RUTGERS UNIVERSITY
Center for Gambling Studies

Internet Gaming in New Jersey

Calendar Year 2021 Report to the
Division of Gaming Enforcement
Submitted by:

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I. Introduction

This report, prepared pursuant to N.J.S.A. 5:12-95.18, evaluates Internet gambling activity in 2020. The primary aim of these analyses is to examine the overall impact of Internet gaming and problematic patterns of play across all players and bets during the year. The report compares relevant play patterns in the current year with those of prior years to isolate trends across time periods and/or abrupt shifts in play by demographic groups, activities, and/or responsible gambling status.

New Jersey requires individuals to be located within the state and to be at least 21 years old to participate in Internet gambling, also referred to as "gaming." The terminology in this report will use gambling and gaming interchangeably, as researchers distinguish between those who gamble for money (i.e., gambling) and gaming, which refers to video game play, while operators refer to gambling as gaming. In addition, those who wager on Internet gaming sites are variously referred to as gamblers, players, and bettors.

Table 1 details the operators, skins, and URLs active in 2020. For purposes of this report, the "licensee" is the land-based gaming corporation, the "operator" is the Internet gaming provider, and the "skin" refers to the brand, which may have one or more associated websites, displayed in Table 1 as a URL. New Jersey's legislation allows both casino games (e.g., blackjack, Spanish 21, bonus blackjack, American and European roulette, craps, slot machines, video poker) and peer-to-peer games (e.g., no-limit and limit hold 'em poker, Pot-Limit Omaha (PLO), seven-card stud, draw poker, Omaha Hi-Lo).

Table 1. Operator and Gaming Sites in 2020

Licensee	Platform Operator(s)	Skin(s)	Game Offerings	URL(s)
Borgata	Pala	Pala/Scores	Casino/Peer-to-Peer Poker Blackjack/Bingo Peer to Peer Poker	www.palacasino.com www.palabingousa.com www.palapoker.com www.scorescasino.com
	BetMGM	BetMGM	Casino Peer-to-Peer Poker	www.casino.nj.betmgm.com www.poker.nj.betmgm.com
		Borgata	Casino/Peer-to-Peer Poker	www.Borgatacasino.com www.poker.borgataonline.com
		Party Casino	Casino/Peer-to-Peer Poker	www.nj.partycasino.com
Caesars Interactive Entertainment	NYX	Caesars	Casino	www.CaesarsCasino.com
	888	Harrahs	Casino	www.HarrahsCasino.com
		888	Casino/Peer-to-Peer Poker	www.Us.888casino.com www.Us.888poker.com

		WSOP	Internet Casino/Peer-to-Peer Poker	www.WSOP.com
Golden Nugget	NYX	Golden Nugget	Casino	www.casino.goldennuggetcasino.com
	Rush Street	SugarHouse	Casino	www.playsugarhouse.com
	Game Account/ Betfair	Game Account/ Betfair	Casino	www.betfaircasino.com
	SBTech	Betamerica	Casino	www.nj.betamerica.com
Tropicana	GameSys	Tropicana	Casino	www.tropicanacasino.com
		Virgin	Casino	www.virgincasino.com
Resorts Digital Gaming LLC	NYX	Resorts Casino	Casino	www.resortscasino.com
		Mohegan Sun Casino	Casino	www.mohegansuncasino.com
	Poker Stars NJ	Poker Stars NJ	Casino/Peer-to-Peer Poker	www.pokerstarscasinonj.com
	DraftKings	DraftKings	Casino	www.casino.draftkings.com
Hard Rock	GiG	Hard Rock	Casino	www.hardrockcasino.com
	Bet365	Bet365	Casino	www.nj.bet365.com-platform
	NYX/Kindred	Unibet	Casino	www.nj.unibet.com-Platform
Ocean	Game Account	Ocean	Casino	www.oceanonlinecasino.com
	GAN	Parx	Casino	www.nj.parxcasino.com

II. Methodology

Analyses were conducted from multiple raw data files, collected by the Division of Gaming Enforcement (DGE), from all the operators in a standardized variable format. The DGE provided the data to the Center for Gambling Studies (CGS) through an encrypted portal, which was developed exclusively for this project. Those files are housed on an encrypted and password-protected server. Once the raw data files were extracted from compressed format, each text data file (both CSV and DAT formats) was read into SPSS format. The length and data format of all variables were standardized across all files from all casinos. Demographic files, individual bet files, balance files and responsible gaming (RG) features files were sorted by a unique player identification code and time/data stamp variable. To analyze the data, the individual bet files from all casinos were combined into a single file containing all bets across all casinos by all players. The data was cleaned again and analyzed for missing or erroneous data, and questionable data was checked with the DGE for verification and/or correction. The resulting file was then matched to demographic, deposit, and RG features files by a unique player identification code and aggregated. Univariate and bivariate statistics were used to analyze daily player betting behavior across all casinos and all games, betting behavior across counties, betting behavior by time of day, and patterns of play of all players, those who opted to utilize RG features and high intensity players.

III. Player Demographics

The proportion of new Internet gambling accounts increased by nearly 62% in 2020 (N=1,027,555) compared to 2019 (N=635,252), when the increase was about 31% over the prior year. About 21% (n=214,730) of new accounts were opened by those who had previously held accounts on other platforms and 79% (n=812,825) were new account holders. About 24% of all account holders (n=390,507) were "active," meaning they placed at least one casino bet, played poker, or played in a tournament. Among active players, nearly 33% (n=127,848) of players in 2020 were new.

Overall, the number of active players increased by more than 50% from 2019 to 2020, which could be related to COVID-19 shutdowns, when individuals were seeking activities they could do at home. In total, 390,507 players placed at least one casino bet or played poker or in a poker tournament in 2020, compared with 256,752 in 2019. Notably, gender data is missing for about 37% of all active account holders (Table 2). Two of the largest operators did not supply gender data for their players, however, gender is not specifically required by the DGE.

Table 2. Missing Data Summary

Missing Data Summary	Valid Sample	Missing	Total
Gender	248,102	142,405	390,507
Age	387,913	2,594	390,507

A. Age and Gender

Rates of gambling increased substantially among both New Jersey residents and non-residents, with increases in both groups of more than 50% compared to 2019 (Table 3). Similar to findings in 2019, about 80% of players were New Jersey residents and 20%, non-residents in 2020, which is markedly different from years 2016 to 2018, when New Jersey residents comprised 86% to 89% of all players.

Growth was comparable across all age groups of New Jersey residents, ranging from an increase of 45% (25 to 34 year olds) to 64% (65+). However, among non-residents, there was marked variation, from a decrease among those 65+ (29% fewer players) to a 134% increase among those ages 21 to 24.

Similar to past years, the largest proportion of all players were 25 to 34 years old, representing almost 36% of New Jersey resident players and about 42% of non-resident players, down slightly from 2019 (Table 3). Across all years, 21- to 24-year-olds had the highest representation among both New Jersey residents (14.7%) and non-residents (15.9%), in 2020. Meanwhile, those ages 35 and older, both inside and out of New Jersey, participated at the highest rates in 2018 before substantially dropping in 2019 with similar rates in 2020. There was a minor increase in New Jersey residents 45 and older who gambled in 2020, although non-residents 35+ made up the smallest proportion yet.

Among New Jersey residents, gambling participation among women increased proportionately from 2016 to 2018 (from 29.3% to 32.2%), but then decreased in 2019 and again in 2020, to a low of 27%. During the same period, the proportion of men who gambled decreased from 2016 through 2018 (from 70.7% to 67.8%) then jumped nearly 5% in 2019 to more than 72%. That proportion increased only slightly between 2019 (72.4%) and 2020 (72.9%). Among non-residents, the proportion of women was highest in 2017 (28.4%) then decreased to a low of about 23% in 2019 before increasing almost 2% in 2020 (24.1%). The proportion of men outside New Jersey who gambled rose and fell inconsistently, from a low of about 72% in 2017 to a high of almost 78% in 2019 before dropping about 2% in 2020 (75.9%).

Table 3. Comparing Online Gamblers Residing Inside and Outside NJ by Age and Gender

Age Group	**In NJ 2016**		**In NJ 2017**		**In NJ 2018**		**In NJ 2019**		**In NJ 2020**	
	%	**n**	**%**	**N**	**%**	**n**	**%**	**n**	**%**	**n**
21-24[a]	11.1	6,512	14.2	11,007	8.8	8,618	14.1	29,208	14.7	45,729
25-34[b]	34.6	20,294	34.7	26,947	32.4	31,612	37.0	76,819	35.8	111,503
35-44[c]	22.9	13,437	22.3	17,343	25.2	24,571	23.5	48,678	22.9	71,357
45-54[d]	17.1	10,054	15.9	12,368	17.7	17,253	14.2	29,349	14.7	45,776
55-64[e]	9.7	5,711	8.9	6,909	10.7	10,485	8.0	16,504	8.4	26,255
65+[e]	4.6	2,689	4.0	3,129	5.1	5,024	3.3	6,838	3.6	11,230
Total	89.2	58,697	87.5	77,703	86.2	97,563	80.8	207,396	80.4	311,850
Mean		39.0		38.5		40.6		37.1		38.0
SD		13.1		13.1		13.2		12.5		12.8
Gender	**In NJ 2016**		**In NJ 2017**		**In NJ 2018**		**In NJ 2019**		**In NJ 2020**	
	%	**n**	**%**	**N**	**%**	**n**	**%**	**n**	**%**	**n**
Male[f]	70.7	41,533	69.8	54,241	67.8	66,173	72.4	118,775	72.9	147,011
Female	29.3	17,164	30.2	23,462	32.2	31,390	27.6	45,288	27.1	54,658
Total	89.2	58,697	87.5	77,703	86.2	97,563	79.9	164,063	81.3	201,669
Age Group	**Outside NJ 2016**		**Outside NJ 2017**		**Outside NJ 2018**		**Outside NJ 2019**		**Outside NJ 2020**	
	%	**n**	**%**	**N**	**%**	**n**	**%**	**n**	**%**	**n**
21-24[g]	8.9	631	10.2	1,129	7.5	1,175	10.5	5,181	15.9	12,120
25-34[h]	41.9	2,986	38.2	4,243	34.6	5,388	37.0	18,236	41.6	31,660
35-44[i]	23.4	1,667	23.5	2,612	28.0	4,359	24.7	12,212	22.9	17,386
45-54[j]	15.1	1,074	15.3	1,701	16.8	2,614	14.6	7,211	11.8	8,939
55-64[k]	7.4	527	8.9	989	8.8	1,372	8.6	4,248	5.7	4,350
65+[l]	3.3	235	3.8	426	4.4	683	4.6	2,262	2.1	1,608
Total	10.8	7,120	12.5	11,100	13.8	15,591	19.2	49,350	19.6	76,063
Mean		37.6		38.7		39.9		38.5		35.8
SD		12.0		12.6		12.5		13.0		11.5

Gender	Outside NJ 2016		Outside NJ 2017		Outside NJ 2018		Outside NJ 2019		Outside NJ 2020	
	%	n	%	N	%	n	%	n	%	n
Male[m]	76.9	5,473	71.6	7,952	73.1	11,395	77.5	31,910	75.9	35,258
Female	23.1	1,647	28.4	3,148	26.9	4,196	22.5	9,243	24.1	11,175
Total	10.8	7,120	12.5	11,100	13.8	15,591	20.1	41,153	18.7	46,433

Significant differences across years for specific age range ($p < .001$).
a. Higher in 2020 than all other years; Lower in 2018 than all other years; Lower in 2016 than 2017 & 2019
b. Higher in 2019 than all other years; Higher in 2020 than 2016-2018; Higher in 2016-17 than 2018
c. Higher in 2018 than all other years; Higher in 2019 than 2016-17; Higher in 2020 than 2017
d. Higher in 2018 than all other years; Lower in 2019 than all other years; Higher in 2016 than 2017 & 2020; Higher in 2017 than 2020
e. Higher in 2018 than all other years; Lower in 2019 than all other; Higher in 2017 than 2019-2020; Higher in 2016 than 2017
f. Higher in 2020 than all other; Higher in 2019 than 2016-2018; Higher in 2016 than 2017-2018; Higher in 2017 than 2018
g. Higher in 2020 than all other years; Lower in 2018 than all other years; Higher in 2019 than 2016
h. Higher in 2020 & 2016 than 2017-2019; Higher in 2017 & 2019 than 2018
i. Higher in 2018 than all other years; Lower in 2020 than 2019
j. Higher in 2018 than all other years; Lower in 2020 than all other years
k. Lower in 2020 than all other years; Higher in 2017-2019 than 2016
l. Lower in 2020 than all other years; Higher in 2018-2019 than 2016; Higher in 2019 than 2017
m. Higher in 2019 than 2017-2018 & 2020; Higher in 2016 than 2017-2018

In 2020, less than half of players bet on a single site (48.4%), compared to about 52% of players in the prior year (Table 4). About 26% of players bet on two, and roughly 13% bet on three sites in 2020. Finally, about 8% of players bet on four or five sites, while the remaining 4% bet on six or more sites.

Table 4. Number of Betting Sites and Percentage in 2020

Number of sites bet	Number of account holders	Percent
1	188,966	48.4
2	102,811	26.3
3	50,478	12.9
4	21,491	5.5
5	10,541	2.7
6	5,895	1.5
7	3,613	0.9
8	2,320	0.6
9	1,565	0.4
10	1,065	0.3
11	733	0.2
12	455	0.1
13	297	0.1
14	185	<0.1
15	73	<0.1
16	19	<0.1

The proportion of players patronizing only one site decreased for a third straight year, from nearly 63% in 2017 to about 48% of players in 2020 (Table 5). The number of players betting on two (26.3%) or three (12.9%) sites increased, while the proportion of those using four or more sites decreased for a second straight year, from a high of about 16% in 2018 to 12% in 2020.

Table 5. Percentage Comparisons of Number of Sites by Year*

Number of sites bet	2016 %	2017 %	2018 %	2019 %	2020 %
1	58.5	62.7	59.8	51.5	48.4
2	19.9	15.8	16.9	23.1	26.3
3	10.8	7.1	7.8	10.8	12.9
4	5.4	4.3	4.6	5.6	5.5
5	2.9	3.0	3.2	3.2	2.7
6	1.3	2.3	2.3	1.9	1.5
7	0.8	1.7	1.8	1.2	0.9
8	0.3	1.4	1.4	0.8	0.6
9	0.0	0.9	0.9	0.6	0.4
10		0.7	0.7	0.4	0.3
11		0.1	0.4	0.3	0.2
12			0.1	0.2	0.1
13			< 0.1	0.1	0.1
14				0.1	<0.1
15				< 0.1	<0.1
16				< 0.1	<0.1
17				< 0.1	
18				< 0.1	
Mean					2.1
Median					2.0

*Significance levels not calculated due to changes in the number of operators across years.

Similar to prior years, men continued to be over-represented among players ages 44 and younger (Table 6). Altogether, 74% of all men and about 60% of women who bet were younger than 45. In contrast, almost 40% of women and only 26% of men were 45 years and older. Notably, a disproportionate percentage of gender data is missing for the younger players, which could have implications for age-related results and problem gambling trends. Gender is available for only 48% of bettors ages 21 to 24 and 59% of bettors ages 25 to 34, compared to 82% of those 65 and older, suggesting that operators who did not provide gender information likely have a younger player base. This limitation must be considered for all gender analyses.

Table 6. Age Group by Total and Gender of All Online Gamblers

Age Group	By Total (n=387,913)		By Gender (n=245,839)			
			Male		Female	
	%	n	%	n	%	n
21-24	14.9	57,849	*12.6	22,808	7.2	4,711
25-34	36.9	143,163	*36.5	65,967	28.6	18,604
35-44	22.9	88,743	*25.0	45,186	24.3	15,825
45-54	14.1	54,715	14.4	26,045	*20.0	13,045
55-64	7.9	30,605	7.9	14,274	*13.5	8,819
65+	3.3	12,838	3.6	6,460	*6.3	4,095
Total	100.0	387,913	100.0	180,740	100.0	65,099

*Indicates significantly higher proportion of users was observed for indicated gender ($p < .001$)

The mean age of all players in 2020 was 39 years, higher than any year except 2018. However, 2020 also saw the highest proportion of bettors who were between 21 and 24 years, about 15% of players. In contrast, rates were comparable to 2019 among those who were 25 to 34 years old (about 37%; Table7).

The proportion of bettors ages 35 and older peaked in 2018 and has declined since, with a significant decrease from 2019 to 2020 among those ages 35 to 44 (from 23.7% to 22.9%). By gender, men increased their participation significantly from 2018 to 2019, with a higher proportion of men (73.5%) gambling in 2020 compared to prior years.

Table 7. Age Group and Gender by Year for All Online Gamblers

Age Group	2016		2017		2018		2019		2020	
	%	n	%	n	%	n	%	n	%	n
21-24[a]	10.9	7,143	13.7	12,136	8.7	9,793	13.4	34,389	14.9	57,849
25-34[b]	35.4	23,280	35.1	31,190	32.7	37,000	37.0	95,055	36.9	143,163
35-44[c]	22.9	15,104	22.5	19,955	25.6	28,930	23.7	60,890	22.9	88,743
45-54[d]	16.9	11,128	15.8	14,069	17.6	19,867	14.2	36,560	14.1	54,715
55-64[d]	9.5	6,238	8.9	7,898	10.5	11,857	8.1	20,752	7.9	30,605
65+[e]	4.4	2,924	4.0	3,555	5.0	5,707	3.5	9,100	3.3	12,838
Total	100.0	65,817	100.0	88,803	100.0	113,154	100.0	256,746	100.0	387,913
Mean		38.9		38.5		40.5		37.4		39.3
Gender	**%**	**n**	**%**	**n**	**%**	**n**	**%**	**n**	**%**	**n**
Male[f]	71.4	47,006	70.0	62,193	68.6	77,568	73.4	150,685	73.5	182,269
Female	28.6	18,811	30.0	26,610	31.4	35,586	26.6	54,531	26.5	65,833
Total	100.0	65,817	100.0	88,803	100.0	113,154	100.0	205,216	100.0	248,102

Significant difference in age category across years ($p < .001$)
a. Higher in 2020 than all other years; Lower in 2018 than all other years; Higher in 2017 & 2019 than 2016
b. Higher in 2019-2020 than 2016-2018; Lower in 2018 than all other years
c. Lower in 2016-17 & 2020 than 2018-2019
d. Higher in 2018 than all other years; Higher in 2016-17 than 2019-2020; Higher in 2016 than 2017
e. Higher in 2018 than all other years; Lower in 2020 than all other years; Higher in 2016-17 than 2019; Higher in 2016 than 2017
f. Higher in 2019-2020 than 2016-2018; Lower in 2018 than all other years; Higher in 2016 than 2017-2018

Proportionate participation in all three activities (casino, poker, poker tournaments) significantly decreased for both men and women in 2020 compared to 2019. Although the majority of men continued to patronize only casino games, there was a significant decrease in that proportion, from more than 83% in 2019 to about 80% in 2020 (Table 8). Meanwhile, men increased participation in poker tournaments (1.1%) and in both casino and poker games (7.4%). There were significant increases in 2020 in the proportion of women playing only casino games (93.2% to 94.0%), only poker tournaments (0.2% to 0.3%), and both casino and poker games (1.7% to 2.8%), though participation in casino and poker tournaments decreased (1.5% to 0.7%).

Table 8. Gender Comparison Across Play Types: 2019 & 2020

Male	All types		Casino only		Poker Only		Tourney Only		Casino & Poker		Poker & Tourney		Casino & Tourney	
	%	n	%	n	%	n	%	n	%	n	%	n	%	n
2019	*4.7	7,086	*83.4	125,697	3.4	5,155	0.7	1,060	4.1	6,177	2.3	3,508	1.3	2,002
2020	4.4	8,008	80.1	145,975	3.4	6,270	*1.1	1,985	*7.4	13,536	2.2	4,073	1.3	2,422
Female	**All types**		**Casino only**		**Poker Only**		**Tourney Only**		**Casino & Poker**		**Poker & Tourney**		**Casino & Tourney**	
	%	n	%	n	%	n	%	%	%	n	%	n	%	n
2019	*2.3	1,277	93.2	50,804	0.7	379	0.2	118	1.7	908	0.5	252	*1.5	793
2020	1.0	671	*94.0	61,858	0.8	544	*0.3	207	*2.8	1,831	0.4	277	0.7	445

*Indicates significantly higher proportion of users was observed between 2019 and 2020 ($p < .001$)

Table 9 features gender comparisons in 2020, both across play type (i.e., showing the breakdown of gambling across all options) and within play type (i.e., showing the proportion of males versus females who patronize each activity). Women were significantly more likely than men to play only casino games or both casino and poker; in contrast, men were more likely to endorse all other play combinations, and they were notably four times more likely to gamble across all types (4.4% vs 1.0%) and to only play poker (3.4% vs 0.8%).

Table 9. Gender Comparison Across and Within Play Types in 2020

Gender	Gender across play type													
	All types		Casino only		Poker only		Tournament Only		Casino & Poker		Poker & Tournament		Casino & Tournament	
	%	n	%	n	%	n	%	n	%	n	%	n	%	n
Male	*4.4	8,008	80.1	145,975	*3.4	6,270	*1.1	1,985	2.8	13,536	*2.2	4,073	*1.3	2,422
Female	1.0	671	*94.0	61,858	0.8	544	0.3	207	*7.4	1,831	0.4	277	0.7	445
Total	3.5	8,679	83.8	207,833	2.7	6,814	0.9	2,192	1.8	15,367	1.8	4,350	1.2	2,867
Gender	**Gender within play type**													
	All types		**Casino only**		**Poker only**		**Tournament Only**		**Casino & Poker**		**Poker & Tournament**		**Casino & Tournament**	
	%	n	%	n	%	n	%	n	%	n	%	n	%	n
Male	*92.3	8,008	70.2	145,975	*92.0	6,270	*90.6	1,985	*88.1	13,536	*93.6	4,073	*84.5	2,422
Female	7.7	671	*29.8	61,858	8.0	544	9.4	207	11.9	1,831	6.4	277	15.5	445
Total	100.0	8,679	100.0	207,833	100.0	6,814	100.0	2,192	100.0	15,367	100.0	4,350	100.0	2,867

*Indicates significantly higher proportion of bets made within the gender category ($p < .001$)

Changes to play preferences from 2019 to 2020 also varied by age (Table 10), though there was a significant decrease across all age groups in the proportion of those playing all three game types. From 2019 to 2020, the proportion of players in the youngest (21 to 24) and two oldest age groups (55+) increased in casino-only participation, while the combination of casino and poker play increased across all age categories. Those ages 25 to 54 increased their tournament-only play, and 45 to 54 year olds also increased poker-only play.

Table 10. Age Group Comparison by Play Type: 2019 & 2020

Age Group	Year	All types		Casino Only		Poker Only		Tournament Only		Casino & Poker		Poker & Tournament		Casino & Tournament	
		%	n	%	n	%	n	%	n	%	n	%	n	%	n
21-24	2019	*2.0	681	93.3	32,071	*1.3	464	0.1	47	2.1	734	*0.8	274	0.3	118
	2020	1.4	808	*93.8	54,259	0.9	538	0.2	100	*2.9	1,650	0.4	251	0.4	243
25-34	2019	*3.2	3,079	89.4	84,949	*2.0	1,886	0.3	275	3.2	3,025	*1.2	1,094	0.8	747
	2020	2.3	3,282	89.7	128,394	1.6	2,300	*0.4	633	*4.3	6,196	0.9	1,351	0.7	1,007
35-44	2019	*3.8	2,333	*86.6	52,728	2.6	1,574	0.6	339	3.3	1,992	*1.8	1,110	*1.3	814
	2020	2.9	2,617	85.7	76,035	2.4	2,160	*0.8	675	*5.7	5,086	1.4	1,279	1.0	891
45-54	2019	*3.5	1,284	87.6	32,042	2.3	847	0.7	244	2.5	926	*1.8	655	*1.5	562
	2020	2.5	1,347	87.1	47,667	*2.7	1,457	*0.9	488	*4.4	2,433	1.5	820	0.9	503
55-64	2019	*3.8	789	87.0	18,053	2.3	484	0.8	171	2.3	483	1.9	395	*1.8	377
	2020	2.2	687	*88.5	27,074	2.3	692	0.8	249	*3.6	1,108	1.7	534	0.9	261
65+	2019	*5.2	469	82.1	7,468	3.3	299	1.1	102	3.3	296	2.6	237	*2.5	229
	2020	2.7	348	*86.1	11,055	2.8	355	1.1	141	4.0	514	2.3	292	1.0	133
Total	2019	*3.4	8,635	88.5	227,317	*2.2	5,554	0.5	1,178	2.9	7,456	*1.5	3,765	*1.1	2,847
	2020	2.3	9,089	*88.8	344,484	1.9	7,502	*0.6	2,286	*4.4	16,987	1.2	4,527	0.8	3,038

*Indicates significantly higher proportion of users was observed between 2019 and 2020 ($p < .001$)

A significantly larger proportion of the youngest bettors (21 to 34 years) chose to play only casino games, while bettors aged 35 and older, with a few exceptions, were more likely to engage in all other types of activities (Table 11).

Table 11. Age Group Comparison Across and Within Play Type

Age Group	Age across play type: All types		Casino Only		Poker Only		Tournament Only		Casino & Poker		Poker & Tournament		Casino & Tournament	
	%	n	%	n	%	n	%	n	%	n	%	n	%	n
21-24	1.4	808	*93.8	54,259	0.9	538	0.2	100	2.9	1,650	0.4	251	0.4	243
25-34	2.3	3,282	*89.7	128,394	1.6	2,300	0.4	633	4.3	6,196	0.9	1,351	0.7	1,007
35-44	*2.9	2,617	85.7	76,035	*2.4	2,160	*0.8	675	*5.7	5,086	*1.4	1,279	*1.0	891
45-54	*2.5	1,347	87.1	47,667	*2.7	1,457	*0.9	488	*4.4	2,433	*1.5	820	*0.9	503
55-64	2.2	687	88.5	27,074	*2.3	692	*0.8	249	3.6	1,108	*1.7	534	*0.9	261
65+	*2.7	348	86.1	11,055	*2.8	355	*1.1	141	4.0	514	*2.3	292	*1.0	133
Total	2.3	9,089	88.8	344,484	1.9	7,502	0.6	2,286	4.4	16,987	1.2	4,527	0.8	3,038

Age Group	Age within play type: All types		Casino Only		Poker Only		Tournament Only		Casino & Poker		Poker & Tournament		Casino & Tournament	
	%	n	%	n	%	n	%	n	%	n	%	n	%	n
21-24	8.9	808	*15.8	54,259	7.2	538	4.4	100	9.7	1,650	5.5	251	8.0	243
25-34	36.1	3,282	*37.3	128,394	30.7	2,300	27.7	633	36.5	6,196	29.8	1,351	33.1	1,007
35-44	*28.8	2,617	22.1	76,035	*28.8	2,160	*29.5	675	*29.9	5,086	*28.3	1,279	*29.3	891
45-54	*14.8	1,347	13.8	47,667	*19.4	1,457	*21.3	488	*14.3	2,433	*18.1	820	*16.6	503
55-64	7.6	687	7.9	27,074	*9.2	692	*10.9	249	6.5	1,108	*11.8	534	*8.6	261
65+	*3.8	348	3.2	11,055	*4.7	355	*6.2	141	3.0	514	*6.5	292	*4.4	133
Total	100.0	9,089	100.0	344,484	100.0	7,502	100.0	2,286	100.0	16,987	100.0	4,527	100.0	3,038

*Indicates significantly higher proportion of bets made within the age category ($p < .001$)

B. Regional Differences

The following analyses compare player differences by county across years and in relation to the New Jersey population. There were increases across all counties in the number of gamblers across the past five years (Table 12). However, the growth was disproportionately distributed across certain counties. Notably, Essex, Passaic, and Union counties made up a larger proportion of gamblers and Atlantic, Ocean, and Bergen counties made up a smaller proportion of gamblers in 2020 compared to 2019. Across the past five years, Essex, Hudson, and Union counties have grown or maintained their proportion of all gamblers, and Atlantic and Ocean counties have maintained or decreased their proportion each year.

Table 12. Changes in Proportion of Gamblers Across Years by County

County	2016		2017		2018		2019		2020	
	N	%	n	%	n	%	n	%	n	%
Atlantic	3,678	6.5	5,006	6.5	5,897	6.3	10,611	5.1	14,549	4.6
Bergen	5,338	9.4	6,805	8.8	7,836	8.3	20,297	9.8	30,108	9.6
Burlington	3,134	5.5	4,383	5.7	5,609	6.0	11,228	5.4	17,068	5.5
Camden	4,070	7.1	6,331	8.2	7,891	8.4	15,464	7.5	23,640	7.5
Cape May	988	1.7	1,283	1.7	1,608	1.7	2,852	1.4	4,078	1.3
Cumberland	1,113	2.0	1,723	2.2	2,350	2.5	3,636	1.8	5,228	1.7
Essex	3,474	6.1	4,918	6.3	6,365	6.8	16,188	7.8	25,257	8.1
Gloucester	2,279	4.0	3,333	4.3	4,321	4.6	8,903	4.3	13,048	4.2
Hudson	3,801	6.7	5,299	6.8	6,382	6.8	15,732	7.6	24,085	7.7
Hunterdon	558	1.0	728	0.9	,822	0.9	2,010	1.0	2,876	0.9
Mercer	1,760	3.1	2,566	3.3	3,201	3.4	6,500	3.1	10,098	3.2
Middlesex	4,972	8.7	6,727	8.7	7,870	8.4	16,802	8.1	25,632	8.2
Monmouth	5,289	9.3	6,628	8.5	7,680	8.2	17,930	8.6	27,150	8.7
Morris	2,566	4.5	3,230	4.2	3533	3.8	9,345	4.5	14,402	4.6
Ocean	5,404	9.5	6,985	9.0	8,413	8.9	15,798	7.6	22,933	7.3
Passaic	2,613	4.6	3,563	4.6	4,329	4.6	11,672	5.6	18,184	5.8
Salem	346	0.6	577	0.7	818	0.9	1,260	0.6	1,885	0.6
Somerset	1,560	2.7	2,063	2.7	2,350	2.5	5,582	2.7	8,429	2.7
Sussex	779	1.4	993	1.3	1,183	1.3	2,633	1.3	3,992	1.3
Union	2,687	4.7	3,627	4.7	4,576	4.9	11,085	5.3	17,376	5.5
Warren	568	1.0	783	1.0	995	1.1	1,972	1.0	3,117	1.0
Total	56,977	100.0	77,551	100.0	94,029	100.0	207,500	100.0	313,135	100.0

Overall, residents of Bergen (9.6%), Monmouth (8.7%), Middlesex (8.2%), Essex (8.1%), Hudson (7.7%), Camden (7.6%), and Ocean (7.3%) counties had the highest proportion of online gamblers in 2020, reflective of prior years. Among all counties, the percentage of players was over-represented in Atlantic, Burlington, Camden, Cape May, Gloucester, Monmouth, and Ocean counties, while several counties were underrepresented among players: Bergen, Essex, Hunterdon, Mercer, Middlesex, Morris, Somerset, Sussex, Union, and Warren counties.

Figure 1. Proportional Representation of Gamblers by County

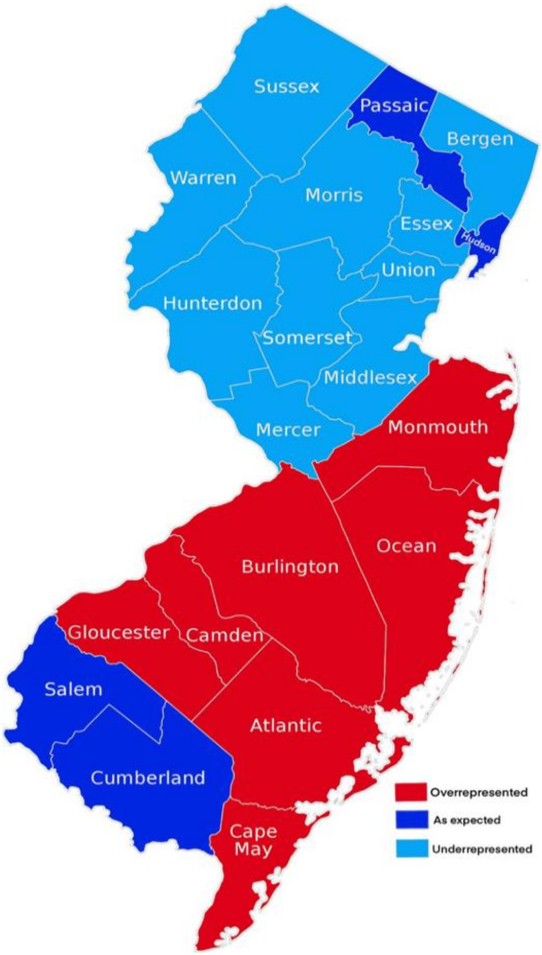


Table 13. Percentage of Gamblers by County in Relation to NJ Population

County	n	% of gamblers	% of NJ Population*
Atlantic	14,549	4.6[a]	3.0
Bergen	30,108	9.6[b]	10.5
Burlington	17,068	5.5[a]	5.0
Camden	23,640	7.6[a]	5.7
Cape May	4,078	1.3[a]	1.0
Cumberland	5,228	1.7	1.7
Essex	25,257	8.1[b]	9.0
Gloucester	13,048	4.2[a]	3.3
Hudson	24,085	7.7	7.6
Hunterdon	2,876	0.9[b]	1.4
Mercer	10,098	3.2[b]	4.1
Middlesex	25,632	8.2[b]	9.3
Monmouth	27,150	8.7[a]	7.0
Morris	14,402	4.6[b]	5.5
Ocean	22,933	7.3[a]	6.9
Passaic	18,184	5.8	5.6
Salem	1,885	0.6	0.7
Somerset	8,429	2.7[b]	3.7
Sussex	3,992	1.3[b]	1.6
Union	17,376	5.5[b]	6.3
Warren	3,117	1.0[b]	1.2

($p < .001$)
[a] significantly higher % of gamblers in relation to % of NJ population
[b] significantly lower % of gamblers in relation to % of NJ population
*Population estimates from State of New Jersey. New Jersey State Data Center. (2019). *Annual Estimates of the Population: April 1, 2010 to July 1 2020 From:* https://www.nj.gov/labor/lpa/dmograph/est/est_index

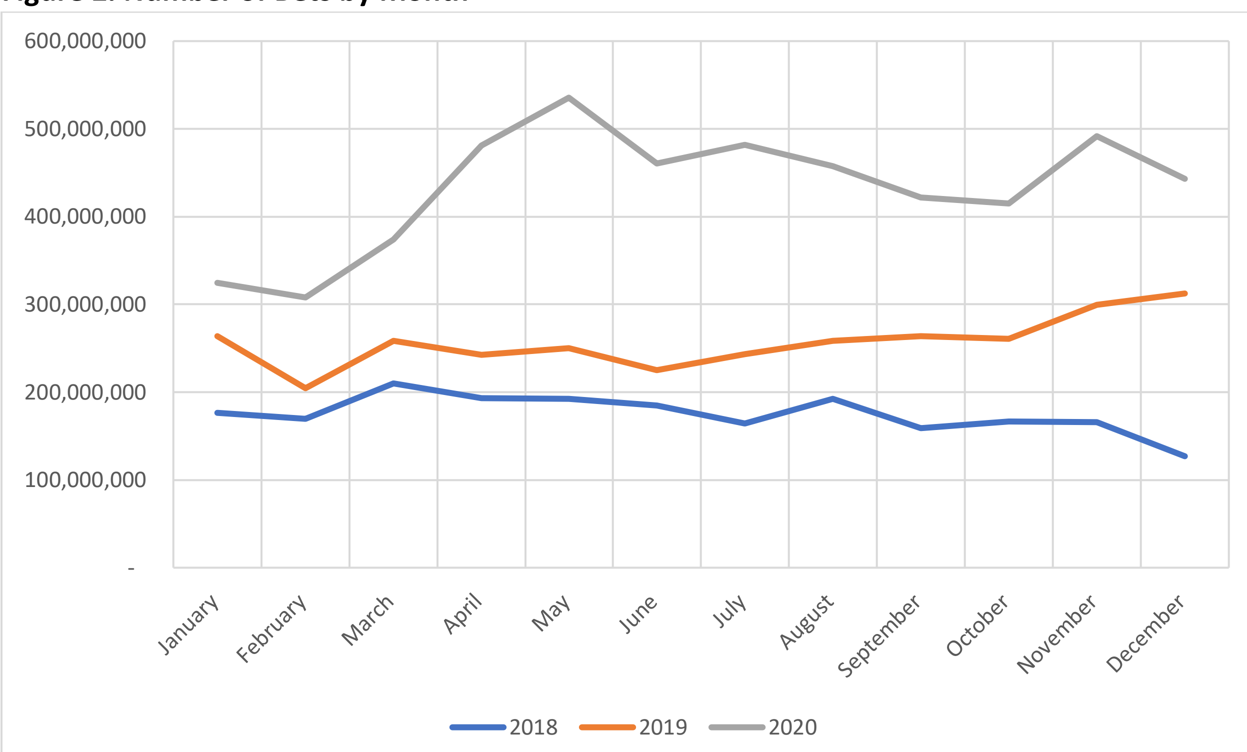
IV. Betting Behavior

More than 5 billion bets were placed in 2020. This represented a 68% increase over the number of bets placed in 2019 and a 150% increase over those placed in 2018, when only 3 billion and 2 billion bets were placed, respectively. The total amount bet likewise increased to more than $25 billion in 2020, compared to about $15 billion in 2019 and $4.9 billion in 2018.

A. Wagering by Month

In 2020, the period of COVID-19 shutdowns, which limited a range of leisure activities, corresponded with increased participation in Internet gambling, which is not dependent on location. Figure 2 illustrates the number of bets placed each month in 2018, 2019, and 2020. In January and February, prior to statewide COVID-19-related closures, betting activity had increased year-over-year from 2019; in March and April of 2020, betting activity sharply rose, peaking in May 2020, when more than 535 million bets were placed. Subsequent months did not reach the same level of activity, however the number of bets placed remained above 400 million each month, an all-time high for Internet gambling. The drop in bets from the high in May was likely due to the reopening of some leisure activities and/or the return of some sports events and represents a regression toward the likely monthly mean for 2020.

Figure 2. Number of Bets by Month



B. Time of Day

Compared to 2019, the number of bets placed in every time category in 2020 also increased more than 60%, with the largest increase registered between 3 p.m. to 6 p.m., when 75% more bets were placed compared to the prior year. The most popular time to bet was between midnight and 3 a.m. (15.4% of bets made), followed by 9 p.m. to midnight (14.5%), commensurate with past years (Table 14). The fewest number of bets were placed in the late afternoon (3 p.m. to 6 p.m.) and morning (6 a.m. to 9 a.m.).

The average wager increased in 2020 by just 4 cents, from $4.82 in 2019 to $4.86 in 2020, though there was variation across time categories. For example, mean wagers were almost 20 cents higher than the previous year from noon to 3 p.m., and from 6 p.m. to midnight, while they were more than 30 cents lower from midnight to 3 a.m. The mean wager of bets was highest, exceeding $5, from 9 p.m. to midnight ($5.24) and 3 p.m. to 6 p.m. ($5.06). Notably, however, the median wager remained at $1 across all time frames. Unlike in past years, there was no single maximum wager amount above $100,000; the largest bet was placed between 6 p.m., and 9 p.m., just less than $80,000.

Table 14. Casino Wagers by Time of Day in 2020

Time of Day	# of Bets (mill.)	Percent of Total Bets	Max Wager Amount	Mean Wager	Median Wager	Std. of Wager	Sum Wager
6 a.m.-9 a.m.	544.2	10.5	48,338.54	4.68	1.00	47.98	2,545,382,913.50
9 a.m.-12 p.m.	654.5	12.6	40,000.00	4.60	1.00	46.38	3,007,504,028.30
12 p.m.-3 p.m.	581.2	11.2	40,000.00	4.82	1.00	51.88	2,801,107,274.10
3 p.m.-6 p.m.	537.2	10.3	40,000.00	5.06	1.00	51.76	2,718,656,692.50
6 p.m.-9 p.m.	690.3	13.3	79,880.93	4.78	1.00	52.39	3,300,613,168.70
9 p.m.-12 a.m.	754.8	14.5	60,000.00	5.24	1.00	60.27	3,954,906,193.20
12 a.m.-3 a.m.	798.8	15.4	60,000.00	4.87	1.00	52.87	3,892,704,746.70
3 a.m.-6 a.m.	634.0	12.2	53,914.78	4.78	1.00	52.19	3,030,472,068.70
Total	5,194.9	100.0	79,880.93	4.86	1.00	52.39	25,251,347,086.00

Men and women each placed about 2.5 billion bets in 2020 (Table 15), slightly more than in 2019. Men placed average bets of $6.67 and women, $2.64. As in past years, men continued to place a significantly higher proportion of bets in the afternoon and night, between 3 p.m. and midnight; women placed more bets overnight, from midnight to noon. These trends align with gender preferences reported for 2019.

Across every time category, men wagered twice as much per bet compared to women, with the largest difference between 9 p.m. and midnight, when men placed average bets of $7.28 and women, $2.65 (Table 15). In addition, men spent the most money per bet from 9 p.m. to midnight and from 3 p.m. to 6 p.m.; women spent the most from 3 a.m. to 9 a.m. Both men and women were spending the most and placing the most bets in those respective time frames, highlighting a notable difference in betting patterns by gender.

Table 15. Number and Proportion of Bets and Wager Amounts by Time of Day and Gender

Time of Day	Male			Female		
	# of Bets (mill.)	% of total	Mean Wager	# of Bets (mill.)	% of total	Mean Wager
6 a.m.-9 a.m.[b]	260.8	10.5	6.32	263.8	10.7	2.74
9 a.m.-12 p.m.[b]	310.8	12.5	6.23	315.3	12.8	2.65
12 p.m.-3 p.m.	277.1	11.2	6.60	273.4	11.1	2.56
3 p.m.-6 p.m.[a]	262.8	10.6	6.89	240.8	9.8	2.53
6 p.m.-9 p.m.[a]	328.9	13.3	6.55	316.5	12.8	2.46
9 p.m.-12 a.m.[a]	357.5	14.4	7.28	351.5	14.2	2.65
12 a.m.-3 a.m.[b]	378.2	15.3	6.76	390.9	15.8	2.70
3 a.m.-6 a.m.[b]	300.4	12.1	6.60	315.9	12.8	2.83
Total	2,476.6	100.0	6.67	2,468.1	100.0	2.64

Significant differences across gender for specific age range ($p < .001$)
[a] Higher proportion of males than females
[b] Higher proportion of females than males

Overall, betting activity increased proportionately across all age groups in 2020, with each age group placing 74% to 78% more bets than in 2019. Players ages 45 to 54 placed about 28% of all bets, followed by those in the 35 to 44 (24.1%) and 55 to 64 (20.8%) age groups; all proportions were commensurate with 2019 (Table 16). Time of day preferences varied across age groups, with those age 35 and older more likely to bet between 3 a.m. and 9 a.m., and younger players more engaged from noon to midnight. The youngest players, ages 21 to 24, preferred betting between midnight and 3 a.m., compared to other age groups. Players ages 25 to 34 and those ages 45 and older bet more from 9 a.m. to noon. Players 45 to 54 years were also overrepresented from midnight to 3 a.m. and those 65 and older, from noon to 3 p.m.

Table 16. Number and Proportion of Bets by Time of Day and Age Group

Time of Day	21-24		25-34		35-44		45-54		55-64		65+		Total # of Bets (mill.)
	# of Bets (mill.)	% of total	# of Bets (mill.)	% of total	# of Bets (mill.)	% of total	# of Bets (mill.)	% of total	# of Bets (mill.)	% of total	# of Bets (mill.)	% of total	
6 a.m.-9 a.m.	9.0	8.9[b]	84.0	10.2[b]	134.5	10.8[a]	152.7	10.5[a]	111.6	10.4[a]	51.6	10.8[a]	543.5
9 a.m.-12 p.m.	11.7	11.6[b]	99.1	12.0[a]	156.3	12.5[b]	181.8	12.5[a]	138.5	12.8[a]	65.8	13.8[a]	653.3
12 p.m.-3 p.m.	11.9	11.8[a]	92.5	11.2[a]	137.3	11.0[b]	158.1	10.9[b]	119.6	11.1[b]	60.8	12.8[a]	580.2
3 p.m.-6 p.m.	12.2	12.1[a]	90.5	11.0[a]	125.2	10.0[b]	145.0	10.0[b]	108.3	10.0[b]	55.4	11.6[b]	536.6
6 p.m.-9 p.m.	14.1	13.9[a]	108.0	13.1[a]	157.2	12.6[b]	193.3	13.3[b]	150.1	13.9[b]	66.9	14.1[b]	689.6
9 p.m.-12 a.m.	16.2	16.0[a]	121.6	14.7[a]	181.7	14.5[b]	216.2	14.8[b]	157.4	14.6[b]	60.8	12.8[b]	753.9
12 a.m.-3 a.m.	15.5	15.3[a]	128.0	15.5[b]	198.3	15.9[b]	228.2	15.7[a]	164.8	15.3[b]	62.7	13.2[b]	797.5
3 a.m.-6 a.m.	10.7	10.6[b]	101.5	12.3[b]	160.1	12.8[a]	180.7	12.4[a]	128.1	11.9[a]	51.8	10.9[a]	633.0
Total	101.2	100.0	825.3	100.0	1,250.5	100.0	1,456.1	100.0	1,078.6	100.0	475.9	100.0	5,187.5
% of total		2.0		15.9		24.1		28.1		20.8		9.2	100.0

[a] Indicates significantly higher proportion of bets made for this age group within the time of day category ($p < .001$)
[b] Indicates significantly lower proportion of bets made for this age group within the time of day category ($p < .001$)

Timeframe preferences differed significantly by county as well (Table 17). For example, overnight betting (12 a.m. to 6 a.m.) was substantially more popular in Atlantic, Bergen, Hudson, Middlesex, and Passaic counties. More bets than expected were placed during traditional working hours (9 a.m. to 3 p.m.) in Ocean and Monmouth counties; players in Camden and Morris counties were more likely to bet during afternoon and nighttime hours (3 p.m. to midnight).

Table 17. Percentage of Bets by Time of Day and County

County	# of Bets in (mill.)	6 a.m.- 9 a.m. %	9 a.m.- 12 p.m. %	12 p.m.- 3 p.m. %	3 p.m.- 6 p.m. %	6 p.m.- 9 p.m. %	9 p.m.- 12 a.m. %	12 a.m.- 3 a.m. %	3 a.m.- 6 a.m. %
Atlantic	251.1	11.3[a]	13.0[a]	10.9[b]	9.8[b]	12.0[b]	13.3[b]	16.3[a]	13.4[a]
Bergen	428.8	10.7[a]	12.1[b]	10.8[b]	10.0[b]	12.8[b]	14.9[a]	15.9[a]	12.9[a]
Burlington	313.0	10.8[a]	12.6[a]	11.3[a]	10.2[a]	13.3[a]	14.1[b]	15.4[b]	12.2[b]
Camden	419.8	10.1[b]	12.2[b]	11.0[b]	10.7[b]	13.5[a]	14.8[a]	15.7[a]	12.0[b]
Cape May	88.2	11.7[a]	12.5[b]	10.5[b]	9.7[b]	12.8[b]	13.9[b]	15.5[b]	13.4[a]
Cumberland	106.2	11.2[a]	13.5[a]	11.4[a]	10.1[b]	13.1[b]	13.0[b]	15.0[b]	12.6[a]
Essex	340.4	10.2[b]	12.2[b]	10.9[b]	10.3[a]	13.5[a]	14.8[a]	15.6[a]	12.5[a]
Gloucester	216.3	10.3[b]	12.4[b]	10.9[b]	10.2[b]	13.2[a]	14.8[a]	15.7[a]	12.4[a]
Hudson	279.6	10.5[b]	12.1[b]	10.5[b]	9.9[b]	12.5[b]	14.6[a]	16.6[a]	13.2[a]
Hunterdon	46.2	10.3[b]	13.0[a]	11.7[a]	11.1[a]	14.2[a]	15.5[a]	14.0[b]	10.3[b]
Mercer	165.9	10.3[b]	12.5[a]	11.2[a]	10.4[a]	13.4[a]	15.1[a]	15.2[b]	11.8[b]
Middlesex	408.1	10.6[a]	12.9[a]	11.1[a]	9.9[b]	12.9[b]	14.2[b]	15.7[a]	12.6[a]
Monmouth	428.0	10.2[b]	12.9[a]	11.5[a]	10.3[a]	13.3[a]	14.5[a]	15.3[b]	11.9[b]
Morris	186.2	9.8[b]	12.1[b]	11.3[a]	11.1[a]	14.1[a]	15.7[a]	14.7[b]	11.2[b]
Ocean	488.6	10.8[a]	13.5[a]	11.7[a]	10.3[a]	13.5[a]	13.9[b]	14.6[b]	11.7[b]
Passaic	254.6	10.3[b]	12.3[b]	10.8[b]	9.8[b]	12.9[b]	14.6[a]	16.3[a]	12.9[a]
Salem	31.0	10.5[a]	12.3[b]	11.0[b]	10.4[a]	13.4[a]	13.7[b]	16.1[a]	12.6[a]
Somerset	124.7	10.6[a]	12.8[a]	11.1[b]	10.1[b]	13.2[a]	14.2[b]	15.3[b]	12.7[a]
Sussex	72.1	10.4[b]	13.5[a]	11.5[a]	10.8[a]	14.1[a]	14.8[a]	13.9[b]	10.9[b]
Union	239.2	10.3[b]	12.5[b]	11.1[b]	10.0[b]	13.2[b]	14.6[a]	15.7[a]	12.7[a]
Warren	58.9	10.3[b]	12.8[a]	11.9[a]	10.6[a]	13.0[b]	15.4[a]	15.1[b]	11.0[b]
Total	4,946.7	10.5	12.6	11.1	10.2	13.2	14.5	15.5	12.4

[a] Indicates significantly higher proportion of bets made for this county within the time of day category ($p < .001$)
[b] Indicates significantly lower proportion of bets made for this county within the time of day category ($p < .001$)

Similar to gender and location, individuals in different age categories registered preferences for betting at different times of the day (Table 18). For example, 21 to 24 year olds spent significantly more money gambling online in 2020 when compared to the prior year, particularly in the 9 a.m. to 9 p.m. time frame. Players ages 45 to 54 and those ages 35 to 44 spent more money on average between 9 a.m. and 6 p.m. and 9 p.m. to midnight. With the exception of 45 to 54 year olds, mean wagers decreased across all age groups for those who gambled between 3 a.m. and 6 a.m.

Across all time categories, mean wager size was inverse to age, such that the youngest bettors (21 to 24 years) made the largest average bets, and the oldest bettors (65+ years) made the smallest average bets (Table 18). Within most age groups, the largest and smallest average bets were within a 50-cent range: $8.07 to $8.48 for 21 to 24 year olds, $4.05 to $4.60 for 45 to 54 year olds, $3.32 to $3.58 for 55 to 64 year olds, and $2.57 to $2.80 for those 65 and older. The exceptions to this were among 25 to 34 year olds, whose lowest mean bet ($6.96 from 6 a.m. to 9 a.m.) was more than $1 less than their highest mean bet ($7.98, from 9 p.m. to midnight) and 35 to 44 year olds ($5.15 from 9 a.m. to noon; $6.17 from 9 p.m. to midnight). Notably, however, the median bet, which is unaffected by extreme bet sizes, was $1 for all groups across all time frames except for those ages 65+ from noon to 9 p.m., when it was 90 cents.

There was considerable variation in mean bet size in each time category by age (Table 18). For example, those ages 25 to 54 placed their largest average bets from 9 p.m. to midnight, followed by 3 p.m. to 6 p.m.; in contrast, those ages 65+ placed their largest average bets from 9 p.m. to midnight, followed by 3 a.m. to 6 a.m. The youngest bettors bet highest amounts from 3 p.m. to 6 p.m., followed by midnight to 6 a.m. In contrast, those ages 55 to 64 placed their largest bets from 3 a.m. to 6 a.m., followed by 9 p.m. to midnight. Overall, the largest maximum wager, nearly $80,000, was placed between 6 p.m. to 9 p.m. by someone in the 35 to 44 age group; very large maximum wagers of $60,000 each were also placed from 9 p.m. to midnight and midnight to 3 a.m. by someone in the 25 to 34 age group.

Table 18. Wager Amounts by Time of Day and Age Group

Time of Day	Age Group	Maximum	Mean ($)	Std. Dev. ($)	Median ($)
6 a.m.-9 a.m.	21-24	20,000.00	8.07	75.16	1.00
	25-34	40,000.00	6.96	62.18	1.00
	35-44	25,000.00	5.26	43.75	1.00
	45-54	48,338.54	4.21	56.00	1.00
	55-64	24,160.00	3.54	32.57	1.00
	65+	14,945.08	2.71	20.09	1.00
9 a.m-12 p.m.	21-24	16,000.00	8.19	69.31	1.00
	25-34	30,000.00	7.37	64.20	1.00
	35-44	40,000.00	5.15	46.56	1.00
	45-54	38,774.03	4.05	50.41	1.00
	55-64	16,000.00	3.32	28.07	1.00
	65+	20,000.00	2.70	21.62	1.00
12 p.m.-3 p.m.	21-24	15,000.00	8.19	75.34	1.00
	25-34	36,000.00	7.70	68.02	1.00
	35-44	25,000.00	5.46	53.22	1.00
	45-54	40,000.00	4.27	59.07	1.00
	55-64	18,000.00	3.38	27.21	1.00
	65+	20,000.00	2.66	25.07	0.90

3 p.m.-6 p.m.	21-24	10,000.00	8.48	72.31	1.00
	25-34	40,000.00	7.97	77.00	1.00
	35-44	30,000.00	5.82	52.18	1.00
	45-54	40,000.00	4.42	52.09	1.00
	55-64	20,000.00	3.49	26.52	1.00
	65+	10,083.85	2.64	22.01	0.90
6 p.m.-9 p.m.	21-24	20,000.00	8.24	66.48	1.00
	25-34	50,000.00	7.42	75.40	1.00
	35-44	79,880.93	5.49	52.09	1.00
	45-54	30,000.00	4.32	57.62	1.00
	55-64	20,000.00	3.41	27.67	1.00
	65+	12,800.00	2.57	22.07	0.90
9 p.m.-12 a.m.	21-24	10,000.00	8.21	53.69	1.00
	25-34	60,000.00	7.98	93.97	1.00
	35-44	40,000.00	6.17	62.45	1.00
	45-54	40,000.00	4.60	59.64	1.00
	55-64	15,611.55	3.57	25.82	1.00
	65+	13,968.64	2.80	24.29	1.00
12 a.m.-3 a.m.	21-24	15,000.00	8.46	54.48	1.00
	25-34	60,000.00	7.35	74.53	1.00
	35-44	40,000.00	5.54	57.27	1.00
	45-54	40,000.00	4.31	53.35	1.00
	55-64	20,000.00	3.41	28.40	1.00
	65+	20,000.00	2.79	25.38	1.00
3 a.m.-6 a.m.	21-24	14,700.00	8.38	67.06	1.00
	25-34	53,914.78	7.03	73.51	1.00
	35-44	50,048.00	5.17	51.35	1.00
	45-54	35,970.20	4.38	55.60	1.00
	55-64	20,000.00	3.58	31.01	1.00
	65+	12,500.00	2.80	22.04	1.00

V. The Top 10%

In 2020, a total of 20,113 players qualified for inclusion in the "Top 10%" group, characterized by the highest average total of yearly bets placed, betting days, and total amount bet over the course of the year; these criteria that have been utilized since the inception of legalized Internet gambling reporting. Only players who met all indicators of high-frequency and high-intensity wagering were included in the analyses. This represents nearly 4% of all online players, a decrease from 2019 when more than 5% of players qualified for the Top 10% group. Overall, this 4% of players placed 74% of the bets and spent 64% of the money.

Membership in the Top 10% by gender and age is summarized in Table 19. Men represented a little over 55% of the group, down from nearly 58% in 2019, but higher than the other years prior. In contrast, women represented about 45% of those in the Top 10%, despite comprising only about 27% of online bettors; notably, this proportion has decreased over the past two years from a high of nearly 55% in 2018. Altogether, about 3% of men and 13% of women who bet online met criteria for inclusion in this high intensity group.

Similar to 2019, men in the group had an average age of 46 years old, while women had an average age of nearly 49. Across all years of analysis, the mean age of women in the Top 10% was higher than that of men. As noted earlier, however, a significant portion of the data lacked gender information, so these findings should be considered in that light.

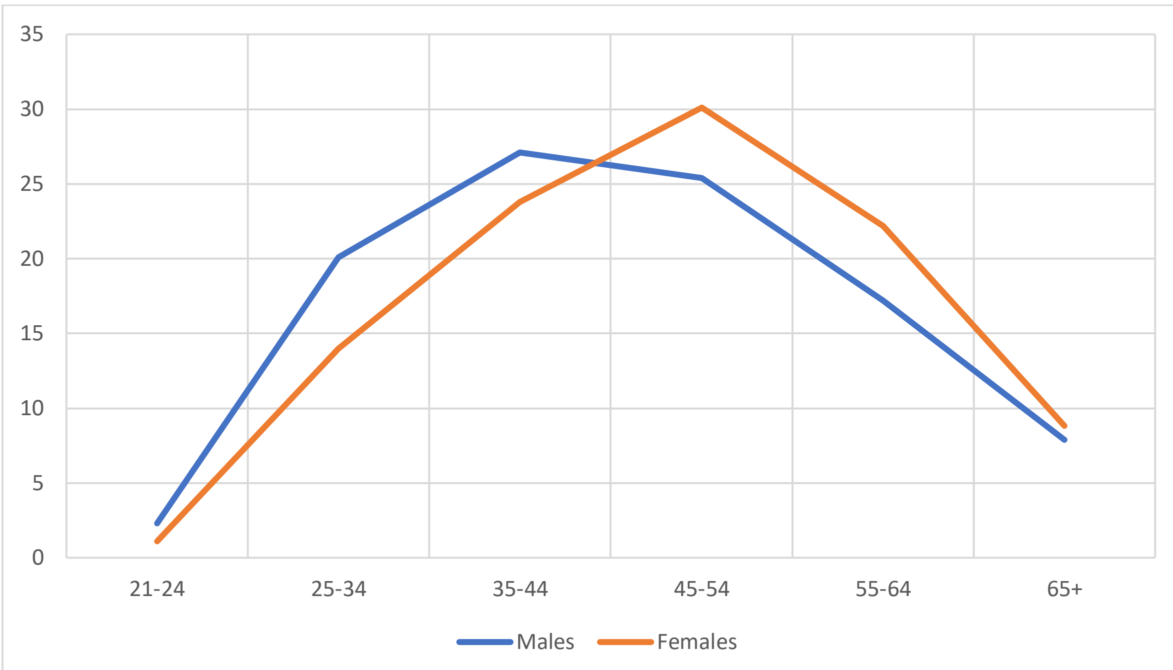
Table 19. Top 10% Gamblers by Gender and Age Across Years

Male						
Year	%	n	Age			
			Minimum	Maximum	Mean	Std.
2016	49.3	1,750	21.0	88.0	[b]47.6	12.2
2017	51.8	2,128	21.0	86.9	45.2	12.1
2018	45.4	2,406	21.4	97.0	[a]49.5	12.0
2019	*57.7	7,290	21.0	98.0	45.6	12.6
2020	*55.1	10,537	21.1	95.0	46.0	12.4
Female						
Year	%	n	Age			
			Minimum	Maximum	Mean	Std.
2016	*50.7	1,798	21.0	90.0	[c]48.9	11.7
2017	*48.2	1,981	21.2	89.6	47.4	11.6
2018	*54.6	2,894	21.0	87.8	[a]49.7	11.4
2019	42.3	5,334	21.0	88.0	48.0	11.9
2020	44.9	8,591	21.1	93.7	[c]48.7	12.1

*Significantly higher proportion than expected within gender ($p < .001$)
a. 2018 higher than all other years
b. 2016 higher than 2017 & 2019-2020
c. 2016 & 2020 higher than 2017 & 2019

Top 10% group membership varied by age across genders (Figure 3), with half of the men in the group being younger and half being older than 45 years. In contrast, more than 61% of women in the Top 10% were 45 years and older. Notably, about 20% of all women ages 45+ who gambled online met criteria for Top 10% group membership. This suggests that middle aged and older women should be a primary target for responsible gambling strategies to control or reduce the intensity of betting and spending behavior.

Figure 3. Percentage of Top 10% Gamblers by Age and Gender



As in all other years, a majority of bettors in the Top 10% played only casino games (85.8%; Table 20). Preferences for playing all three types of games – casino, poker, and tournament poker – declined from about 7% in 2019 to about 4% in 2020 as did those playing casino and tournament poker, from nearly 4% to nearly 2%. Overall, as in 2019, about 14% of Top 10% gamblers played poker, with an increase in the specific combination of casino and poker to more than 8%.

Table 20. Top 10% Gamblers by Play Type

Type	2016		2017		2018		2019		2020	
	%	n	%	n	%	N	%	n	%	N
All Types[a]	20.6	731	13.6	557	3.5	188	7.1	941	4.4	876
Casino Only[b]	76.0	2,696	75.6	3,107	96.5	5,111	85.6	11,348	85.8	17,249
Casino & Poker[c]	2.8	100	2.7	111	0.0	0	3.7	491	8.2	1,650
Casino & Tournament[d]	0.6	21	8.1	334	0.0	0	3.6	482	1.7	338

Significant differences across years for the specified play type ($p < .001$)
a. Higher in 2016 than all other years; Higher in 2017 than 2018-2020; Higher in 2019 than 2018 & 2020
b. Higher in 2018 than all other years; Higher in 2019-2020 than 2016-2017
c. Higher in 2020 than all other years; Lower in 2018 than all other years
d. Higher in 2017 than all other years; Lower in 2018 than all others; Higher in 2019-20 than 2016; Higher in 2019 than 2020

The betting patterns of players in the Top 10% group have shifted over time (Table 21). Players in this group wagered on an average of four sites in 2020, significantly fewer than in 2017 and 2018, when they played on an average of nearly five sites. The Top 10% players bet on significantly more days in 2020, about 219, compared to 2019 when they gambled approximately 201 days, though this finding was lower than in the period from 2016 to 2018.

By comparison, the amount bet was higher or equal to findings in prior years (Table 21). For example, the average maximum wager in 2020 was at an all-time high, $460. The average single wager remained around $9, comparable to 2019. The average total yearly wager was the highest ($808,000) and exceeded $300,000 at the median for the first time across all years. Notably, the maximum amounts also highlighted this trend. The maximum single wager and maximum total yearly wager placed by the Top 10% in 2020 was higher than all previous years; one Top 10% player bet more than $206 million in 2020. The total number of yearly bets (about 190,000) was significantly larger than in 2019, but still lower than all other prior years.

Table 21. Play Patterns of Top 10% Gamblers Compared to All Other Casino Bettor (Casino Only)

Play Patterns		Maximum	Mean	Std.	Median
	# of Sites Wagered	10.0	[a]4.2	2.5	4.0
Top 10%	Total Betting Days	367.0	[b]230.5	71.2	226.0
2016	Max Wager ($)	29,860.00	[c]195.00	728.65	50.00
	Avg. Single Wager ($)	308.36	[d]4.18	11.50	1.69
n=3,548	Total Yearly Wager ($)	31,032,290.91	[e]611,806.03	1,440,431.25	263,220.93
	Total Number of Yearly Bets	1,482,919.0	[f]202,518.8	154,437.2	159,407.0
	# of Sites Wagered	11.0	[a]4.7	2.9	4.0
Top 10%	Total Betting Days	366.0	[b]230.8	72.6	227.0
2017	Max Wager ($)	20,000.00	[c]200.50	631.55	52.50
	Avg. Single Wager ($)	521.73	[d]4.43	14.25	1.78
n=4,109	Total Yearly Wager ($)	121,146,575.80	[e]684,450.84	2,570,263.95	281,576.30
	Total Number of Yearly Bets	1,480,312.0	[f]225,397.5	170,866.0	176,979.0
	# of Sites Wagered	13.0	[a]4.9	2.9	4.0
Top 10%	Total Betting Days	365.0	[b]225.4	71.0	221.0
2018	Max Wager ($)	61,571.77	[c]228.50	1,345.28	52.88
	Avg. Single Wager ($)	433.16	[d]3.79	12.53	1.63
n=5,299	Total Yearly Wager ($)	61,273,210.37	[e]585,977.25	1,517,005.16	264,318.45
	Total Number of Yearly Bets	2,171,045.0	[f]211,383.1	160,853.6	165,472.0
	# of Sites Wagered	17.0	[a]4.3	3.2	3.0
Top 10%	Total Betting Days	365.0	[b]200.6	81.2	192.0
2019	Max Wager ($)	64,404.52	[c]413.36	1,463.28	90.00
	Avg. Single Wager ($)	2,447.51	[d]9.39	45.10	2.27
n=13,262	Total Yearly Wager ($)	170,478,017.30	[e]711,287.03	2,934,828.53	258,844.72
	Total Number of Yearly Bets	2,900,000.0	[f]166,070.2	171,173.0	113,436.0

Top 10% 2020	# of Sites Wagered*	14.0	[a]4.4	2.9	4.0
	Total Betting Days*	366.0	[b]218.7	79.0	212.0
	Max Wager ($)*	79,880.93	[c]460.00	1691.99	100.00
	Avg. Single Wager ($)*	2,753.30	[d]8.52	45.38	2.16
n=20,113	Total Yearly Wager ($)*	206,728,711.13	[e]808,255.78	2960,980.59	303,055.42
	Total Number of Yearly Bets*	2,232,305.0	[f]191,494.8	178,256.9	136,697.0
All Other Casino Bettors 2020	# of Sites Wagered	14.0	1.6	1.2	1.0
	Total Betting Days	366.0	20.4	39.0	5.0
	Max Wager ($)	60,000.00	128.92	571.71	20.00
	Avg. Single Wager ($)	12,551.63	16.31	82.34	3.39
n=355,732	Total Yearly Wager ($)	68,795,287.20	25,285.60	272,484.42	723.00
	Total Number of Yearly Bets	1,028,153.0	3,776.3	14,366.4	172.0

All differences significant at $p < .001$
a. # of Sites Wagered: Higher in 2017-2018 than 2016 & 2019-2020
b. Total Betting Days: Higher in 2016-18 than 2019-20; Higher in 2020 than 2019
c. Max Wager: Higher in 2019-2020 than 2016-2018
d. Avg. Single Wager: Higher in 2019-2020 than 2016-2018
e. Total Yearly Wager: Higher in 2020 than 2018
f. Total Number of Yearly Bets: Higher in 2017 than all other years; Lower in 2019 than all others; Lower in 2020 than 2016 & 2018
*Significantly higher than all other casino bettors in 2020 at $p < .001$

As detailed in the last two rows of the table above, the play patterns of the Top 10% of players differed significantly from all other casino gamblers in 2020. For example, those in the Top 10% bet on an average of more than twice as many sites (4.4 vs 1.6) and more than 10 times as many days (218.7 vs 20.4); also, they placed more than 50 times the number of bets (191,000 vs 3,800), on average, when compared to all other casino gamblers. As in 2019, the mean ($16.31) and median ($3.39) single bets of other casino bettors were higher than those of the Top 10% (mean=$8.52; median=$2.16), however, the average maximum wagers and total yearly wager amounts were markedly lower. Collectively, these findings suggest that Top 10% players gambled more frequently, across more sites, and in higher amounts, but the amount wagered on any one bet was less than for other players.

VI. Responsible Gaming Features

A total of 18,492 casino or poker players used Responsible Gaming (RG) features in 2020, nearly double the number in 2019 (Table 22). Overall, nearly 5% of players used one or more RG feature, compared to about 4% the prior year. This still represents a very small proportion of those who gamble. Compared to 2019, more than twice as many players ages 21 to 24 used RG features, however, the proportion of users ages 45 to 54 and 65+ decreased.

Table 22. RG Use Overall and by Age Group (Casino & Poker Players)

	Used RG Features 2016		Used RG Features 2017		Used RG Features 2018		Used RG Features 2019		Used RG Features 2020	
	%	**n**	**%**	**n**	**%**	**n**	**%**	**n**	**%**	**n**
RG Users as Proportion of All Gamblers	6.0	4,745	4.9	5,467	5.9	7,437	3.9	10,063	4.7	18,492
Age Group	**%**	**n**	**%**	**n**	**%**	**n**	**%**	**n**	**%**	**n**
21-24[a]	8.5	404	11.5	629	5.1	378	7.2	720	9.2	1,707
25-34[b]	35.0	1,659	33.8	1,848	30.8	2,288	33.1	3,326	35.1	6,480
35-44	24.9	1,181	24.4	1,335	27.3	2,030	26.7	2,683	26.5	4,894
45-54[c]	18.4	872	18.8	1,028	20.3	1,506	18.2	1,833	16.3	3,000
55-64[d]	9.7	458	8.4	458	12.0	890	10.9	1,099	9.5	1,762
65+	3.6	171	3.1	169	4.6	345	4.0	402	3.3	617
Min		21.0		21.0		21.0		21.0		21.1
Max		91.0		94.6		98.6		98.0		96.6
Mean[e]		39.3		39.0		41.9		40.1		39.3

Significant differences in the proportion of RG users for the corresponding age range ($p < .001$)
a. Higher in 2017 than all other years; Lower in 2018 than all other years; Higher in 2020 than 2016 & 2019; Lower in 2019 than 2016
b. Higher in 2020 & 2016 than 2018
c. Lower in 2020 than 2017-2019
d. Lower in 2016-2017 & 2020 than 2018
e. Higher in 2018 than all other years; Lower in 2020 than 2019; Lower in 2017 than 2018 & 2019

The proportion of RG users who were men was highest in 2020 compared to all other years, making up about 72% of users; that proportion is largely due to the higher percentage of men compared to women who gamble online (Table 23). Within gender categories, women were slightly more likely to use RG features compared to men.

Table 23. RG Use by Gender

Year	RG Users by Gender					
	Male[a]		Female		Total	
	%	n	%	n	%	N
2016	65.5	3,106	34.5	1,639	100.0	4,745
2017	66.8	3,650	33.2	1,817	100.0	5,467
2018	63.4	4,712	36.6	2,725	100.0	7,437
2019	68.0	6,611	32.0	3,109	100.0	9,720
2020	72.1	12,156	27.9	4,696	100.0	16,852
	RG Users vs. Non-Users 2020					
	Male		Female		Total	
	%	n	%	n	%	N
Use RG	6.7	12,156	[b]7.1	4,696	6.8	16,852
Don't Use RG	93.3	170,113	92.9	61,137	93.2	231,250

Significant differences in the proportion of RG users for the corresponding gender ($p < .001$)
a. Proportion of males is significantly higher in 2020 than all other years; Higher in 2019 & 2017 than 2018
b. Females significantly higher proportion of RG use than males ($p < .001$)

To facilitate comparisons, the following tables include only those RG players who play casino games, excluding those who play only poker or poker tournaments. On average, RG users in 2020 placed higher maximum wagers ($533 vs. $392) and higher average wagers ($32 vs. $22), compared to RG users in 2019 (Table 24). However, on average, RG users in 2020 gambled on significantly fewer sites (3.6 vs 4.0) and placed fewer bets in total (58,000 vs 64,000) than RG users in 2019.

Table 24. Play Patterns of RG Gamblers: 2019 & 2020 (Casino Only)

Play Patterns	RG Gamblers 2019 (n=9,884)			
	Max	Mean	Std	Median
#Sites Wagered	17.0	4.0*	3.3	3.0
Total Betting Days	365.0	91.8	94.3	57.0
Min. Wager ($)	650.00	1.04	13.7	0.01
Max. Wager ($)	52,500.00	392.03	1,244.03	80.00
Avg. Single Wager ($)	4,633.47	22.31	90.15	3.57
Total Yearly Wager ($)	102,233,341.06	344,360.34	1,553,620.38	65,003.78
Total Number of Yearly Bets	2,238,062.0	63,748.1*	121,152.6	14,709.0
Play Patterns	**RG Gamblers 2020 (n=18,237)**			
	Max	**Mean**	**Std**	**Median**
#Sites Wagered	14.0	3.6	2.9	3.0
Total Betting Days	366.0	91.8	97.1	53.0
Min. Wager ($)	1,000.00	1.69	20.65	0.01
Max. Wager ($)	53,914.78	533.01*	1,629.43	100.00
Avg. Single Wager ($)	5,559.76	32.04*	110.94	4.98
Total Yearly Wager ($)	115,281,414.91	381,207.17	1,759,386.85	56,466.97
Total Number of Yearly Bets	1,735,702.0	58,386.0	119,220.8	7,967.5

*Significantly higher for indicated year ($p < .001$)

As in past years, there were significant differences in the play patterns of RG and non-RG users across all metrics (Table 25). On average, RG users gambled on more sites, for more than three times as many betting days (92 vs 28) and placed more than five times as many bets in total (58,386 vs 11,551); differences were even more pronounced at the median, with RG users betting on nearly nine times as many days and placing almost 42 times the number of bets. Amounts wagered also varied, with RG users placing four times higher max wagers on average ($533 vs $127) and more than double the average wager ($32 vs $15), though non-RG users made larger minimum wagers on average ($3.66 vs $1.68).

Table 25. Play Patterns of RG and Non-RG Gamblers (Casino Only)

Play Patterns	RG Gamblers 2020 (n=18,237)			
	Max	Mean	Std	Median
#Sites Wagered	14.0	*3.6	2.9	3.0
Total Betting Days	366.0	*91.7	97.1	53.0
Min. Wager ($)	1,000.00	1.68	20.65	0.00
Max. Wager ($)	539,14.78	*532.63	1628.93	100.00
Avg. Single Wager ($)	5,559.76	*32.02	110.90	4.97
Total Yearly Wager ($)	115,281,414.91	*380,935.26	1,758,788.70	56,281.28
Total Number of Yearly Bets	1,735,702.0	*58,386.0	119,220.8	7,967.5
Play Patterns	**Non-RG Gamblers 2020 (n=357,893)**			
	Max	**Mean**	**Std**	**Median**
#Sites Wagered	14.0	1.6	1.3	1.0
Total Betting Days	366.0	27.9	57.2	6.0
Min. Wager ($)	2,500.00	*3.66	54.88	0.10
Max. Wager ($)	79,880.93	126.97	590.56	22.00
Avg. Single Wager ($)	12,551.63	15.08	78.88	3.21
Total Yearly Wager ($)	206,728,711.13	51,195.33	660,788.67	770.31
Total Number of Yearly Bets	2232,305.0	11,550.7	55,112.5	185.0

*Significantly higher for indicated RG group ($p < .001$)

New Jersey requires operators to offer a range of optional RG features, including self-exclusion, cool-off periods and deposit, loss (spend), and time limits. More than 69% of RG users in 2020 utilized only a single feature (Table 26). About 43% of RG users in 2020 set deposit limits, compared to about 26% the prior year. The next preferred feature was enacting cool-off periods, which was preferred by about 12% and self-exclusion, by 10%, of RG users. Overall, about 31% of RG users utilized multiple features, with the combination of deposit limit and cool-off (6.9%) and deposit and loss (spend) limits (5.4%) being most popular.

Table 26. RG Feature Preferences (Casino Only)

Single RG Feature Engaged	%	n
Deposit Limit Only	42.5	7,752
Cool-Off Only	12.4	2,266
Self-Exclusion Only	10.0	1,820
Loss (Spend) Limit Only	2.7	488
Time Limit Only	1.7	318
Total of Single RG Feature Engaged	**69.3**	**12,644**
Two or More RG Features Engaged	**%**	**n**
Deposit Limit and Cool-Off	6.9	1,250
Deposit and Loss (Spend) Limits	5.4	991
Cool-Off and Self-Exclusion	2.7	488
Cool-Off and Deposit and Loss (Spend) Limits	2.6	466
Deposit and Time Limits	2.2	404
Deposit, Loss (Spend) and Time Limits	2.1	379
Deposit Limit and Self-Exclusion	1.7	316
Deposit Limit, Cool-Off and Self-Exclusion	1.7	308
Cool-Off and Deposit, Loss (Spend) and Time Limits	1.3	239
Cool-Off and Deposit and Time Limits	0.7	135
Cool-Off, Self-Exclusion, and Deposit and Loss (Spend) Limits	0.6	117
Self-Exclusion and Deposit and Loss (Spend) Limits	0.5	89
Cool-Off and Loss (Spend) Limit	0.4	78
Cool-Off, Self-Exclusion, Deposit, Loss (Spend) and Time Limits	0.4	71
Loss (Spend) and Time Limits	0.4	71
Cool-Off and Time Limit	0.2	40
Self-Exclusion and Deposit, Loss (Spend) and Time Limits	0.2	31
Cool-Off, Self-Exclusion, and Deposit and Time Limits	0.2	29
Self-Exclusion and Loss (Spend) Limit	0.1	20
Self-Exclusion and Deposit and Time Limits	0.1	19
Cool-Off, and Loss (Spend) and Time Limits	0.1	15
Cool-Off, Self-Exclusion and Loss (Spend) Limit	0.1	13
Self-Exclusion and Time Limit	0.1	11
Cool-Off, Self-Exclusion and Time Limit	<0.1	7
Self-Exclusion, Loss (Spend) and Time Limits	<0.1	3
Cool-Off, Self-Exclusion, Loss (Spend) and Time Limits	<0.1	3
Total of Two or More RG Features Engaged	**30.7**	**5,593**

Men and women who used RG opted for significantly different features and combinations (Table 26). For example, 43% of men chose to set only deposit limits compared to about 31% of women. Conversely, nearly 16% of women enacted only cool-off period(s) in contrast to about 12% of men. Overall, almost 70% of men used only a single RG feature, compared to about 61% of women. This finding suggests that women may benefit from having a wide range of features to choose from to develop a tailored RG program that allows them to bet responsibly.

By age, the youngest RG users had an overwhelming preference for only setting deposit limits (54.8%), more than double the percentage in 2019 when only about 28% of the youngest users chose this feature (Table 27). Those 21 to 24 years old also were most likely to only self-exclude (12.4%). Notably, the preference to enact only a cool-off period increased with age, with about 16% of those 65 and over, compared to about 11% of those ages 21 to 24, choosing to use cool-off. Additionally, those in the older age groups were far more likely to use multiple features, including 39% of those ages 55 to 64, 38% of those 65+, and about 36% of those ages 45 to 54; these rates were about double those among players ages 21 to 24 (18.2%).

Table 27. RG Feature Preferences by Gender and Age Group (Casino Only)

Single RG Feature Engaged																
	Male		Female		21-24		25-34		35-44		45-54		55-64		65+	
	%	n	%	n	%	n	%	n	%	n	%	n	%	n	%	n
Deposit Limit Only	43.0	5,137	30.8	1,435	54.8	926	47.2	3,021	42.0	2,019	35.4	1,047	30.9	541	30.2	182
Cool-Off Only	12.1	1,450	15.8	739	10.6	180	11.0	704	12.3	591	14.3	422	15.5	271	16.1	97
Self-Exclusion Only	10.4	1,237	8.6	402	12.4	210	11.5	737	8.8	424	8.3	245	8.2	144	9.3	56
Loss (Spend) Limit Only	2.6	313	3.4	160	2.7	46	2.2	138	2.4	115	3.7	109	3.3	58	3.6	22
Time Limit Only	1.6	195	2.2	104	1.2	21	1.3	84	1.6	78	2.2	66	3.0	53	2.7	16
Two or More RG Features	30.2	3,610	39.1	1,824	18.2	308	26.8	1,718	32.9	1,580	36.1	1,067	39.0	681	38.1	230
Two or More RG Features Engaged (Most prevalent)																
	Male		Female		21-24		25-34		35-44		45-54		55-64		65+	
	%	n	%	n	%	n	%	n	%	n	%	n	%	n	%	n
Deposit Limit and Cool-Off	8.6	809	6.8	402	5.5	93	6.7	432	7.1	339	7.6	224	7.1	124	6.1	37
Deposit and Loss (Spend) Limits	5.1	605	7.9	370	1.7	29	3.7	238	5.7	274	8.3	244	8.6	150	8.6	52
Cool-Off and Self-Exclusion	2.9	346	2.9	137	2.9	49	2.6	168	2.5	120	2.7	81	2.9	51	3.2	19
Cool-Off and Deposit and Loss (Spend) Limits	2.4	290	3.7	172	1.2	20	1.9	121	2.7	132	3.2	94	4.3	76	3.8	23
Deposit and Time Limits	2.2	264	1.4	66	1.3	22	1.9	120	2.4	115	2.3	68	3.3	58	3.5	21
Deposit, Loss (Spend) and Time Limits	2.1	245	2.7	128	0.7	12	1.1	70	2.4	115	2.7	80	4.1	72	4.6	28
Deposit Limit and Self-Exclusion	2.0	236	1.6	74	1.4	23	2.3	146	2.0	94	1.1	32	0.7	13	1.3	8
Deposit Limit, Cool-Off and Self-Exclusion	1.6	194	2.4	112	1.0	17	1.8	114	2.0	98	1.8	52	1.4	25	0.3	2
Cool-Off and Deposit, Loss (Spend) and Time Limits	1.2	138	2.1	100	0.5	9	1.0	63	1.4	67	1.6	46	2.1	37	2.8	17
Cool-Off and Deposit and Time Limits	0.7	80	1.2	54	0.4	7	0.7	46	0.9	43	0.8	25	0.5	9	0.8	5
Cool-Off, Self-Exclusion and Deposit and Loss (Spend) Limits	0.6	71	1.0	46	0.3	5	0.6	38	0.8	38	0.8	25	0.4	7	0.7	4
Self-Exclusion and Deposit and Loss (Spend) Limits	0.6	69	0.4	19	0.2	4	0.6	37	0.5	22	0.6	19	0.4	7	0.0	0
Cool-Off and Loss (Spend) Limits	0.4	52	0.5	25	0.1	1	0.4	27	0.4	20	0.5	16	0.6	11	0.5	3
Loss (Spend) and Time Limits	0.3	36	0.7	34	0.0	0	0.3	18	0.5	25	0.4	12	0.4	12	0.5	3
Cool-Off and Time Limit	0.2	21	0.4	19	0.1	2	0.2	13	0.2	8	0.3	8	0.5	8	0.2	1
Cool-Off, Self-Exclusion, Deposit, Loss (Spend) and Time Limits	0.4	18	0.4	53	0.2	3	0.3	18	0.6	28	0.6	17	0.2	4	0.2	1

There have been significant shifts in RG preferences across years among both men and women (Table 28). In 2020, men used only deposit limits (42.7%) more than any other year, while the exclusive use of cool-off, loss (spend), and time limits were at the lowest across all years. Using self-exclusion alone was slightly but not significantly higher in 2020 compared to 2019. Overall, men were significantly less likely to use multiple features in 2019 and 2020 compared to 2016 through 2018. Women using RG features chose to use only deposit limits (30.7%) significantly more in 2020 than in any prior year; at the same time, their usage of the cool-off feature declined from about 20% in 2019 to 16% in 2020 (Table 28). In addition, use of self-exclusion only by women was slightly but not significantly higher in 2020 (8.9%), and enacting time limits (2.2%) dropped to the lowest level across all years. Women have tended to use multiple RG features consistently across years, with 39% to 42% of all female RG users enacting more than one feature.

Table 28. Within Gender Comparisons across Years of RG Features (Casino Only)

RG Feature 2016	**Male**		**Female**		**Total**	
	%	**n**	**%**	**n**	**%**	**N**
Deposit Limit only	[a]20.8	608	[g]22.3	357	21.3	965
Cool-Off only	[b]13.0	380	[h]13.8	222	13.3	602
Self-Exclusion only	[c]12.2	357	[i]13.0	208	12.5	565
Loss (Spend) Limit only	[d]7.5	219	3.7	60	6.2	279
Time Limit only	[e]4.7	138	[j]5.8	93	5.1	231
Two or more RG features	[f]41.7	1,215	41.4	664	41.6	1,879
Total N % of gender	100.0	2,917	100.0	1,604	100.0	4,521
	Mean	**Std**	**Mean**	**Std**	**Mean**	**Std**
# of RG features used	1.7	0.9	1.6	0.9	1.6	0.9
RG Feature 2017	**Male**		**Female**		**Total**	
	%	**n**	**%**	**n**	**%**	**N**
Deposit Limit only	[a]19.2	633	[g]18.9	325	19.1	958
Cool-Off only	[b]16.6	545	[h]16.7	287	16.6	832
Self-Exclusion only	[c]15.0	495	[i]14.6	251	14.9	746
Loss (Spend) Limit only	[d]6.2	205	4.6	79	5.7	284
Time Limit only	[e]4.7	156	[j]6.2	106	5.2	262
Two or more RG Features	[f]38.2	1,256	39.1	674	38.5	1,930
Total N % of gender	100.0	3,290	100.0	1,722	100.0	5,012
	Mean	**Std**	**Mean**	**Std**	**Mean**	**Std**
# of RG features used	1.5	0.9	1.6	0.9	1.5	0.9
RG Feature 2018	**Male**		**Female**		**Total**	
	%	**n**	**%**	**n**	**%**	**N**
Deposit Limit only	[a]23.4	976	[g]24.4	635	23.8	1,611
Cool-Off only	[b]16.0	669	[h]16.2	422	16.1	1,091
Self-Exclusion only	[c]14.1	589	[i]10.5	272	12.7	861
Loss (Spend) Limit only	[d]5.5	231	4.3	111	5.0	342
Time Limit only	[e]2.8	115	[j]3.0	77	2.8	192
Two or more RG Features	[f]38.2	1,594	41.7	1,084	39.5	2,678
Total N % of gender	100.0	4,174	100.0	2,601	100.0	6,775
	Mean	**Std**	**Mean**	**Std**	**Mean**	**Std**
# of RG features used	1.6	0.9	1.6	0.9	1.6	0.9

RG Feature 2019	Male		Female		Total	
	%	n	%	n	%	N
Deposit Limit only	[a]26.4	1,604	[g]25.5	775	26.1	2,379
Cool-Off only	[b]22.4	1,361	[h]20.4	621	21.8	1,982
Self-Exclusion only	[c]9.1	555	[i]5.9	180	8.1	735
Loss (Spend) Limit only	[d]5.6	342	4.0	121	5.1	463
Time Limit only	[e]3.4	205	[j]3.9	119	3.6	324
Two Or More Features	[f]33.0	1,999	40.2	1,222	35.4	3,221
Total N % of gender	100.0	6,066	100.0	3,038	100.0	9,104
	Mean	Std	Mean	Std	Mean	St
# of RG features used	1.5	0.8	1.6	0.8	1.5	0.8
RG Feature 2020	**Male**		**Female**		**Total**	
	%	n	%	n	%	N
Deposit Limit only	[a]42.7	5,137	[g]30.7	1,435	39.4	6,572
Cool-Off only	[b]12.1	1,450	[h]15.8	739	13.1	2,189
Self-Exclusion only	[c]10.9	1,314	[i]8.9	418	10.4	1,732
Loss (Spend) Limit only	[d]2.6	313	3.4	160	2.8	473
Time Limit only	[e]1.6	195	[j]2.2	104	1.8	299
Two Or More Features	[f]30.0	3,610	39.0	1,824	32.5	5,434
Total N % of gender	100.0	12,019	100.0	4,680	100.0	16,699
	Mean	Std	Mean	Std	Mean	Std
# of RG features used	1.4	0.8	1.6	0.8	1.5	0.8

Significant difference in proportion of RG type use by gender ($p < .001$)
a. Higher in 2020 than all other years; Higher in 2019 than 2016-2017; Higher in 2018 than 2017
b. Higher in 2019 than all other years; Lower in 2020 than 2017-2018
c. Lower in 2019 than 2016-2018; Lower in 2020 than 2017-2018
d. Lower in 2020 than all other years; Lower in 2016 than 2018-2019
e. Higher in 2016-2017 & 2019 than 2018 & 2020
f. Lower in 2019-2020 than 2016-2018
g. Higher in 2020 than all other years; Lower in 2017 than 2018-2019
h. Higher in 2019 than 2016, 2018, & 2020
i. Lower in 2018-2020 than 2016-17; Higher in 2018 & 2020 than 2019
j. Lower in 2020 & 2018 than 2016-2017

After enacting one or more RG feature, players may change their preferences, including increasing or decreasing limits on deposits, money lost (spent), and time spent gambling, as well as enacting additional cool-off periods (Table 29). On average, those who used multiple features made substantially more changes (20.9) to their selections than those who used one feature. Among players who used a single RG feature, deposit limits and cool-off were most frequently changed, with the average deposit-limit player making about seven changes, and cool-off, five changes.

Table 29. Changes to RG Features by RG Type (Casino Only)

RG Feature	n	Mean	Std.	Median	Total number of changes
Deposit Limit Only	7,752	6.8	16.7	3.0	53,029
Cool-Off Only	2,266	5.0	11.4	2.0	11,395
Loss (Spend) Limit Only	488	3.0	7.1	2.0	1,449
Time Limit Only	318	1.5	1.0	1.0	478
Two or More Features	5,593	20.9	39.7	9.0	117,079

There was minimal variation in the number of changes enacted across age groups by RG feature preference (Table 30). One of the few significant differences was among cool-off only users, such that progressively older players enacted more cool-off periods. For example, those ages 65+ who used only cool-off made an average of nine changes compared with just three among those ages 21 to 24. Given the overall greater preference for the cool-off feature among older RG users (Table 27), the greater number of changes suggests the players are enacting cool-off to manage play when it is perceived to be increasingly unmanageable. Among multiple-feature users, 35- to 44-year-olds made significantly more changes (24.5) than 25- to 34-year-olds (18.4). Across all RG users, those ages 35 to 54 made more changes than those in the 21 to 34 age groups, and those ages 55 to 64 made more changes than those ages 21 to 24.

Table 30. Changes Made to RG Features by Age Group (Casino Only)

Age Group		**Deposit Limit Only**	**Cool-Off Only**	**Loss (Spend) Limit Only**	**Time Limit Only**	**Two or More Features**	**Total Changes**
	Maximum	258.0	80.0	6.0	5.0	333.0	333.0
21-24	Mean	6.8	[a]2.9	2.1	1.3	17.4	[c]8.3
n=1,691	Std.	15.0	6.8	1.3	0.9	33.6	20.1
	Median	3.0	1.0	2.0	1.0	7.0	3.0
	Total # of Changes	6,308.0	524.0	96.0	28.0	5,351.0	12,307.0
	Maximum	646.0	71.0	43.0	3.0	383.0	646.0
25-34	Mean	7.3	[a]3.5	2.6	1.3	[b]18.4	[c]10.0
n=6,402	Std.	19.6	6.1	3.8	0.5	36.5	25.4
	Median	3.0	2.0	2.0	1.0	7.0	3.0
	Total # of Changes	22,201.0	2,496.0	359.0	112.0	31,547.0	56,715.0
	Maximum	186.0	114.0	138.0	8.0	805.0	805.0
35-44	Mean	7.0	4.6	4.0	1.6	[b]24.5	[c]12.8
n=4,807	Std.	15.5	9.5	13.0	1.3	49.3	32.9
	Median	3.0	2.0	2.0	1.0	9.0	4.0
	Total # of Changes	14,118.0	2,733.0	455.0	123.0	38,732.0	56,161.0
	Maximum	162.0	210.0	8.0	8.0	369.00	369.0
45-54	Mean	6.4	[a]6.4	2.6	1.7	21.6	[c]12.1
n=2,956	Std.	13.8	15.1	1.7	1.2	36.7	26.4
	Median	3.0	2.0	2.0	1.0	9.0	4.0
	Total # of Changes	6,678.0	2,712.0	285.0	109.0	23,036.0	32,820.0
	Maximum	153.0	135.0	54.0	4.0	274.0	274.0
55-64	Mean	4.8	[a]7.5	3.2	1.5	20.6	[c]11.8
n=1,748	Std.	10.3	15.4	7.0	0.7	32.1	23.9
	Median	2.0	2.0	2.0	1.0	9.0	4.0
	Total # of Changes	2,619.0	2,032.0	188.0	80.0	13,995.0	18,914.0
	Maximum	158.0	141.0	9.0	4.0	252.0	252.0
65+	Mean	5.6	[a]9.2	3.0	1.6	18.9	[c]11.6
n=603	Std.	14.2	20.9	2.1	1.0	27.6	22.4
	Median	3.0	2.0	3.0	1.0	10.0	4.0
	Total # of Changes	1,028.0	897.0	66.0	26.0	4,346.0	6,363.0

Significant differences between age ranges for indicated feature(s) ($p < 0.001$)
a. 55+ made more changes than 21-34; 45-54 made more changes than 25-34
b. 35-44 made more changes than 25-34
c. 35-54 made more changes than 21 to 34; 55-64 made more changes than 21-24

Among those who used each RG feature, there were no significant differences by gender in the number of changes made (Table 31). On average, men made about six changes and women, five changes, to their RG features.

Table 31. Changes Made to RG Features by Gender (Casino Only)

Gender		Deposit Limit Only	Cool-Off Only	Loss (Spend) Limit Only	Time Limit Only	Two or More Features	Total Changes
Male n=11,942	Maximum	646.0	210.0	54.0	8.0	805.0	646.0
	Mean	6.6	4.6	2.9	1.5	21.4	5.9
	Std.	16.5	10.3	4.2	1.0	42.5	14.9
	Median	3.0	2.0	2.0	1.0	9.0	2.0
	Total # of Changes	33,759	6,687	906	291	77,206	41,643
Female n=4,664	Maximum	153.0	141.0	138.0	8.0	409.0	153.0
	Mean	5.3	6.0	3.2	1.5	20.8	5.2
	Std.	11.5	13.5	11.0	1.0	35.0	11.9
	Median	2.0	2.0	2.0	1.0	9.0	2.0
	Total # of Changes	7,671	4,403	511	159	37,875	12,744

A. Self-Exclusion

To better examine the use of this feature, we compared the play patterns of three groups who have self-excluded: Group 1 asked to be removed from the self-exclusion list and returned to play in 2020 (n=429), while Group 2 self-excluded for the first time during 2020 (n=2,916) and Group 3 (n=309) represented active bettors with one or more self-exclusion in their history that ended prior to 2020 (Table 32). In the process of these analyses, the Rutgers analytic team identified 199 individuals with betting behavior in 2020 who had a record of self-exclusion and but without a removal date in these files; fidelity checks, conducted by the DGE, identified removal dates which would have made these individuals eligible to play during this period. The individuals without removal dates (n=309) per files provided by the DGE have been included in Group 3 for analyses, where possible.

Among self-excluders with a clear term noted in the data, a majority (67.6%) selected a term of one year (Table 32). A much larger proportion of self-excluders in Group 2 – those who began a new term of self-exclusion in 2020 – compared to other groups, chose a term of five years (36.8%), suggesting that a longer exclusion term appealed to those who were excluding for the first time in 2020.

Table 32. Self-Exclusion Groups Within Period of Self-Exclusion

	One Year		Five Years		Lifetime		Total	
	%	n	%	n	%	n	%	N
Group 1	87.6	376	12.4	53	0.0	0	100.0	429
Group 2	63.0	1,837	36.8	1,074	0.2	5	100.0	2,916
Group 3	84.5	250	19.6	58	0.3	1	100.0	309
Total	67.6	2,463	32.5	1,185	0.2	6	100.0	3,654

There were no significant differences in the proportion of men and women within groups, with men making up about 73% and women, 27%, of self-excluders (Table 33).

Table 33. Self-Exclusion Groups Within Gender

	Male		Female	
	%	n	%	n
Group 1	71.2	294	28.8	119
Group 2	73.2	2,003	26.8	732
Group 3	72.8	267	27.2	100
Total	72.9	2,564	27.1	951

Within age groups, players ages 21 to 34 were significantly over-represented in Group 2, those who enacted self-exclusion in 2020 (Table 34). Those ages 25 to 54 and 65+ were over-represented in Group 1 and those ages 35+, in Group 3. Taken together, this highlights an increasing utilization of self-exclusion among younger players in recent years.

Table 34. Self-Exclusion Groups Within Age Group

	21-24		25-34		35-44		45-54		55-64		65+		Total	
	%	n	%	n	%	n	%	n	%	n	%	n	%	n
Group 1	4.2	18	38.3*	164	26.6*	114	20.1*	86	7.5	32	3.3*	14	100.0	428
Group 2	10.4*	304	39.1*	1,138	25.7	747	13.9	406	8.1	235	2.8	82	100.0	2,912
Group 3	3.5	13	28.1	105	30.2*	113	20.3*	76	13.6*	51	4.3*	16	100.0	374
Total	9.0	335	37.9	1,407	26.2	974	15.3	568	8.6	318	3.0	112	100.0	3,714

*Significantly higher proportion in identified age group ($p < .001$)

Players who removed themselves from the self-exclusion list in 2020 (Group 1) made the highest average minimum wagers ($5.27), while those who enacted self-exclusion in 2020 (Group 2) had the highest average maximum wager ($604) and average single wager ($41). In addition, those with a history of self-exclusion (Group 3) wagered on the most sites (4.4), played on the most days (108), and placed the most bets (82,000) (Table 35). Given that those in Group 3 were not excluded at any time during the year, it is unsurprising that they had highest rates of play; it also suggests that self-excluding for shorter terms (i.e., one year), pauses the betting behavior temporarily but does not appear to lead to long-term changes in the volume and/or magnitude of play.

Table 35. Play Patterns of Self-Exclusion Groups

Play Patterns	Group 1 (*n* = 429)			
	Max	Mean	Std.	Median
#Sites Wagered	14.0	3.6	2.9	3.0
Total Betting Days	324.0	53.5	61.0	27.0
Min. Wager ($)	600.00	5.27*	45.48	0.00
Max. Wager ($)	17,000.00	335.91	1,063.25	85.00
Avg. single Wager ($)	837.39	25.26	81.08	4.74
Total Yearly Wager ($)	5,556,943.33	216,460.17	525,619.82	32,100.88
Total Number of Yearly Bets	917,515.00	51,374.35	103,527.47	9,000.00
Play Patterns	**Group 2 (*n* = 2,916)**			
	Max	**Mean**	**Std**	**Median**
#Sites Wagered	14.0	3.7	2.7	3.0
Total Betting Days	349.0	51.2	57.8	30.0
Min. Wager ($)	250.00	1.08	7.47	0.00
Max. Wager ($)	24,500.00	604.03*	1,394.14	150.00
Avg. single Wager ($)	1,700.00	41.47*	112.74	7.28
Total Yearly Wager ($)	66,975,256.89	336,293.12	1,550,472.63	67,757.38
Total Number of Yearly Bets	1,735,702.00	37,651.02	84,494.14	7,496.50
Play Patterns	**Group 3 (*n* = 374)**			
	Max	**Mean**	**Std**	**Median**
#Sites Wagered	14.0	4.4*	3.3	3.0
Total Betting Days	365.0	107.7*	109.9	70.0
Min. Wager ($)	250.00	1.30	13.57	0.00
Max. Wager ($)	9,000.00	434.79	1,040.32	100.00
Avg. single Wager ($)	622.70	24.86	67.28	3.90
Total Yearly Wager ($)	12,975,828.99	426,991.73	1144,559.48	99,337.71
Total Number of Yearly Bets	778,451.00	81,587.35*	130,338.01	20,838.00
Play Patterns	**Total (n = 3,719)**			
	Max	**Mean**	**Std**	**Median**
#Sites Wagered	14.0	3.7	2.8	3.0
Total Betting Days	365.0	57.1	67.4	31.0
Min. Wager ($)	600.00	1.58	17.36	0.00
Max. Wager ($)	24,500.00	556.21	1331.11	125.00
Avg. single Wager ($)	1700.00	37.94	105.95	6.33
Total Yearly Wager ($)	66,975,256.89	331,624.81	1,432,274.86	66,123.31
Total Number of Yearly Bets	1,735,702.00	43,641.36	93,340.35	8,281.00

*Significantly higher than all other groups ($p < .001$)

VII. Summary and Recommendations

SUMMARY

There was an unprecedented increase in the number of new gambling accounts – up 62% over the prior year – with a 50% increase in the number of active players. What proportion of these increases were due to the implementation of and rebounding from COVID shutdowns is unknown; however, there were notable increases among non-residents (134%) in gambling among the youngest group of players, ages 21 to 24. In addition, the number of gambling sites patronized by individual players has trended upward, with about 48% of players gambling on a single site, compared to almost 60% in 2018 and 52% in 2019. Nearly 40% of players gambled on two or three sites. It is well-documented that there is a relationship between the number of sites and activities patronized and higher levels of problem gambling severity, so this trend is important to watch.

By county, the most striking finding was the overrepresentation of individuals gambling online in the middle and southern portions of the state, from Monmouth County down to Cape May and west to Gloucester County. Only representation in Salem and Cumberland counties was as expected, based on the population, in that area. Conversely, From Middlesex and Mercer counties up through Sussex County, the proportion of those who gamble was underrepresented, suggesting that fewer people were gambling than expected, based on the population. Only Passaic and Hudson counties had a proportionate number of gamblers among the northern counties. This finding could be used to inform targeted prevention and RG messaging in the state for online casino play.

Betting behavior continues to increase, year over year, with both the number of bets placed (+68%) and the amounts wagered (from $15 to $25 billion) increasing significantly over the prior year. Notably, 4% of the players, the "Top 10%," placed 74% of the bets and wagered 64% of the money. This finding, coupled with the steady increase in gambling in the younger age groups who seldom enact limit-setting features, suggests that strategies are needed to target the Top 10% with additional safeguards and/or requests to utilize RG features.

The proportion of men versus women who are Top 10% bettors has varied across years, including being 55% men and 45% women in 2020. However, the proportion of all women consistently has been significantly higher, given that they represent only about a quarter of online bettors. This is an important finding, but it is tempered by the fact that some providers do not collect information on gender or sex assigned at birth. A majority of both men and women in the Top 10% are in the 35 to 54 age range, however women, on average, skew older (45 to 54) and men, younger (35 to 44). Amounts wagered and number of betting days continues to increase among Top 10% bettors, as well. Overall, these findings suggest that future RG initiatives, beyond just limit-setting features, should target middle-aged women in this high-intensity group in an effort to understand if they are spending within their means.

The was a slight increase in RG feature use in 2020, but the proportion is still very small – about 5% of all online bettors. Overall, those who used RG features gambled on mores sites, on more than three times as many betting days and placed higher max and average wagers and more than five times the number of bets, on average, compared to non-RG users. This suggests that RG is reaching a population in need of limit-setting, but it is likely that a much higher proportion of bettors should be using the features.

Finally, analyses of individuals who self-exclude found that a higher proportion of younger bettors chose self-exclusion in 2020. In addition, those with prior self-exclusions who had returned to betting had the highest rates of play; this is a consistent finding that suggests that shorter terms of self-exclusion (i.e., one year) do not appear to lead to long-term changes in overspending. For that reason, it is imperative that players know there are five-year and lifetime terms available and that all operators are required to adopt a standardized menu that equally promotes all three options.

Recommendations

Notably, informed by the summary and Recommendations 3.1 and 3.2 in last year's report, the Division of Gaming Enforcement enacted a number of improvements to RG regulations. Key improvements include launching a dedicated phone protocol for self-exclusion and creating an online platform that facilitates self-exclusion. These two innovations are a substantial step toward removing the stigma that results when players are required to drive to physical locations where they could be seen by others for the purpose of self-excluding. To enhance the effect of these efforts, it is imperative as a next step to ensure that self-exclusion is uniformly presented to all players to enhance informed choice, that operators follow regulatory procedures and assume responsibility for non-compliance, and that the Division has the ability to accurately track players who may self-exclude multiple times.

This year, we would ask the Division to consider the following recommendations, some of which have been made in past reports and continue to be important to addressing problem gambling in New Jersey:

Recommendation 1 – Incorporate RG Education and Limit-Setting at Sign-Up

We have long advocated for an opt-out versus an opt-in protocol for RG features. It is our belief that RG features are severely underutilized, primarily because players are not educated on the nature and extent of their utility and afforded the opportunity to make an informed choice at sign-up whether to accept default limits, set their own limits, or opt-out entirely when they initiate account services.

Despite an increase in RG usage among younger players, those ages 21 to 34 were still overrepresented among those who enacted self-exclusion. This potentially suggests that the progression from occasional to regular gambling and, possibly, the initiation of gambling problems, is happening quickly. This also suggests that it is important to educate younger players during sign-up about RG options to ensure they have the ability to set limits for themselves at the outset.

This year's report also underscored the finding that a higher-than-expected proportion of middle-aged women who play casino games are gambling at very high intensity. The proposed recommendation could also assist this group by providing them with initial limit-setting options to restrict movement to higher levels of spending or, at the very least, raise their awareness about a variety of tools that could assist them should their spending and losses escalate. Finally, we have identified an increasing trend of players gambling across more websites. For this reason, it is increasingly important that all sites provide the same information, similarly presented to all players. Presenting this information at sign-up and familiarizing players with a standardized page that is common across all sites, will substantially improve the safeguards provided for player consideration.

Recommendation 2- Capture Gender/Sex Assigned at Birth Information for All Players

As social scientists, we realize there are now various ways to capture the construct of "gender," and understand that for that reason and others some operators may opt not to capture that information. However, for purposes of preventing or addressing problem gambling behaviors, it is important to evaluate play patterns at least at the level of sex assigned at birth. The evaluation we are able to make with data from providers who do capture this information suggests that middle-aged women make up a disproportionate percentage of our Top 10% players, and it is crucial to begin to address these trends and ensure that these players have tools to help them spend within their means. The first essential step in the process of identifying specific subpopulations of bettors who may require targeted attention or supports would be to require all operators to submit data that contains gender or sex assigned at birth information.

Recommendation 3 – Improve Self-Exclusion Safeguards

3.1. Revisions to the introduction and contract. In last year's report, we underscored the need to revise the language in the introduction to self-exclusion as well as the contract language, which places a disproportionate responsibility on players and no responsibility on operators for enforcement. We would reiterate that recommendation this year and incorporate by reference the rationale in the 2020 report. In addition, we would recommend the Division clearly prescribe responsibilities of the industry, including a specification that operators are responsible for: 1) processing and enforcing self-exclusion applications; 2) discontinuing all marketing or other communication with the player within 24 hours; 3) ensuring the player remains blocked from the site(s) for life or until they successfully apply for removal; and 4) flagging the player's information to alert to potential breaches (e.g., opening a new account, playing on a spouse's account, etc.). Failure to do so should result in a fine as well as forfeiture of any player losses to the Division.

3.2 Sanctions for failure to adhere to self-exclusion guidelines. In addition, we reassert the recommendation from last year's report that there should be a regulatory disincentive for operators who fail to initiate or enforce self-exclusion or discontinue targeted marketing. We believe significant fines should be imposed for violations, and all expenditures by self-excluded players during the self-exclusion term should be forfeited to the Division.

3.3 Standardization of operator display information on self-exclusion. In the prior report, we outlined the overall lack of consistency in methods used by operators to inform players about self-exclusion offerings. We recommended that there be a centralized platform that should be incorporated by all operators into their websites; alternatively, the Division could prescribe standardized language that must appear on each website in a standardized format.

Last year, a review of gambling websites found that some sites made no mention of self-exclusion or offered no information on self-exclusion terms; other sites failed to mention the lifetime option; and four websites offered bonuses in the form of pop-ups to those who went to the RG page. In preparing for this year's report, we once again conducted a scan of gambling websites' RG information pages to update our findings. We found that:

- 1 site had a dead RG link;
- 2 sites made no mention of self-exclusion at all among the listed RG features:
- 6 sites failed to provide information on self-exclusion term options;
- 10 sites listed only one-year and five-year terms of self-exclusion as options and omitted reference to the lifetime option;
- 4 sites failed to inform players that self-exclusion applies across all sites, statewide.

Given that these findings are at least as, if not more, troubling than last year, we would strongly reassert our recommendation for standardized language that must be displayed in a prescribed format on all platforms. This is critical to ensure that all players are afforded the range of options provided in the regulations in order to make informed choices about their gambling. On a positive note, we found no pop-ups on the RG pages this year. However, we would encourage the Division, additionally, to impose significant penalties for failing to use the standardized language in the prescribed format and/or for using pop-up enticements to target those who seek help through RG.

3.4 Improve tracking accuracy of self-excluders information within the Division system.
Similar to the prior year's report, we found nearly 200 individuals on the Division-provided self-exclusion list who were gambling but were determined through the Division's fidelity checks to have successfully applied for removal. This inconsistency is due to the way in which the list is maintained by the Division, by a point-in-time. We would recommend that the information technology system be updated and revamped database be revised to ensure the accuracy of player on/off dates and terms of self-exclusion. This will greatly assist research and evaluation efforts of the self-exclusion program. We would also recommend that, in addition to performing periodic random checks, the Division would prescribe significant fines and forfeiture of gambling expenditures to the Division when operators fail in their duty of care.

CONCLUSION

This report summarizes player behavior and preferences for wagering and gambling trends online for 2020. Based on the findings, we believe these recommendations will enhance player protections and advance the goal of decreasing the incidence of spending beyond individual means.