RUTGERS
Center for Gambling Studies

Internet Gaming in New Jersey

Calendar Year 2016 Report to the
Division of Gaming Enforcement
Submitted by:

Lia Nower, J.D., Ph.D.
Kyle Caler, MSW, ABD
Elizabeth Peters

Center for Gambling Studies
Rutgers University
School of Social Work
539 George Street
New Brunswick, NJ 08901

To Cite This Report: Nower, L., Caler, K. & Peters, E. (2017). *The Prevalence of Online and Land-Based Gambling in New Jersey.* New Brunswick, NJ: Authors.

Table of Contents

List of Tables and Figures

Introduction

This is the third annual report of Internet Gaming in New Jersey – a popular activity with players due to the convenience and speed of play, 24-7 availability and comfort of gambling from home[1]. The first report was prepared using partial data from 2013 the first year of legalized Internet gaming through licensed partnerships with Atlantic City casinos. This year's report will compare findings from the 2014 data, the first full year of data, with play patterns in 2015.

To gamble in New Jersey a patron must be at least 21 and located within New Jersey while gambling online. This report was prepared pursuant to N.J.S.A. 5:12-95.18 and examines the overall impact of Internet gaming and problematic patterns of play and the relationship to the state-wide prevalence of problem gambling. Analyses in this report are focused on player demographics, play patterns and use of responsible gambling features. Historically in a research context, "gaming" is used to refer to those who play social games and "gambling," to those who play games of chance for money; however, regulators and operators also refer to "gambling" as "gaming," therefore, those terms will be used interchangeable here to connote playing casino or poker-related games for money.

Table 1 shows the list of operators, skins, and URLs active in 2015. 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. In contrast to Nevada, which legalized only online poker, 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 2015

<table>
<tr><th>Licensee</th><th>Platform Operator(s)</th><th>Skin(s)</th><th>Game Offerings</th><th>URL(s)</th></tr>
<tr><td rowspan="3">Borgata</td><td rowspan="2">Bwin</td><td>Bwin</td><td>Casino/Peer to Peer Poker</td><td>www.NJ.Partypoker.com</td></tr>
<tr><td>Borgata</td><td>Casino/Peer to Peer Poker</td><td>www.Borgatacasino.com
www.Borgatapoker.com</td></tr>
<tr><td>Pala</td><td>Pala</td><td>Casino/Peer to Peer Blackjack/Bingo</td><td>www.palacasino.com
www.palabingousa.com</td></tr>
<tr><td></td><td>NYX</td><td>Caesars</td><td>Casino</td><td>www.CaesarsCasino.com</td></tr>
</table>

[1] Nower, L., Volberg, R.A. & Caler, K.R. (2017). *The Prevalence of Online and Land-Based Gambling in New Jersey.* Report to the New Jersey Division of Gaming Enforcement. New Brunswick, NJ: Authors.

Caesars Interactive Entertainment	888	Harrahs	Casino	www.HarrahsCasino.com
		888	Casino/Peer to Peer Poker	Us.888.com Us.888casino.com Us.888poker.com
		WSOP	Casino/Peer to Peer Poker	www.WSOP.com
Golden Nugget	NYX	Golden Nugget	Casino	www.GoldenNuggetCasino.com nj-casino.goldennuggetcasino.com
	Game Account/Betfair	Game Account/Betfair	Casino	www.betfaircasino.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

Methodology

Operators provided raw data files in a standardized variable format to the Division of Gaming Enforcement (DGE). The DGE provided the data to the Center for Gambling Studies as zipped files on a password protected hard drive. Those files were then transferred to 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) were 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 RG features files were sorted by the unique player identification code (DUPI) 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. Using SPSS (versions 22 and 23), 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, balance and RG features files by the unique player identification code (DUPI) and aggregated using SPSS. Univariate and bivariate statistics were used to analyze daily player betting behavior across all casinos and all games, betting behavior across regions, betting behavior by time of day, and patterns of play of all players and those who opted to utilize responsible gaming features.

Online Gaming in New Jersey

Player Demographics

In 2015, about 18% (89,426) of the 491,733 individuals who signed up for accounts since the start of Internet gaming actually wagered online. Of those who wagered, gender information was missing for 18.5% of participants, largely from one provider that does not collect gender information; in addition, 12.1% (n=10,822) of the sample had no reported age, leaving 72,885 players for these analyses.

Table 2. Missing Data Summary

Missing Data Summary	Valid Sample	Missing	Total
Gender	72,885	16,541	89,426
Age	78,604	10,822	89,426

Overall, players in New Jersey during the second full year of legal operation were younger than those in the first year. As indicated in Table 3, among residents of New Jersey, there were significantly more gamblers than expected in the 21 to 24 year age category as well as in the 25 to 34 age group compared to those the year before. In contrast, participation by residents older than 35 decreased slightly from 2014 to 2015. Players who lived outside New Jersey were significantly overrepresented in the 25 to 34 year age group compared to 2014; there was also a slight increase in players ages 21 to 24 and slight decreases in the three oldest age categories. The mean age of all gamblers in the state decreased by .5% over the year.

By gender, nearly 75% of gamblers living in New Jersey in 2015 were men, compared to only 71% in 2014. In comparison, rates of online gaming among women living in New Jersey decreased from 29% in 2014 to 25% in 2015 (Table 3).

Table 3. Residency by Age and Gender between 2014 and 2015

Age Group	In NJ 2014		In NJ 2015		Outside of NJ 2014		Outside of NJ 2015	
	%	N	%	N	%	N	%	N
21-24	12.30	7,811	*13.49	9,561	10.29	539	11.39	880
25-34	35.33	22,211	35.48	25,148	39.61	2,075	*44.06	3,405
35-44	22.21	13,986	21.82	15,468	23.16	1,212	23.30	1,801
45-54	16.58	10,486	16.20	11,479	14.62	766	12.98	1,003
55-64	9.21	5,781	8.93	6,326	7.84	411	6.06	468
65+	4.37	2,481	4.08	2,894	4.48	235	2.21	171
	100.0		100.0		100.0		100.0	
Total	92.30	62,756		70,876	7.70	5,238		7,728
Mean	38.80		*38.56		38.48		36.53	
Standard Deviation	12.91		13.06		12.98		11.36	

Gender	In NJ 2014		In NJ 2015		Outside of NJ 2014		Outside of NJ 2015	
	%	N	%	N	%	N	%	N
Male	70.69	44,366	*74.89	49,078	75.56	3,958	*80.92	5,950
Female	29.21	18,328	25.11	16,454	24.34	1,275	19.08	1,403
	100.0		100.0		100.0		100.0	
Total	92.3	62,756	89.9	65,532	7.7	5,238	10.1	7,353

***p≤ .000**

A majority of players in both the first (69%) and second (72%) year of legalized play were registered for only one gaming account (Table 4). In 2015, players were more likely to have only one account and less likely than in the prior year to register for two or three accounts. However, in 2015, over 8% of players reported four accounts or more, compared to just over 6% the year before. This suggests that a majority of players are choosing a preferred site, while a small minority are gambling across multiple platforms.

Table 4. Number of Sites Bet on by Account Holder and Percent in 2015

Number of sites bet	Number of account holders	Percent
1	50,385	71.9
2	9,967	14.2
3	3,879	5.5
4	2,181	3.1
5	1,477	2.1
6	984	1.4
7	712	1.0
8	480	0.7

Internet gaming continues to appeal primarily to younger players. In 2015, the average age of all gamblers was 38.31 years, similar to last year's mean age of 38.29. As in 2014, the majority of players were in the 25 to 34 year age group, followed by 35 to 44 and 45 to 54 (Table 5.) Gamblers at each end of the age spectrum were the least likely to be gambling online. This trend was also consistent by gender, with the highest proportion of both men and women gamblers belonging to the 25 to 34 and 35 to 44 age groups, respectively. Men were significantly overrepresented in the younger age groups while women were proportionately overrepresented in the 45 to 54 age group and older. For example, among 21 to 24-year-olds, 14% of men versus 9% of women gambled online. That proportion increased among 25 to 34-year-olds, with 39% of men and 29% of women gambling online. However, women were over-represented, compared to men, among players ages 45 to 54 (21% v 14%), 55 to 64 (13% v 7%), and over 65 (5% v 3%).

Table 5. Age Category by Total and Gender of all Online Players (N= 72,885)

Age Group	%/n by Age Category %	N	Gender Male %	n	Female %	n
21-24	13.13	9,570	*14.33	7,887	9.42	1,683
25-34	36.75	26,785	*39.20	21,572	29.19	5,213
35-44	21.96	16,003	21.88	12,039	22.20	3,964
45-54	15.64	11,399	13.95	7,673	*20.87	3,726
55-64	8.62	6,284	7.22	3,977	*12.92	2,307
65+	3.90	2,844	3.42	1,880	*5.40	964
Total	100.0	72,885	100.0	55,028	100.0	17,857

***p≤ .000**

By gender, at total of 55,028 men (75.50%) and 17,857 women (24.50%) gambled online on casino games, poker, and/or in poker tournaments in New Jersey in 2015 (See table 6). Gender disparities were significantly less pronounced among casino-only gamblers, where 60% (n= 20,795) were men and 40% (n=13,925) were women. All other play types and play combinations were dominated by men.

More than a third of men (37.79%) gambled only on casino games, an increase of more than 4% over 2014 (Table 6). The proportion of female casino gamblers also increased by more than 4% over the prior year, from 73.30% to 77.98%. In 2015, the proportion of men who only played poker jumped from 8.83% to nearly 16%, although the percentage of those playing both poker and in poker tournaments decreased from about 19% to 13%. Nearly 18% of men but only 7% of women gambled across all types of platforms: casino, poker and poker tournaments. Overall, men were more likely to play across all game types, whereas women were decidedly casino only players.

Table 6. Gender Comparison Across and Within Play Types (N=72,885)

Gender	Gender Across Play Type: All types %	N	Casino only %	n	Poker Only %	n	Tournament Only %	n	Casino & Poker %	n	Poker & Tournament %	n	Casino & Tournament %	n
Male	17.60	9,685	37.79	20,795	15.89	8,742	3.37	1,857	10.29	5,662	12.80	7,041	2.26	1,246
Female	7.48	1,335	77.98	13,925	4.04	721	1.11	198	4.23	756	2.97	531	2.19	391
Gender	**Gender Within Play Type: All types %**	**N**	**Casino only %**	**n**	**Poker Only %**	**n**	**Tournament Only %**	**n**	**Casino & Poker %**	**n**	**Poker & Tournament %**	**n**	**Casino & Tournament %**	**n**
Male	*85.51	9,685	42.10	20,795	*90.80	8,742	*89.32	1,857	*74.07	5,662	*92.21	7,041	72.48	1,246

Female	11.79	1,335	*28.19	13,925	7.49	721	9.52	198	9.89	756	6.95	531	22.75	391
Missing	2.70	306	29.71	14,674	1.71	165	1.16	24	16.04	1,226	0.84	64	4.77	82

*** p< .001**

The data also identified significant differences across all activity types. A significantly higher proportion of gamblers in the 25 to 34 age group, compared to other ages, participated in all forms of gambling online. In addition, younger players in this age category were also overrepresented among players who played only casino or only poker online. Overall, gamblers who were ages 45 to 54 had the highest proportion of players who only played casino games. In contrast, those in the youngest age group (21 to 24) were significantly more likely to play only poker, and those ages 35 to 44 were significantly more likely than other groups to gamble in poker tournaments alone or along with other poker and casino play. Across all age categories, 25 to 34-year-olds were the most likely to gamble online and those aged 65 and older were least likely; those results parallel findings from 2014.

Table 7. Age Groups by Play Type (N= 72,885)

Age Group	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	2.16	1,571	5.72	4,166	*2.02	1,471	0.27	190	*1.60	1,168	1.14	831	0.24	173
25-34	*6.33	4,615	14.98	10,922	5.55	4,044	1.08	785	*3.79	2,760	*4.27	3,112	0.74	547
35-44	3.06	2,231	10.78	7,860	2.78	2,025	*0.70	516	1.70	1,237	*2.38	1,735	*0.55	399
45-54	1.96	1,431	*8.78	6,396	1.54	1,124	0.44	322	0.98	715	1.53	1,113	*0.41	298
55-64	1.08	783	5.15	3,753	0.73	532	0.21	155	0.53	388	0.72	526	0.20	147
65+	0.53	389	2.23	1,623	0.36	267	0.12	87	0.21	150	0.35	255	0.10	73
Total	15.12	11,020	47.64	34,720	12.98	9,463	2.82	2,055	8.81	6,418	10.39	7,572	2.24	1,637

p< .001

In the course of the year, the proportion of men playing all three types of games – casino, poker, and tournament – grew in comparison to women, with the largest growth reported in the percentage of men playing only poker (Table 8). In contrast, fewer women gambled on all three activities or played in poker tournaments in 2015 compared to the year before. However, more women played only poker or a combination of casino and poker in 2015 than they did in 2014.

Table 8. Gender comparison by Play Type between 2014 and 2015

Males	All types %	N	Casino only %	n	Poker Only %	n	Tournament Only %	n	Casino & Poker %	n	Poker& Tournament %	n	Casino& Tournament %	n
2014	*25.90	18,746	33.46	24,214	8.83	6,387	5.31	3,842	4.15	3,006	19.09	13,812	3.26	2,359
2015	17.60	9,685	*37.79	20,795	*15.89	8,742	3.37	1,857	*10.29	5,662	12.80	7,041	2.26	1,246
Females	**All types %**	**N**	**Casino only %**	**n**	**Poker Only %**	**n**	**Tournament Only %**	**n**	**Casino & Poker %**	**n**	**Poker& Tournament %**	**n**	**Casino& Tournament %**	**N**
2014	*10.73	2,349	73.60	16,111	2.66	582	*2.24	490	2.46	538	*5.55	1,214	2.76	605
2015	7.48	1,335	77.98	13,925	*4.04	721	1.11	198	*4.23	756	2.97	531	2.19	391

p< .001

Similar to findings by gender, fewer players in every age category gambled across all three activities (Table 9). Each age group, however, reported increases in the overall number of players playing only casino, only poker, or a combination of poker and casino. The biggest decreases in overall participation were reported among players age 45 and up on poker and tournament play.

Table 9. Age Comparison by Play Type between 2014 and 2015

Age Group	Year	Play Type: All types %	N	Casino only %	n	Poker Only %	N	Tournament Only %	N	Casino & Poker %	n	Poker & Tournament %	n	Casino & Tournament %	n
21-24	2014	*2.96	2,790	4.93	4,656	1.10	1,036	0.49	459	0.57	535	1.80	1,696	0.39	369
	2015	2.16	1,571	*5.72	4,166	*2.02	1,471	0.27	190	*1.60	1,168	1.14	831	0.24	173
25-34	2014	*9.51	8,793	13.51	12,749	3.32	3,133	1.88	1,771	1.59	1,498	6.71	6,333	1.13	1,067
	2015	6.33	4,615	*14.98	10,922	*5.55	4,044	1.08	785	*3.79	2,760	4.27	3,112	0.74	547
35-44	2014	*4.88	4,608	9.66	9,116	1.74	1,645	1.11	1,050	0.82	778	3.72	3,511	0.74	696
	2015	3.06	2,231	*10.78	7,860	*2.78	2,025	0.70	516	*1.70	1,237	2.38	1,735	0.55	399
45-54	2014	*2.89	2,726	8.09	7,635	0.77	729	0.64	602	0.44	416	*2.16	2,042	0.50	475
	2015	1.96	1,431	*8.78	6,396	*1.54	1,124	0.44	322	*0.98	715	1.53	1,113	0.41	298
55-64	2014	*1.49	1,409	4.58	4,325	0.31	290	0.33	312	0.23	214	*1.08	1,016	0.26	244
	2015	1.08	783	*5.15	3,753	*0.73	532	0.21	155	*0.53	388	0.72	526	0.20	147
65+	2014	*0.64	607	2.00	1,890	0.15	142	0.15	146	0.11	105	*0.47	445	0.12	114
	2015	0.53	389	*2.23	1,623	*0.36	267	0.12	87	*0.21	150	0.35	255	0.10	73

Total	2014	22.38	21,113	42.79	40,371	7.39	6,975	4.60	4,340	3.76	3,546	15.94	15,403	3.14	2,965
	2015	15.12	11,020	47.64	34,720	12.98	9,463	2.82	2,055	8.81	6,418	10.39	7,572	2.24	1,637

p< .001

Nearly half of all online gamblers in 2015, as in prior years, lived in the Gateway region, which has more than twice the population of any other region in the state. However, proportionally, about 18.7% of online players lived in the Shore region, which comprised only 13.7% of the population. Compared to last year, there were also slight increases in the percentage of online gamblers located in the Greater Atlantic city area (5.2 v 4.8), Delaware River (18.7 v 18.6), and Southern Shore (3.0 v 2.9); Skyland saw the largest decrease in players, from 12.2% in 2014 to 11.7% in 2015. By county, Bergen, Middlesex and Monmouth counties had the largest number of players, while Warren and Salem reported the least. In relation to population totals per county from the 2012 census, significantly more residents than expected in Atlantic, Monmouth and Ocean counties gambled online in 2015.

Table 10. Region and Population Density (N= 70,750)

Region	Percentage of total NJ population	Percentage of Online Gamblers 2015	Percentage of Online Gamblers 2014
Greater Atlantic City	3.1%	5.2%	4.8%
Delaware River	19.0%	18.7%	18.6%
Gateway	47.7%	43.0%	42.9%
Shore	13.7%	18.4%	18.6%
Skyland	13.6%	11.7%	12.2%
Southern Shore	2.9%	3.0%	2.9%
Total	100.0%	100.0%	100.0%

Figure 1. Percentage of Online Gamblers by Region

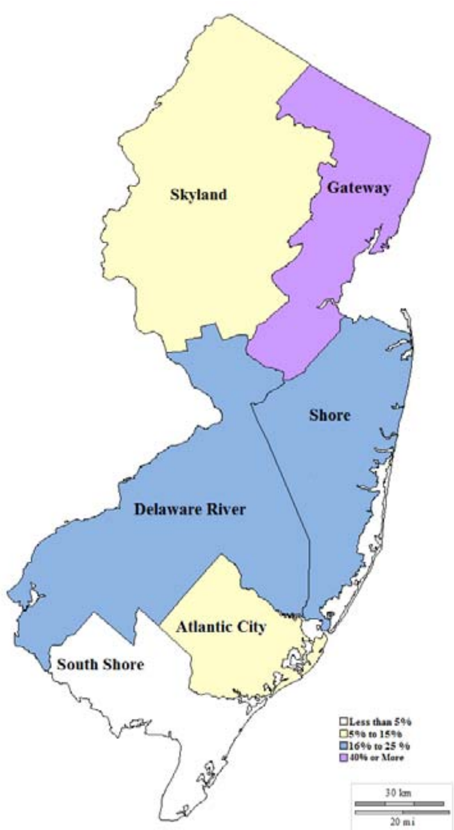

Table 11. Number of Gamblers by County

County	N	%	% of NJ Population
Atlantic	3,672	*5.2	3.1
Bergen	7,107	10.1	10.4
Burlington	3,534	5.0	5.1
Camden	4,456	6.3	5.8
Cape May	1,056	1.5	1.1
Cumberland	1,080	1.5	1.8
Essex	4,491	6.3	8.9
Gloucester	2,624	3.7	3.3
Hudson	5,173	7.3	7.4
Hunterdon	788	1.1	1.4
Mercer	2,189	3.1	4.2
Middlesex	6,599	9.3	9.3
Monmouth	6,548	*9.3	7.1
Morris	3,509	5.0	5.6
Ocean	6,508	*9.2	6.6
Passaic	3,493	4.9	5.7

Salem	409	0.6	0.7
Somerset	2,158	3.1	3.7
Sussex	1,070	1.5	1.7
Union	3,565	5.0	6.1
Warren	721	1.0	1.2

***p≤ .000**

As represented in Table 12, about 51% of all players only played casino games; however, gamblers in the Skyland and Shore regions were overrepresented among those who played all types (casino, poker, and tournament). Participation in casino gambling increased in the Greater Atlantic City and Southern Shore regions from 2014 totals. The Gateway region was overrepresented among gamblers only playing online poker and those that played both casino and poker games. The highest proportion of players who only played poker tournaments lived in the Southern Shore region and those who played both poker and poker tournaments, in the Skyland region.

Table 12. Play Type by Region (N= 70,750)

Region	Play Type													
	All Types		Casino only		Poker Only		Tournament Only		Casino & Poker		Poker & Tournament		Casino & Tournament	
	%	n	%	n	%	n	%	N	%	n	%	n	%	n
Greater Atlantic City	0.73	520	*2.99	2,119	0.44	309	0.09	62	0.38	265	0.44	313	0.12	84
Delaware River	2.75	1,943	9.72	6,877	2.10	1,483	0.41	293	1.54	1,092	1.73	1,222	0.43	302
Gateway	5.93	4,198	21.60	15,283	*5.50	3,892	1.03	730	*4.02	2,845	4.02	2,847	0.89	633
Shore	*3.02	2,135	9.18	6,492	1.97	1,392	0.50	357	1.64	1,162	1.66	1,175	0.48	343
Skyland	*1.88	1,330	5.32	3,764	1.52	1,076	*0.38	271	1.08	762	*1.19	840	0.29	203
Southern Shore	0.44	311	*1.75	1,238	0.27	193	*0.08	51	0.22	159	0.21	148	0.05	36
Total	14.75	10,437	50.56	35,773	11.80	8,345	2.49	1,764	8.88	6,285	9.25	6,545	2.26	1,601

***p< .001**

Time of Day

One factor with implications for targeted responsible gambling efforts involves investigating the play patterns by time of day. Unlike casino gambling, online gambling can occur over a 24-hour period without requiring the player to be physically present at a venue. It is, therefore, important to analyze play patterns across time periods to identify preferences among specific demographic groups.

As indicated in Table 13, the mean wagers among those playing casino games were largest between 3 a.m. and 6 a.m. ($4.50 per bet), followed by 12 a.m. to 3 a.m. ($3.84 per bet) and 6 a.m. to 9 a.m. ($3.53 per bet). This outcome mirrors the results from the last report, which found that the highest mean wagers were placed between 3 a.m. to 6 a.m., followed by 12 a.m. to 3 a.m.

Similarly to last year's report, players bet the most from 9 p.m. to 12 a.m. (188.2 million bets) followed by 6 p.m. to 9 p.m. (162.8 million bets). Overall, online casino gamblers wagered the most between 9 p.m. and 12 a.m. ($565.8 million) accounting for 21.9% of all bets, followed by 6 p.m. to 9 p.m. ($449.3 million) and 12 a.m. to 3 a.m. ($430.5 million).

There was a notable shift in play from gambling outside traditional work hours to wagering in the middle and early part of the working day. Between the hours of 9 a.m. and noon, for example, there were about 79 million bets placed, about 7 million more than statistically expected. Similarly, from noon to 3 p.m., about 99 million bets were placed, about 5.5 million more than expected. Those proportions increased between 3 p.m. and 6 p.m. this year, with about 119 million bets placed, nearly 10 million more than expected. These findings suggest that an increasing proportion of online gamblers are gambling during traditional working hours.

Table 13. Casino Wagers by Time Category (N= 859,842,357)

Time Category	# of Bets (mill.)	Percent of Bets	Max Wager amount	Mean Wager	Std. of Wager	Sum Wager
6 a.m.–9 a.m.	53.1	6.2	10,110.00	3.53	22.37	187,260,206
9 a.m.-12 p.m.	78.8	9.2	20,900.00	3.08	19.99	242,937,084
12 p.m.-3 p.m.	98.5	11.5	16,000.00	3.08	19.10	303,217,020
3 p.m.-6 p.m.	118.6	13.8	10,400.00	3.03	16.88	359,676,759
6 p.m.-9 p.m.	162.8	*18.9	8,250.00	2.76	18.76	449,342,993
9 p.m.-12 a.m.	188.2	21.9	16,406.00	3.01	26.17	565,865,892
12 a.m.-3 a.m.	112.0	*13.0	9,490.00	3.84	26.17	430,500,205,
3 a.m.-6 a.m.	47.9	*5.6	35,996.00	4.50	32.26	215,242,581

$*p \leq .000$

As noted in Table 14, women and men generally placed bets in similar proportions across time categories. Similar to 2014 outcomes, nearly a fourth of both male (21.3%) and female (22.5%) bets were placed between 9 p.m. and 12 a.m., followed by the 6 p.m. to 9 p.m. time slot (18.4% of men, 19.6% of women). Unlike in the prior report, however, the third most popular time for play was 3 p.m. to 6 p.m. (14.1% of male bets, 13.6% of female bets). The least popular time to gamble on online casino games was 3 a.m. to 6 a.m. with the bets placed in this time slot accounting for only 5.5% of all bets placed. About one-third of all bets, 295.9 million, were placed during traditional work hours, between 9 a.m. and 6 p.m., with more bets placed by women than men. This year, men were more likely to gamble between 9 a.m. and 3 p.m. and less likely to gamble between midnight and 3 a.m. than they were in the previous year. Similarly, women were more likely to bet between 9 a.m. and 9 p.m. in 2015 and less likely to bet between midnight and 6 a.m.

Table 14. Number and Proportion of Bets by Gender and Time of Day

Time Category	Male		Female		Missing		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.	22.8	**6.0**	26.8	**6.2**	3.4	**6.5**	53.0	**6.2**
9 a.m.-12 p.m.	34.7	**9.2**	39.6	**9.2**	4.6	**8.8**	78.8	**9.2**
12 p.m.-3 p.m.	43.4	**11.5**	49.2	**11.5**	5.9	**11.3**	98.5	**11.5**
3 p.m.-6 p.m.	53.2	**14.1**	58.2	**13.6**	7.2	**13.6**	118.6	**13.8**
6 p.m.-9 p.m.	69.7	**18.4**	*83.9	**19.6**	9.1	**17.4**	162.8	**18.9**
9 p.m.-12 .am.	80.6	**21.3**	*96.7	**22.5**	10.8	**20.6**	188.2	**21.9**
12 a.m.-3 a.m.	51.7	**13.7**	52.7	**12.3**	7.6	**14.5**	111.9	**13.0**
3 a.m.-6 a.m.	22.1	**5.8**	21.9	**5.1**	3.8	**7.3**	47.8	**5.5**
Total	378.2	**100.0**	429.1	**100.00**	52.4	**100.0**	859.8	**100.0**

***p≤ .000**

By age, players in the 45 to 54 age group placed the highest number of total bets (267.8 million) – 30% more than the next highest betting group of 35 to 44-year-olds (186.6 million). A majority of players bet between 9 p.m. and 12 a.m., except for adults over 65, who were more likely to gamble between 6 p.m. and 9 p.m., followed by 55 to 64-year-olds. In addition, the oldest group of players had the highest proportionate representation in the earlier time periods, from 6 a.m. to 6 p.m., compared to other age categories. Players in the youngest group, 21 to 24, placed the highest percentage of bets among all age groups in the midnight to 3 a.m. and 3 a.m. to 6 a.m. time slots.

In comparison to last year's play, the youngest players were significantly more likely to gamble during the overnight hours. For example, players aged 21 to 24 were less likely than last year to bet between 9 a.m. and 9 p.m. and more likely to bet between 9 p.m. and 9 a.m. Similarly, players' ages 25 to 34 years placed more bets between 9 p.m. and 6 a.m. and 9 a.m. to 3 p.m. than they did in the prior year, suggesting they were gambling both overnight and during normal working hours. Similarly, 45 to 54-year-olds, who consistently placed the highest number of bets in both years, tended to gamble more during the day (9 a.m. to 9 p.m.) and less late and overnight (9 p.m. to 6 a.m.). Among 55 to 64-year-olds there was a significant increase in 2015 over 2014 in the amount of bets placed between 9 pm and midnight.

Table 15. Number and Proportion of Bets by Time of Day and Age Category

Time Cat.	21-24		25-34		35-44		45-54		55-64		65+	
	# 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.	1.1	**5.4**	7.1	**5.6**	11.2	**6.0**	17.4	**6.5**	11.2	**6.2**	4.6	**6.7**
9 a.m.-12p.m.	1.6	**7.6**	11.3	**8.9**	16.2	**8.7**	24.4	**9.1**	17.3	**9.5**	7.8	***11.3**
12 p.m-3 p.m.	2.4	**11.5**	14.9	**11.7**	20.4	**10.9**	29.5	**11.0**	21.3	**11.7**	9.6	***14.0**
3 p.m.-6 p.m.	2.8	**13.8**	17.4	**13.7**	24.2	**13.0**	36.2	**13.5**	25.9	**14.2**	11.5	***16.7**
6 p.m.-9 p.m.	3.6	**17.3**	22.7	**17.8**	33.1	**17.8**	52.1	**19.4**	36.9	***20.2**	13.7	**19.9**
9 p.m.-12 a.m.	4.1	**19.8**	26.8	**21.0**	42.0	**22.5**	60.5	**22.6**	40.7	**22.3**	13.1	**19.1**
12 a.m.-3 a.m.	3.4	***16.8**	18.8	**14.8**	27.6	**14.8**	33.9	**12.5**	20.8	**11.4**	6.0	**8.8**
3 a.m.-6 a.m.	1.6	***7.8**	8.4	**6.6**	11.8	**6.3**	13.9	**5.2**	8.5	**4.7**	2.5	**3.6**
Total	20.5	**100.0**	127.3	**100.0**	186.6	**100.0**	267.8	**100.0**	182.7	**100.0**	68.8	**100.0**

***p≤ .000**

Regionally, online gamblers in the Greater Atlantic City area placed the highest proportion of bets in the overnight/early morning hours in comparison to the other regions, from 3 a.m. to 6 a.m. (6.9%), 6 a.m. to 9 a.m. (7.4%) and 9 a.m. to noon (10.2%); they reported the lowest percentages of online gambling during "traditional" gambling hours of 9 p.m. to midnight (19.3%). From 6 p.m. to 9 p.m., the highest proportion of player bets came from the Shore region, Skyland and Delaware River regions (19.4% for all). Players in the Gateway region were the most likely to gamble from 9 p.m. to midnight and midnight to 3 a.m.

Table 16. Number and Proportion of Bets by Time of Day and Region

Time Cat.	Greater Atlantic City		Delaware River		Gateway		Shore		Skyland		Southern Shore	
	# 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.	2.8	***7.4**	9.2	**6.3**	20.8	**5.9**	11.5	**6.4**	5.7	**5.8**	1.5	**6.4**
9 a.m.-12 p.m.	3.8	**10.2**	12.7	**8.7**	30.6	**8.7**	18.1	**10.2**	9.3	**9.4**	2.2	**9.5**
12 p.m.-3 p.m.	4.7	**12.4**	16.4	**11.2**	38.8	**11.1**	21.5	**12.1**	11.6	**11.8**	2.8	**11.9**
3 p.m.-6 p.m.	5.1	**13.7**	20.2	**13.8**	47.2	**13.5**	25.3	**14.2**	14.4	**14.6**	3.2	**13.6**

6 p.m.-9 p.m.	6.6	**17.6**	28.4	**19.4**	65.3	**18.6**	34.6	**19.4**	19.1	**19.4**	4.4	**18.9**
9 p.m.-12 a.m.	7.2	**19.3**	31.7	**21.6**	78.8	**22.5**	38.4	**21.6**	22.1	**22.4**	5.1	**21.6**
12 a.m.-3 a.m.	4.7	**12.5**	19.2	**13.1**	49.3	***14.1**	19.9	**11.2**	11.8	**12.0**	2.9	**12.5**
3 a.m.-6 a.m.	2.6	**6.9**	8.8	**6.0**	19.8	**5.7**	8.5	**4.8**	4.5	**4.6**	1.3	**5.6**
Total	37.5	**100.0**	146.6	**100.0**	350.6	**100.0**	177.8	**100.0**	98.4	**100.0**	23.4	**100.0**

***p≤ .000**

The Top 10%

In last year's report, we began to investigate the characteristics of "high rollers" online, which we call the "Top 10%." Without information on income, it is impossible to know whether those who gamble the most frequently, place the highest number of bets, and/or spend the most money are spending more than they can afford to lose. It is, however, important to gain a better understanding of subtypes of online gamblers to guide limit-setting options for those groups. This year 2,757 gamblers placed the highest in total number of bets, played the most days, and wagered the most in total. About 4% (n=82) of this "Top 10%" gambled only on casino games with the company that did not collect gender data.

In contrast to the overall sample where men outnumbered women 2.5 to 1, there were significantly more women represented in the Top 10% group. In 2015, women outnumbered men by a proportion of 51.8% to 48.2%, although the percentage of women in that group decreased slightly (from 53.4% in 2014 to 51.8% in 2015) compared to males, where there was a slight increase in 2015 (48.6%) compared to 2014 (46.6%). Women in the Top 10% were significantly older than men (49.76 v 46.89 years), and were slightly older than they were in 2014, while the age males in that group decreased slightly.

Table 17. Top 10% of Casino Gamblers by Gender

Gender	%	N	Age			
			Minimum	Maximum	Mean	Standard Deviation
Males 2015	48.2	1,330	21.01	89.34	46.89	12.17
Males 2014	46.6	1,253	21.00	86.00	47.91	12.36
Females 2015	*51.8	1,427	21.03	82.83	*49.35	11.47
Females 2014	53.4	1,435	21.00	85.90	48.76	11.34

***p*≤.000**

New Jersey residents in the Top 10% were generally represented proportionately across the regions, and there were no significant geographical differences between the 2015 and 2014 data. Overall, there was a slight under-representation in the Greater Atlantic City, Delaware River and Southern Shore regions and an over-representation in the Gateway and Shore Regions; significantly more players than expected were located in the Shore region.

Table 18. Regional Breakdown of Top 10% NJ Gamblers

Region	Top 10% Casino Gamblers 2015		Top 10% Casino Gamblers 2014		All Casino Gamblers 2015
	%	N	%	N	%
Greater Atlantic City	4.25	122	4.17	109	5.2
Delaware River*	16.92	486	16.37	428	18.7
Gateway	42.27	1,214	43.25	1,131	43.0
Shore*	21.48	617	21.26	556	18.4
Skyland	12.36	355	12.28	321	11.7
Southern Shore	2.72	78	2.68	70	3.0

***p*≤.001**

The next analyses focused on the preferred gambling activities of the Top 10% sub-group. As indicated in Table 19, the Top 10% were significantly overrepresented among casino players in contrast to poker and tournament gamblers (Table 19). More than 70% of this group played only casino games, compared to about 67% of all gamblers. However, the rate of those in the Top 10% who played casino and poker games was significantly lower than in the general sample (5.9% vs. 10.5%). The Top 10% were also more likely to participate in all three forms of online gambling activities (18.2%) when compared to the overall sample (18.2% versus 15.5%); they were also more than twice as likely to play both casino games and tournament poker (5.7%) when compared to other gamblers (2.4%). There were no significant differences in the play preferences of the Top 10% between the 2015 and 2014 samples.

Table 19. Top 10% by Game Types

Types	2015		2014	
	%	N	%	N
Casino only	70.2	2,055	69.3	2,050
Casino & Poker*	5.9	173	4.8	141
Casino & Tournament Poker	5.7	166	5.3	156
All Types*	18.2	531	20.7	612

***p≤ .000**

Notably, in contrast to the majority of gamblers, who wagered on an average of one to two sites, the Top 10% gamblers gambled on an average of four sites (Table 20). Research, including the NJ Prevalence study, has consistently found that rates of problem gambling increase with participation in a greater number of activities across multiple venues.[2] Our study and others have also found that higher betting frequency is, likewise, correlated with high rates of gambling problems. In the Top 10% sub-group, players gambled for a mean of 206 betting days – over half the year – though some gamblers gambled every day of the year. This finding is significantly higher than the average player, who gambles an average of 18 betting days.

As demonstrated in Table 20, there was a high degree in variability across all groups with regard to those who wagered and played the highest and lowest amounts or frequency in the sample. For example, while the "average" Top 10% player bet on four sites, some players bet on six sites. Similarly, all players in the sample wagered a majority of the year – an average of 206 days (median = 198). However, one or more players bet nearly every day (364 days) in 2015. The maximum wager of the Top 10% averaged $228.86, though the highest amount bet in one day in this group was $20,900. Notably, the average daily bet for the Top 10% was only about $4, however, the average yearly wager was $521,776, with one player spending $20.4 million during the year. These players also placed an average of 183,353 bets per year or 502 per day, in contrast to the average player, who placed about 17 bets per day. These findings suggest that a proportion of players are gambling daily, placing a large number of bets with high dollar amounts. Given that the average daily wager is about $4, the data suggests that players in this group who exhibit recreational betting patterns are likely to place very large bets at different time intervals. A next step in these analyses will be to examine whether patterns of play in this group support the phenomenon of "chasing" (i.e. gambling more money and more frequently after a loss) or binge patterns, i.e. spending huge amounts of money on discrete days and wagering smaller amounts otherwise.

---

[2] Nower, L., Volberg, R.A. & Caler, K.R. (2017). *The Prevalence of Online and Land-Based Gambling in New Jersey.* Report to the New Jersey Division of Gaming Enforcement. New Brunswick, NJ: Authors.

Play patterns in this group were relatively comparable between 2014 and 2015, however, the Top 10% in 2015 bet significantly more frequently (206 days versus 158 days) and wagered significantly more in one wager ($229 versus $181) (see Table 20). The

As one might expect, there were significant differences across all variables when comparing the Top 10% to all other casino betters in 2015. Whereas Top 10% betters bet on an average of four sites, other casino betters bet on slightly less than two (median = 1.00). Compared to an average of 206 betting days per year for the Top 10%, other casino betters played just 18 days out of the year with a median of three days. Compared to one $20,900 wager in the Top 10% group, the maximum wager was $16,406 among the 90% of players, who wagered slightly more than the Top 10% on average per day ($6 versus $4) but far less on average per year ($24,000 versus $521,777). There were also significant differences in the total number of yearly bets, with the Top 10% group placing about 29 times as many bets as the rest of the casino gamblers (183,353 versus 6,302) on average.

Table 20. Play Patterns of Top 10 Percent Gamblers compared to all others (Casino bets only)

Play Patterns	N	Variable	Maximum	Mean	Std Dev	Median
Top 10% 2014	2,959	# of Sites Wagered	6.00	3.06	1.54	Not reported In 2014
		Total Betting Days	364.00	158.07	77.99	
		Max wager ($)	36,750.00	180.99	939.94	
		Daily wager ($)	322.62	3.96	12.52	
		Total Yearly wager ($)	78,756,599.90	499,219.85	1,946,473.26	
		Total Number of Yearly Bets	1,464,282.00	160,658.23	128,989.65	
Top 10% 2015	2,925	# of Sites Wagered*	8.00	3.93	2.22	4.00
		Total Betting Days*	365.00	*206.09	72.19	198.00
		Max wager ($)*	20,900.00	*228.86	706.46	56.00
		Daily wager ($)*	274.12	3.87	11.36	1.58
		Total Yearly wager ($)*	20,403,084.42	521,776.87	1,034,933.05	244,328.97
		Total Number of Yearly Bets*	1,016,555.00	183,353.24	136,946.69	142,921.50
All other Casino betters 2015	50,804	# of Sites Wagered	8.00	1.71	1.29	1.00
		Total Betting Days	365.00	18.33	37.77	3.00
		Max wager ($)	16,406.00	60.09	250.67	10.00
		Daily wager ($)	1,195	5.87	18.20	1.67
		Total Yearly wager ($)	13,914,295.50	24,000.07	173,563.43	727.20
		Total Number of Yearly Bets	503,512.00	6,301.95	19,063.16	325.00

***p*≤.0001**

Responsible Gaming Features

Across all gaming types (casino, poker, and tournament) a total of 7,267 gamblers used responsible gambling (RG) features during 2015 (Table 21). Seventy-eight (76) of these players did not have valid age data and were not included in the analyses. RG users had a mean age of almost 39 years, with the youngest player aged 21 years and the oldest player, 110 years, according to the data. Only 2.9% of those 65 years or older and 9.0% of the 55 to 64 age group signed up for one or more RG features. Consistent with the general population of players, the highest proportion of gamblers, 36.6%, were concentrated in the 25 to 34 age category, followed by those in the 35 to 44 age group (23.5%). In comparison to 2014, the mean age of RG feature users dropped slightly from 40.17 in 2014 to 38.73 in 2015. Overall, there was a significant difference in the percentage of RG users in each age category between 2014 and 2015 except for the 35-44 group with the largest difference being for the 25-34 category. Overall, gamblers who used RG features in 2015 were younger than in the previous year. In addition, nearly twice as many gamblers used the features in 2014 compared to 2015 – a finding that raises serious concerns and suggests more should be done to encourage players to try limit-setting features.

Table 21. RG Feature Users by Age Category

Age Category	Use RG Features 2015		Use RG Features 2014	
	%	N		
21-24	*10.9	782	9.2	1,236
25-34	*36.6	2,632	31.2	4,181
35-44	23.5	1,690	23.2	3,111
45-54	17.2	1,235	*19.8	2,656
55-64	9.0	647	*11.4	1,533
65+	2.9	205	*5.3	705
N	7,191		13,422	
Min	21		21	
Max	110		95	
Mean	38.73		40.17	

***p≤ .000**

In 2015, there was a sharp decline in the proportion of players using responsible gambling features. Only 6.6% of players in 2015 used any feature, compared to more than 14% in the prior year (Table 22). Among RG users, a higher proportion of women (8.7%) compared to men (6.0%) enacted at least one feature during the year. Although only 24.5% of online gamblers were women in 2015, they made up more than 30% of RG users. In contrast, men made up just over 75% of all online gamblers but comprise only a little over 64% of those who used RG features. Compared to data in 2014, the overall proportion of women users decreased and men increased, however, women still represented a significantly higher proportion of users relative to the overall percentage of online gamblers.

Table 22. RG Users Versus Non-Users (All Casino & Poker Gamblers)

	Total		Male		Female		Missing			Breakdown by Gender 2015		Breakdown by Gender 2014	
	%	N	%	n	%	n	%	n		%	n	%	n
Use RG	6.6	5,175	6.0	3,328	8.7	1,559	5.0	288	**Male**	64.3	3,328	59.7	8,106
Don't Use RG	93.4	73,447	94.0	51,700	91.3	16,298	95.0	5,449	**Female**	*30.1	1,559	40.2	5,394
									Missing	5.6	288	00.1	12

$^*p \leq .000$

A majority of those who used RG features were casino players (96%). In total, 4,640 players who gambled in online casinos signed up for one or more RG feature. As indicated in Table 23, there were significant differences across all play patterns between those who used and did not use RG features. Gamblers who engaged one or more of the RG features bet on an average of about three sites, compared to non-RG gamblers who bet on an average of less than two sites. Compared to the previous year, RG gamblers in 2015 bet on more sites than those in 2014, while there was only a slight but non-significant increase in the number of sites accessed by other players.

Similarly, RG gamblers reported over three times the average number of betting days as non-RG gamblers (73.1 days versus 24.6 days per year). The minimum wager for RG gamblers was significantly less than for non-RG players, however, the mean maximum wager was almost four times as much ($209.85 versus $56.85). Both of these mean maximum wager results exceed what was reported in 2014 ($143.61 for RG users and $50.50 for non-RG gamblers). On average, gamblers who chose to use RG features placed more than 3.5 times the total number of bets of those who did not use RG features (48,500 bets to 12,651). Overall, casino players using RG features differed significantly from those not using RG features in all play categories as they did in 2014.

Analyses typically use the mean or average to compare groups. However, as with comparisons in the Top 10% section above, a small group of players with extremely high involvement can skew mean calculations. To account for the effect of these outliers, we have also provided the median statistics for each variable, which separate the higher half of the sample from the lower half, and provide a more accurate picture of the typical member of the Top 10% excluding the outliers.

Table 23. Play Patterns of RG and Non-RG Gamblers (Casino only)

Play Patterns	RG Gamblers 2014				
	N	Max.	Mean	Std.	Median
#Sites Wagered	10,421	6.00	2.33	1.46	Not reported
Total Betting Days	10,421	364.00	54.62	72.51	
Min. Wager ($)	10,421	127.50	0.41	2.67	
Max. Wager ($)	10,421	36,750.00	143.61	688.32	

Daily Wager ($)	10,421	705.31	8.38	24.83	
Total Yearly Wager ($)	10,421	421,950.67	139,289.25	697,860.80	
Total Number of Yearly Bets	10,421	1,464,282.00	36,000.00	80,753.90	
Play Patterns	**RG Gamblers 2015**				
	N	**Max.**	**Mean**	**Std.**	**Median**
#Sites Wagered*	4,640	8.00	3.17*	2.16	2.00
Total Betting Days*	4,640	364.00	73.14*	84.56	37.00
Min. Wager ($)	4,640	500.00	0.60*	8.79	0.05
Max. Wager ($)*	4,640	35,996.00	209.85*	780.38	49.60
Daily Wager ($)*	4,640	739.67	9.63*	26.50	2.44
Total Yearly Wager ($)*	4,640	13,914,295.50	194,177.21*	600,300.60	36,937.58
Total Number of Yearly Bets*	4,640	976,557.00	48,500.40*	91,146.71	10,198.50
Play Patterns	**Non-RG Gamblers 2015**				
	N	**Max**	**Mean**	**Std**	**Median**
#Sites Wagered	50,174	8.00	1.70	1.28	1.00
Total Betting Days	50,174	365.00	24.61	54.32	3.00
Min. Wager ($)	50,174	483.00	0.95	5.05	0.20
Max. Wager ($)	50,174	20,900.00	56.85	252.24	10.00
Daily Wager ($)	50,174	758,057.67	5.41	5,285.05	154.70
Total Yearly Wager ($)	50,174	20,403,084.42	36,932.68	267,316.02	675.64
Total Number of Yearly Bets	50,174	1,016,555.00	12,651.98	48,231.31	314.00

$^{*}p \leq .000$

Compared to the data from 2014, results from 2015 identified significant demographic differences in the usage of RG features (Table 24). For these analyses, we used only "clean" data for comparison; that is, omitting data from any players who chose the same feature multiple times without any play in between selections and other inconsistencies or omissions in the data that could lead to inaccurate results.

In 2015, the most popular single RG feature was setting deposit limits. More than 24% (n=1,061) of RG casino patrons opted for deposit limits, followed by self-exclusion 13% (n=575), cool-off 9.3% (n=410), time limit 7.2% (n=318), and spend (loss) limit 4.7% (n=207). Patrons have the option for signing up for as many RG features as they choose. Both a majority of male and female casino players signed up for more than one RG feature (41.7%, n=1,843). Both women and men, on average, used just under two RG features. Overall, men were more likely to use only the cool-off feature which forces a break in play for at least 72 hours. In contrast, women were more likely than men to use only the self-exclusion feature or to use two or more RG features.

Compared to results in 2014, men were significantly more likely in 2015 to use the cool-off or self-exclusion only features. In contrast, women were significantly more likely in 2015 to use deposit limits, spend limits, and a combination of features than they were in 2014.

Table 24. RG Features by Gender Casino Players Only (N= 4,413)

RG Type 2015	Male		Female		Total
	%	N	%	N	N (%)
Cool-off only*	*73.4	301	26.6	109	410 (9.3)
Deposit Limit only*	67.2	713	*32.8	348	1,061 (24.0)
Spend Limit only	66.2	137	*33.8	70	207 (4.7)
Time Limit only	66.4	211	33.6	107	318 (7.2)
Self-exclusion only*	*63.1	363	36.9	212	575 (13.0)
Uses 2 or more RG features*	62.5	1,152	*37.5	690	1,842 (41.7)
Total N % of gender	65.2	2,877	34.8	1,536	4,413 (100.0)
	Mean	**Std**	**Mean**	**Std**	**Mean Std**
# of RG features used*	1.59	0.86	1.71	.0.93	1.62 0.88
RG Type 2014	**Male**		**Female**		**Total**
	%	N	%	N	N %
Cool-off only	*64.0	514	36.0	289	803 (6.0)
Deposit Limit only	*75.5	597	24.5	194	791 (5.9)
Spend Limit only	*83.8	243	16.2	47	290 (2.2)
Time Limit only	*67.4	559	32.6	270	829 (6.2)
Self-Exclusion only	54.0	4,326	*46.0	3,684	8,010 (59.7)
Uses 2 or more RG Features	*66.1	1,777	33.9	910	2,687 (20.0)
Total N % of gender*	59.8	8,016	40.2	5,394	13,410 (100.0)

***p*≤ .001**

Players in the 25 to 34 age category made up the highest proportion of RG users (see Table 25), comprising 35.8% of users, followed by 35 to 44 year-olds (23.0%) and 45 to 54 year-olds (17.4%). Those ages 65 and older were the least likely to use RG features, making up only 3.0% of users.

There were also notable differences reported between age groups for each feature. As with gender, a majority of players utilized more than one RG feature. However, among older adults (65+) self-exclusion, followed by setting deposit limits, were the two preferred features. There were several significant differences across age groups between preferences in the 2015 versus 2014 data. In the current data, the 21 to 24 and 25 to 34 age groups made up a significantly larger percentage of the sample than they did in 2014. Similarly, 55 to 64-year-olds and those ages 65 and older were significantly underrepresented in RG feature utilization than they were in the prior year.

Table 25. RG Features by Age Category (N= 5,288)

RG Feature	21-24 N (%)	25-34 N (%)	35-44 N (%)	45-54 N (%)	55-64 N (%)	65+ N (%)	Total N (%)
Cool-off only*	78 (14.3)	219 (40.1)	104 (19.0)	83 (15.2)	51 (9.3)	11 (2.0)	546 (100.0)
Deposit Limit only*	159 (12.8)	472 (37.9)	272 (21.8)	202 (16.2)	109 (8.7)	32 (2.6)	1246 (100.0)
Spend Limit only *	41 (16.2)	95 (37.5)	59 (23.3)	38 (15.0)	17 (6.7)	3 (1.2)	253 (100.0)
Time Limit only*	27 (6.7)	117 (29.2)	99 (24.7)	88 (21.9)	52 (13.0)	18 (4.5)	401 (100.0)
Self-exclusion only*	73 (10.3)	254 (36.0)	164 (23.3)	105 (14.9)	76 (10.8)	34 (4.8)	706 (100.0)
Uses 2 or more RG Features*	208 (9.7)	737 (34.5)	517 (24.2)	406 (19.0)	206 (9.6)	62 (2.9)	2136 (100.0)
Total N 2015 % of age groupings	586 (*11.1)	1894 (*35.8)	1215 (23.0)	922 (17.4)	511 (9.7)	160 (3.0)	5288 (100.0)
# of RG features used* Mean (std)	1.54 (0.86)	1.58 (0.84)	1.64 (0.87)	1.72 (0.97)	1.63 (0.88)	1.58 (0.80)	1.62 (0.88)

***p*≤ .001**

By region, there were non-significant differences in RG feature utilization for all features except for cool-off, which was more likely to be selected by residents of the Shore or Skyland regions, and self-exclusion, which was overrepresented by residents of the Greater Atlantic City area. Similar to age and gender, RG patrons across all regions used an average of two features (1.6).

Table 26. Features by Region (N= 5,001)

RG Feature	Greater Atlantic City N (%)	Delaware River N (%)	Gateway N (%)	Shore N (%)	Skyland N (%)	Southern Shore N (%)	Total N (%)
Cool-off *	18 (3.4)	69 (13.2)	236 (45.2)	107 (20.5)	84 (16.1)	8 (1.5)	522 (100.0)
Deposit Limit	53 (4.5)	214 (18.2)	512 (43.6)	224 (19.1)	139 (11.8)	33 (2.8)	1175 (100.0)
Spend Limit	10 (4.4)	43 (18.8)	94 (41.0)	45 (19.7)	28 (12.2)	9 (3.9)	229 (100.0)
Time Limit	22 (5.9)	78 (21.0)	169 (45.6)	55 (14.8)	37 (10.0)	10 (2.7)	371 (100.0)
Self-exclusion*	36 (5.5)	125 (19.1)	286 (43.7)	109 (16.7)	81 (12.4)	17 (2.6)	654 (100.0)
Uses 2 or More RG Features	82 (4.0)	382 (18.6)	926 (45.2)	373 (18.2)	236 (11.5)	51 (2.5)	2050 (100.0)
Total N % among Regions	221 (4.4)	911 (18.2)	2223 (44.5)	913 (18.3)	605 (12.1)	128 (2.6)	5001 (100.)
# of RG features used Mean (std)	1.62 (0.95)	1.63 (0.86)	1.65 (0.90)	1.62 (0.87)	1.60 (0.85)	1.60 (0.88)	1.63 (0.88)

***p*≤ .000**

The next set of analyses focused on the preferred gambling activities of patrons who chose RG features. Overall, gamblers who played only casino games made up more than half of all RG users (56.4%), with those who played all three types (casino, poker, poker tournaments) comprising an additional 24.0%. Patrons who played only in poker tournaments were the least likely to sign up for any RG features, making up only 0.4% of the total RG users, followed by those who played only poker (2.7%) and both casino and poker tournament players (3.7%).

Gamblers who played only casino games were significantly more likely than others to choose spend limits, time limits, and/or self-exclusion. In contrast, those who played all three types of activities (casino, poker, & tournament) were significantly more likely than other players to sign up for cool-off only. Players who played both casino games and poker tournaments signed up for two RG features on average, while those who played only poker tournaments signed up for only one on average.

Table 27. RG feature usage by Play Type (N= 5,288)

RG Feature	All 3 types	Casino only	Poker only	Tournament only	Casino & Poker	Casino & Tournament	Poker & Tournament	Total
	N (%)	N (%)	N (%)	N (%)	N (%)	N (%)	N (%)	N (%)
Cool-off *	192 (35.2)	195 (35.7)	30 (5.5)	5 (0.9)	75 (13.7)	12 (2.2)	37 (6.8)	546 (100.0)
Deposit Limit	295 (23.7)	704 (56.5)	36 (2.9)	7 (0.6)	107 (8.6)	38 (3.0)	59 (4.7)	1246 (100.0)
Spend Limit*	46 (18.2)	156 (61.7)	3 (1.2)	1 (0.4)	26 (5.2)	8 (3.2)	13 (5.1)	253 (100.0)
Time Limit*	62 (15.5)	258 (64.3)	15 (3.7)	3 (0.7)	21 (5.2)	9 (2.2)	33 (8.2)	401 (100.0)
Self-exclusion*	106 (15.0)	494 (70.0)	17 (2.4)	1 (0.1)	55 (7.8)	20 (2.8)	13 (1.8)	706 (100.0)
Uses 2 or more RG Features	570 (26.7)	1177 (55.1)	41 (1.9)	4 (0.2)	161 (7.5)	106 (5.0)	77 (3.6)	2136 (100.0)
Total N % among play types	1271 (24.0)	2984 (56.4)	142 (2.7)	21 (0.4)	445 (8.4)	193 (3.7)	232 (4.4)	5288 (100.0)
# of RG features used* Mean (Std)	1.67 (0.88)	1.61 (0.88)	1.40 (0.73)	1.35 (0.81)	1.56 (0.87)	1.94 (1.03)	1.43 (0.68)	1.62 (0.88)

***p*≤ .001**

Given that casino gamblers make up more than half of those who used RG features in New Jersey, the next analyses investigated the play patterns of RG users (Table 28.). Patrons were broken into groups, representing those who played (Group 1) only after they set up an RG feature, (Group 2) only before they set up an RG feature, and (Group 3) both before and after they set up an RG feature. Group 4 represents those who used RG features with the temporal indicators missing from the data.

There were statistically significant differences across all groups for each variable (listed in Table 28) except for the maximum single wager, which was insignificant (p=.079). Those who played both before and after setting up an RG feature (Group 3) reported playing on average on significantly more sites (four sites), compared to all other groups, who played on an average of two sites. In addition, players in Group 3 reported significantly more betting days than other groups, averaging of 96 days and a median of 69 days. In contrast, those who only played before setting up a feature only played, on average, 44 days (median=17 days).

Group 2, who only played before setting up an RG feature then discontinued gambling, reported the highest mean daily wager of $12.38 (median=$3.08), followed by Group 4 (unknown sequence) $8.42 (median=$2.59) and Group 1, which only played after setting up the feature(s) at $9.63, with a median of $2.57. These findings suggest that those who set up the RG feature before they began gambling limited their expenditure, particularly in contrast to those who gambled first the enacted a feature. Excluding extreme betters on either side, the median figures suggest that there is less than $1 difference between the groups, though the players who played first before enacting RG still gambled more money per day.

Gamblers who played both before and after accessing RG, Group 3, were significantly different from the other groups on the variables of total yearly wager and total number of yearly bets. Group 3 wagered an average of $250,042 in the course of a year, followed by Group 2, who bet an average of $187,953 per year. Group 1, which set RG before playing, bet less than half as much on average as Group 3, with a mean yearly wager of $110,947. Controlling for extremely high and low spenders, the median expenditure for Group 3 was $75,007 over the year, followed by Group 2 at $23,087. In contrast, the median total yearly wager for Group 1 was $7,693. These findings suggest that those who failed to set RG at sign-up gambled nearly 10 times (Group 3) to three times (Group 2) as much as those who set up RG before gambling, even excluding players who gamble extreme amounts.

Similarly, players in Group 3, who played before and after RG set-up, bet significantly more than other groups as well, placing an average of 65,835 bets over the course of a year or 180 bets per day. Group 1 placed an average of 33,695 bets per year or 92 bets per day. Group 2 (set RG before gambling) registered the least number of yearly bets on average: 28,255 per year or 77 per day. The median number of bets reflected these proportions: 29,067 (Group 3), 5,412 (Group 2), and 2,327 (Group 1); excluding outliers, that would suggest that players in Group 1, who set up RG first, placed about seven bets per day, in contrast to those who played before set up (Group 2) with a median of 15 bets per day and Group 3, who placed about 80 bets per day.

Table 28. Play Patterns by Group for RG Users (Casino bets only, N= 4,588)

Play Patterns	N (%)	Variable	Maximum	Mean	Std Dev	Median
Group 1: Only Played **After** Set up	715 (15.6)	# Sites Wagered	8.00	2.35	1.69	2.00
		Total Betting Days	361.00	52.46	79.95	15.00
		Max wager ($)	5,000.00	157.43	449.52	30.00
		Daily wager ($)	158.07	9.63	19.78	2.57
		Total Yearly wager ($)	4,275,069.16	110,946.85	332,095.24	7,693.41
		Total Number of Yearly Bets	693,676.00	33,694.55	78,345.46	2,327.00
Group 2: Only Played **Before** Set up	788 (17.2)	# Sites Wagered	8.00	2.17	1.56	2.00
		Total Betting Days	353.00	44.48	64.76	17.00
		Max wager ($)	10,110.00	223.56	750.27	40.00
		Daily wager ($)**	500.00	12.38	34.08	3.08
		Total Yearly wager ($)	13,914,295.50	187,953.97	826,861.81	23,087.89
		Total Number of Yearly Bets	519,903.00	28,255.99	59,763.04	5,414.00
Group 3: Played **Before and After** Set up	1974 (43.0)	# Sites Wagered*	8.00	4.25	2.21	4.00
		Total Betting Days*	356.00	95.58	84.94	69.00
		Max wager ($)	11,575.00	236.21	587.21	60.00
		Daily wager ($)	439.37	8.91	24.19	2.13
		Total Yearly wager ($)*	11,388,116.27	250,042.80	637,945.02	75,007.13
		Total Number of Yearly Bets*	878,311.00	65,835.83	97,093.29	29,067.50
Group 4**: No available date** for RG feature enactment	1111 (24.2)	# Sites Wagered	8.00	2.17	1.56	2.00
		Total Betting Days	364.00	62.18	83.36	23.00
		Max wager ($)	35,996.00	186.79	1,175.62	40.00
		Daily wager ($)	300.00	8.42	19.01	2.59
		Total Yearly wager ($)	6,596,462.39	152,564.54	442,380.45	13,721.15
		Total Number of Yearly Bets	976,557.00	41,617.46	100,606.15	3,645.00

***$p \leq .000$ **$p \leq .01$**

One objective of this continued study was to begin to analyze the relationship of RG feature usage on betting patterns over time. Due to the size of the data, coding issues, and the number of RG combinations, it is difficult to isolate the effect of RG combinations on play. However, analyzing the use of one feature in a smaller group of gamblers provides informative insights.

As in 2014, a number of gamblers chose more than one RG feature either together or sequentially over the year. Similarly, a total of 1,148 casino gamblers accessed self-exclusion alone or had previously enacted their self-exclusion in the previous report year. This allowed us to examine not only the betting patterns of self-excluders before they enacted the feature, but also those gamblers that had previously been on a self-exclusion which had expired during 2015 (112 gamblers). In addition, there were 57 gamblers who did not place a bet before they self-excluded, but have since wagered after their self-exclusion period had run its course.

Among self-excluders (Table 29), 63% were men and 37% were women. Prior to self-excluding, these players gambled on an average of four sites, representing a sharp increase from the 2014 data, where self-excluders averaged play on two sites. Gamblers who went on to self-exclude bet a mean of just over 56 days in the year, ranging from 1 day to a maximum of 356 days. The maximum wagers ranged from $0.10 to $6,000, with the average high bet of about $215 and the median high bet of $50. Self-excluders bet an average of about $10 per day, however, over the course of the year, they wagered nearly $47,000 before self-excluding, similar to the prior year.

The 57 self-excluders who bet only after their self-exclusion period had terminated (Group 1) were significantly different from those who gambled only before self-exclusion (Group 2) and those who gambled both before and after (Group 3). Group 1 wagered on the fewest sites on average, slightly less than two, had the fewest amount of average betting days (18.12), reported the smallest maximum bet average ($161), the lowest average total wager per year ($53,923), and the lowest average number of total bets per year (13,188).

The 112 members of Group 3, who bet both before and after self-excluding, bet on significantly more sites (4.44), for significantly more days over the year (76.72 days), and placed the highest average number of bets for the year (58,101) compared to the other two groups.

Table 29. Play Patterns by Group for Self-Exclusion only

Play Patterns	N	Variable	Maximum	Mean	Std Dev	Median
Group 1: Only Played **After** Set up	57	# of Sites Wagered	8.00	1.91	1.34	1.00
		Total Betting Days	263.00	18.12	39.23	3.00
		Minimum wager ($)	40.00	1.90	6.37	0.20
		Max wager ($)	2,000.00	161.01	348.50	24.00
		Daily wager ($)*	158.07	15.82	34.15	2.43
		Total Yearly wager ($)	544,807.75	53,923.61	106,102.06	3,569.80
		Total Number of Yearly Bets	286,649.00	13,188.88	41,500.35	1,168.00
Group 2: Only Played **Before** Set up	979	# of Sites Wagered	8.00	3.65	2.22	3.00
		Total Betting Days	356.00	56.45	67.65	31.00
		Minimum wager ($)	50.00	0.39	2.15	0.05
		Max wager ($)	6,000.00	214.85	592.85	50.00
		Daily wager ($)	329.87	10.36	27.27	2.74
		Total Yearly wager ($)	13,914,295.50	203,425.98	726,741.93	46,618.77
		Total Number of Yearly Bets	678,551.00	40,976.87	69,993.46	13,248.50
Group 3: Played **Before** and **After** Set up	112	# of Sites Wagered*	8.00	4.44	1.71	4.00
		Total Betting Days*	331.00	76.72	76.41	54.50
		Minimum wager ($)	5.00	0.11	0.48	0.01
		Max wager ($)*	2,305.00	280.31	460.74	63.00
		Daily wager ($)	99.99	9.86	20.00	2.16
		Total Yearly wager ($)*	2,342,496.09	220,807.63	400,885.79	62,262.21
		Total Number of Yearly Bets*	588,434.00	58,101.00	101,468.27	22,212.00

$^*p \leq .000$

The most popular stand-alone RG feature during this report year was deposit limit-setting. Theoretically, this feature would limit a gambler in a "hot" state of play to a pre-determined spend amount he or she had set in a "cold" state prior to gambling, thus effectively limiting losses from impulsivity or chasing. As with self-exclusion and subsequent analyses, Group 1 consists of players who only gambled after engaging the feature; Group 2 gambled first but did not play afterward; and Group 3 who played before and after setting the limit.

Overall, 1,854 chose deposit limits as their only RG feature (Table 30). Gamblers in Group 3 (n=1,313), who gambled both before and after enacting the deposit limit feature, gambled on a significantly higher number of sites on average (4.52) than Group 1 (2.71 sites) and Group 2 (1.84 sites). Group 3 also gambled on significantly more days on average (107.58) than the other two groups (Group 1: 71 days; Group 2: 17 days) and placed significantly more bets over the course of the year. The average number of bets for Group 3 (70,260) exceeded the combined averages of Groups 1 and 2 (49,472 and 12,397, respectively). Group 2 gamblers reported a significantly higher mean daily wager ($24.81) than the other two groups (Group 1=7.25; Group 3=7.16) and those differences were supported when controlling outliers using the median scores, which indicated Group 2 gamblers wagered more than double the daily amounts of both other groups.

Table 30. Play Patterns by Group for Deposit Limit only

Play Patterns	N (%)	Variable	Maximum	Mean	Std Dev	Median
Group 1: Only Played **After** Set up	478 (25.8)	# Sites Wagered	8.00	2.71	1.95	2.00
		Total Betting Days	361.00	70.99	91.78	23.50
		Max wager ($)	5,000.00	160.31	463.66	30.00
		Daily wager ($)	212.10	7.25	17.29	2.02
		Total Yearly wager ($)	4,275,069.16	152,828.06	401,025.27	12,716.29
		Total Number of Yearly Bets	693,676.00	49,472.04	96,532.64	5,120.00
Group 2: Only Played **Before** Set up	63 (3.4)	# Sites Wagered	6.00	1.84	1.18	1.00
		Total Betting Days	276.00	17.06	41.19	5.00
		Max wager ($)	2,000.00	179.59	390.92	49.00
		Daily wager ($)*	500.00	24.81	69.63	5.33
		Total Yearly wager ($)	875,796.94	54,911.09	153,155.51	3,960.98
		Total Number of Yearly Bets	411,328.00	12,397.92	53,074.54	587.00
Group 3: Played **Before and After** Set up	1,313 (70.81)	# Sites Wagered*	8.00	4.52	2.22	4.00
		Total Betting Days*	356.00	107.58	89.35	83.00
		Max wager ($)*	11,575.00	229.20	596.94	58.00
		Daily wager ($)	313.59	7.16	17.64	2.03
		Total Yearly wager ($)*	11,388,116.27	251,615.24	647,410.64	84,792.43
		Total Number of Yearly Bets*	878,311.00	70,260.81	98,164.61	34,049.00

***p≤ .000**

A total of 448 players chose to limit the time they spent gambling as their only feature (Table 31). Players in Group 3 (n= 318), who bet before and after enacting the limit, bet on significantly more sites (4.36) on average than the other two groups. Group 3 also averaged significantly more betting days on the year (97.40) than the other two groups, wagered more than four times as often as Group 2 (23.26). Group 3 placed the highest maximum bet on average ($285.42) – more than double the average maximum bet in Group 1 ($137.88) and over 4 ½ times the average of Group 2 ($61.70). This trend continued with the remaining variables, with Group 3 reporting a significantly higher average mean daily wager ($9.76), average bet over the course of the year ($257,295) and the average number of bets placed (68,281) than the other groups.

Table 31. Play Patterns by Group for Time Limit

Play Patterns	N (%)	Variable	Maximum	Mean	Std Dev	Median
Group 1: Only Played **After** Set up	113 (25.2)	# Sites Wagered	8.00	2.67	1.98	2.00
		Total Betting Days	331.00	70.59	99.07	16.50
		Max wager ($)	3,050.00	137.88	391.26	15.30
		Daily wager ($)	212.10	7.92	24.33	1.59
		Total Yearly wager ($)	1,773,614.07	142,658.74	309,527.73	8,399.74
		Total Number of Yearly Bets	566,654.00	51,835.55	104,177.36	4,774.50
Group 2: Only Played **Before** Set up	17 (3.9)	# Sites Wagered	6.00	2.06	1.52	1.00
		Total Betting Days	116.0	23.26	32.22	8.00
		Max wager ($)	450.00	61.70	106.13	20.00
		Daily wager ($)	20.94	5.53	6.49	1.89
		Total Yearly wager ($)	345,041.88	35,106.20	78,950.00	7,995.82
		Total Number of Yearly Bets	55,338.00	11,680.68	17,087.97	1,788.00
Group 3: Played **Before and After** Set up	318 (70.9)	# Sites Wagered*	8.00	4.36	2.37	4.00
		Total Betting Days*	327.00	97.40	84.91	67.50
		Max wager ($)*	11,575.00	285.42	838.75	60.00
		Daily wager ($)*	313.59	9.76	29.59	2.01
		Total Yearly wager ($)*	4,053,997.00	257,295.97	474,422.65	89,731.47
		Total Number of Yearly Bets*	623,687.00	68,281.14	97,535.09	28,335.00

$^*p \leq .000$

Patterns of play for the cool-off group (n= 1353) supported the trend in previously explored RG features, with Group 3 reporting significantly higher results across all variables except for mean daily wager, where Group 2 was significantly higher than the other two groups. These findings differ from the 2014 data, where Group 1 gamblers, who played only after a cool-off period, reported a higher proportion of betting days and total bets placed over the year.

Table 32. Play Patterns by Group for Cool-Off

Play Patterns	N (%)	Variable	Maximum	Mean	Std Dev	Median
Group 1: Only Played **After** Set up	338 (24.9)	# Sites Wagered	8.00	3.30	2.35	2.00
		Total Betting Days	355.00	55.50	76.47	18.00
		Max wager ($)	5,000.00	180.79	402.69	50.00
		Daily wager ($)	144.20	13.06	22.77	4.23
		Total Yearly wager ($)	2,303,535.61	120,939.48	289,596.47	21,223.50
		Total Number of Yearly Bets	489,064.00	31,484.82	67,226.44	3,138.00
Group 2: Only Played **Before** Set up	202 (15.0)	# Sites Wagered	8.00	2.40	1.91	2.00
		Total Betting Days	249.00	27.92	42.77	9.00
		Max wager ($)	10,110.00	202.16	824.68	40.00
		Daily wager ($)*	500.00	14.20	38.88	4.76
		Total Yearly wager ($)	2,640,318.14	81,781.61	242,711.25	8,988.87
		Total Number of Yearly Bets	395,422.00	15,942.40	40,932.15	1,418.00
Group 3: Played **Before and After** Set up	813 (60.1)	# Sites Wagered*	8.00	4.61	2.27	5.00
		Total Betting Days*	350.00	94.95	81.11	70.00
		Max wager ($)*	6,000.00	278.49	631.28	70.00
		Daily wager ($)*	438.37	11.33	29.34	2.53
		Total Yearly wager ($)*	11,265,075.06	266,896.03	602,926.04	85,347.37
		Total Number of Yearly Bets*	878,311.00	65,444.15	94,122.35	30,613.00

***p≤ .000**

The final RG feature examined for this report focused on players who opted to enact only spend (loss) limits. All of the 480 players who set a spend limit, irrespective of sub-group membership, bet on a higher average number of sites when compared to players opting for other RG features. In particular, Group 3 players, who bet before and after enacting spend limits, bet on the highest average number of sites – 4.86 – of any sub-group of any RG feature user. Unlike with other RG feature groupings, there were non-significant differences among spend limit groups regarding total betting days, with both Groups 1 and 2 wagering for an average of just over 105 days and Group 3 wagering an average of 99 days. All three groups differed significantly regarding the maximum amount wagered in one bet, with Group 3 reporting the highest average wager of $364, with at least one player wagering more than $11,500 in a single bet. Players in Groups 1 and 2 posted similar mean daily wagers; Group 3 averaged a significantly higher mean daily wager of $12, however all three groups were non-significantly different when considering the median wager. Lastly, the average total yearly bet was significantly higher in Group 1 ($263,317) when compared to Group 2 ($253,485) and Group 3 ($236,629), however the median of yearly bets were in a narrow range from about $71,000 to $80,000, suggesting that a small proportion of frequent betters were skewing the mean totals. Similarly the average total number of yearly bets across groups was about double the median number of year bets, with Group 3 placing the fewest and Group 2, the highest, number of bets per year.

Table 33. Play Patterns by Group for Spend Limit

Play Patterns	N (%)	Variable	Maximum	Mean	Std Dev	Median
Group 1: Only Played **After** Set up	87 (18.1)	# Sites Wagered	8.00	4.02	2.44	3.00
		Total Betting Days	331.00	105.38	100.87	83.50
		Max wager ($)	4,752.00	265.99	690.31	45.00
		Daily wager ($)	212.10	8.08	25.33	1.70
		Total Yearly wager ($)	2,128,134.54	263,317.64	401,594.09	78,906.68
		Total Number of Yearly Bets*	566,654.00	76,718.09	113,309.23	27,328.00
Group 2: Only Played **Before** Set up	297 (61.9)	# Sites Wagered	8.00	4.21	2.26	4.00
		Total Betting Days	356.00	105.83	91.90	82.50
		Max wager ($)	8,000.00	297.25	810.92	63.75
		Daily wager ($)	342.98	8.16	25.09	1.99
		Total Yearly wager ($)	11,896,714.79	252,485.16	854,527.01	70,771.41
		Total Number of Yearly Bets	873,179.00	69,054.56	101,868.85	30,043.50
Group 3: Played **Before and After** Set up	96 (20.0)	# Sites Wagered*	8.00	4.86	2.24	5.00
		Total Betting Days	315.00	99.80	84.89	68.00
		Max wager ($)*	11,575.00	364.72	1,205.28	90.00
		Daily wager ($)*	313.59	12.22	35.14	1.82
		Total Yearly wager ($)	4,053,997.00	236,628.66	478,170.25	79,410.56
		Total Number of Yearly Bets	623,687.00	63,949.42	101,768.71	24,911.00

***p≤ .000**

Summary and Recommendations

Summary

The past year saw several changes to the demographic profile of online gamblers in New Jersey. Whether these changes will become a trend will depend on results from the next several years of data. Last year, internet gamblers were younger and more likely to be male than in the previous year. Across all groups, the average age of players dropped only ½%, but there were significant increases in players under 35, particularly in the 21 to 24 age group. A majority of online gamblers are typically male, however, in 2015 that proportion increased by 4%, and 75% of all players were men. Of those players, less than half of men, compared to more than three-fourths of women, gambled only on casino games; men were more likely to play casino as well as poker and poker tournaments.

There were some nuanced differences as well. For example, a higher proportion of players last year gambled only one site and were less likely to have two or three accounts. However there was a dedicated proportion of gamblers (over 8%) with four or more accounts, a 2% increase over the prior year. Given that players with problem gambling patterns tend to play across multiple platforms and activities, having a bimodal distribution of players (one versus multiple) will narrow and define the focus on players who are more likely to exhibit problem patterns.

The findings related to time-of-day also hold significant implications. Although a majority of gambling still takes place in evening hours, significantly more players gambled during traditional working hours this year, with 79 million bets placed between 9 a.m. and noon and 99 million bets placed from noon to 3 a.m. It is unknown what percentage of these players are unemployed or employed during non-traditional hours; however, the volume of bets, combined with the high proportion of young male gamblers over 21, suggests that a majority of these players are likely employed and placing bets either from work or during normal working hours.

Similar to last year's findings, women were overrepresented among the 10% of gamblers who wagered the most online, though the between group difference by gender decreased from about 4% to 2%. This is likely due to the increase in the proportion of male versus female gamblers in the overall sample and/or to increasing participation by men in casino game play.

The most unsettling finding in this report concerns the use (or non-use) of responsible gambling features. In the 2014 data, more than 14% of players used some individual feature or combination of responsible gambling features. However, in 2015, that proportion dropped significantly to under 7%, despite findings that those who enacted deposit, time and/or loss limits generally wagered less over the year and/or placed fewer yearly bets.

Recommendations

The findings of this report underscore a trend toward younger, predominantly male players who are increasingly drawn to casino-style games in online gaming. The emergence of social gaming platforms that feature various types and levels of skill-based games are likely to amplify that trend. Younger gamblers tend to gamble more frequently and with greater intensity than older gamblers and are likely to be employed. Findings from the time-of-day analyses suggest that a significant and growing proportion of online gamblers may be playing at work or during normal working hours. For those reasons, it is important from a public policy perspective to insure that all players are educated on the range of responsible gambling features available and encouraged to make RG selections at sign-up, before initial play, and/or at regular intervals over the course of the year.

In last year's report, we recommended that DGE adopt uniform branding for RG as well as outreach and marketing to ensure all players were aware of the array of available features. For branding to be effective, it must be uniform in size, color, and position across all sites so patrons can reliably find it at any time. Ideally, the logo would be positioned at the top right corner, where it is clearly visible to patrons during play. It would also be a standardized size – typically one-inch – so that both the abbreviation and the words are clearly visible to all patrons. We also urged to DGE to consider providing players with a standardized tutorial introduction to RG features, which should be consistently presented across sites. Ideally, all new players introduced to RG features at registration and that a similar tutorial be required for continued play by existing players. That tutorial should explain the purpose of each feature and allow the player to set a limit or decline before moving to the next screen. We believe that such a brief introduction would likely increase the number of players who try various features and would also ensure they are fully informed about the range of options.

Based on our first recommendation, the DGE designed and implemented the use of a standardized RG logo on all websites. The logo bears the letters "RG" in the center and the words "Responsible Gaming" at the top/bottom and that logo is linked to the RG page of individual providers. For this report, we reviewed the initial deployment of the branding across all NJ gaming sites. Overall, there was variation in branding across sites during this initial period. For example, the size of the logo ranged from less than one-half inch to about one inch and from color on most sites to black-and-white on one site. There was, likewise, a variation in color on two sites between what was displayed when logged in (color) versus logged out (black-and-white). A majority of providers reduced the logo to a size that makes it impossible to read the words "Responsible Gaming" and buried the logo at the bottom of the screen amid other financial and business logos. In addition, although all providers use the standardized logo, the size differential and the variations between color and black-and-white detract substantially from the impact of the branding. For one provider, an ad that invited players to earn free spins and a chance to win $10,000 blocked access to the RG page after clicking on the logo; we were unable to determine whether that ad was tied to clicking on the branding or whether the pop-up was only tied to and activated on main page but visible on the RG page until removed. Such a marketing enticement to spend money before accessing the RG features is clearly at odds with the goal of responsible gambling, so pop-ups, if used at all, should be inaccessible on the RG page even accounting for a delay.

Only one provider – Golden Nugget – produced the logo in the required colors (both logged in and logged out) at the top of the page in a size that a patron could identify. We would urge the DGE to revisit and revise the branding requirements, using the Golden Nugget deployment as a model. Specifically, those requirements should, at minimum, require providers to (a) utilize a standardized, color logo, one-inch in size that does not vary based on log-in status; (b) position the logo at the top right hand corner of each screen so it is readily accessible to patrons; and (c) link the logo to the RG page without any pop-up or other advertising.

We would also reiterate our prior recommendation to develop a standardized introduction to responsible gaming features and to incorporate those features into either the sign-up process or the beginning of the first play session. The introduction should guide patrons through limit-setting and provide them the opportunity to access features or opt-out. In this way, the State will demonstrate its dedication to ensuring that players are making informed choices about the nature and extent of their gambling. This, in turn, will shift the burden to the players for gambling responsibly and for enacting the limit-setting features that will best enable them to do so.