

RUTGERS
THE STATE UNIVERSITY
OF NEW JERSEY

Center for Gambling Studies



**Win or Lose – The Latest in
Limit Setting**

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Introduction

This presentation will:

- **Outline** considerations and challenges in developing a centralized platform for evaluating gambling data from multiple online operators.
- Present **analysis** of player data from the first full year of legalized operation.
- Provide an **overview** of use of responsible gambling features.

Introduction

- Canada and Australia are the first to comprehensively evaluate online play.
- In Canada, **Strategic Science** conducted a review of the best and emerging practices in online gaming, based on review & analysis of international regulatory codes, standards, guidelines & certification/accreditation requirements
 - Sample of 17 chosen for rigor, geography, recency
 - RG regulatory themes in 5 categories; 45 themes
 - Coverage and comprehensiveness ratings
 - Emerging themes

Jurisdictional standard for consumer protection



- New Jersey received the highest comprehensiveness rating of programs reviewed.
- Particularly notable:
 - **Self-managed limits**: most comprehensive & best language
 - **Protection of minors**: comprehensive, clear language
 - **Availability and Accessibility of Help Information**



Background

- In 2013, Gov. Chris Christie signed into law a bill that legalized online gambling.
- The bill required operators to provide the Division of Gaming Enforcement with the data needed to investigate the **effect** of online gambling on problem gambling behavior.
- NJ was the **third state** with legalized gambling, but the **first** to require analytics.
- The **Center for Gambling Studies** at **Rutgers University** was tasked with creating an analytic framework that could be standardized across operators and platforms.

Emphasis on accountability...

- Director and staff at the Division of Gaming Enforcement (DGE) invested in **consumer protection**.
- **Thoughtful and restrictive regulations**: Require responsible gambling (RG features), access to data, yearly reports.
- **Involved researchers** in evaluating data and developing a framework.
- **Full cooperation** and support of DGE staff.

Potential positive outcomes:

- **Partnerships with operators** in developing consistent data fields for evaluation.
- Development of **algorithms** to predict problematic play patterns.
- Establishment of an **empirical framework** to guide future harm-reduction efforts.
- Initiation of strategies to **consistently** brand responsible gambling (RG) features and provide player information.
- **Transmission** of this framework to other states, provinces etc.

Licensee	Platform Operator(s)	Skin(s)	Game Offerings	URL(s)	
Borgata	Bwin	Bwin	Casino/Peer to Peer Poker	www.NJ.Partypoker.com	
		Borgata	Casino/Peer to Peer Poker	www.Borgatacasino.com www.Borgatapoker.com	
	Pala	Pala	Casino/Peer to Peer Blackjack	www.palacasino.com www.palabingousa.com	
Caesars Interactive Entertainment	NYX	Caesars	Casino	www.CaesarsCasino.com	
		Harrahs	Casino	www.HarrahsCasino.com	
		888	Casino/Peer to Peer Poker	Us.888.com Us.888poker.com Us.888casino.com	
Golden Nugget	NYX	WSOP	Casino/Peer to Peer Poker	www.WSOP.com	
		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.tropicancasino.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	Casino/Peer to Peer Poker	www.pokerstarsNJ.com	
Trump Plaza	Bet Fair	Bet Fair	Casino/Peer to Peer Poker	www.betfair.com	
Trump Mahal	Taj	U Casino	U Casino	Casino/Peer to Peer Poker	www.Ucasino.com

Blue=NEW Red=OLD

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Borgata	Bwin	Bwin	Casino/Peer to Peer Poker	www.NJ.Partypoker.com	
		Borgata	Casino/Peer to Peer Poker	www.Borgatacasino.com www.Borgatapoker.com	
	Pala	Pala	Casino/Peer to Peer Blackjack	www.palacasino.com www.palabingousa.com	
Caesars Interactive Entertainment	NYX	Caesars	Casino	www.CaesarsCasino.com	
		Harrahs	Casino	www.HarrahsCasino.com	
		888	Casino/Peer to Peer Poker	Us.888.com Us.888poker.com Us.888casino.com	
Golden Nugget	NYX	WSOP	Casino/Peer to Peer Poker	www.WSOP.com	
		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.tropicancasino.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	Casino/Peer to Peer Poker	www.pokerstarsNJ.com	
Trump Plaza	Bet Fair	Bet Fair	Casino/Peer to Peer Poker	www.betfair.com	
Trump Mahal	Taj	U Casino	U Casino	Casino/Peer to Peer Poker	www.Ucasino.com

Blue=NEW Red=OLD

The Barriers

- Each operator has a different platform and method for accounting for:
 - wagers
 - cashable and non-cashable bonuses
 - deposits and deposit type
 - losses
 - wins
 - play across sites
 - type of RG feature accessed and subsequent play patterns
 - log in/log off
 - self suspension (cool off)
 - tracking by age, gender and region

The Barriers

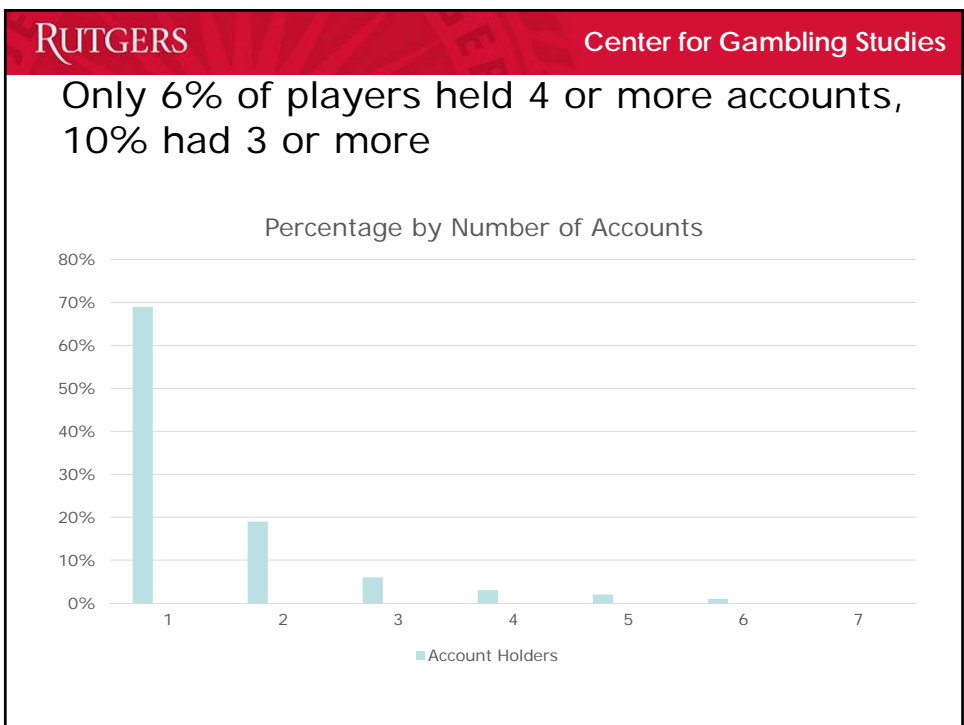
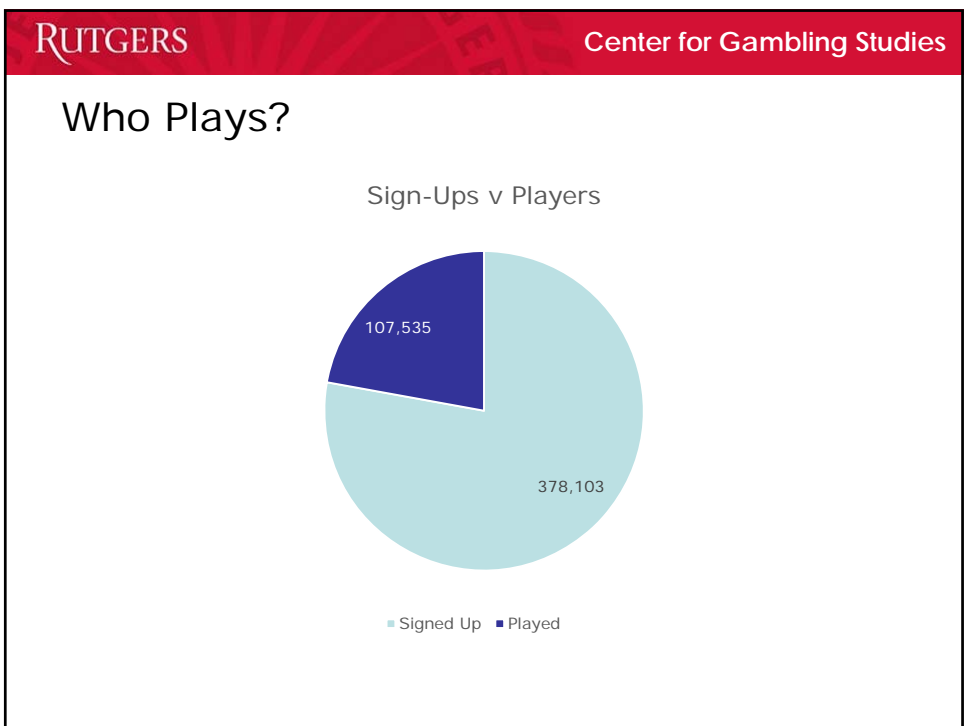
- **Operators are independent and have **no system** to track a single player across multiple platforms.**
 - Created “DUPI” would allow for tracking without identification.
- **Massive data at international locations**
 - How transport, manage, safeguard?
- **Individual record keeping systems are not similar from operator to operator**
 - **Multiple files** (eg, poker and tournament, casino, demographics)
 - **Huge** amount of data (96 million files in 2014)
 - Need to **merge** all fields needed for analysis
 - Typical servers and computers **not capable** of analyzing the volume of data.

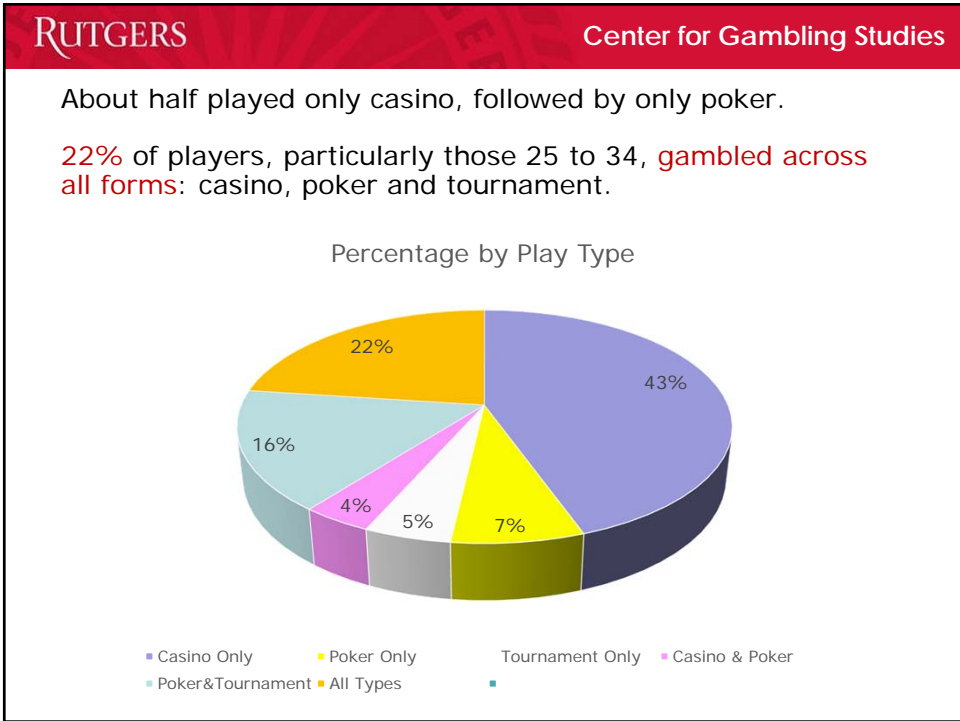
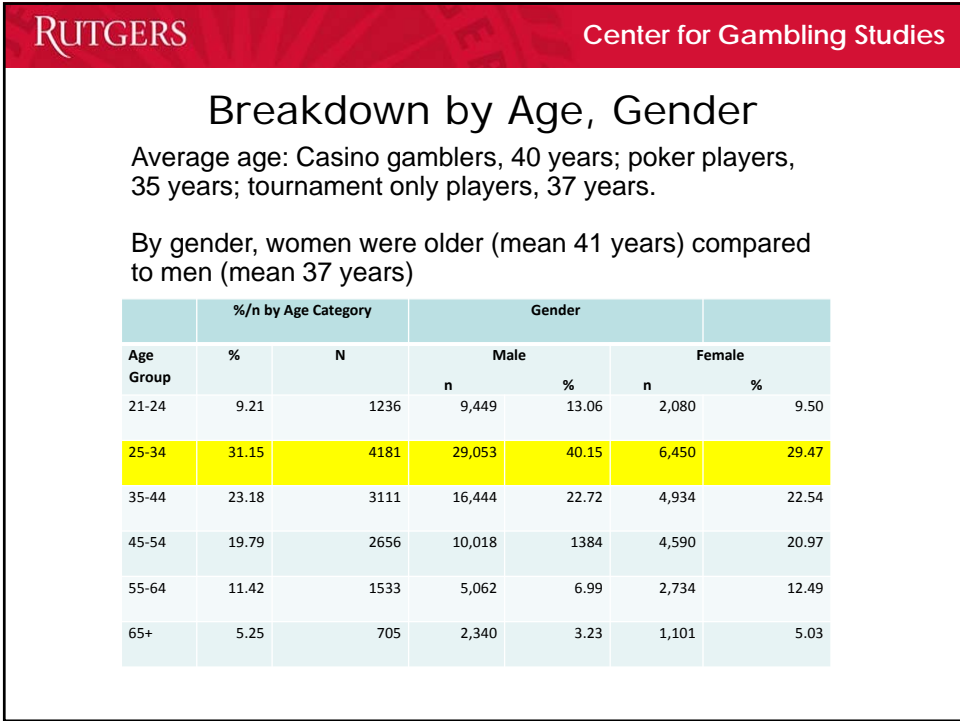
What does the

data

tell us?

Data presented is from the most recent Internet gaming report, available here:
<http://www.nj.gov/oag/ge/2016news/2016ResponsibleGamingInternetGamingReport.pdf>



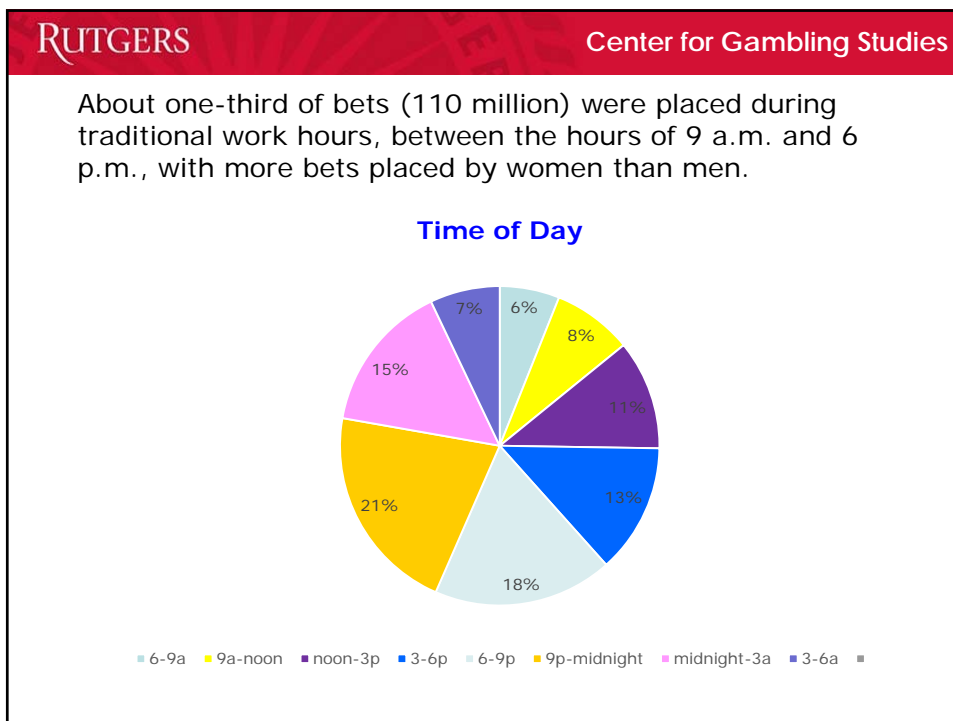


The Top 10% (n=2959)

- Highest number of bets, amount wagered, days gambled.
- Higher percentages of **women** (53%) versus men (47%) compared to overall where men represent 71% and women, 29% of players.
- Higher percentage of **casino only** players (69% versus 43% for all players)
- Wagered on an average of **three** sites.
- Gambled for a mean of **158 betting days** – nearly half the year – though some gamblers gambled every day of the year.

The Top 10% (n=2959)

- The maximum wager averaged \$181, though the highest amount bet in one day in this group was \$36,750.
- Average daily bet for this group was only about \$4, however, the average yearly wager was \$499,220, with the highest amount spent in a year \$78.76 million.
- Placed an average of 160,658 bets per year or 440 per day.
- Take away: Bet in “binge” patterns, spending huge amounts of money on discrete days and wagering smaller amounts otherwise? Subgroups of players?



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Responsible Gambling Features

- New Jersey offers a number of responsible gambling features that are **optional** for players:
 - Deposit limit, loss limit, time limit, cool-off, self-exclusion
- Across all gaming types (casino, poker, and tournament) a total of 13,422 gamblers (14%) used responsible gaming (RG) features.
- RG users had a mean age of 41 years, with the youngest age 21 and the oldest, 95 years.
- Only 5% of those 65 and older and 9% of the youngest age group signed up for one or more RG features.
- Gamblers ages 25 to 34 had the **highest proportion of users** (31%), followed by those in the 35 to 44 age group.

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Most Popular RG Features								
	Overall	Male	Female	21-24	25-34	45-54	55-64	65+
Deposit	X	X		X	X			
Loss		X						
Time		X						
Cool-Off		X		X	X			
Self-exclusion	X		X			X	X	X
Combo		X			X			

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Self-Excluders			
<ul style="list-style-type: none"> • 3,742 only used self-exclusion (8,021 used at some point). • Bet on an average of two sites for 23 days of the year. • Wagered an average of \$6/day but average of nearly \$45,000 year (high was 11.5 million). • Placed more than 13,700 bets per year. • More likely to be women in the middle age bracket. 			

Deposit Limit

Play Patterns	N (%)	Variable	Maximum	Mean
Group 1: Only Played After Set up	154 (16.21)	# Sites Wagered*	4.00	1.34
		Total Betting Days*	169.00	10.79
		Max wager (\$)	2000.00	71.30
		Mean Daily wager (\$)	198.70	10.46
		Total Yearly wager (\$)*	3804480.70	34736.78
		Total Number of Yearly Bets*	146953.00	2722.56
Group 2: Only Played Before Set up	198 (20.84)	# Sites Wagered	6.00	1.68
		Total Betting Days	349.00	36.58
		Max wager (\$)	4000.00	105.30
		Mean Daily wager (\$)	641.21	11.36
		Total Yearly wager (\$)	7733666.79	108971.45
		Total Number of Yearly Bets	587235.00	24253.18
Group 3: Played Before and After Set up	598 (62.95)	# Sites Wagered	6.00	1.83
		Total Betting Days	318.00	27.48
		Max wager (\$)	5000.00	102.20
		Mean Daily wager (\$)	805.38	11.19
		Total Yearly wager (\$)	4851122.00	80407.78
		Total Number of Yearly Bets	626137.00	15037.31

*Group 1 v. Group 2 significant for: Total Number of Sites Wagered (p=.036), Total Betting Days (p=.0001), Total Yearly Wager (p=.0007), Total Number of Yearly Bets (p=.0001)
 **Group 1 v Group 3 significant for: Number of Sites Wagered (p=.0001), Total Betting Days (p=.0001), Total Yearly Wager (p=.0001), Total Number of Yearly Bets (p=.0001).

Time Limit

Play Patterns	N (%)	Variable	Max.	Mean
Group 1: Only Played After Set up	214 (34.97)	# Sites Wagered*	5.00	1.47
		Total Betting Days*	324.00	17.40
		Max wager (\$)*	2,400.00	56.86
		Mean Daily wager (\$)	196.45	7.27
		Total Yearly wager (\$)*	1,453,097.42	26,426.24
		Total Number of Yearly Bets*	324,617.00	8,288.63
Group 2: Only Played Before Set up	96 (15.69)	# Sites Wagered	6.00	2.34
		Total Betting Days	332.00	62.07
		Max wager (\$)	1,500.00	147.47
		Mean Daily wager (\$)	58.80	6.63
		Total Yearly wager (\$)	2,665,506.69	163,076.10
		Total Number of Yearly Bets	514,398.00	44682.80
Group 3: Played Before and After Set up	302 49.35	# Sites Wagered	6.00	2.26
		Total Betting Days	279.00	38.83
		Max wager (\$)	11,461.90	173.88
		Mean Daily wager (\$)	421.28	10.71
		Total Yearly wager (\$)	7,454,036.25	136,486.56
		Total Number of Yearly Bets	480,615.00	26,677.72

*After v Before significant for: Number of sites wagered (.0001), Maximum Wager (.0008), Total Yearly Wager (.0001), Total Number of Yearly Bets (.0001).
 **After v Before and After significant for: Number of sites wagered (.0001), Maximum Wager, (.0009), Total Yearly Wager (.0001), total Number of Yearly Bets (.0001)

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Loss Limit				
Play Pattern Groupings	N (%)	Variable	Maximum	Mean
Group 1: Only Played After Set up	108 (22.22)	# Sites Wagered****	5.00	1.42
		Total Betting Days****	148.00	12.75
		Max wager (\$)**	2,000.00	89.65
		Mean Daily wager (\$)	198.70	11.45
		Total Yearly wager (\$)**	3,804,480.70	59,560.54
		Total Number of Yearly Bets****	146,953.00	4,551.48
Group 2: Only Played Before Set up	65 (13.37)	# Sites Wagered	5.00	1.78
		Total Betting Days	221.00	35.43
		Max wager (\$)	1,500.00	131.65
		Mean Daily wager (\$)	118.60	12.46
		Total Yearly wager (\$)	2,201,683.21	145,528.41
		Total Number of Yearly Bets	203,248.00	17,682.51
Group 3: Played Before and After Set up	313 (64.40)	# Sites Wagered	6.00	2.39
		Total Betting Days	277.00	36.80
		Max wager (\$)	15,029.00	203.95
		Mean Daily wager (\$)	293.58	9.52
		Total Yearly wager (\$)	4,874,665.31	109,825.50
		Total Number of Yearly Bets	424,069.00	20,577.90

*After v Before significant for: Total Betting Days (.007), Total Yearly Wager (.006), Total Number of Yearly Bets (.042)
 **After v Before and After significant for: Number of Sites Wagered (.0001), Total Betting Days (.0001), Maximum Wager (.0004), Total Yearly Wager (.0001), Total Number of Yearly Bets (.0001)
 ***Before v Before and After significant for: Number of Sites Wagered (.004), Total Betting Days (.03), Total Number of Yearly Bets (.009)

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Cool-Off				
Play Patterns	N (%)	Variable	Maximum	Mean
Group 1: Only Played After Set-up	134 (19.24)	# Sites Wagered*	5.00	2.05
		Total Betting Days*	306.00	46.56
		Max wager (\$)*	2500.00	117.99
		Mean Daily wager (\$)	145.05	7.42
		Total Yearly wager (\$)*	2820343.01	72870.57
		Total Number of Yearly Bets*	405515.00	24472.88
Group 2: Only Played Before Set-up	243 (35.27)	# Sites Wagered	6.00	1.74
		Total Betting Days	273.00	24.79
		Max wager (\$)	2500.00	101.78
		Mean Daily wager (\$)	232.76	9.40
		Total Yearly wager (\$)	2146104.42	66303.97
		Total Number of Yearly Bets	348845.00	14873.81
Group 3: Played Before and After Set-up	312 (45.28)	# Sites Wagered	6.00	2.17
		Total Betting Days	330.00	31.91
		Max wager (\$)	3500.00	171.57
		Mean Daily wager (\$)	252.52	15.07
		Total Yearly wager (\$)	4755304.48	125109.88
		Total Number of Yearly Bets	821942.00	20991.86

*Before v After significant for: #Sites Wagered (.03), Total Betting Days (.0001), Maximum Wager (.013), Total Yearly Wager, (.006), total # yearly bets(.005).
 ** Before v Before and After significant for: Maximum Wager (.046), Total Yearly Wager (.021).

This Year

- Evaluate random sub-group of 3,000 gamblers around the median for days spent gambling, number of plays, money spent.
- Investigate possible patterns of chasing and/or binge play.
- Conduct longitudinal analysis across years and accounts for sub-group of players.
 - Identify trajectory of players who choose limit setting at various points in play (win, loss, days gambled etc.)

Key Considerations

- **Regulators should have wide-ranging authority to:**
 - Require **any and all data** for analytics;
 - Require operators to **fund** analytics;
 - Require a **wide range** of RG features:
 - Deposit
 - Cooling-off
 - Time
 - Loss
 - Self-exclusion
 - \$2,500 lifetime limit (acknowledge RG, gambling hotline)
 - Statements with deposits, withdrawals, win/loss statistics, beginning and ending balances and self-imposed responsible gambling limit history if applicable.
- **Work with an experienced analytic team from a standardized data platform.**
 - Require operators to put their data into the analytic platform.

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Key Considerations

- **Develop a standardized analytic platform before the go-live date.**
 - Pilot test data submission with operators.
- **Set clear guidelines for ongoing analytics**
 - develop predictive algorithms related to problem gambling and adjust the systems based on evidence-based findings.
 - Have a longitudinal plan in place.
- **Require systemic modifications based on analytics:**
 - Increase the visibility of RG.
 - Include RG education for those with specific patterns of play (high frequency, intensity, duration).


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- > How Others Interact With You
- > What You See
- > How to Keep Your Account Secure
- > Facebook and Advertising
- > Read our Data Policy



Privacy Settings and Tools

Who can see my stuff?	Who can see your future posts?	Friends	Edit
	Review all your posts and things you're tagged in		Use Activity Log
	Limit the audience for posts you've shared with friends of friends or Public?		Limit Past Posts
Who can contact me?	Who can send you friend requests?	Friends of Friends	Edit
Who can look me up?	Who can look you up using the email address you provided?	Friends	Edit
	Who can look you up using the phone number you provided?	Friends	Edit
	Do you want search engines outside of Facebook to link to your profile?	No	Edit

Privacy Shortcuts

Privacy Checkup

- Who can see my stuff?
- Who can contact me?
- How do I stop someone from bothering me?

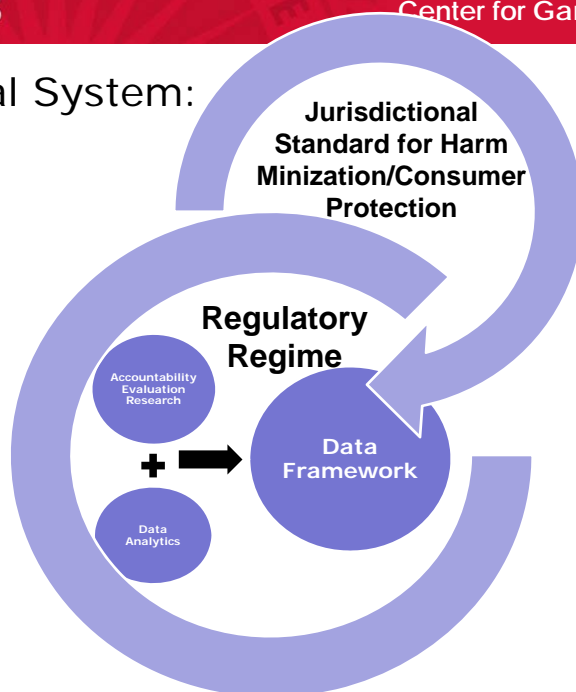
See More Settings or visit Privacy Basics

Key Considerations

Choose an **Opt-Out** versus **Opt-In** system:

- Provide default limits at sign-up.
- Provide education with each RG offering.
- Require patrons to go through each feature to customize setting at sign-up.
- Clearly brand RG consistently across sites in the same way and location.

The Ideal System:



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<http://www.lianower.com>



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