

Monetary Limits Tools for Internet Gamblers: A Review of their
Availability, Implementation and Effectiveness Online

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Executive Summary

Overview

The purpose of the study was to provide a comprehensive review of tools that are available to assist Internet gamblers in setting appropriate monetary limits, and to review available evidence of the effectiveness of these tools in helping Internet gamblers stay within their monetary limits. The objectives were achieved through a thorough examination of the research literature, scans of actual Internet gambling sites, and a search of Internet gambling player discussion forums. The findings from this study are intended to inform the planning, policy, and program development of Internet gambling within Ontario.

Methodology

The methodological approach was to examine the availability and use of monetary limits from three different perspectives. First, a comprehensive literature review of all relevant studies was conducted. The review included sources from academic databases, specialty gambling-related online library collections, and grey literature. Second, a review of 50 gambling sites was conducted. The review focused specifically on identifying the current practices and tools for setting monetary limits, and more generally on responsible gambling information and resources. Third, a review of Internet gambling player discussion forums was conducted. The intent of this activity was to analyze discussions related to setting monetary limits, using other non-limit-setting tools, and coping with general gambling-related concerns.

Summary of Findings

While the empirical evidence on the effectiveness of monetary limits and related Internet responsible gambling measures is limited, generally these tools are positively viewed because they at least encourage gamblers to reflect on the amount of money and time they spend gambling. The picture that emerges from the review is that monetary limit-setting features have the potential to help gamblers reduce excessive gambling expenditure, albeit over the long run and in conjunction with other responsible gambling measures that elicit self-reflection (e.g., player history reports, responsible gambling and problem gambling information, pop-up messaging, normative feedback). However, some Internet sites are falling short of this potential. This is partly because monetary limits are seldom promoted on the site and therefore go unused by players.

The review of Internet gambling sites conducted for the current study identified the current practices and tools for setting monetary limits by type of game. As shown below, monetary limit-setting tools are currently available across the majority of Internet gambling sites. However, there is a great variance in the available options by type of game. While sites are providing players with monetary limit-setting options, the majority of sites do not require players to set monetary limits. In fact, limit-setting features are often only accessible to players after having registered and deposited funds into their gambling account, and few sites impose limits, either by requiring players to set a limit or set a limit on their behalf.

*Summary of Features Available at Internet Gambling Sites**

	Casino	Poker	Sports	Bingo	Lottery
Monetary Limits					
Deposit	All	Most	All	All	Most
Play	None	None	None	None	None
Loss	Some	Few	None	None	None
Bet	Some	Some	None	None	None
Duration of Limits					
Daily	Most	Some	Most	Some	Some
Weekly	Most	Some	Some	Most	Most
Monthly	Most	Some	Some	Most	Few
Site-Imposed Limits					
Set by Site	Some	Few	Few	Few	Some
Required by Site	Few	Few	None	Few	Few
Changing Limits					
Immediate Decrease	All	Most	Most	Some	Few
Delay on Increase	All	Most	Most	Some	Few
Play Reports					
Last 12 Months	Most	Most	Most	Most	Most

* Chart information to be interpreted with caution as it represents sites that have explicitly stated offering these features. Sites that did not specifically state the availability of limit features were considered to not offer them.

This review identified a number of guidelines related to monetary limits to be considered as ways to enhance player protection strategies for Internet gambling sites. The final best practices relate to five key categories of limit setting are:

I. Awareness of monetary limiting features on the website

- Make players aware of the ability to set limits (i.e., type and duration) as part of the registration process.
- Provide players with tools that help set monetary limits on the gambling website (e.g., expense calculators and budget exercises).

II. Setting limits

- Require players to set a deposit limit as part of the registration process or prior to their first play session after creating an account.
- Provide players with options for setting monetary limits. Limits could be set per session, per day, per week or per month.
- Display limits on the player account page and onscreen during play.

III. Notification of limits

- Provide players with a warning (e.g., a pop-up message) that informs them of their remaining limit when players are close to reaching their pre-set limit. Provide players with the option to either choose to continue or to stop playing prior to reaching their pre-set limit.
- Provide information about wins and losses or normative feedback about play when notifying players about pre-set limits.
- Automatically log off players once they have reached their pre-set limits.
- Prohibit gambling until the player's pre-set limit expires.

IV. Changing or re-setting limits

- Enable players to change their pre-set limits through the player account or by contacting customer service. Limits decrease immediately. Increasing limits must have a waiting period and take effect only once the current limit has expired.
- Provide players with confirmation of change of limits by email.
- Enable players to reconfirm their desire to increase their limit when they log in for the first time after the previous limit expires.

V. Player account history

- Allow players to see information about their set limits as part of their transaction or player history. This includes the types of limits set, the duration of limits, and changes made to those limits.

It should be noted that the best practices outlined in this study are based on a review of research, gambling sites, and players in environments that may differ substantially from those experienced by Ontario gamblers. As such, consideration to the idiosyncrasies of each particular

environment should be made when implementing any of these suggested approaches. Also, since Internet (or remote) gambling is a relatively nascent industry, these best practices should not be considered static proposals but rather adaptive considerations that should be re-evaluated as new research and techniques emerge in this very active field.

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Chapter 1: Introduction

1.1 Study Purpose

In August of 2010, the Ontario Lottery and Gaming Corporation (OLG) announced that the province of Ontario will introduce legal Internet gambling in 2012. In that same announcement, OLG made a strong commitment to a responsible gambling program that offers players increased player protections. While the technology that allows an individual to gamble 24 hours a day in the comfort of one's home may increase the risk of problems, the same technology has the potential to provide safeguards at a level that would be difficult in traditional land-based sites. One such safeguard is the ability for players to set limits on their gambling expenditures.

This study provides a comprehensive review of tools that are available to assist Internet gamblers in setting monetary limits, and reviews available evidence of the effectiveness of these tools in helping Internet gamblers stay within their monetary limits. The research objectives are achieved through a thorough examination of relevant literature, scans of Internet gambling sites, and a search of Internet gambling discussion forums for player perceptions' and utilization of monetary limit tools. The findings will inform the OLG responsible gaming program for Internet gambling, as well as future responsible gambling strategies designed to assist online gamblers.

1.2 Background

The Internet gambling industry has grown exponentially since its inception. The number of sites offering gambling has increased from 30 in 1994, to 2,553 in 2012 (online.casinocity.com). In 2003, the global Internet gambling market was valued at an estimated US\$5.6 billion, and it is expected to reach US\$40.2 billion in 2012 (H2 Gambling Capital, 2011) — a very high average annual growth rate (25%) for an industry where a substantial amount of the transactions occur either illegally or in grey markets. In 2010, Internet gambling is estimated to have accounted for 8% of the total gambling market (H2 Gambling Capital, 2010).

Currently, six provinces (British Columbia, Quebec, New Brunswick, Nova Scotia, Prince Edward Island, and Newfoundland and Labrador) offer some form of Internet gambling. Quebec most recently introduced Internet gambling in late 2010. Other Canadian provinces are

exploring opportunities to enter the market, with Ontario and Manitoba most recently announcing intentions to offer Internet gambling

1.2.1 *Problem Gambling on the Internet*

Specific concerns about Internet gambling have been raised in response to particular features believed to facilitate problem gambling (Monaghan, 2009; Wood & Williams, 2007; Griffiths & Parke, 2002; Griffiths, 2006). First, the 24-hour availability to anyone with Internet access means there are essentially no physical restrictions for people with impaired control over their gambling. Second, the Internet offers a faster speed of play, which not only allows more gambling by the player, but can also turn many slower-paced land-based games (e.g., blackjack, roulette) into a continuous style of gambling that has been associated with problem gambling (Griffiths, 1999). This faster speed of play can then be multiplied by the ability to play more than one game at a given time. Coupled with this fast action is the exclusive use of electronic cash, which may desensitize players to losses that may be more strongly felt had physical currency been used (Wood & Williams, 2007; Griffiths, 1993). Third, although players can socialize online, Internet gambling allows for more anonymous and isolative play, which are behaviours identified as risk factors for problem gambling (McMillan & Pitt, 2005). Furthermore, because Internet gamblers are physically isolated from the gambling website, the site cannot identify those who gamble uncontrollably due to drug or alcohol influence and deny them access (Wood & Williams, 2007).

1.2.2 *Responsible Gambling on the Internet*

The Internet offers many innovations and novelties, and many of these technological advancements can be used to facilitate and improve responsible gambling measures. Researchers (e.g., Monaghan, 2008; Wood & Williams, 2009) have pointed out that many responsible gambling initiatives may actually work better on the Internet because of its technological infrastructure. For example, the delivery of responsible and problem gambling information in traditional land-based venues may be undermined by competition from other types of information in the venue, the social stigma associated with seeking this kind of information, and the player's preoccupation with the games. Many of these issues do not exist, or are minimized, in Internet gambling. For example, if online operators want to deliver responsible or problem gambling messaging, they can easily ensure that the message reaches the player. The gambling

operator has full and exclusive control over audio and visual imaging and messaging. Therefore, it is possible to optimize delivery of responsible gambling measures when these resources are utilized in the correct way.

1.3 Report Outline

This report specifically examines tools that are available to assist Internet gamblers in setting monetary limits. The report is structured as follows:

- **Chapter 2** provides an overview of the study methodology, outlining the three-way approach to understanding the availability and use of Internet gambling monetary limits.
- **Chapter 3** contains a review of literature, which includes an analysis of academic, gambling-specific, and grey resources.
- **Chapter 4** contains a scan of Internet gambling sites, highlighting currently available tools.
- **Chapter 5** contains a scan of Internet gambling player forums, providing context for player behaviour and attitudes regarding monetary limits.
- **Chapter 6** concludes the study by synthesizing the findings into a set of best practices.

Chapter 2: Methodology

The following section describes the study methodology. This study examined the availability and use of monetary limits from three different perspectives: a literature review of all relevant studies, a review of active Internet gambling sites, and a review of Internet gambling player forums.

2.1 Literature Review

The literature review component of the study included a comprehensive review of all relevant studies from several different sources. These sources were online academic databases, specialty gambling-related online library collections, and grey literature accessed through web-based searches and professional contacts. The findings from the literature are synthesized and classified into several categories of limit-setting tools. Each tool's effectiveness, related player attitudes, and use are described.

2.1.1 *Academic databases*

The academic database review included key-word searches related to the methods and tools used for setting monetary limits, the use of normative feedback, the use of expense calculators, and the use of pop-up messages in gambling. The following databases were used as part of the search:

- Ingentaconnect
- ProQuest
- PubMed
- PsychINFO
- ScienceDirect
- SpringerLink
- The Cochrane Library
- Web of Science

2.1.2 *Special online library collections*

As well, a search of gambling-related online library collections was conducted. These online collections of articles and reports are of a non-scholarly nature and have been assembled by governments and gambling-related organizations worldwide. They include:

- American Gaming Association
- Alberta Gambling Research Institute
- Australasian Gaming Council
- Electronic Journal of Gambling Issues
- Gambling Research Australia Secretariat
- Ontario Problem Gambling Research Centre
- Responsible Gambling Council

2.1.3 Grey literature

Grey literature that was not captured using the previously described searches was retrieved using online search engines, namely Google Scholar and Google Web. The materials identified as grey literature include industry and government reports, conference papers, newspapers, magazine articles, and academic theses and dissertations. Search terms for this material included:

- (Internet or remote or online gambling or gaming) and pre-commitment
- (Internet or remote or online gambling or gaming) and pop-up messages
- (Internet or remote or online gambling or gaming) and financial calculators
- (Internet or remote or online gambling or gaming) and expense calculators
- (Internet or remote or online gambling or gaming) and money or monetary limits
- (Internet or remote or online gambling or gaming) and spending limits
- (Internet or remote or online gambling or gaming) and normative feedback
- (Internet or remote or online gambling or gaming) and expenditure history
- (Internet or remote or online gambling or gaming) and demographics
- Effectiveness and pop-up messages or messaging
- Effectiveness and financial or expense calculators
- Effectiveness and pre-commitment
- Effectiveness and money or monetary limits
- Effectiveness and spending limits
- Effectiveness and normative feedback
- Effectiveness and expenditure history

2.2 Scan of Internet Gambling Sites

A review of 50 Internet gambling sites was conducted. The review was primarily focused on identifying the current practices and tools for setting monetary limits. More general site information regarding responsible gambling information and features was also collected. The sites were selected from Australia, Austria, Canada, Finland, Ireland, New Zealand, and Sweden, as well as from the United Kingdom's "white list" (Gibraltar, Alderney, Antigua and Barbuda, Isle of Man, and Tasmania).¹ The gambling sites included casino, poker, sports betting, lottery, and bingo style games. A breakdown of each site, the types of games they offer, and where the sites originate is provided in Appendix A.

The review consisted of two stages. The first stage was a scan of all 50 sites for information pertaining to the responsible gambling services and information available to players before registering for an account. The second stage was a more detailed scan of the sites, which involved Responsible Gambling Council (RGC) personnel registering on a sample of sites and using the responsible gambling tools and features, such as limit setting.

2.3 Scan of Internet Gambling Player Forums

In these online discussion forums, players participate in conversations about their experiences with various Internet gambling sites. The primary intent of the review in this study was to identify any discussions that related to setting monetary limits. Other discussions regarding responsible gambling tools and gambling-related problems were also reviewed, since monetary limits (or lack of), may be important factors to these topics.

A search for player forums, message boards, and Internet (or online) gambling was performed using Google to identify all available player forums. Forums with the most members and active threads, and those recommended by players on gambling sites through a snowball sampling procedure, were reviewed. A total of 14 player forums were identified for inclusion in the review. To obtain the most complete information, RGC personnel registered accounts on the sites.

Posts were reviewed in terms of setting limits, responsible gambling features and tools, and gambling problems. While attempts were made to identify forums with a large segment of

¹The white list includes jurisdictions that have met the requirements of the UNITED KINGDOM's *Gambling Act 2005*, and have been approved to advertise their gambling services in the United Kingdom.

Canadian players by searching the list of members, due to the anonymity and privacy associated with online forums, it was difficult to distinguish players by country of residence unless it was disclosed by the player. The findings should therefore not generally be considered to be representative of Canadian users. A listing of all forums included in this review is outlined in Appendix B.

Chapter 3: Literature Review

The following section describes the findings from the literature review component of this study. This section reviews research findings on limit setting, play history reports, pop-up messages, normative feedback, expense calculators, responsible gambling messaging, and risk assessment. Where possible, the review provides evidence of responsible gambling tool effectiveness, player attitudes toward the tool, and the prevalence of tool use. This section concludes with a discussion of the key findings that emerge from the literature.

It should be noted that there has been minimal evaluation of the effectiveness of Internet responsible gambling measures, and even less so that specifically evaluates monetary limits. Most of the existing evaluation research focuses on player acceptance and attitudes towards such measures. The literature review consists mostly of studies on Internet gambling (as opposed to other forms of remote gambling such as mobile gambling) because it has been given the most research attention.

3.1 General Limit Settings

Limits can be imposed on players by requiring them to set a limit, by setting a limit on their behalf, or by providing them with the option to choose their own limits. Limits may be set to control money, time, or both.

3.1.1 Effectiveness

The monetary limit features incorporated into *bwin*, an Internet sports betting site, were analyzed in two different studies that used a sample of over 47,000 players, and were completed over an 18-month period (Nelson, et al., 2008). Both site-imposed and self-imposed limits² on the amount that players can deposit into their gambling accounts are offered on *bwin*.³

Overall, the site-imposed limits did not seem to heavily impact players, as only a small minority (0.03%) ever tried to exceed the deposit limits (Broda et al., 2008).⁴ Broda et al. (2008) suggested that awareness of the deposit limits prevented some gamblers from exceeding the limit

²Site-imposed limits are those set by the company while self-imposed limits are those set by the player.

³Generally, *bwin* does not allow users to deposit more than €1,000 per 24 hours or €5,000 per 30 days (or currency equivalents). There are two exceptions as to when a subscriber can request a limit increase: (1) if a player wins money they may receive a limit increase in accordance to the subscriber's amount of winnings from gambling, and (2) if the subscriber has evidence of exceptional financial means (Broda et al., 2008).

⁴In fact, about 95% never deposited more than half of the daily limit or one-fifth of the monthly limit.

and subsequently losing more money. Gamblers who exceeded their deposit limits,⁵ did not seem to reduce their gambling, but rather changed their patterns.⁶ When comparing their gambling behaviour before and after exceeding the limit, the size of each bet significantly increased while the number of bets decreased slightly. The number of days of play and the percentage of losses did not change. Broda et al. (2008) conclude that players who exceeded their deposit limits were more likely to lose larger amounts of money as they increased their individual bet sizes.

Nelson et al. (2008) examined the same sample of *bwin* customers from Broda et al.'s (2008) study in terms of their use of the site's self-imposed limit option. They generally found that the use of self-set limits led to more responsible gambling. Players that used self-set limits experienced a general decline in the total amount wagered through reduced bet size and frequency. Some gamblers who preferred riskier types of bets (e.g., live action), appeared to have switched to less risky types (e.g., fixed odds) in order to accommodate the monetary limits they set.⁷ Furthermore, more than 10% of the self-set limiters stopped gambling at *bwin* after setting limits. The researchers theorize that the very act of setting monetary limits may motivate gamblers to assess their gambling behaviour seriously, although that relationship could reflect reverse causality.

The findings of Broda et al. (2008) and Nelson et al. (2008) suggest that company-imposed and self-imposed limits on Internet gambling sites can influence people to reflect on their gambling behaviour and influence changes in their behaviour, which can be either positive or negative. Unfortunately we do not know from their research why such a small number of players used the self-set limit feature, nor do we know if they gambled at other sites when they reached their limits.⁸

⁵When a gambler deposits more than their deposit limit, they are sent a notification message about the deposit exceeding the limit, and the deposit is subsequently rejected. Broda et al. contend that the limit notification message did not deter betting activity, but rather players began to make "more calculated, informed risks with single large bets" (Broda et al., 2008, p.7).

⁶We assume that this only includes those gamblers who still had money in their accounts.

⁷Live-action gambling is riskier because wagering can be done continuously as the time elapsed between the wager and outcome is relatively short. Fixed-odds betting, on the other hand, is based on the outcomes of sporting events where the time between the wager and outcome is relatively long. Therefore, betting often does not occur as frequently or as quickly.

⁸Research on *Svenska Spel's* online poker site found evidence of this kind of evasion. 30% of all players who reached their monetary limits on the site gambled at other sites (Stymne, 2008; Internet Poker Committee, 2008). While this may be a notable proportion, this also means that a significant majority (i.e., 70%) did not gamble at

3.1.2 *Player Attitudes*

The literature suggests that Internet gamblers are generally accepting of monetary limits. Griffiths et al. (2009) found in their survey of *Playscan* users that most (70%) viewed monetary limits as “quite” or “very” useful compared to the program’s other responsible gambling features. Some users did report concerns with the *Playscan* monetary limit feature. Almost 20% were frustrated when their play was restricted after reaching their limit. In particular, it disturbed the players when it could take as long as one month to reset the limit, even if the limit was set accidentally. Another opinion raised was that the limits should not include additional winnings gambled, but only apply to the amount initially deposited (Griffiths et al., 2009).

3.1.3 *Use*

Limit setting in Internet gambling can be fairly common in the correct environment, as more than half (56%) reported setting limits through *Playscan* (Griffiths et al., 2009). However, in a study of self-set limits for an Internet sports betting site (i.e., *bwin*), only 1% of the study sample (N=47,134) of *bwin* users used the self-set limit feature during the 18-month study period. One possible reason for this large discrepancy is that *Playscan* offers lotteries, sports betting, and poker while *bwin* only offers sports betting. Sports betting may not be an activity for which gamblers feel they need a monetary limit because it is typically event based. That is, people wager on a sporting event and have to wait a relatively long time to see the outcome of their wager. Poker, on the other hand, is a form of gambling where people can continuously gamble.⁹ A monetary limit may be more applicable for these types of games (see Dickerson, 2003).

Another possible reason for the difference in monetary limit use is that setting limits is mandatory for online poker at *Svenska Spel*.¹⁰ However, players can set impossibly high limits

other sites, which indicates that the monetary limits worked for some players. One half of players at risk of having gambling problems, however, gambled at alternative sites after reaching their *Svenska Spel* monetary limits.

⁹Continuous play implies short elapsed time between bet and outcome that allows continuous betting activity. Continuous forms of gambling have been associated with increased expenditures and a higher risk of problem gambling (Corporate Research Associates, 2006; Griffiths, 1993; Productivity Commission, 1999; RGC, 2006).

¹⁰The mandatory limit-setting of *Svenska Spel*'s online poker service appears inconsistent with Griffiths et al.'s (2009) study of *Playscan*, which reported that 56% of their sample set limits. However, it is possible that at the time of their study, poker was not offered yet and limit-setting was voluntary for the other games (e.g., sports-betting, lotteries). If poker was offered, limit-setting could have been voluntary for all of the games, and later changed to mandatory (at least poker) after their study. Another possibility is that their study could have just reported the rate of limit setting for games where it was voluntary. Lastly, limit-setting is mandatory for all games but the study reported the rate of setting realistic or practical limits (see Internet Poker Committee, 2008).

(e.g., \$1 Million for 24 hours), which effectively disables the function (RGC, 2009). The real use of the function then is measured by those who set realistic limits. According to the evaluation of *Svenska Spel's* online poker site, more than 60% of players set money or time limits that they intended to reach or were “somewhat higher” than what they intended to reach (Internet Poker Committee, 2008). The requirement that online players must set a limit, even if it can be disabled, likely contributes to the high rate of limit setting. Self-set limits on *bwin* are completely voluntary.

3.2 Play History Reports

Giving players information about their expenditure history may serve as a useful tool to encourage monetary limit setting online. One way of providing this information is through a play activity report, which is a historical summary of a person's gambling. The period covered can range from a summary of the previous session to a summary of a specific time period (i.e., previous day, week, month, or year). Various summary options are possible, including time expended, deposits (cash-in), withdrawals (cash-out), wins, losses, and spending-limit status or updates (i.e., how close a player is to their set limit).

As it is fairly easy and fairly common for gamblers to lose track of their gambling time and money expenditures, the play activity report provides them with accurate accounting (RGC, 2009). Therefore, in the absence of flexible limit-setting tools, it is important for online gamblers to have access to their gambling expenditure history as this may help them to stay within a pre-set budget.

3.2.1 Effectiveness

Most of the research completed on the effectiveness of player activity reports has been based on video lottery terminal (VLT) play and the acceptance of such a tool by gamblers. Reports from several jurisdictions show that gamblers appreciate the idea of play activity reports. For example, high interest in play activity reports was expressed in a player card study in Australia, which found that 67% of respondents believed that the information would help them to manage expenditures (Nisbet, 2005a). Further support for this feature comes from field research conducted in Nova Scotia: the testing trials of the Nova Scotia Responsible Gambling Device play summaries. Play summaries were shown to be the most popular feature used, with 68% of

regular gamblers viewing the daily, weekly, or monthly summaries (Schellink & Schrans, 2007). Several participants viewed the play summary features as an “eye-opener,” helping them to appreciate how much money they were spending on VLTs. Support for play summaries was strongest among frequent gamblers (Omnifacts Bristol, 2005).

While gamblers support a play activity report feature, some researchers have raised the possibility that play activity reports may inadvertently prompt some players to attempt to recover losses once they see how much money they have lost (Bernhard & Jang, 2006; Schellink & Schrans, 2007). For example, 9% of players in the Nova Scotia panel study reported gambling more to try to win back losses after seeing their account summary (Omnifacts Bristol, 2007).

In general, play activity reports can be expected to be well-received by Internet gamblers, and can perhaps be a useful tool for Internet players to become more aware of the amount of money they are spending on their gambling. Seeing expenditure histories of online play may help prompt gamblers to set appropriate limits on their gambling; further research is required to evaluate if play activity reports actually result in changes in gambling behaviour and limit setting.

3.2.2 Player Attitudes

Most players view player history reports as a positive asset. Access to financial statements was the responsible gambling feature that was most identified as “quite,” “very,” or “extremely” useful by the online gamblers (75%) in eCOGRA’s (2007) survey. Respondents preferred play activity reports over monetary and time limits, self-imposed bans, and self-assessment tests. In Sweden, gamblers told *Svenska Spel* that the play information and management system feature they most wanted was one that would provide a history of their financial results. Research on play information and management features indicates that gamblers appreciate the opportunity to track and monitor their play (RGC, 2009).

In response to the high interest expressed by player card users, *Svenska Spel* recently introduced *Spelkonto*, a play summary function, to its player card. Player cards are mandatory for all online gambling on *Svenska Spel*’s website. This feature enables players to access all their gambling history with *Svenska Spel* for the past 12 months. *Svenska Spel*’s Internet poker site offers a limited version of a play activity report that is used in conjunction with the monetary and time-limit feature (i.e., the Navigator). The Navigator shows players their current time and

money expenditure in relation to any existing self-imposed limits. This feature allows players to monitor how close they are to reaching their limits. In the evaluation of the poker site, approximately two-thirds of all survey respondents thought this function was “good” or “very good” (Internet Poker Committee, 2008).

3.2.3 Use

Limited information is available on the use of Internet play history reports. Over half (57%) of players were found to have used the *Navigator*, with 22% displaying it on the screen continuously and 35% sometimes turning it off (Internet Poker Committee, 2008).

3.3 Pop-up Messages

One of the responsible gambling tools used to reduce the risk of gambling problems by providing education and awareness of play behaviour is pop-up messaging. The main intention behind pop-up messaging is to encourage breaks in play while making gamblers aware of their gambling behaviour during a gambling session or over a period of time. These messages may convey the amount of time or money spent during a play session, or may be statements that educate gamblers on the odds of winning, randomness, or how the games work. Pop-ups have also been used to address illusions of control and other gambling beliefs and behaviours. These have been most popular for electronic gaming machines (EGMs). However, pop-up messages have also been suggested as a useful tool for Internet gambling (Griffiths, 2008).

Pop-up messages appearing after predetermined periods are suggested as an important means to help online players know how much money they have spent, as well as when they have reached, or are approaching, their pre-set limit. For example, *Svenska Spel's Playscan* provides warning messages to their players when their gambling approaches their pre-set limits. Messages are advised to be clear and non-intrusive, asking customers if they wish to continue, so that they must read and acknowledge the time and duration of their play (Griffiths & Wood, 2008; The National Working Party on Interactive Gambling, 2001). Notifications are advised to pop up at intervals determined by the regulator, stating responsible gambling messages such as “gambling can be harmful” and advising web links to responsible gambling services (The National Working Party on Interactive Gambling, 2001). Monaghan (2009) suggests that since large amounts of money can be spent within short periods of time, pop-up messages that appear more frequently

would be useful, though it is unclear if there is a saturation point that would desensitize users. Further research on pop-up messaging and gambling behaviour is needed to determine the most appropriate interval times.¹¹

3.3.1 Effectiveness

For Internet gambling sites, it has been proposed that pop-up messages can effectively increase informed decision making and reduce the incidence of gambling problems (Monaghan, 2009). Empirical support exists for the use of pop-up messages online, so long as they are readily displayed (Monaghan & Derevensky, 2008). When this occurs, pop-up messages are perceived as relevant, valuable, and containing useful information, thereby minimizing irritation and avoidance (Edwards, Li & Lee, 2002). Furthermore, messages that appear on the player's screen at regular intervals have been proven useful in disrupting play, making gamblers more aware of their play behaviour, such as time and money spent gambling (Monaghan & Derevensky, 2008).

Findings from other fields show that from an information-processing perspective, information given to a user who is engaged in another task is difficult to comprehend since cognitive capacity must be split between the two tasks (Hegarty & Just, 1993). Because of this, Internet responsible gambling strategies displayed on separate web pages during gambling sessions are not particularly effective, since the gambler is engaged with playing. However, pop-up messages appearing on the current page have been considered to be useful by reducing the disruption of moving between two pages, as well as reducing cognitive capacity requirements. Information may be less comprehensible and more disruptive if thinking and attention are split by having the player navigate between responsible gambling information presented in separate windows or tasks (Monaghan, 2009).

Although little research has been conducted regarding the effectiveness of pop-up messaging for online gambling, research on this topic for VLT play may provide a good framework for how pop-up messages can be beneficial for online gambling. Studies evaluating the effectiveness of pauses, pop-up messages, and responsible gambling signage on reducing gambling-related cognitions and risky behaviour, show that pop-up messages on VLTs have an impact on correcting erroneous beliefs and producing changes in gambling behaviour (Cloutier,

¹¹Monaghan (2009) also advocates that messages be highly visible, use an appropriate size (e.g., 75% of screen), and be clearly worded with large font sizing and compelling colours to have optimal effect.

Ladouceur & Sevigny, 2006; Floyd, Whelan & Meyers, 2006; Ladouceur & Sevigny, 2003). Cloutier et al. (2006) show that those who receive messages such as, “no matter how you play, you cannot influence the outcome of the game,” report a lower degree of erroneous perceptions (e.g., illusion of control, dependence between events, and superstition), compared to those who just receive a pause in play.

Studies that examine pop-up messages that communicate a player’s length of session play have produced variable results. Schellink & Schrans (2002) found that a pop-up message with the length of a player’s current session and a request to continue was associated with a small reduction in length of play among all players and a decrease in money spent among high-risk gamblers. This pop-up was only effective when delivered after an hour. Thirty-minute intervals between pop-up messages increased player exposure to the messages and were also associated with a decline in frequency of exceeding limits for high-risk gamblers. Nearly half of participants in Schellink and Schrans’ (2000) study indicated that they never read the message and always continued to play. In evaluating pop-up messages about time spent gambling on VLTs in Alberta, Wynne, and Stinchfield (2004) found that they did not produce any change in spending.

Studies that examine money limit pop-up messages on EGMs have shown these messages to have an impact on players’ awareness of and adherence to pre-set money limits. Wohl et al. (2012) found that participants who were exposed to pop-up messages reminding them of their money limit were more aware of their limits than those who did not receive a pop-up reminder. Research has linked exceeding pre-set monetary limits to dissociation, whereby gamblers are so intensely focused on play that they are not aware of having reached their monetary limit. Stewart & Wohl (2012) show that participants who received a monetary limit reminder were less likely to experience dissociation than those who were not shown the pop-up message. Furthermore, it is suggested that monetary limit pop-up messages may be effective in helping gamblers with problems adhere to pre-set limits.

Other studies have found that pop-up messages on EGMs have an impact on thoughts during a gambling session, as well as behaviours such as taking a break, or reflecting on the amount of time and money that is spent playing. Specifically, Monaghan & Blaszczynski (2010) show that compared to static signs on machines, pop-up messages show a greater positive impact

on gambling thoughts (54% versus 30%), and behaviours (44% versus 19%). Furthermore, messages that encourage the player to reflect on their own gambling behaviour (such as time and money spent gambling), combined with information addressing erroneous beliefs, are more effective in influencing gambling thoughts and behaviours than messages which convey simple information such as the probability of winning (Monaghan & Blaszczynski, 2007; Gallagher, Nicki, Otteson, & Elliot, 2011). Although these studies provide support for the use of pop-up messaging to inform players about gambling, many of them outline limitations that question the reliability and generalizability of their results. For example, the majority were conducted using a limited sample frame, small sample size, laboratory settings and games, and had low response rates for follow-up sessions.

Overall, pop-up messaging for Internet gambling has the potential to create changes in thoughts during play, as well as to encourage self-evaluation of players' own gambling behaviour. Although some research evaluating pop-up advertising on the Internet show that it may lead to information overload and a more negative experience on a site (Edwards, Li & Lee, 2002; Moe, 2006), messages can break dissociation from reality, which is just as likely to occur with gambling online as it is on a VLT or in a casino (Monaghan, 2008; Monaghan & Blaszczynski, 2009). Therefore, this tool can generally be recognized as promoting informed decision making, as well as influencing players' decision to pre-commit to time and money limits by making them aware of their own gambling behaviour.

3.3.2 *Player Attitudes*

Concerns have been raised that providing this kind of information can be viewed as an annoyance when it disrupts a person's gambling session (Sangeeta, Bailey & Harvey, 2006).

3.4 Normative Feedback

Feedback can serve as a powerful tool to help people monitor their behaviour; it also helps people gain perspective into how their behaviour may compare to the norm of others. Specifically, normative feedback entails providing information to an individual regarding how their attitudes and behaviours compare to others of the same age, gender, or other demographic factors. This tool allows people to examine their behaviour in the context of the norm, leading to a realistic perspective of their own behaviour and encouraging re-evaluation of that behaviour

(Cunningham, Hodgins, Toneatto, Rai & Cordingley, 2009; Monaghan & Blaszczynski, 2009). In gambling, some common normative comparisons are behaviours such as the number of gambling formats engaged in, frequency of gambling, and total gambling expenditure (which may help raise players' awareness of their gambling spending habits).

3.4.1 Effectiveness

Research shows that personalized information can improve behaviour compared to generic information, such as the odds of winning (Monaghan & Blaszczynski, 2009; Wood & Williams, 2009; Cunningham et al., 2009), and this has also been shown through research in healthcare (Kreuter, Caburnay, Chen & Donlim, 2004; Marcus et al., 2005; Smeets, Brug & de Vries, 2008; Williams-Piehot, Schneider, Pizarro, Mowad & Salovey, 2003). Importantly, much like other consumption patterns such as alcohol use, gamblers may hold the normative fallacy that others gamble as much as or more than they do themselves. Personalized feedback is designed to correct these normative misconceptions, thereby perhaps reducing gambling problem behaviours, such as overspending.

Some have advocated incorporating feedback to players via a pop-up message (CAMH, 2011). This is currently being done by Sweden's *Svenska Spel Playscan* feature. The more *Playscan* deems a player to be at risk, the more messages that individual will receive (RGC, 2009; CAMH, 2009). Online gamblers have indicated a preference for "light-touch" responsible gambling messages in visual aids such as a "risk meter" or "traffic light" (eCOGRA, 2007), further supporting the use of this type of feedback.

There is limited research on the use and effectiveness of personalized feedback for gambling problem interventions or responsible gambling education. However, a few studies that have examined this topic found that normative feedback provided to players is beneficial for reducing overspending on gambling activities (Monaghan & Blaszczynski, 2009). Cunningham et al. (2009) conducted an experimental project evaluating a personalized feedback intervention for gamblers with problems. Participants either received a personalized feedback summary regarding their gambling behaviour as compared to others, or general safe gambling tips. The feedback group received materials such as a summary of their different gambling activities, a report that compared them to other Canadians of the same gender, a summary of their problem gambling risk level, a description of their gambling cognitions, and a measure of their gambling

misconceptions. The three-month follow-up showed that those who received normative feedback on gambling behaviour had a reduction in the amount of money they spent on gambling and a trend towards lower problem gambling risk scores, compared to those who did not receive this information. Furthermore, gambling behaviour feedback summaries are rated positively among those who receive them, and the majority advocate providing this tool to other players who are interested in evaluating or modifying their gambling behaviour (Cunningham et al., 2009; Wood & Williams, 2009).

Wood & Williams (2009) further support the use of normative feedback by showing participants how “normal” or “typical” their gambling behaviour is, compared to others matched in age and gender. They found that 65% of gamblers found the feedback to be somewhat or very useful, stating that they expect their own gambling to decrease after receiving this information; this proportion increased to 71% for respondents with gambling problems. Although normative feedback is viewed positively through the support of the described research, some limitations do exist, including an empirical method to measure the effects of receiving normative feedback on actual future gambling behaviour.

Studies of alcohol consumption and smoking that have incorporated social norm information into feedback interventions have shown that normative feedback assists in decreasing risky behaviour (Hummer, Neighbours & Pederson, 2008; Neighbours, Lewis, Bergstrom & Larimer 2006). Again, though these studies provide support for the use of normative feedback in reducing problematic behaviour, they had low completion rates, a limited sample of college students, and self-reported data. Nonetheless, normative feedback may serve as a useful tool by encouraging online gamblers to set limits on their monetary expenditures. Normative feedback would enable players to compare their own gambling spending habits to the norm of others, and therefore assist them in keeping within affordable limits.

3.5 Expense Calculators

Expense calculators have been suggested as a responsible gambling tool for Internet gambling. These tools can assist players in planning an affordable budget for their gambling sessions, and players can then set their monetary limits accordingly. Expense calculators parallel

other financial calculators, such as mortgage calculators, with the intention of supporting responsible budgeting.

While the gambling industry does not have applications of an expense calculator for the purpose of setting limits, some treatment organizations have been using gambling expense calculators as a self-help tool. For example, some Australian gambling help websites have a calculator that estimates how much money one would spend annually on gambling, based on a number of factors input by the user. Factors include how many days in a month are spent gambling, the average amount of money taken to gamble, the amount of money withdrawn from an ATM while gambling, and how much money is taken home at the end of the gambling session (Gambling Help Online, 2011). A screenshot image of the *Gambling Help Online* expense calculator is provided in Figure 1. The United Kingdom has a gambling awareness website that also provides players with tools to manage their gambling money and calculate expenses. Specifically, this website has a money management planner where players can enter their income and all monthly expenses into categories such as household spending, financial products, leisure spending (including gambling), childcare, and travel spending. Once the information is entered, the calculator produces a budget summary and the individual's spending breakdown (Gamble Aware, 2011).

Figure 1: Australia's Gambling Help Online Gambling Calculator (Gambling Help Online, 2011)

Gambling Calculator

Ever wondered how much you really spend on gambling over a year? This calculator can give you a true picture of gambling spending.

Calculate Your Spending

To complete the calculator, choose the answers that come as close as possible, on average, to your own gambling.

Gambling Calculator

*1. How many days each month do you usually gamble?

*2. On average, how much money do you take with you each time?

*3. How much money do you usually withdraw from an ATM or EFTPOS while you are gambling?

*4. How much money do you usually borrow from others while you are gambling?

*5. How much money do you usually go home with at the end of a gambling session?

[Calculate](#)

Spending more than expected? Check out your [readiness to change](#).

Gambling can be an expensive form of entertainment. If you want to spend less take a look at our tools for [regaining control](#).

Want to talk over your results? You can speak to a [counsellor online](#)

You can keep a copy of your results in [my profile](#) and retake the calculator as often as you like. This is a good way to monitor your progress.

Are you spending more than you expected? Check out our [money management](#) strategies to regain control of your spending.

In Canada, some gambling providers make brochures available to their patrons about budgeting appropriately. For example, the Nova Scotia Provincial Lotteries and Casino Corporation (NSPLCC) provides a gambling brochure to patrons about how to manage and budget gambling money. The brochure outlines how to keep track of a general monthly budget in order to determine how much money can be spent on gambling. It provides tips regarding pre-commitment of money, sticking to that limit, and limiting access to additional funds. The

brochure comes with a worksheet for players to record living expenses and then document how much money is spent and lost on each gambling session. NSPLCC also has a “best bet” gambling log available on their website, where players can enter and track their gambling time and money, as well as tools and guidelines to budget appropriately over a month’s time. Making expense calculators available on Internet gambling sites as part of other responsible gambling tools may assist players with setting realistic, affordable limits. There is no research that specifically examines the impact of budgeting information or tools on an individual’s gambling patterns.

3.6 Gambling Risk Assessment

A gambling risk assessment may increase the probability of identifying players who may be having problems with their gambling or may develop problems in the future. Identification of at-risk players can be done in two ways: through self-assessment or through play assessment. Self-assessment tools require players to complete a set of questions about their gambling and other related behaviour. The players then receive a rating or a qualitative statement that describes their gambling risk level based on their responses. Play assessment attempts to assess a player’s risk level using a predictive analytics system (computer software). The program employs algorithms to analyze players’ actual gambling amounts and patterns to determine if they are at risk of having problems.¹²

3.6.1 Effectiveness

The evaluation of Sweden’s online gambling services provides some insight into the effectiveness of *Playscan*’s risk assessment features. In Griffiths et al.’s (2009) evaluation, 11% of *Playscan* users were made aware that their problem gambling risk rating had changed their behaviour for better or worse.¹³ According to the evaluation of *Svenska Spel*’s Internet poker site, the risk information received from the self-assessment test changed players’ behaviour. Almost half of the players (44%) the test identified as having gambling problems or being at-risk of having such problems reported that they had reduced their gambling as a result of being identified (Internet Poker Committee, 2008).

¹² There is little information about how these algorithms work and their effectiveness.

¹³ The rating of *Playscan* is as follows: green: gambling under control; yellow: negative behavioural change; red: gambling no longer enjoyable. Of the *Playscan* users whose risk rating had changed, approximately 60% reported that their rating had worsened.

3.6.2 Player Attitudes

When the online gamblers in the eCOGRA (2007) study were asked how useful a self-assessment test was, 75% said it was “quite,” “very,” or “extremely” useful. According to the *Playscan* survey evaluation, almost half (46%) of the survey respondents viewed the self-assessment test as “quite” or “very” useful.

3.6.3 Use

In terms of actual use of *Playscan*'s self-assessment test, research suggests that about 40% of *Playscan* users actually took the test (Griffiths et al., 2009; Stymne, 2008), with the majority of these individuals being at risk of having gambling problems (Internet Poker Committee, 2008).

Playscan also offers play assessments for risky gambling identification. Players have the option of turning on the program to monitor their behaviour. Although 36% of players believed it to be useful, only 10% of players chose to turn on the program (Griffiths et al., 2009; Strom, 2008).

Chapter 4: Scan of Internet Gambling Sites

The following section describes the findings from the Internet gambling sites component of this study. This section presents findings on monetary limit setting, the types of limits available to players, the duration of limits, any restrictions on limits, and availability of play history from sites that explicitly state offering such features. Where appropriate, any general findings about responsible gambling information are also addressed. Please see Appendix C for frequency counts of available limit setting features.

4.1 Types of Monetary Limits Available

There are a few ways that players can set monetary limits (Wood & Griffiths, 2010; IGS, 2009; EGBA, 2009; The National Working Party on Interactive Gaming, 2001; Lotteries and Gaming Authority, 2004; Gambling Commission, 2009), these are:

- a) **Deposit limits** – the maximum amount of money that a player can deposit into their account at any given time. Winnings can either be included or excluded from this figure.
- b) **Play limits** – the maximum amount of money that a player can actually gamble with at any given time. Winnings can either be included or excluded from this figure.
- c) **Loss limits** – the maximum amount of money that a player is allowed to lose at any one gambling session.
- d) **Bet limits** – the maximum amount of money that a player can bet on a single game or on concurrent games.

4.1.1 Casino

The most common types of limit offered on casino sites are deposit limits. Some sites make players aware of the type of limits offered through their responsible gambling page or the gambler's account page. For example, one site states, "we allow players to set their own deposit limits and then we help them with prompts and time-outs to enforce those limits." Other sites include a description of limit-setting tools as part of the general terms and conditions.

4.1.2 Poker

Similar to casino sites, deposit limits are the most common limit-setting mechanism for poker sites. *PokerStars* offers two additional unique options: table and tournament limits. That is, players have the option of restricting their play to a specific table limit, either pot or fixed stakes

(e.g., \$5, \$25, \$100). Similarly, tournament buy-in limits restrict players from playing tournaments that are out of their pre-set maximum buy-in.

4.1.3 Sports Betting

Deposit limits are the most common limits used on sports betting sites. To help players understand the meaning of a deposit limit, one site provided a definition: “deposit limits are the amount you put into your account over a particular period.” *Betfair* offers loss limits that could be applied to a specific game or across all games on that site. A game specific loss limit is described as “a limit that will apply solely to betting on the product for which it has been set” (e.g., sports wagering); whereas a loss limit across all games “will take into account losses across poker, arcade, and sports products.”

4.1.4 Bingo

The majority of bingo sites offered deposit limits, and a small number offered bet limits or play limits. For example, players would see the following on their account pages when setting money limits: “at 888ladies.com we give you the tools to control the amount of money you use to play bingo. You can set your own monthly deposit limits and request to adjust them at any time.”

4.1.5 Lottery

Lottery sites seem to have the least amount of limit offerings, with just over half of the sites reviewed having some type of monetary limit. While deposit limits were common, only half of the sites had this option, much lower compared to other game offerings. A few sites offered play limits, and a unique option of a limit on the number of tickets purchased is offered by the *National Lottery UK*.

4.2 Duration of Monetary Limits

The most common types of duration of monetary limits are daily, weekly, and monthly. Sites that offer play or loss limits also added a per session limit as an option. Out of all the sites reviewed, the majority allow players to choose between two duration options, with some providing three duration options and a few only having one option. The most common option available is weekly.

4.2.1 Casino

From the casino sites reviewed, half offer all three durations (daily, weekly, monthly) as options. Among the other half of the sites, a low number offer only two options, either daily and monthly or daily and weekly, and a few sites offer only one option, either monthly or weekly. Only one of the three sites offering a loss and bet limit also offer a per-session limit as an option to players. Examples include:

- “We can set daily, weekly, and monthly limits as per your request on the following: deposit limits, loss limits, and bet limits. Loss limit and bet limits can also be set per gaming session.”
- “Please set your weekly transfer-in limit. You are establishing the maximum amount that you can deposit into your account over a seven-day period.”

4.2.2 Poker

The majority of poker sites offer players all three duration options (daily, weekly, or monthly). Some sites only present one option, the most common being weekly. About a quarter of sites only offer two options, either daily or monthly. One site offered players the ability to set a deposit limit and then restrict their deposits for a period of six months. Examples include:

- “Create your own personal deposit limit by self-imposing your own weekly amount. Any deposits you have made during the past seven days will apply toward your new deposit limit.”
- “If you wish to block your ability to deposit completely, click the box below.”

4.2.3 Sports Betting

Among the sports betting sites, one-third offer players all three duration options (daily, weekly, or monthly). The most common form is two duration options with the majority of sites offering either daily and weekly or daily and monthly. A few sites offer only one option, either daily or monthly. Examples include:

- “You can choose to implement a daily, weekly, or monthly limit or you can choose to implement a combination of limits. Daily limits are set for a period of 24 hours. Weekly limits are set for a period of seven days. Monthly limits are set for a period of 30 days.”

- “We have functionality available to assist you to limit your deposits for a 24-hour period.”

4.2.4 Bingo

The majority of bingo sites offer all three durations (daily, weekly, or monthly) as options. A few sites offer only two options with weekly being the most common, and either daily or monthly as the second option. A small number of sites offer only one option, with monthly being the most common, and weekly coming close behind.

One site provided an explanation of the limits they offer, “We offer deposit limits in various denominations; the frequencies are a 24-hour limit and a weekly limit. The 24-hour limit means that exactly 24 hours must elapse from when you hit the deposit limit until you can deposit again. With the weekly limit, seven full days must pass.”

4.2.5 Lottery

Lottery sites have fewer options for the duration of monetary limits. The most common duration options are daily and weekly. These two options are offered to players in over three-quarters of sites. The least common option offered is all three durations (daily, weekly, or monthly), with only one site doing so, and another site only presenting a daily option.

4.3 Site-Imposed Limits

Mandatory limits fall into two categories: those that require players to set a monetary limit (i.e., self-imposed) and those that set a limit on their behalf (i.e., site-imposed). The most common mandatory limits require a player to specify a limit, even if that limit amount is self-determined. This typically happens either at registration or prior to the first play session after opening an account. Mandatory limit setting is a feature that most government-owned and government-operated Internet gambling sites employ, such as *Ray*, *Svenska Spel*, *PlayNow*, *Espace Jeux*, *PlaySphere*, and *Win2day*.

Some sites set monetary limits on behalf of players. Generally, these are maximum amounts that players cannot surpass over a specified period of time (e.g., day, week, and month) when setting their own limits. While the majority of site-imposed limits are deposit limits, a few sites also set limits on loss and total account balance over a specified period of time. In general, site-imposed limits are more common among casino sites.

4.3.1 Casino

Half of the casino sites reviewed have site-imposed limits. For these sites, maximum limits are applied to deposits, losses, and account balances. For instance, the Finnish *Ray* site has a maximum loss limit of €500 per day and a maximum account balance of €3,000. In addition, deposits are prohibited from 12:00 a.m. to 6:00 a.m. each day. Austria's *Win2day* has a weekly deposit limit of €800. British Columbia's *PlayNow* website requires players to set a weekly deposit limit amount up to a maximum of \$9,999.

4.3.2 Poker

For poker, few sites impose limits on their players. One site provides players with predetermined deposit limits to choose from. Players are asked to select deposit limits from a drop-down menu of options with a minimum of \$25 per day, \$25 per week, and \$25 per month and a maximum of \$3,000 per day, \$5,000 per week, and \$10,000 per month. Another site limits daily deposits to \$600, weekly to \$1,000, and monthly to \$3,000. Other sites impose limits based on payment method, where amounts vary by type of payment method chosen.

4.3.3 Sports Betting

Few sports betting sites impose limits on their players. One sports betting site provides players with a range of predetermined deposit limits. For instance, players may see the following message on their account page when setting a limit, "Please set a deposit limit from \$50 to \$240,000 or select no limit." Generally, the few sites that impose limits are based on payment method types. Depending on the type of payment method chosen, a maximum deposit limit for the day or per transaction could range between \$2,000 and \$25,000.

4.3.4 Bingo

For bingo sites, mandatory limit setting is rare, with the exception of *PlaySphere*, which requires players to set a deposit limit prior to beginning play. During account registration, players are presented with the following: "the deposit limit is an amount of money which you are required to choose. This is the maximum amount you would like to be able to deposit per week to your alc.ca account." On other sites, limits are imposed on maximum deposit amounts per day, week, and month. For example, players may see the following:

- "Please select your deposit limit from the drop down list (No limit to \$50,000)."

- “Limits per transaction— \$5–\$500; per day— \$5–\$1,000, per week— \$5–\$3,000; and per month— \$5–\$5,000.”
- “You can set a limit on both your deposits and withdrawals each day, week or month. These limits are set by default to \$2,000 per day, \$5,000 per week, and \$20,000 per month.”

4.3.5 Lottery

Some lottery sites impose limits. One site limited the amount of tickets that can be purchased. For instance, the *National Lottery UK* has the following imposed limits: “we set limits on the amount of money that you can add to your *National Lottery* Account per week and the number of Instant Wins that you can play per day. The standard Account Limits are: a Weekly Add Funds Limit of £350 per week; a Play Limit of 75 Buy version of Instant Wins per day; a Play Limit of 75 Try version of Instant Wins per day.”

4.4 Setting Monetary Limits

Generally, players have two avenues that may be used to set monetary limits: the player account page or customer service. While some sites offer both options, the most common way across all game types is through the player account page. Sites that offer limit-setting through customer service allow players to get in touch by telephone, email, or a built-in chat function. Once set, most limits are displayed on the player account page, and rarely are they displayed during play. *Svenska Spel* allows the option to display limits onscreen during play.

Some sites also provide advice to players about how to set limits by asking them to reflect on their spending, play frequency, and play duration. One site presents players with the following when setting a limit, “to help you set limits that are right for you, try answering this short questionnaire: establish what constitutes an acceptable loss before starting to play, note how often you play, and note how long you play during each gambling session. Use your answers to determine how much you would like to allow yourself to spend per day, per week, or per month.”

Some sites also provide players with automatic renewal of their pre-set limit, for example, “when your budget period expires it will automatically be renewed with the same settings unless you choose to change them yourself.”

4.5 Reaching Pre-set Monetary Limits

Once a limit has been reached, the most common form of notification is through the display of a pop-up message, e.g., “we allow players to set their own deposit limits and then we help them with prompts and time-outs to enforce those limits.” In these cases, players are presented with a warning notification stating that they have reached their limit and are unable to play until the next session. For example, if a monthly limit has been reached mid-way through the month, the player must wait until the beginning of the next month to play again. While players are notified when they have reached their pre-set limits, they are rarely notified prior to reaching the limit.

4.6 Changing Pre-set Monetary Limits

Players have the option of changing pre-set monetary limits by contacting customer service or through the player account page. Players are able to either decrease or increase their limit, and sometimes they can request a complete removal of limits. Generally, almost all sites allow limit reductions to take effect immediately, while imposing a waiting period ranging from one to seven days for an increase.¹⁴ A limit increase occurs automatically after the lapsed waiting time. Few sites require players to confirm their limit increase before it takes effect.

4.6.1 *Casino*

For casino sites, the option to remove limits completely is rare. Across all sites, decreases in limits take effect immediately and increases are subject to a waiting period. The most common waiting period is seven days following the expiry of the current set limit. For instance, players are presented the following message, “please be aware that limits set by you and implemented by Casino.com are for your protection and before these can be changed at your request Casino.com will first need to review and consider all the circumstances on a case-by-case basis. In any event if the request exceeds 25% over the limit set by you, you will at a minimum first be given a week’s cooling-off period and at the end of which we will ask you to confirm your acceptance of any implications associated with the changed limit.”

Other waiting period times include 24, 48, and 72 hours. Limit increases automatically occur after the lapsed waiting time. Rarely, players have to confirm their limit increase before it takes effect when they log in after the waiting period.

¹⁴ A few of the sites reviewed did not provide any information on the process for changing limits.

4.6.2 *Poker*

Among poker sites, all limit changes are available through customer service, and only rarely available as part of the player account page. A decrease in limit takes effect immediately. An increase takes between one and seven days to take effect. Most of the poker sites have a waiting period of one day. Players are seldom asked to reconfirm their increase request when they log in after submitting the request. Examples include:

- “For the next seven days, requests to increase your self-imposed limit will be denied. Requests to lower your current limit will take effect immediately.”
- “Requests to tighten your limits will take effect immediately, whereas requests to loosen those limits must wait for a one-day cooling-off period before taking effect.”

4.6.3 *Sports Betting*

Some sports betting sites allowed players to make changes such as decreasing, increasing, or removing limits through the player account page. Decreases were immediate and increases or removals had a one-day or seven-day waiting period. For most sites, players have to contact customer service to change limits. Examples include:

- “These amounts may be revised downwards at any time but any increase will only be implemented after 24 hours following the request. Our customer care team will be happy to provide any further information but are unable to override limits set by customers.”
- “A decreased deposit limit will also be activated instantly. An increased deposit limit will be activated in seven days. If you wish to remove a previously set deposit limit, this will also be activated in seven days.”

4.6.4 *Bingo*

For bingo sites, it is unclear exactly when a player could change a limit but it seems it can happen at any time after the initial limit has been set. A decrease takes place immediately and an increase is subject to a waiting period. Four sites have a waiting period of one day and two sites have a waiting period of seven days before the increase takes effect. Examples include:

- “A decrease in your maximum deposit level or frequency will take effect immediately, but an increase in your maximum deposit level or frequency will take 24 hours to take effect if you have a daily limit applied and seven days to take effect

if you currently have a weekly limit. Our customer service team cannot override these limits.”

- “If you wish to increase or decrease your deposit limit, go to MY ACCOUNT and choose your new limit. If you decrease your limit, the change will take effect immediately. It will take 24 hours for increases to take effect.”

4.6.5 Lottery

For lottery sites, players can change their limits through either making the change on the player account page or by contacting customer service. Few sites impose a waiting period prior to changing or resetting limits. For example, one site states that players have to wait 24 hours after setting a limit before they can change it. Another site does not allow players to change their set limit until the current limit has expired. While another site gives players the option to change the set limit at any time, the change only takes effect once the current limit has expired.

4.7 Play History Reports

Almost all casino, poker, sports betting, bingo, and lottery sites provide players with a history of their transactions (e.g., winnings, losses, deposits, withdrawals, balance). The time frame for the history varies and can be indefinite. The most common time period spans the previous 12 months. Other options include 90 and 180 days. For the most part, play history is available on the player account page. Rarely, players have to contact customer service to receive an emailed report.

4.7.1 Casino, Poker, Sports Betting

Among casino, poker, and sports betting sites, play history reports generally include bets, balance, deposits, withdrawals, winnings, and losses. The most common time period for play history data is 12 months. Some sites provide data from as little as the current day, 24 months, or an unlimited time period. For some sites, players wanting more detailed transactions have to contact customer service to receive an emailed report.

4.7.2 Bingo

For bingo sites, play history reports can generally be viewed on the player account page and include information such as wins, losses, deposits, games played, and outcomes of games. While most sites allow players to see their play history for the last 12 months or from the first

transaction ever made on the account, some sites are limited to providing information only for the previous 10 games.

4.7.3 Lottery

Among lottery sites, play history reports on the player account page typically include winnings, tickets bought, and deposits. Play history reports dating back to the previous 12 months are the most common; however, reports dating 90 and 180 days back are also available. In some instances, players wishing to have play history dating further than the time frame provided can contact customer service.

4.8 Responsible Gambling Information Provision

Generally, sites have some form of responsible gambling information page; often this information is not readily accessible. For the most part, responsible gambling pages are buried at the bottom of the website. It is rare to see the responsible gambling page link prominently displayed on the homepage. The type of information varied by Internet gambling site, but at minimum the types of information provided are tips to keep gambling at low risk, limit-setting tools if available, and self-exclusion. Warning signs of a gambling problem, self-assessments, and resources for locating problem gambling community services are rare.

Chapter 5: Scan of Internet Gambling Player Forums

Internet gambling message boards (or forums) can be an important source of information for Internet gamblers (eCOGRA, 2007). A survey of Internet gamblers found that 40% of respondents had visited Internet gambling message boards or forums quite regularly (at least once a week) to find information about sites, read up on Internet gambling news, or seek promotional offers (eCOGRA, 2007). These forums provide Internet gamblers with the opportunity to ask questions and share experiences on a variety of topics related to Internet gambling, including:

- Gambling strategies
- Reviews of sites (i.e., casino, poker, sports betting, bingo, lottery)
- Gambling industry operations—land-based and Internet
- Promotions and bonuses
- Gambling-related problems (e.g., financial, family, seeking support)

5.1 Monetary Limits

Most of the discussions related to monetary limits were started by players looking for ways to reduce their future losses, albeit after they have already suffered significant losses. Players asked, “What safeguards are you putting into place every day to keep yourself safer on the path of gambling?” A common response was setting limits.

- “I allocated myself a weekly allowance.”
- “Reduce my online limit to \$100 a month.”
- “Cancel your e-wallets and reduce the limits on your credit card or debit card so you can’t do much damage.”

5.2 Types of Monetary Limits

A variety of limits were offered as suggestions, varying in length of time and type.

Some recommended a monthly budget,

- “I use a budgeted amount each month.”
- “I always stick to my set budget that I put aside every month.”

A few players used per-session loss or win limits,

- “I set a [winnings] goal before the first spin of a session at an online casino. If I start with a few hundred I’ll usually set my goal to be about three times what I deposited. If I ever achieve this I’ll withdraw no questions asked.”
- “Set an hourly entertainment budget.”
- “I expect to lose—it will cost me this much for this long and when the session bankroll is gone, my play is over.”
- “Keep an eye on how much you are spending, and don’t be tempted to play ‘just one more game’ once you have reached your limit.”
- “Setting limits really should be dependent on how comfortable you are with the amount you are willing to lose.”

Others felt that limits should be based on available finances,

- “You should always spend within your means and this should be one of the main factors you use when allocating the amount of time and money you spend playing online.”

5.3 When to Set Limits

Some discussions focused on when to set limits with several players suggesting that limits should be made in advance of a play session,

- “By deciding on your win or loss amount before you play, and sticking with it, a player doesn’t have to worry about losing so much that they can’t afford rent.”
- “Before you start playing a session, be sure to set a limit for how much you need to win before cashing out and the maximum you want to deposit and play with.”
- “Always set limits before you start.”

5.4 How to Set Limits

In some forums, players requested advice on how to set up rules to restrict their spending on Internet gambling. From the posts reviewed, many players were aware of the limit-setting features available on some Internet sites. Players were also aware of Internet sites that were regulated and therefore required to have some form of responsible gambling features. Examples of player responses include:

- “I organized with the website to restrict my access to the casino part of the website and limit my deposits to \$200 a month.”
- “Casinos that are regulated in reputable gaming jurisdictions are required as part of their regulatory code of conduct to allow players to set their own limits for how much they want to play per day, week, month, or year.”
- “Some Internet platforms are starting to implement features (sic) that allow players to set their own limits.”
- “I just found that [an Internet casino platform] is now offering a means of curbing your spending by shutting you off after a certain amount of time being played in the casino and these are things that you can set yourself.”

Others suggested contacting customer service,

- “One can easily call the customer support department and request that they apply spending limits on your account where you won’t be able to deposit more than a certain amount of money in a predefined period of time.”

5.5 Exceeding Limits

While many players seemed to be using strategies to limit their spending either through a budget or an Internet site restriction, it was not uncommon for players to exceed their pre-set limits. These discussions were mostly centered on chasing losses as the key factor in exceeding limits. Players said:

- “You should never chase your losses. It’s the best and most sure way that you’ll exceed any hard limits you set for yourself.”
- “Chasing your losses gets you nowhere but in more debt, regardless of gambling activity. Be sure that you set good limits and really DON’T go over and above your means.”

Another contributing factor to exceeding limits is the ability to play multiple games at the same time through alternative sites. As one player said,

- “I even put a \$10 limit on my account, but once I had used that and lost, I wanted to recoup that so I ended up going on another site instead.”

- “Playing at one casino gives you far more control over setting limits and controlling your spending habit. Many of us have used secondary or tertiary casinos to chase losses.”

Other players stressed that, irrespective of setting limits on an Internet site, one should have self-restraint when reaching those limits,

- “If you reach this limit before the end of the month, just be sure to show some restraint and not go over your set limit.”
- “So the responsibility to keep to our limit belongs with us, I think. Part of the acknowledgement that we don’t stick to our own values, that we bend them in our moments of weakness.”

5.6 Increasing Pre-set limits

There were limited discussions on changing pre-set limits. Some of the comments included:

- “If you can’t stick with the limits you set out beforehand, then you shouldn’t be playing at all.”
- “If you find that you are going above your limit way too early, you may want to gradually start raising that limit but never go so far above and beyond your set limit that you start incurring debt that you can’t pay off.”

Players have also shared their experiences with increasing limits and noted that there is a waiting period before the change takes effect,

- “I was on online chat to get my deposit limits raised and they said no problem but it would take 24 hours.”

5.7 Player Attitudes Toward Setting Limits

Few player discussions seemed to show a general acceptance of setting limits.

- “Features like this definitely make it easier to not get away with over-spending at online casinos.”
- “I think that having restrictions on money permitted to be played per week, per month, per year is a great feature to have. [Some Internet sites] may already offer this but surely when [more jurisdictions begin] regulating Internet gambling you’ll start

seeing more of these kinds of features to help prevent problem gambling being implemented within online casino software.”

- “I think that it's a pretty unique and interesting feature for them to offer and will definitely help those who simply can't resist fight the urge to play by limiting the amount they ‘can’ play.”

5.8 Responsible Gambling

One forum had a post asking for player perspectives on responsible gambling. A variety of responses were elicited, including:

- “One should always gamble with pre-set limits, a good understanding of the risks and in the case of Internet casinos, take the time to practice the games you want to play with money. Internet play has a very different flow and pace to it.”
- “Minimizing the risks and learning the games you play are a big part of responsible gambling. Play for enjoyment, have reasonable expectations and set your limits in advance.”
- “If there's one lesson that I've learned that has helped me so as to not get overly addicted and play in excess or beyond my means it's that I've implemented what I like to call time based gambling. I'm sure that many people do this already and that it's nothing unique necessarily but it's certainly something that's worked relatively well for me. Setting a limit to the amount of time you want to spend with each gambling session I think is key.”
- “I think it's key that people set strict time limits or spending limits to how they play online I think that setting either works good in attempting to curb spending habits and over spending more importantly.”

Other players noted that responsible gambling strategies are not used when players begin to gamble, but rather when they have suffered significant losses,

- “I think we all think about it after it's too late and the damage is done.”
- “People are only able to explore responsible gaming when they feel they haven't been gambling responsibly.”

5.9 Gambling-Related Problems

The scan of player forums shows that players are asking for advice with and support for gambling problems.

5.9.1 *Requesting Help for Gambling Problems*

It is very typical for players to share their experience of how they developed gambling problems as a result of either Internet or land-based gambling. Many share their debt amounts and seek support from others who may be experiencing similar issues.

- “I started gambling on the Internet four years ago when I started a stressful job. I have found I am now spending any free income on it and it’s beginning to ruin my life. I want things to change.”
- “There was a time I got in so much debt gambling online that I got a loan for \$10,000 and then started to gamble again... I have really messed up considering I now owe that same \$10,000 and now I owe \$1,850 on one credit card and \$3,700 on another. It just seems like my life is falling apart completely.”

5.9.2 *Advice on Improving Features*

Forum members have given suggestions on how problems related to Internet gambling may be reduced. These suggestions included having limit-setting features, providing maximums for limits that cannot be overridden, providing information about the signs of a gambling problem, and providing help resources.

- “I thought I had a gambling problem...it does help a lot if the casinos I played at would offer me the ability to set my own limits but most of them unfortunately don’t offer anything as such. Hopefully the casinos online of the future will be able to offer such things, if they do; I think that it will definitely help these types of problems for players.”
- “The best way to curb any gambling problem is to enforce strict restrictions as per what the maximum amounts are that people can possibly play.”
- “I would like to see on ALL portals a clear link to problem gambling and help pages.”

5.9.3 *Setting Limits as a Strategy for Dealing with Gambling Problems*

From the stories of gambling problems, it is apparent that players tried to reduce their spending by setting limits. For some players, setting limits helped them reduce their spending.

- “For a few months, I played casino on net and lost a few thousand over those few months. I found the casinos on net were not very helpful in stopping me from losing more than \$50 a month. I wrote to them and told them I had a problem and asked to put a monthly limit. With this limited amount of playing money I was not interested in playing anymore.”

However, the majority of players mentioned that by the time they employed these strategies they “had crossed the line” and were only concerned with winning back losses.

- “The problem was that I kept spending more and more money and more and more time on gambling. I wasn’t able to control it—I would set limits and break them. I did it repeatedly.”

5.9.4 Money Management Advice

Players were asking others for advice on money management, in light of debts. As one player asked,

- “I’m looking for something which could help me project forward for a period of time how much money I have each month.”

Many responded with money management software such as Quicken, MS Money, or Excel. This suggests that players are in need of and may benefit from tools that help keep track of spending over time, as well as tools that provide a picture of what is affordable to spend.

5.9.5 Articles on Problem Gambling

Approximately one-half of the forums reviewed provided information on problem gambling. Typically the information ranged from news articles on gambling problems, lists of warning signs, tips to curb excessive Internet gambling spending (money or time), and help resources available to Internet players requesting advice to cope with gambling problems (either their own or a gambling problem of someone they know).

Chapter 6: Summary and Best Practices

While the empirical evidence on the effectiveness of monetary limits and related Internet responsible gambling measures is limited, these tools are generally positively viewed due to their usefulness in at least encouraging gamblers to reflect on their money and time spent gambling. For example, pop-up messages, player history reports, normative feedback, and expense calculators can serve to notify gamblers of pre-set limits, risky play, as well as help them budget appropriately. In fact, research has shown that tools that allow gamblers to reflect on their own gambling behaviour, rather than simply presenting information, are more effective at creating positive behaviour change (Monaghan & Blaszczynski, 2009; Monaghan & Blaszczynski, 2007; Gallagher et al., 2011).

The review of Internet gambling sites conducted for the current study identified the current practices and tools for setting monetary limits by type of game (see table below). As shown, monetary limit-setting tools are currently available across the majority of Internet gambling sites reviewed; however, there is great variance in the available options by type of game. Across all game types, the most common type of monetary limit is a deposit limit. Few sites offer players additional limit-setting options such as loss or bet limits and none of the sites reviewed offered play limits. Lottery sites have the least monetary limit-setting options in comparison to all other game types. A similar variance is found in the duration of the monetary limits. It is typical for sites to offer daily, weekly, and monthly options and the most common duration for a monetary limit is weekly. The absence of multiple types of monetary limits and durations suggests that monetary limit options could be expanded to better meet the needs of each player.

*Summary of Features Available at Internet Gambling Sites**

	Casino	Poker	Sports	Bingo	Lottery
Monetary Limits					
Deposit	All	Most	All	All	Most
Play	None	None	None	None	None
Loss	Some	Few	None	None	None
Bet	Some	Some	None	None	None
Duration of Limits					
Daily	Most	Some	Most	Some	Some
Weekly	Most	Some	Some	Most	Most
Monthly	Most	Some	Some	Most	Few
Site-Imposed Limits					

	Casino	Poker	Sports	Bingo	Lottery
Set by Site	Some	Few	Few	Few	Some
Required by Site	Few	Few	None	Few	Few
Changing Limits					
Immediate Decrease	All	Most	Most	Some	Few
Delay on Increase	All	Most	Most	Some	Few
Play Reports					
Last 12 Months	Most	Most	Most	Most	Most

* Chart information to be interpreted with caution as it represents sites that have explicitly stated offering these features. Sites that did not specifically state availability of limit features were considered to not offer them.

While sites are providing players with monetary limit-setting options, the majority of sites do not require players to set monetary limits. In fact, limit-setting features are often only accessible to the player after having registered and deposited funds into their account. Few sites have implemented site-imposed limits (either requiring the player to set a limit or setting a limit on behalf of the player). Site-imposed limits are more common among sites that are operated by government jurisdictions (e.g., *Espace Jeux*, *PlayNow*, *PlaySphere*, *Ray*, *Svenska Spel*, and *Win2Day*). It is with these sites that players are required to set a monetary limit during the account registration process or at least prior to their first play session.

Internet gambling sites provide players with multiple ways to set monetary limits (e.g., directly on the website, or by email, telephone, or chat). Typically, monetary limits are set through the player account page or through customer service, with the player account page being more common. Similarly, players can use those avenues to change their monetary limits once established. When it comes to changing limits, a request to decrease a limit takes effect immediately. By contrast, requests to increase a limit may require a waiting period of one to seven days before being implemented. Most of the sites reviewed notify players once they have reached their set monetary limit. The most common way of notifying players is through a pop-up message onscreen. It is rare for players to receive onscreen pop-up messages warning of limit during play before the limit has actually been reached. This suggests that players may not be aware of their set limit while playing and could benefit from having periodic reminders of the limit balance during play.

While almost all sites have a responsible gambling information page, accessing the responsible gambling page is often difficult due to the somewhat hidden location of the link at the bottom of the site. The most common information is responsible gambling tips, a description

of limit-setting features and the self-exclusion program. Few sites offered detailed responsible gambling information such as warnings signs of a gambling problem, self-assessment, or help resources. This suggests that sites could incorporate more comprehensive information on responsible gambling and problem gambling that may be of use for players. Players could also benefit from having the responsible gambling page in a more prominent location.

Government-operated sites are advancing the implementation of monetary limits by offering additional features such as displaying the set monetary limit onscreen during play, notifying players when they reach or are about to reach their set limit, logging off players when limits are reached, and requiring players to confirm an increase to a limit upon log-in.

The review of player forums presented the perspectives of Internet gamblers with regard to setting monetary limits, using other non-limit-setting tools, and coping with general gambling-related problems. Overall, there is a general acceptance of setting limits among players and players agree that responsible gambling is important when gambling. Some of the players on these forums are aware of which Internet gambling sites offer monetary limits, as well as which sites are regulated and are required to have responsible gambling features. That being said, not all players who are aware of limit-setting features on sites use them.

Player discussions around monetary limits tend to focus on ways to minimize future losses. Often, players are interested in setting limits only after they have already suffered significant losses and, in some cases, incurred debt. Common recommendations to minimize losses include setting monetary and time limits prior to starting a gambling session and creating budgets based on available finances. Despite using this strategy to reduce excessive spending, players commonly exceed their limit, which is often a result of chasing losses or playing multiple games simultaneously on different sites.

Few player forums offer information on problem gambling; therefore, it is not surprising to find players discussing and requesting help for gambling problems on forums. Players provide support for one another by sharing their experiences and strategies for dealing with gambling problems. This includes advice on setting limits, being aware of the signs of a gambling problem, and providing help resources. While players benefit from each other's experiences, they could also benefit from having access to detailed information on problem gambling at the sites where they play.

The review of player discussions suggests that players may benefit not only from having access to tools that could facilitate setting limits (e.g., expense calculator, budget worksheet) but also to problem gambling information on Internet gambling sites that they visit.

Based on the findings of this review, best practices are outlined within five general categories as outlined below:

1. Awareness of monetary limiting features on the website

- Make players aware of the ability to set limits (i.e., type and duration) as part of the registration process.
- Provide players with tools that help set money limits on the gambling website (e.g., expense calculators and budget exercises).

2. Setting limits

- Require players to set a deposit limit as part of the registration process or prior to their first play session after creating an account.
- Provide players with options for setting monetary limits. Limits could be set per session, per day, per week or per month.
- Display limits on the player account page and onscreen during play.

3. Notification of limits

- Provide players with a warning (e.g., a pop-up message) that informs them of the remaining limit when they are close to reaching their pre-set limit. Provide players with the option to either choose to continue or to stop playing prior to reaching their pre-set limit.
- Provide information about wins and losses or normative feedback about play when notifying players about pre-set limits.
- Automatically log players off once they have reached their pre-set limits.
- Prohibit gambling until the player's pre-set limit expires.

4. Changing or re-setting limits

- Enable players to change their pre-set limits through the player account or by contacting customer service. Decreasing limits take place immediately. Increasing limits must have a waiting period and take effect only once the current limit has expired.
- Provide players with confirmation of change of limits by email.

- Enable players to reconfirm their desire to increase their limit when they log in for the first time after the previous limit expires.

5. Player Account History

- Allow players to see information about their set limits as part of their transaction or player history. History will include the types of limits set, the duration of limits, and changes made to those limits.

6.1 Next Steps

Based on the findings from this review, several areas for further research have been identified. In general, more empirical evidence is needed to substantiate many of the qualitative observations that appear in this study. Other data collection methods would be useful to better understand gamblers' attitudes and preferences regarding Internet limit setting. Interviews, focus groups, and surveys would provide more robust conclusions on the issues identified in this study. An Ontario-specific study would be a meaningful extension. Since Internet gambling has transcended many jurisdictions, most of the research to date has been with sites or players outside of North America, and it is unclear what idiosyncrasies there are in Ontario.

In terms of tool-specific research, exploring the impact of normative feedback in the context of Internet gambling and general gamblers (e.g., non-treatment) would be useful. To date, the large majority of normative feedback research has been with health-related issues (e.g., alcohol and smoking). While some research exists for the context of gambling, it tends to be related to individuals in treatment for gambling problems. Also, identifying ways of improving the content details of pop-up messages to impact a gambler's play activity effectively, and reviewing the impact of play history reports on player behaviour would provide clarity about their effectiveness. For example, some concerns have been made that they may inadvertently prompt some players to chase losses. Evaluating the effectiveness of expense calculators in helping gamblers devise a realistic and affordable budget, and encouraging gamblers to set monetary limits would also be useful, as would examining the impact of monetary limits on Internet gamblers in all game types. To date, such research has only pertained to poker players on Internet sites.

6.2 Limitations

As stated previously, the literature review conducted in this study produced a limited amount of findings due to the fact that research specifically related to Internet gambling is still in its infancy. Also, the exclusion of non-English papers published in journals or by governments may have eliminated literature that contained relevant information to the topic.

The scan of Internet sites and player forums was not comprehensive, had self-selected samples, and therefore was not representative of all available sites—the inclusion of more sites may reveal different findings. The scan of player forums was focused on the opinions of both regular players and those who may be experiencing problems with their gambling in regards to monetary limits, responsible gambling, and problem gambling. However, the review was primarily descriptive. Empirical tests of their opinions may elicit different or more robust conclusions.

Finally, although every effort was made to conduct a review of forums with Canadian participants, this study does not purport to be representative of this or any other population. Therefore, idiosyncratic characteristics stemming from culture, sociology, or regional demographics may bias the findings and any application should be considerate of regional differences.

6.3 Conclusion

The development and implementation of monetary limits for Internet gambling sites have moved the industry forward in terms of player protection. Monetary limits are an essential part of a responsible gambling strategy for an Internet gambling site. While the large majority of Internet sites offer some sort of monetary limit, there is little research on the impact of monetary limits impacting a player's gambling behaviour. The findings of this review suggest that there is a need for more monetary limit-setting features as well as the desire from players to have such limits on Internet gambling sites. More specifically, players are calling for site-imposed monetary limits and the provision of more comprehensive responsible gambling and problem gambling information.

There is evidence that some Internet gaming operators are implementing monetary limit-setting features with a greater focus on player protection. Features include offering multiple types of monetary limit options (e.g., session, table, tournament buy-in, game specific), requiring

a player to set a monetary limit during account registration, displaying pre-set monetary limits onscreen during play, and requesting confirmation for any limit increase. These are independent initiatives with the intention of protecting players from developing problems.

The broad picture that emerges from the review is that monetary limit-setting features have the potential to help gamblers reduce excessive gambling expenditure, albeit over the long run and in conjunction with other responsible gambling measures that elicit self-reflection (e.g., player history reports, responsible gambling and problem gambling information, pop-up messaging, normative feedback). However, some Internet sites are falling short of this potential. This is partly because monetary limits are seldom promoted on the site and therefore go unused by players. Other shortcomings include an absence of responsible gambling and problem gambling information and resources, and non-existent or excessive monetary limit maximums.

It is important for Internet gambling site operators to consider implementing monetary limits as part of a comprehensive responsible gambling strategy. This includes providing players with the tools they need to be in control of their gambling but also to reflect on their behaviour. Any initiative that advances the implementation of monetary limits is to be consistently monitored and reviewed to ensure the progression of player protection.

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Appendix A – Listing of Internet Gambling Websites

The following is a listing of all Internet gambling websites that were reviewed by game type.

Game Type	Website	Jurisdiction
Casino	Sky Vegas	Alderney
	Casino	Gibraltar
	888 Casino	Gibraltar
	Inter Casino	Malta
	Smart Live Casino	United Kingdom
	Ray.fi	Finland
	PlayNow Casino	Canada (British Columbia)
	EspaceJeux	Canada (Quebec)
	Win2day	Austria
	32Red Online Casino	Gibraltar
Poker	Pkr	Alderney
	Party Poker	Gibraltar
	Poker Stars	Isle of Man
	Everest Poker	Malta
	Bodog.ca Poker	Antigua and Barbuda
	Bwin Poker	Gibraltar
	Svenskaspel Poker	Sweden
	Poker Kings	Malta
	Titan Poker	Antigua and Barbuda
	Carbon Poker	Malta
Sports Betting	Party Bets	Alderney
	Bet 365	Gibraltar
	Bet Fair	Tasmania
	Coral	United Kingdom
	Expekt Sportsbook	Malta/ United Kingdom
	GlobetSport	United Kingdom
	Ladbrokes Sportsbook & Racebook	Gibraltar
	Centrebet.com	Australia (Northern Territory)
	SportingBet	Alderney
	10bet Sports	United Kingdom
Bingo	Bunny Bingo	Alderney
	Wink Bingo	Gibraltar
	Bingo Paddy Power	Isle of Man
	Unibet Bingo	Malta
	William Hill Bingo	Gibraltar
	Betfred Bingo, lotto and games	Gibraltar

Game Type	Website	Jurisdiction
	Betsson Bingo, games and scratch cards	Malta
	Playsphere Bingo	Canada (Atlantic region)
	Foxy Bingo	Gibraltar
	888Ladies	Gibraltar
Lottery	The Lotter	United Kingdom
	National Lottery UK	United Kingdom
	OZ Lotteries	Australia (NSW)
	Big Fat Lottos	Isle of Man
	Scratch2cash	Malta
	Winnings.com	Malta
	National Lottery Ireland	Ireland
	My Lotto.co.nz	New Zealand
	Mirror Scratch Cards	Malta
LotteryWest	Western Australia	

Appendix B – Listing of Internet Gambling Player Forums

The following is a listing of all player gambling and problem gambling forums that were reviewed.

Gambling Forum	Total Members	Year started
Latest Casino Bonuses Forum	45,152	2007
Gambling Forum	41,009	2000
WINNERonline Gambling Discussion	35,440	2000
CasinoMeister Online Casino and Poker Forum	18,086	1998
GamTrak Forum	10,381	2000
Bonus Paradise Gambling Forum	6,425	2000
Ask Gamblers	2,282	2006
The Hodgepodge Online Gambling Forum	1,666	2000
Casino Advisor Online Gambling Forum	N/A	2008
Best Gambling Forums	N/A	2010

Problem Gambling Forum	Total Members	Year started
GamTalk Forum	11,212	2008
Gambling Therapy Forum	10,698	2005
GamCare Forum	N/A	2005

Appendix C – Listing of Internet Gambling Site Limit Features

The following is a listing of all available limit features by type of internet gambling site that was reviewed.*

	Casino	Poker	Sports	Bingo	Lottery
Monetary Limits					
Deposit	10/10	8/10	10/10	10/10	7/10
Play	0/10	0/10	0/10	0/10	0/10
Loss	4/10	2/10	0/10	0/10	0/10
Bet	4/10	4/10	0/10	0/10	0/10
Duration of Limits					
Daily	7/10	5/10	8/10	6/10	5/10
Weekly	7/10	6/10	6/10	8/10	7/10
Monthly	8/10	5/10	5/10	7/10	2/10
Site-Imposed Limits					
Set by Site	5/10	2/10	2/10	3/10	4/10
Required by Site	3/10	2/10	0/10	3/10	3/10
Changing Limits					
Immediate Decrease	10/10	8/10	7/10	6/10	3/10
Delay on Increase	10/10	8/10	7/10	6/10	3/10
Play Reports					
Last 12 Months	7/10	7/10	8/10	7/10	8/10

* Chart information to be interpreted with caution. Figures represent sites that have explicitly stated offering these features. Sites that did not state availability of limit features were considered to not offer them.