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Division of Gaming Enforcement Comments Regarding the 2022 Rutgers Internet Gaming Report (Released August 2026)

The 2022 Rutgers Internet Gaming Report ("Report") analyzes Internet gaming data from calendar year 2021. Since 2021, New Jersey's responsible gaming framework has continued to evolve through regulatory changes, enhanced operator practices, and Division of Gaming Enforcement ("Division") initiatives. In the Division's view, several of the Report's recommendations no longer reflect current market conditions and regulatory practices. These comments from the Division provide additional context regarding certain recommendations contained in the Report.

Recommendation 1

Recommendation 1 focuses on targeted responsible gaming interventions for older and younger players based on 2021 data showing low uptake of responsible gaming tools and higher risk indicators for certain age groups. It recommends demographic targeting, stronger promotion of responsible gaming tools, and earlier integration of those tools at account signup. Since 2021, operators have increased the prominence of responsible gaming tools within player accounts and at account registration. Some operators now include limit-setting prompts during onboarding or early account activity. In addition, the Division has supported broader responsible gaming awareness through media campaigns and initiatives surrounding major sporting events including most recently the FIFA World Cup. As a result, the 2021 data regarding responsible gaming tool utilization may not fully reflect current practices or player engagement.

Recommendation 2

Recommendation 2 addresses self-exclusion safeguards, including contract revisions, enforcement obligations, standardized disclosures, and improved tracking of self-excluded individuals. Operators are required to discontinue direct marketing once a patron self excludes. Although not instantaneous, operators must take steps to prevent further outreach. The Division actively investigates violations, imposes fines when operators allow self-excluded patrons to wager, and requires forfeiture of player losses in those cases. The Division also has reviewed and standardized self-exclusion language across operators to improve consistency. With respect to tracking and accuracy, the Division's self-exclusion system already provides reliable monitoring of self-exclusion status and operator compliance. Accordingly, any suggestion that the current system does not operate effectively is not consistent with the Division's experience or available data.

RUTGERS UNIVERSITY
Center for Gambling Studies

Internet Gaming in New Jersey

Calendar Year 2022 Report to the
Division of Gaming Enforcement
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About the Center for Gambling Studies (CGS)

The CGS at Rutgers University is a multidisciplinary research, policy, and training center, dedicated to driving global decision-making on issues related to gambling, gaming and other interactive technologies. Our mission is to conduct strategic, non-partisan research and inform policymaking to benefit individuals and families adversely affected by problems with interactive technologies through innovative prevention, training, and intervention programs.

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Table of Contents

List of Tables and Figures iii
Introduction 1
Methodology 3
Player Demographics 3
Age and Gender 4
Regional Differences 11
Betting Behavior 13
Wagering by Month 14
Time of Day 14
The Top 10% 20
Responsible Gaming Features 26
Self-Exclusion 38
Summary and Recommendations 40

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List of Tables and Figures

Table 1. Operator and Gaming Sites in 2021 1
Table 2. Total Number of Online Gamblers by Year 3
Table 3. 2021 Missing Data Summary 4
Table 4. Age Category and Gender by Year for All Online Gamblers 4
Table 5. Age Group by Gender of All Online Gamblers in 2021 5
Table 6. Proportion of Online Gamblers Residing Inside and Outside NJ by Year 5
Table 7. Comparing Online Gamblers Residing Inside and Outside New Jersey by Age and Gender 6
Table 8. Number of Betting Sites and Percentage in 2021 7
Table 9. Percentage Comparisons of Number of Sites Bet by Year* 8
Table 10. Gender Comparison Across Play Types: 2020 & 2021 9
Table 11. Gender Comparison Across and Within Play Types in 2021 9
Table 12. Age Comparison by Play Type: 2020 & 2021 10
Table 13. Age Comparisons Across and Within Play Type 10
Table 14. Percentage of Gamblers Across Years by County 12
Table 15. Percentage of Gamblers by County 13
Table 16. Total Number of Bets and Amount Wagered by Year 13
Figure 1. Number of Bets by Month 14
Table 17. Number and Proportion of Bets and Wager Amounts by Time of Day 15
Table 18. Number and Proportion of Bets and Wager Amounts by Time of Day and Gender 16
Table 19. Number and Proportion of Bets by Time of Day and Age Group 17
Table 20. Wager Amounts by Time of Day and Age Group 18
Table 21. Proportion of Bets by Time of Day and County 20
Table 22. Top 10% Gamblers Across Years 21
Table 23. Top 10% Gamblers by Gender and Age Across Years 21
Figure 2. Percentage of Top 10% Gamblers by Age and Gender 22
Table 24. Top 10% Gamblers by Play Type 22
Table 25. Play Patterns of Top 10% Gamblers Over Years and Compared to All Other Casino Bettor (Casino Only) 23
Table 26. Percentage of Top 10% Gamblers by County in Relation to All Online Gamblers 25
Table 27. Number and Proportion of Bets by Time of Day and Top 10% Status 25
Table 28. RG Use Overall (Casino & Poker Players) 26
Table 29. Percentage of RG Users by County in Relation to All Online Gamblers 27
Table 30. RG Use by Age (Casino & Poker Players) 27

Table 31. RG Use by Gender (Casino & Poker Players) 28
Table 32. RG Use by Top 10% Gambler Status (Casino & Poker Players) 29
Table 33. Play Patterns of RG Users: 2020 & 2021 (Casino Only) 29
Table 34. Play Patterns of RG and Non-RG Users (Casino Only) 30
Table 35. RG Feature Preferences (Casino Only) 31
Table 36. RG Feature Preferences by Gender and Age Group (Casino Only) 32
Table 37. Within Gender Comparisons across Years of RG Features (Casino Only) 34
Table 38. Changes to RG Features by RG Type (Casino Only) 36
Table 39. Changes to RG Features by RG Type and Gender, Age, and Top 10% Status (Casino Only) 36
Table 40. Self-Exclusion Groups Within Period of Self-Exclusion 38
Table 41. Self-Exclusion Groups by Gender 39
Table 42. Self-Exclusion Groups by Age Group 39
Table 43. Play Patterns of Self-Exclusion Groups 40

I. Introduction

This report, prepared pursuant to N.J.S.A. 5:12-95.18, evaluates online gambling activity in 2021. These analyses examine the overall impact of Internet gaming and problematic patterns of play across all players and bets during the year. The report compares relevant play patterns in the current year with those of prior years to isolate trends across time periods and/or abrupt shifts in play by demographic groups, activities, and/or responsible gambling status.

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

Table 1 depicts the operators, skins, and URLs active in 2021. For purposes of this report, the "licensee" is the land-based gaming corporation, the "operator" is the Internet gaming provider, and the "skin" refers to the brand, which may have one or more associated websites, displayed in Table 1 as a URL. New Jersey's legislation allows both casino games (e.g., blackjack, Spanish 21, bonus blackjack, American and European roulette, craps, slot machines, video poker) and peer-to-peer games (e.g., no-limit and limit hold 'em poker, pot-limit Omaha (PLO), seven-card stud, draw poker, Omaha Hi-Lo).

Table 1. Operator and Gaming Sites in 2021

Licensee	Internet Gamin Permit Holder	Skin(s)	Game Offering(s)	URL(s)
Bally's AC	PointsBet New Jersey	PointsBet	Casino	pointsbet.com
	GameSys	Bally	Casino	nj.ballycasino.com
Borgata	Roar	Borgata	Casino/Peer-to-Peer Poker	borgatacasino.com
				borgatapoker.com
		BetMGM	Casino/Peer-to-Peer Poker	casino.nj.betmgm.com
				poker.nj.betmgm.com
		Party Casino	Casino/Peer-to-Peer Poker	nj.partycasino.com
	Pala Interactive	Pala/Scores	Casino/Peer-to-Peer Poker	palacasino.com
				palabingousa.com
				palapoker.com
				scorescasino.com
	888	Harrah's	Casino	harrahscasino.com

Caesars Interactive Entertainment		WSOP	Casino/Peer-to-Peer Poker	wsop.com
		888	Casino/Peer-to-Peer Poker	us.888.com
				us.888poker.com
				us.888casino.com
	Scientific Games Digital (SGD)	Caesars	Casino	caesarscasino.com
Golden Nugget Online Gaming	SGD	Golden Nugget	Casino	goldennuggetcasino.com
				nj-casino.goldennuggetcasino.com
	Rush Street Interactive	SugarHouse	Casino	playsugarhouse.com
	SBTech	BetAmerica	Casino	nj.betamerica.com
	GAN	FanDuel	Casino	casino.fanduel.com
	Digital Gaming Corporation USA	Betway	Casino	nj.betway.com
Hard Rock	Gaming Innovation Group (GiG)	Hard Rock	Casino	hardrockcasino.com
	SGD	Unibet	Casino	njunibet.com
	Bet365	Bet365	Casino	nj.bet365.com
Ocean Casino	GAN	Ocean	Casino	oceanonlinecasino.com
		Parx	Casino	nj.parxcasino.com
	Tipico USA Technology	Tipico	Casino/Peer-to-Peer Poker	casino-nj.tipico.us
Resorts Digital	SGD	Resorts Casino	Casino	resortscasino.com
		Mohegan Sun Casino	Casino	mohegansuncasino.com
	The Stars Group	Poker Stars NJ	Casino/Peer-to-Peer Poker	pokerstarsnj.com
	DraftKings	DraftKings	Casino	draftkings.com
	Penn Interactive	Barstool	Casino	barstoolsportsbook.com
Tropicana AC	GameSys	Tropicana	Casino	tropicanacasino.com
		Virgin	Casino	virgincasino.com

II. Methodology

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

III. Player Demographics

The proportion of new online gambling accounts increased by 118% in 2021 (*N* = 2,242,055) compared to 2020 (*N* = 1,027,555), when the increase was 62% over the prior year. About 66% of new accounts were opened by those who had previously held accounts on other platforms; 34% were new account holders, in contrast to the prior year when about 79% were new account holders.

About 30% of all account holders (n = 468,073) were "active," meaning they placed at least one casino bet, played poker, or played in a tournament, compared with 390,507 in 2020 (Table 2). Among active players in 2021, nearly 27% were new and 73% had played in previous years. Overall, the number of active players increased by about 20% from 2020 to 2021. While this is a smaller increase than from 2019 to 2020, when the number of active players increased by more than 50%, the continued rise in online gambling participation indicates that those who initiated play during COVID-19 shutdowns largely remained active even after a wider range of recreational activities reopened. In addition, about four times as many players gambled online in 2021, compared to five years earlier in 2017.

Table 2. Total Number of Online Gamblers by Year

	2017	2018	2019	2020	2021
# of Online Gamblers	115,778	125,270	256,752	390,507	468,073

Gender data was missing for about 9% of all active players in 2021, however data was complete for age (Table 3).

Table 3. 2021 Missing Data Summary

	Valid Sample	Missing	Total
Gender	427,911	40,162	468,073
Age	468,073	0	468,073

A. Age and Gender

The mean age of all players in 2021 was 37 years, the same as in 2019, and lower than all other years (Table 4). However, the proportion of 21- to 24-years-olds decreased from a high in 2020 (14.9%) to about 13% in 2021; participation among those 25 to 34 increased to about 38%. Proportional participation among those ages 45 and older peaked in 2018 before declining in 2019 and has remained fairly steady since; a slight increase was seen among those ages 35 to 44 in 2021, to 24%.

Gambling participation by women as a proportion of all gamblers peaked in 2018 (to 31%) before decreasing to about 27% in 2019 and 2020 and then dropping to 22% in 2021. Among all online gamblers in 2021, there was a greater proportion of men (77.6%) and 25- to 34-year-olds (37.6%) compared to any other year.

Table 4. Age Category and Gender by Year for All Online Gamblers

Age	2017		2018		2019		2020		2021	
Group	%	n	%	n	%	n	%	n	%	n
21-24[a]	13.7	12,136	8.7	9,793	13.4	34,389	14.9	57,849	12.9	60,278
25-34[b]	35.1	31,190	32.7	37,000	37.0	95,055	36.9	143,163	37.6	176,035
35-44[c]	22.5	19,955	25.6	28,930	23.7	60,890	22.9	88,743	24.0	112,439
45-54[d]	15.8	14,069	17.6	19,867	14.2	36,560	14.1	54,715	13.9	64,893
55-64[e]	8.9	7,898	10.5	11,857	8.1	20,752	7.9	30,605	8.2	38,580
65+[f]	4.0	3,555	5.0	5,707	3.5	9,100	3.3	12,838	3.4	15,848
Total	100.0	88,803	100.0	113,154	100.0	256,746	100.0	387,913	100.0	468,073
Mean		38.5		40.5		37.4		39.3		37.4
Gender	**%**	**N**	**%**	**n**	**%**	**n**	**%**	**n**	**%**	**n**
Male[b]	70.0	62,193	68.6	77,568	73.4	150,685	73.5	182,269	77.6	332,271
Female	30.0	26,610	31.4	35,586	26.6	54,531	26.5	65,833	22.4	95,640
Total	100.0	88,803	100.0	113,154	100.0	205,216	100.0	248,102	100.0	427,911

Significant difference in age category across years ($p < .001$)

a. Higher in 2020 than all other years; Lower in 2018 than all other years; Higher in 2017 & 2019 than 2021

b. Higher in 2021 than all other years; Lower in 2018 than all other years; Higher in 2019-2020 than 2017

c. Higher in 2018 than all other years; Higher in 2019 & 2021 than 2017 & 2020

d. Higher in 2018 than all other years; Higher in 2017 than 2019-2021; Higher in 2019 than 2021

e. Higher in 2018 than all other years; Higher in 2017 than 2019-2021

f. Higher in 2018 than all other years; Higher in 2017 than 2019-2021; Higher in 2019 than 2020

As in prior years, men were overrepresented among gamblers ages 44 and younger and women, among gamblers ages 45 and older (Table 5). Overall, about 77% of all men and 65% of women players were younger than 45 years. In contrast, almost 35% of women and only 23% of men were 45 years and older. Notably, men represented 78% of all gamblers but about 83% of the youngest gamblers (ages 21 to 24); women represented only 22% of all gamblers but 32% of all gamblers ages 55 and older. These findings suggest that men are overrepresented among younger and women, among older gamblers, relative to their proportionate representation in the total sample.

Table 5. Age Group by Gender of All Online Gamblers in 2021

Age Group	Male		Female	
	%	n	%	n
21-24	*13.9	46,207	9.6	9,147
25-34	*38.4	127,685	32.2	30,792
35-44	*24.3	80,586	23.6	22,596
45-54	13.0	43,355	*17.4	16,689
55-64	7.3	24,406	*12.0	11,502
65+	3.0	10,032	*5.1	4,914
Total	100.0	332,271	100.0	95,640

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

As indicated in Table 6, rates of gambling increased substantially among both New Jersey residents and non-residents in 2021. There was a 23% increase in the number of New Jersey resident gamblers compared to an 11% increase among non-residents. About 82% of all online gamblers were New Jersey residents in 2021, and 18% were non-residents. New Jersey residents comprised a high of 88% of all online gamblers in 2017 and a low of about 80% in 2020.

Table 6. Proportion of Online Gamblers Residing Inside and Outside NJ by Year

	2017		2018		2019		2020		2021	
	%	N	%	n	%	n	%	n	%	n
NJ Resident	88.0	98,111	86.4	108,243	80.8	207,402	80.1	312,895	82.0	383,627
Non-NJ Resident	12.0	13,351	13.6	17,027	19.2	49,350	19.9	77,612	18.0	84,446

Following two years of increasing participation among the youngest age group, the proportion of 21- to 24-year-olds decreased significantly over the prior year, from about 15% to 13% of New Jersey residents and 16% to 13% of non-residents (Table 7). Despite this decline, the proportion of non-residents (13.1%) is the second highest proportion across all years. Meanwhile, the proportion of 25- to 34-year-olds increased to about 36% of residents and 43% of non-residents, the highest proportion across all years for both groups. Compared to the prior year, the proportion of New Jersey residents who gambled in the 35 to 44 and 55 to 64 age groups each increased by about 1%. Among non-residents, proportionate participation among those ages 44 and older was comparable to 2020 and lower than all other prior years.

Compared to the prior year, the number of men who gambled online in 2021 almost doubled, more than in any other year (77% of residents; 83% of non-residents). Though both resident and non-resident women made up a smaller proportion of online gamblers than all prior years, the number of women gambling online increased, though substantially more for residents (51.3% increase) than non-residents (15.9% increase).

Table 7. Comparing Online Gamblers Residing Inside and Outside New Jersey by Age and Gender

	Inside New Jersey									
Age	**2017**		**2018**		**2019**		**2020**		**2021**	
Group	**%**	**n**	%	**n**	**%**	**n**	**%**	**n**	**%**	**n**
21-24[a]	14.2	11,007	8.8	8,618	14.1	29,208	14.7	45,729	12.8	49,186
25-34[b]	34.7	26,947	32.4	31,612	37.0	76,819	35.8	111,503	36.4	139,464
35-44[c]	22.3	17,343	25.2	24,571	23.5	48,678	22.9	71,357	24.0	92,021
45-54[d]	15.9	12,368	17.7	17,253	14.2	29,349	14.7	45,776	14.4	55,295
55-64[e]	8.9	6,909	10.7	10,485	8.0	16,504	8.4	26,255	8.7	33,555
65+[f]	4.0	3,129	5.1	5,024	3.3	6,838	3.6	11,230	3.7	14,106
Total	87.5	77,703	86.2	97,563	80.8	207,396	80.4	311,850	82.0	383,627
Mean		38.5		40.6		37.1		38.0		37.8
SD		13.1		13.2		12.5		12.8		12.7
	2017		**2018**		**2019**		**2020**		**2021**	
Gender	**%**	**n**	**%**	**n**	**%**	**n**	**%**	**n**	**%**	**n**
Male[g]	69.8	54,241	67.8	66,173	72.4	118,775	72.9	147,011	76.5	269,337
Female	30.2	23,462	32.2	31,390	27.6	45,288	27.1	54,658	23.5	82,684
Total	87.5	77,703	86.2	97,563	79.9	164,063	81.3	201,669	82.3	352,021
	Outside New Jersey									
Age	**2017**		**2018**		**2019**		**2020**		**2021**	
Group	**%**	**N**	**%**	**n**	**%**	**n**	**%**	**n**	**%**	**n**
21-24[h]	10.2	1,129	7.5	1,175	10.5	5,181	15.9	12,120	13.1	11,092
25-34[i]	38.2	4,243	34.6	5,388	37.0	18,236	41.6	31,660	43.3	36,571
35-44[j]	23.5	2,612	28.0	4,359	24.7	12,212	22.9	17,386	24.2	20,418
45-54[k]	15.3	1,701	16.8	2,614	14.6	7,211	11.8	8,939	11.4	9,598
55-64[l]	8.9	989	8.8	1,372	8.6	4,248	5.7	4,350	6.0	5,025
65+[m]	3.8	426	4.4	683	4.6	2,262	2.1	1,608	2.1	1,742
Total	12.5	11,100	13.8	15,591	19.2	49,350	19.6	76,063	18.0	84,446
Mean		38.7		39.9		38.5		35.8		35.6
SD		12.6		12.5		13.0		11.5		11.2
	2017		**2018**		**2019**		**2020**		**2021**	
Gender	**%**	**N**	**%**	**n**	**%**	**n**	**%**	**n**	**%**	**n**
Male[n]	71.6	7,952	73.1	11,395	77.5	31,910	75.9	35,258	82.9	62,934
Female	28.4	3,148	26.9	4,196	22.5	9,243	24.1	11,175	17.1	12,956
Total	12.5	11,100	13.8	15,591	20.1	41,153	18.7	46,433	17.7	75,890

Significant differences across years for specific age range ($p < .001$).

a. Lower in 2018 than all other years; Lower in 2021 than 2017, 2019 & 2020; Lower in 2019 than 2020

b. Higher in 2019 than all other years; Lower in 2018 than all other years; Higher in 2021 than 2020 & 2017; Higher in 2020 than 2017
c. Higher in 2018 than all other years; Higher in 2021 than 2017, 2019-2020; Higher in 2019 than 2020 & 2017;
d. Higher in 2018 than all other years; Higher in 2017 than 2019-2021; Higher in 2020 than 2019
e. Higher in 2018 than all other years; Lower in 2019 than all other years; Lower in 2020 than 2017 & 2021
f. Higher in 2018 than all other years; Lower in 2019 than all other years; Higher in 2017 than 2020-2021
g. Higher in 2021 than all other years; Lower in 2018 than all other years; Higher in 2019-2020 than 2017
h. Higher in 2020 than all other years; Lower in 2018 than all other years; Higher in 2021 than 2017 & 2019
i. Higher in 2021 than all other years; Lower in 2018 than all other years; Higher in 2020 than 2017 & 2019
j. Higher in 2018 than all other years; Lower in 2020 than 2019
k. Lower in 2020-2021 than 2017-2019; Lower in 2019 than 2018
l. Lower in 2020-2021 than 2017-2019.
m. Lower in 2020-2021 than 2017-2019; Higher in 2019 than 2017
n. Higher in 2021 than all other years; Higher in 2019-2020 than 2017-2018; Higher in 2019 than 2020

In 2021, slightly more than half of all gamblers (50.5%) bet on a single site (Table 8). About 25% of players bet on two sites, 12% on three sites, 6% on four sites, 3% on five sites, and the remaining 4% on six or more sites.

Table 8. Number of Betting Sites and Percentage in 2021

Number of sites bet	Number of account holders	%
1	236,181	50.5
2	117,986	25.2
3	57,069	12.2
4	25,734	5.5
5	12,627	2.7
6	7,064	1.5
7	4,175	0.9
8	2,451	0.5
9	1,616	0.3
10	1,075	0.2
11	722	0.2
12	448	0.1
13	318	0.1
14	217	<0.1
15	151	<0.1
16	115	<0.1
17	76	<0.1
18	33	<0.1
19	12	<0.1
20	3	<0.1

After several years of declining use of a single site to bet, more players in 2021 than in 2020 played on a single site (50.5% vs 48.4%) and fewer players bet on two sites (25.2% vs 26.3%; Table

9). Overall, about 88% of players bet on one to three sites in 2020 and 2021, which is more than the proportion from 2017 to 2019 (about 85%), when more players patronized four or more sites.

Table 9. Percentage Comparisons of Number of Sites Bet by Year*

Number of sites bet	2017 %	2018 %	2019 %	2020 %	2021 %
1	62.7	59.8	51.5	48.4	50.5
2	15.8	16.9	23.1	26.3	25.2
3	7.1	7.8	10.8	12.9	12.2
4	4.3	4.6	5.6	5.5	5.5
5	3.0	3.2	3.2	2.7	2.7
6	2.3	2.3	1.9	1.5	1.5
7	1.7	1.8	1.2	0.9	0.9
8	1.4	1.4	0.8	0.6	0.5
9	0.9	0.9	0.6	0.4	0.3
10	0.7	0.7	0.4	0.3	0.2
11	0.1	0.4	0.3	0.2	0.2
12		0.1	0.2	0.1	0.1
13		< 0.1	0.1	0.1	0.1
14			0.1	<0.1	<0.1
15			< 0.1	<0.1	<0.1
16			< 0.1	<0.1	<0.1
17			< 0.1		<0.1
18			< 0.1		<0.1
19					<0.1
20					<0.1
Mean					2.0
Median					1.0

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

In 2021, both men and women had a greater preference for casino-only play than the prior year, with almost 90% of men and 96% of women playing only casino games (Table 10). Both genders also increased their participation in joint casino and poker tournament play, up to about 2% for both men and women. Women were significantly more likely to play all types in 2021 (1.2%) than in 2020 (1.0%), while a smaller proportion of men played all types in 2021 than 2020 (3.8% vs 4.4%).

Table 10. Gender Comparison Across Play Types: 2020 & 2021

Male	All types		Casino only		Poker Only		Tournament Only		Casino & Poker		Poker & Tournament		Casino & Tournament	
	%	n	%	n	%	n	%	n	%	n	%	n	%	n
2020	*4.4	8,008	80.1	145,975	3.4*	6,270	1.1*	1,985	7.4*	13,536	2.2*	4,073	1.3	2,422
2021	3.8	12,682	*89.9	298,651	0.7	2,432	0.6	1,960	1.6	5,326	1.3	4,355	2.1*	6,865
Female	**All types**		**Casino only**		**Poker Only**		**Tournament Only**		**Casino & Poker**		**Poker & Tournament**		**Casino & Tournament**	
	%	n	%	n	%	n	%	%	%	n	%	n	%	n
2020	1.0	671	94.0	61,858	0.8*	544	0.3*	207	2.8*	1,831	0.4*	277	0.7	445
2021	*1.2	1,105	*96.2	92,051	0.2	165	0.2	206	0.4	405	0.3	309	1.5*	1,399

*Indicates significantly higher proportion of users was observed between 2020 and 2021 ($p < .001$)

Table 11 features gender comparisons in 2021, both across play type (i.e., showing the breakdown of gambling across all options) and within play type (i.e., showing the proportion of males versus females who patronize each activity). Women were significantly more likely than men to play only casino games (96.2% vs 89.9%), and men were more likely to engage in all variations of poker and combinations of poker, poker tournament, and casino games. Notably, men were three times more likely to engage in all play types (3.8% vs 1.2%).

Table 11. Gender Comparison Across and Within Play Types in 2021

	Gender across play type													
Gender	All types		Casino only		Poker Only		Tournament Only		Casino & Poker		Poker & Tournament		Casino & Tournament	
	%	n	%	n	%	n	%	n	%	n	%	n	%	n
Male	*3.8	12,682	89.9	298,651	*0.7	2,432	*0.6	1,960	*1.6	5,326	*1.3	4,355	*2.1	6,865
Female	1.2	1,105	*96.2	92,051	0.2	165	0.2	206	0.4	405	0.3	309	1.5	1,399
Total	3.2	13,787	91.3	390,702	0.6	2,597	0.5	2,166	1.3	5,731	1.1	4,664	1.9	8,264
	Gender within play type													
Gender	All types		Casino only		Poker only		Tournament Only		Casino & Poker		Poker & Tournament		Casino & Tournament	
	%	n	%	n	%	n	%	n	%	n	%	n	%	n
Male	*92.0	12,682	76.4	298,651	*93.6	2,432	*90.5	1,960	*92.9	5,326	*93.4	4,355	*83.1	6,865
Female	8.0	1,105	*23.6	92,051	6.4	165	9.5	206	7.1	405	6.6	309	16.9	1,399
Total	100.0	13,787	100.0	390,702	100.0	2,597	100.0	2,166	100.0	5,731	100.0	4,664	100.0	8,264

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

Changes in play preferences from 2020 to 2021 were almost all comparable across age groups, including an increase in preference for all types, casino only, and a combination of casino and tournament poker, and a decrease in poker only and a combination of casino and poker (Table 12). Conversely, there was a decrease in tournament only and poker and tournament play among those 21 to 54 years and an increase in this play type combination for those ages 55 and older.

Table 12. Age Comparison by Play Type: 2020 & 2021

Age group	Year	All types n	All types %	Casino Only n	Casino Only %	Poker Only n	Poker Only %	Tournament Only n	Tournament Only %	Casino & Poker n	Casino & Poker %	Poker & Tournament n	Poker & Tournament %	Casino & Tournament n	Casino & Tournament %
21-24	2020	1.4	808	93.8	54,259	*0.9	538	*0.2	100	*2.9	1,650	*0.4	251	0.4	243
	2021	*1.7	1,052	*94.9	57,205	0.5	282	0.1	65	1.6	956	0.3	174	*0.9	544
25-34	2020	2.3	3,282	89.7	128,394	*1.6	2,300	*0.4	633	*4.3	6,196	*0.9	1,351	0.7	1,007
	2021	*2.4	4,271	*93.8	165,131	0.4	775	0.2	421	1.2	2,072	0.6	1,026	*1.3	2,339
35-44	2020	2.9	2,617	85.7	76,035	*2.4	2,160	*0.8	675	*5.7	5,086	*1.4	1,279	1.0	891
	2021	*4.1	4,587	*89.5	100,606	0.7	795	0.6	687	1.5	1,676	1.3	1,452	*2.3	2,636
45-54	2020	2.5	1,347	87.1	47,667	*2.7	1,457	*0.9	488	*4.4	2,433	*1.5	820	0.9	503
	2021	*3.4	2,213	*90.3	58,581	0.7	429	0.7	486	1.0	678	1.5	951	*2.4	1,555
55-64	2020	2.2	687	88.5	27,074	*2.3	692	0.8	249	*3.6	1,108	1.7	534	0.9	261
	2021	*3.0	1,171	*90.6	34,946	0.6	215	*0.9	362	0.8	302	*1.8	706	*2.3	878
65+	2020	2.7	348	86.1	11,055	*2.8	355	1.1	141	*4.0	514	2.3	292	1.0	133
	2021	*4.0	639	*87.5	13,863	0.9	139	*1.4	228	0.6	94	*3.1	491	*2.5	394
Total	2020	2.3	9,089	88.8	344,484	1.9	7,502	0.6	2,286	4.4	16,987	1.2	4,527	0.8	3,038
	2021	3.0	13,933	91.9	430,332	0.6	2,635	0.5	2,249	1.2	5,778	1.0	4,800	1.8	8,346

*Indicates significantly higher proportion of users was observed between 2020 and 2021 ($p < .001$)

Similar to the prior year, significantly more of the bettors ages 21 to 34 years played only casino games, while bettors ages 35 and older, with a few exceptions, were more likely to engage in all other types of activities and combinations (Table 13). Compared to other age groups, gamblers ages 21 to 24 and 35 to 44 preferred the combination of casino and poker. Overall, almost 13% of the oldest players (ages 65+) played poker or poker tournaments alone or in combination with casino, compared to just 5% of the youngest players (21 to 24 years).

Table 13. Age Comparisons Across and Within Play Type

	Age across play type													
Age Group	All types %	All types N	Casino Only %	Casino Only n	Poker Only %	Poker Only n	Tournament Only %	Tournament Only n	Casino & Poker %	Casino & Poker n	Poker & Tournament %	Poker & Tournament n	Casino & Tournament %	Casino & Tournament n
21-24	1.7	1,052	*94.9	57,205	0.5	282	0.1	65	*1.6	956	0.3	174	0.9	544
25-34	2.4	4,271	*93.8	165,131	0.4	775	0.2	421	1.2	2,072	0.6	1,026	1.3	2,339
35-44	*4.1	4,587	89.5	100,606	*0.7	795	*0.6	687	*1.5	1,676	*1.3	1,452	*2.3	2,636
45-54	*3.4	2,213	90.3	58,581	*0.7	429	*0.7	486	1.0	678	*1.5	951	*2.4	1,555
55-64	*3.0	1,171	90.6	34,946	*0.6	215	*0.9	362	0.8	302	*1.8	706	*2.3	878
65+	*4.0	639	87.5	13,863	*0.9	139	*1.4	228	0.6	94	*3.1	491	*2.5	394
Total	3.0	13,933	91.9	430,332	0.6	2,635	0.5	2,249	1.2	5,778	1.0	4,800	1.8	8,346

Age Group	Age within play type													
	All types		Casino Only		Poker Only		Tournament Only		Casino & Poker		Poker & Tournament		Casino & Tournament	
	%	N	%	n	%	n	%	n	%	n	%	n	%	n
21-24	7.6	1,052	*13.3	57,205	10.7	282	2.9	65	*16.5	956	3.6	174	6.5	544
25-34	30.7	4,271	*38.4	165,131	29.4	775	18.7	421	35.9	2,072	21.4	1,026	28.0	2,339
35-44	*32.9	4,587	23.4	100,606	*30.2	795	*30.5	687	*29.0	1,676	*30.3	1,452	*31.6	2,636
45-54	*15.9	2,213	13.6	58,581	*16.3	429	*21.6	486	11.7	678	*19.8	951	*18.6	1,555
55-64	*8.4	1,171	8.1	34,946	*8.2	215	*16.1	362	5.2	302	*14.7	706	*10.5	878
65+	*4.6	639	3.2	13,863	*5.3	139	*10.1	228	1.6	94	*10.2	491	*4.7	394
Total	100.0	13,933	100.0	430,332	100.0	2,635	100.0	2,249	100.0	5,778	100.0	4,800	100.0	8,346

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

B. Regional Differences

The following analyses compare player differences by county across years and in relation to the New Jersey population. Across the past five years, there were steady increases across all counties in the number of gamblers (Table 14). The proportion of gamblers in each county in 2021 was mostly comparable to 2020, however Essex County grew for the fourth consecutive year, comprising slightly more than 9% of all bettors, due to nearly 9,000 additional online gamblers within the county; Bergen County added nearly 6,000. Both Passaic (6.2%) and Union (5.9%) counties also continued to grow in proportional participation, with nearly 5,000 new online gamblers each. Atlantic (4.2%) and Monmouth (8.3%) counties saw the largest proportional decreases.

Table 14. Percentage of Gamblers Across Years by County

	2017		2018		2019		2020		2021	
County	**n**	**%**	**n**	**%**	**n**	**%**	**n**	**%**	**n**	**%**
Atlantic	5,006	6.5	5,897	6.3	10,611	5.1	14,549	4.6	15,724	4.2
Bergen	6,805	8.8	7,836	8.3	20,297	9.8	30,108	9.6	35,839	9.6
Burlington	4,383	5.7	5,609	6.0	11,228	5.4	17,068	5.5	20,297	5.4
Camden	6,331	8.2	7,891	8.4	15,464	7.5	23,640	7.5	28,293	7.5
Cape May	1,283	1.7	1,608	1.7	2,852	1.4	4,078	1.3	4,460	1.2
Cumberland	1,723	2.2	2,350	2.5	3,636	1.8	5,228	1.7	6,185	1.7
Essex	4,918	6.3	6,365	6.8	16,188	7.8	25,257	8.1	34,097	9.1
Gloucester	3,333	4.3	4,321	4.6	8,903	4.3	13,048	4.2	15,504	4.1
Hudson	5,299	6.8	6,382	6.8	15,732	7.6	24,085	7.7	28,530	7.6
Hunterdon	728	0.9	,822	0.9	2,010	1.0	2,876	0.9	3,384	0.9
Mercer	2,566	3.3	3,201	3.4	6,500	3.1	10,098	3.2	12,306	3.3
Middlesex	6,727	8.7	7,870	8.4	16,802	8.1	25,632	8.2	29,890	8.0
Monmouth	6,628	8.5	7,680	8.2	17,930	8.6	27,150	8.7	31,048	8.3
Morris	3,230	4.2	3533	3.8	9,345	4.5	14,402	4.6	16,409	4.4
Ocean	6,985	9.0	8,413	8.9	15,798	7.6	22,933	7.3	26,492	7.1
Passaic	3,563	4.6	4,329	4.6	11,672	5.6	18,184	5.8	23,147	6.2
Salem	577	0.7	818	0.9	1,260	0.6	1,885	0.6	2,503	0.7
Somerset	2,063	2.7	2,350	2.5	5,582	2.7	8,429	2.7	9,928	2.6
Sussex	993	1.3	1,183	1.3	2,633	1.3	3,992	1.3	4,835	1.3
Union	3,627	4.7	4,576	4.9	11,085	5.3	17,376	5.5	22,164	5.9
Warren	783	1.0	995	1.1	1,972	1.0	3,117	1.0	3,808	1.0
Total	77,551	100.0	94,029	100.0	207,500	100.0	313,135	100.0	374,843	100.0

In 2021, representation of bettors by county was similar 2020, with residents of Bergen (9.6%), Essex (9.1%), Monmouth (8.3%), and Middlesex (8.0%) counties reporting the highest overall proportion of online gamblers in 2021, followed by Hudson, Camden, Ocean, and Passaic (Table 15). Among all counties, the percentage of players was overrepresented in Atlantic, Burlington, Camden, Cape May, Gloucester, Monmouth, and Passaic counties, all of which are in the southern half of the state, except for Passaic. Several counties were under-represented among players: Bergen, Hunterdon, Mercer, Middlesex, Morris, Somerset, Sussex, and Warren counties, largely in the northern and central parts of the state.

Table 15. Percentage of Gamblers by County

County	n	% of gamblers	% of NJ Population*
Atlantic	15,724	4.2[a]	3.0
Bergen	35,839	9.6[b]	10.3
Burlington	20,297	5.4[a]	5.0
Camden	28,293	7.5[a]	5.7
Cape May	4,460	1.2[a]	1.0
Cumberland	6,185	1.7	1.6
Essex	34,097	9.1	9.2
Gloucester	15,504	4.1[a]	3.3
Hudson	28,530	7.6	7.6
Hunterdon	3,384	0.9[b]	1.4
Mercer	12,306	3.3[b]	4.1
Middlesex	29,890	8.0[b]	9.3
Monmouth	31,048	8.3[a]	7.0
Morris	16,409	4.4[b]	5.5
Ocean	26,492	7.1	7.0
Passaic	23,147	6.2[a]	5.6
Salem	2,503	0.7	0.7
Somerset	9,928	2.6[b]	3.7
Sussex	4,835	1.3[b]	1.6
Union	22,164	5.9	6.2
Warren	3,808	1.0[b]	1.2

[a] significantly higher % of gamblers in relation to % of NJ population ($p < .001$)
[b] significantly lower % of gamblers in relation to % of NJ population ($p < .001$)
*Population estimates from State of New Jersey. New Jersey State Data Center. (2021). *Annual Estimates of the Population: 2020-2024.* https://www.nj.gov/labor/labormarketinformation/assets/PDFs/dmograph/est/copest24.htm

IV. Betting Behavior

Nearly 7 billion bets were placed in 2021, a 31% increase over the number of bets placed in 2020 and a 121% increase over those placed in 2019, when about 5 billion and 3 billion bets were placed, respectively (Table 16). Notably, the total amount wagered grew to $81 billion, a more than threefold increase over 2020, when $25 billion was wagered.

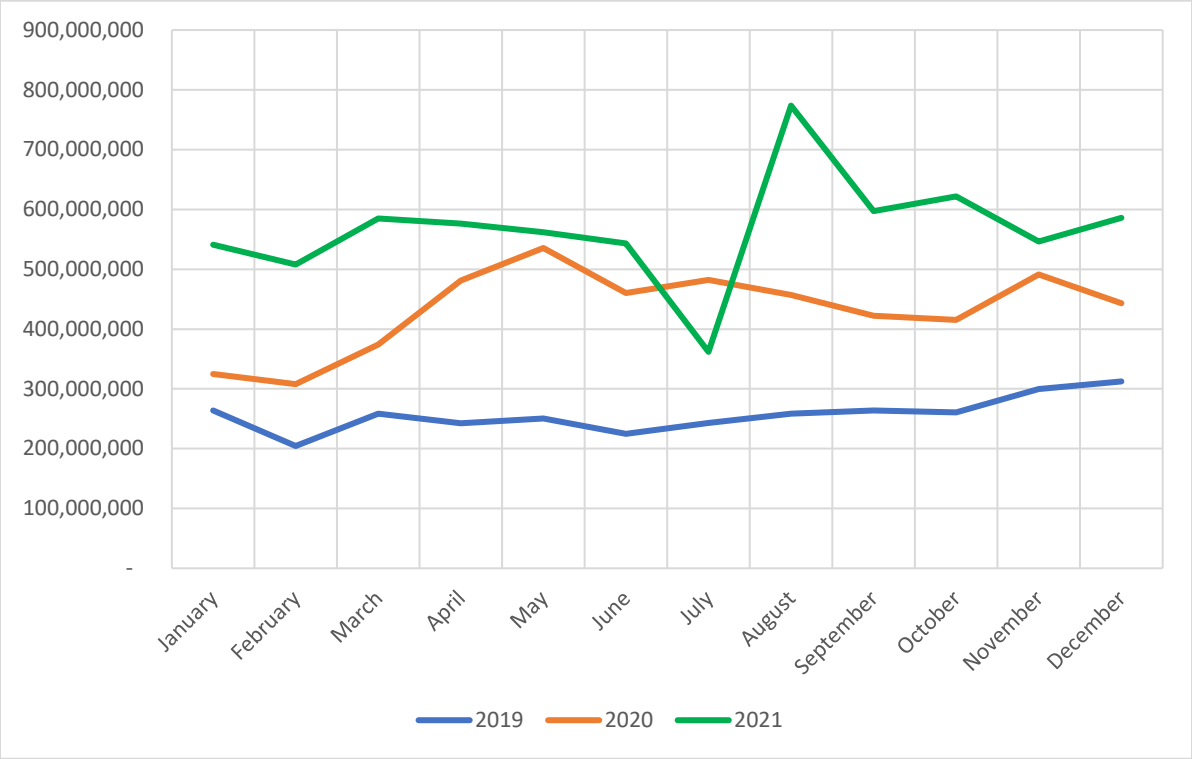
Table 16. Total Number of Bets and Amount Wagered by Year

	2017	2018	2019	2020	2021
# of Bets	1,438,892,577	1,877,062,292	2,955,558,264	5,194,876,894	6,802,197,819
Amount Wagered ($)	4,528,251,954.55	5,438,546,730.23	14,441,640,932.21	25,251,347,088.67	81,117,001,531.21

A. Wagering by Month

Prior to COVID-19 shutdowns in the spring of 2020, the highest number of bets wagered in a single month was 312 million bets wagered in December 2019 (Figure 1). Online betting then surged in March 2020, and activity stayed above 400 million bets per month throughout the next year, aside from July 2021 when there was a decrease. In 2021, every month but July saw more than 500 million bets, with a high of almost 775 million in August, directly following the launch of FanDuel's online casino.

Figure 1. Number of Bets by Month



B. Time of Day

Almost half of all bets were placed during the evening and overnight hours, from 6 p.m. to 3 a.m., in 2021, with the most popular three-hour timeframe being midnight to 3 a.m. (16.0%; 1.09 billion bets), followed by 9 p.m. to midnight (15.7%; 1.07 billion bets), then 6 p.m. to 9 p.m. (13.9%; 945 million bets; Table 17). Altogether, about 46% of all bets were placed in these hours compared with 43% in 2020. There was a decrease in the proportion of bets placed from 6 a.m. to 3 p.m. compared to 2020, with early morning (6 a.m. to 9 a.m.) being the least popular time to bet.

Overall, the mean wager nearly tripled from $4.86 in 2020 to $11.93 in 2021. However, the average bet size was skewed by a few very large wagers, including several in the million(s) range. For example, in 2021, 63 players wagered more than $100 million in total. Similar to prior years, the median wager across all timeframes remained at $1. Overall, average wagers were largest from 3 a.m. to 6 a.m. ($21.92), when almost $18 billion was wagered altogether, and 6 a.m. to 9 a.m. ($20.93), when nearly $14 billion was wagered. Aside from the midnight to 3 a.m. timeframe, which saw almost $13.5 billion bet, players betting during the more popular betting times were betting less per bet on average.

Table 17. Number and Proportion of Bets and Wager Amounts by Time of Day

Time of Day	# of Bets (mill.)	% of Total Bets	Max Wager	Mean Wager	SD of Wager	Median Wager	Sum Wager
6 a.m.-9 a.m.	666.9	9.8	1,620,000.00	20.93	1,772.38	1.00	13,956,887,540.70
9 a.m.-12 p.m.	759.7	11.2	1,800,000.00	18.78	1,837.64	1.00	14,268,205,156.84
12 p.m.-3 p.m.	726.7	10.7	1,620,000.00	10.07	973.55	1.00	7,315,556,686.66
3 p.m.-6 p.m.	725.8	10.7	98,196.50	5.40	65.51	1.00	3,915,801,463.16
6 p.m.-9 p.m.	945.3	13.9	238,889.74	4.87	65.18	1.00	4,605,872,358.74
9 p.m.-12 a.m.	1,067.0	15.7	141,841.80	5.25	63.08	1.00	5,605,241,457.50
12 a.m.-3 a.m.	1,090.3	16.0	1,500,000.00	12.35	1,032.30	1.00	13,466,255,219.34
3 a.m.-6 a.m.	820.4	12.1	2,000,000.00	21.92	1,732.83	1.00	17,983,181,648.21
Total	6,802.2	100.0	2,000,000.00	11.93	1,149.39	1.00	81,117,001,530.95

Men placed almost 4 billion bets in 2021, and women, 2.7 billion, both increases over 2020 when each placed about 2.5 billion (Table 18). Overall, men placed average bets of about $18 and women had average bets of $3. Men and women reflected slightly different preferences in betting by time of day, with men showing a preference for 6 a.m. to 9 a.m. and noon to 9 p.m. while women preferred 9 a.m. to noon and 9 p.m. to 6 a.m.

On average, men wagered more per bet than women across all time categories, ranging from about twice as much from 3 p.m. to midnight to about nine times as much from 3 a.m. to noon. Both men and women placed their highest mean wagers from 3 a.m. to 9 a.m., though median wagers were $1 for both genders across all timeframes.

As noted, men represented about 78% of all online gamblers, but they placed only about 59% of all bets (about 4 billion). Women, who represented 22% of all gamblers, placed about 41% of all bets (nearly 3 billion). However, men bet in larger amounts, wagering a total of $71 billion, or 89% of all money wagered, compared to women's $9 billion. Similarly, the average man wagered almost $215,000 compared with $90,000 each among women.

Table 18. Number and Proportion of Bets and Wager Amounts by Time of Day and Gender

Time of Day	# of Bets (mill.)	% of Total Bets	Max Wager	Mean Wager	SD of Wager	Median	Sum Wager
			Male				
6 a.m.-9 a.m.	394.1	*9.9	1,620,000.00	32.57	2,300.81	1.00	12,834,177,892.77
9 a.m.-12 p.m.	443.9	11.1	1,800,000.00	29.57	2,402.55	1.00	13,126,254,078.53
12 p.m.-3 p.m.	429.6	*10.7	1,620,000.00	14.73	1,264.37	1.00	6,326,442,451.41
3 p.m.-6 p.m.	436.8	*10.9	98,196.50	6.94	82.24	1.00	3,029,897,589.81
6 p.m.-9 p.m.	555.3	*13.9	64,000.00	6.25	72.72	1.00	3,472,880,417.41
9 p.m.-12 a.m.	619.8	15.5	74,000.00	6.84	77.19	1.00	4,236,611,818.33
12 a.m.-3 a.m.	636.9	15.9	1,500,000.00	18.53	1,346.69	1.00	11,800,680,329.66
3 a.m.-6 a.m.	482.3	12.1	2,000,000.00	34.10	2,255.25	1.00	16,447,710,476.86
Total	3,998.7	100.0	2,000,000.00	17.82	1,496.36	1.00	71,274,655,056.53
			Female				
6 a.m.-9 a.m.	267.2	9.8	150,000.00	3.49	79.65	1.00	933,933,360.61
9 a.m.-12 p.m.	307.9	*11.3	200,000.00	3.17	67.33	1.00	974,937,687.75
12 p.m.-3 p.m.	288.3	10.6	180,000.00	3.02	51.59	1.00	869,731,495.68
3 p.m.-6 p.m.	279.4	10.2	76,556.21	2.90	21.80	1.00	809,913,647.16
6 p.m.-9 p.m.	377.5	13.8	238,889.74	2.76	52.40	1.00	1,040,491,762.47
9 p.m.-12 a.m.	432.6	*15.8	141,841.80	2.88	33.49	1.00	1,246,886,625.17
12 a.m.-3 a.m.	444.3	*16.3	262,500.00	3.30	89.63	1.00	1,466,728,487.26
3 a.m.-6 a.m.	332.8	*12.2	345,000.00	3.91	133.18	1.00	1,301,756,393.31
Total	2,730.0	100.0	345,000.00	3.17	74.09	1.00	8,644,379,459.38

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

All age groups increased their betting activity from 2020 to 2021; those 65 and older saw the most significant increases, placing 45% more bets, while those 21 to 24 made about 14% more bets. Overall, 45- to 54-year-olds placed about 26% of all bets, followed by 35 to 44 (25%), then 55 to 64 (22%). The average number of bets made by a player in each age group increased markedly with age, with 21- to 24-year-olds placing an average of 1,911 bets compared to the average player 65 or older, who placed 43,411 bets. Notably, 21- to 24-year-olds made up about 13% of all bettors but placed less than 2% of all bets, while those 65+ comprised just 3% of all bettors but placed 10% of all bets. Interestingly, while those ages 25 to 34 years made up almost 38% of all bettors, they placed only 14% of all bets.

By time of day, preferences were mostly similar across age groups, although there was some variation (Table 19). All player age groups 54 and younger placed the largest proportion of their bets between midnight and 3 a.m., followed by 9 p.m. to midnight, then 6 p.m. to 9 p.m. Players

65 and older had the same top three preferences, but placed the most bets from 6 p.m. to 9 p.m., then 9 p.m. to midnight, then midnight to 3 a.m.; they also were proportionately less likely than those 64 and younger to bet in the late night and overnight hours. Players 55 to 64 placed the largest proportion of their bets bets from 9 p.m. to midnight, followed by midnight to 3 a.m., then 6 p.m. to 9 p.m. In the afternoon and early evening hours, 25- to 34-year-olds and those 65+ were more likely to bet from noon to 6 p.m., while those 21 to 24 also preferred 3 to 6 p.m., and those 35 to 44, noon to 3 p.m.

Table 19. Number and Proportion of Bets by Time of Day and Age Group

	21-24		25-34		35-44		45-54		55-64		65+	
Time of Day	# of Bets (mill.)	% of total	# of Bets (mill.)	% of total	# of Bets (mill.)	% of total	# of Bets (mill.)	% of total	# of Bets (mill.)	% of total	# of Bets (mill.)	% of total
6 a.m.-9 a.m.	10.3	8.9[b]	92.7	9.5[b]	170.2	9.9[a]	178.2	9.9[a]	145.5	9.6[b]	70.0	10.2[a]
9 a.m.-12 p.m.	10.8	9.4[b]	101.4	10.3[b]	190.3	11.1[b]	200.0	11.2[b]	169.4	11.2[a]	87.8	12.8[a]
12 p.m.-3 p.m.	11.8	10.2[b]	105.0	10.7[a]	184.0	10.7[a]	186.8	10.4[b]	157.3	10.4[b]	81.7	11.9[a]
3 p.m.-6 p.m.	13.3	11.5[a]	111.8	11.4[a]	182.4	10.6[b]	184.1	10.3[b]	155.2	10.3[b]	79.1	11.5[a]
6 p.m.-9 p.m.	15.7	13.7[b]	133.7	13.6[b]	228.8	13.3[b]	247.8	13.8[b]	219.5	14.5[a]	99.7	14.5[a]
9 p.m.-12 a.m.	18.3	15.9[a]	153.5	15.7[b]	266.9	15.5[b]	284.8	15.9[a]	245.0	16.2[a]	98.5	14.3[b]
12 a.m.-3 a.m.	19.8	17.2[a]	160.4	16.4[a]	280.5	16.3[a]	290.0	16.2[a]	242.8	16.1[a]	96.9	14.1[b]
3 a.m.-6 a.m.	15.2	13.2[a]	121.8	12.4[a]	213.8	12.5[a]	220.5	12.3[a]	174.9	11.6[b]	74.3	10.8[b]
Total	115.2	100.0	980.3	100.0	1,716.9	100.0	1,792.2	100.0	1,509.6	100.0	688.0	100.0
% of total		1.7		14.4		25.2		26.3		22.2		10.1

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

Overall, 25- to 34-year-olds wagered 42% of all money bet in 2021, followed by 35- to 44-year-olds (27.3%), and 45- to 54-year-olds (14.9%). Those ages 45 and older wagered far less money overall than those 44 and younger, despite their overrepresentation of the former group in number of bets placed. For example, those 45- to 54-year-olds placed 26% of bets but wagered only 15% of the money while those ages 25 to 34 placed 14% of all bets but wagered 42% of all money bet.

Similar to gender and location, individuals in different age categories bet at different times of the day (Table 20). Across all timeframes, the largest mean wagers were placed by those in the two youngest age groups. Specifically, 21- to 24-year-olds placed the largest mean bets from 3 a.m. to 9 a.m., and 3 p.m. to 9 p.m., and 25- to 34-year-olds, from 9 a.m. to 3 p.m. and midnight to 3 a.m., with both groups placing the same average bet size from 9 p.m. to midnight. Average bet size across all time frames decreased with age, such that those 65 and older made the lowest bets on average. When looking at variation in bet sizes across age groups and time of day it is again important to note that median bets – the bet amount in the middle of all amounts – across all times for all age groups were $1. This suggests that variations in means are markedly skewed

by huge outlier bets, as evidenced by large standard deviations, particularly for the younger bettors.

All age groups bet larger amounts, on average, from 3 a.m. to 6 a.m., except for 25- to 34-year-olds who placed their largest average bets from 6 a.m. to noon. The second largest bets were placed from 6 a.m. to 9 a.m. for 21 to 24 and 35- to 54-year-olds; from 9 a.m. to noon for 55- to 64-year-olds; and from noon to 3 a.m. for those 65 and older. Bet sizes were smallest for all age groups from 6 p.m. to 9 p.m. Overall, the largest maximum wager, of $1.8 million, was placed between 9 a.m. to noon by someone in the 25 to 34 age group; very large maximum wagers of $1 million or more each were placed by someone in the 25 to 34, 35 to 44, and 45- to 54-year-old groups in all the timeframes from midnight to 3 p.m., and also by someone in the 21 to 24 age group between noon to 3 p.m., and 3 a.m. to 6 a.m.

Table 20. Wager Amounts by Time of Day and Age Group

Time of Day	Age Group	Maximum ($)	Mean ($)	SD ($)	Median ($)
6 a.m.-9 a.m.	21-24	700,000.00	77.27	2,081.38	1.00
	25-34	1,520,000.00	76.04	4,116.63	1.00
	35-44	1,500,000.00	19.83	1,048.18	1.00
	45-54	1,620,000.00	9.90	1,219.08	1.00
	55-64	525,000.00	5.12	428.01	1.00
	65+	254,700.00	3.28	50.10	1.00
9 a.m-12 p.m.	21-24	700,000.00	52.07	1,577.17	1.00
	25-34	1,800,000.00	75.64	4,628.67	1.00
	35-44	1,500,000.00	17.59	1,148.78	1.00
	45-54	1,170,000.00	7.75	617.28	1.00
	55-64	600,000.00	5.15	475.59	1.00
	65+	25,000.00	3.02	28.95	1.00
12 p.m.-3 p.m.	21-24	1,000,000.00	23.87	1,079.96	1.00
	25-34	1,500,000.00	28.04	2,185.39	1.00
	35-44	1,500,000.00	11.18	864.39	1.00
	45-54	1,620,000.00	6.09	400.46	1.00
	55-64	400,000.00	4.13	191.56	1.00
	65+	92,352.68	2.99	35.71	1.00
3 p.m.-6 p.m.	21-24	24,000.00	8.47	68.40	1.00
	25-34	60,000.00	8.25	87.29	1.00
	35-44	83,400.00	6.24	82.65	1.00
	45-54	44,414.00	4.83	55.81	1.00
	55-64	98,196.50	3.98	44.40	1.00
	65+	76,556.21	2.99	30.58	1.00

6 p.m.-9 p.m.	21-24	24,000.00	7.68	61.25	1.00
	25-34	53,000.00	7.48	80.31	1.00
	35-44	64,000.00	5.69	73.18	1.00
	45-54	50,000.00	4.34	47.90	1.00
	55-64	49,895.25	3.72	38.02	1.00
	65+	238,889.74	2.94	99.21	1.00
9 p.m.-12 a.m.	21-24	35,000.00	7.53	62.22	1.00
	25-34	42,026.25	7.53	80.13	1.00
	35-44	74,000.00	6.06	75.60	1.00
	45-54	40,000.00	4.88	52.38	1.00
	55-64	50,000.00	4.01	43.58	1.00
	65+	141,841.80	3.24	64.95	1.00
12 a.m.-3 a.m.	21-24	700,000.00	28.23	1,010.46	1.00
	25-34	1,500,000.00	32.76	2,198.75	1.00
	35-44	1,500,000.00	14.56	925.21	1.00
	45-54	1,500,000.00	7.19	609.25	1.00
	55-64	520,000.00	4.75	266.34	1.00
	65+	256,513.49	3.39	116.97	1.00
3 a.m.-6 a.m.	21-24	1,200,000.00	80.26	2,444.72	1.20
	25-34	2,000,000.00	66.54	3,888.80	1.00
	35-44	1,500,000.00	24.33	1,256.89	1.00
	45-54	1,500,000.00	10.10	835.36	1.00
	55-64	540,000.00	5.55	468.27	1.00
	65+	105,082.62	3.51	46.13	1.00

Betting in all counties was most popular between 9 p.m. and 3 a.m., with Camden, Hunterdon, Mercer, Monmouth, Morris, and Sussex counties making the largest proportion of their bets from 9 p.m. to midnight, and the remaining counties showing a preference for midnight to 3 a.m., aside from Burlington and Ocean counties, which made the same proportion of bets in each of these timeframes (Table 21). There were other significant differences across counties. For example, a higher proportion of bets were placed overnight (12 a.m. to 6 a.m.) throughout the northeastern corner of the state (Bergen, Essex, Hudson, Passaic, and Union) as well as in Atlantic and Middlesex counties. Proportionately, more bets were placed during the morning throughout the southernmost region of the state (Atlantic, Cape May, Cumberland, Gloucester, and Salem) as well as in Hunterdon, Sussex, and Ocean counties. Afternoon and evening betting was disproportionately popular in the northwest (Hunterdon, Morris, Sussex, Warren) and parts of the central (Mercer, Monmouth), and southern (Camden, Cumberland) counties, and nighttime betting in Camden, Essex, Mercer, Monmouth, and Morris counties.

Table 21. Proportion of Bets by Time of Day and County

County	# of Bets in (mill.)	Percent of Bets							
		6 a.m.-9 a.m.	9 a.m.-12 p.m.	12 p.m.-3 p.m.	3 p.m.-6 p.m.	6 p.m.-9 p.m.	9 p.m.-12 a.m.	12 a.m.-3 a.m.	3 a.m.-6 a.m.
Atlantic	330.1	10.5[a]	11.7[a]	10.4[b]	10.1[b]	13.3[b]	15.0[b]	16.4[a]	12.5[a]
Bergen	553.5	9.6[b]	10.7[b]	10.4[b]	10.4[b]	13.5[b]	15.8[a]	16.8[a]	12.8[a]
Burlington	419.6	10.2[a]	11.2[a]	10.7[a]	10.5[b]	14.1[a]	15.7[b]	15.7[b]	11.8[b]
Camden	560.7	9.3[b]	11.0[b]	10.7[a]	11.1[a]	14.6[a]	16.3[a]	15.9[b]	11.2[b]
Cape May	112.2	10.7[a]	12.0[a]	10.9[a]	10.6[b]	13.3[b]	14.6[b]	15.0[b]	12.8[a]
Cumberland	144.3	10.2[a]	11.6[a]	10.8[a]	10.8[a]	14.2[a]	15.4[b]	15.6[b]	11.5[b]
Essex	462.4	9.7[b]	10.1[b]	10.1[b]	10.7[a]	14.0[a]	15.9[a]	16.7[a]	12.8[a]
Gloucester	293.7	10.2[a]	11.4[a]	10.7[a]	10.5[b]	13.9[b]	15.6[b]	15.7[b]	12.0[b]
Hudson	369.5	10.0[a]	10.5[b]	10.0[b]	10.1[b]	13.1[b]	15.3[b]	17.2[a]	13.7[a]
Hunterdon	66.8	9.8[a]	12.3[a]	11.4[a]	11.7[a]	14.3[a]	15.4[b]	14.4[b]	10.6[b]
Mercer	222.7	9.5[b]	11.1[b]	10.8[a]	11.1[a]	14.4[a]	16.4[a]	15.3[b]	11.3[b]
Middlesex	528.2	9.8[b]	11.1[b]	10.4[b]	10.5[b]	13.7[b]	15.6[b]	16.5[a]	12.4[a]
Monmouth	557.4	9.3[b]	11.3[a]	11.1[a]	11.0[a]	14.4[a]	16.2[a]	15.6[b]	11.2[b]
Morris	260.6	9.1[b]	10.7[b]	11.1[a]	11.4[a]	14.6[a]	16.4[a]	15.3[b]	11.2[b]
Ocean	660.4	10.3[a]	12.3[a]	11.2[a]	10.6[b]	14.1[a]	15.1[b]	15.1[b]	11.3[b]
Passaic	340.9	9.7[b]	10.6[b]	10.2[b]	10.0[b]	13.5[b]	15.8[a]	17.2[a]	13.0[a]
Salem	53.5	9.9[a]	12.1[a]	11.2[a]	11.1[a]	14.2[a]	14.9[b]	15.3[b]	11.3[b]
Somerset	161.0	9.6[b]	11.6[a]	10.7[a]	10.4[b]	14.1[a]	15.7[b]	15.9[b]	12.0[b]
Sussex	102.6	10.2[a]	12.4[a]	11.6[a]	10.8[a]	14.1[a]	15.5[b]	14.8[b]	10.5[b]
Union	319.1	9.6[b]	11.0[b]	10.4[b]	10.3[b]	13.5[b]	15.8[a]	16.6[a]	12.8[a]
Warren	77.1	9.8[b]	11.9[a]	11.7[a]	10.9[a]	13.1[b]	15.3[b]	15.8[b]	11.3[b]
Total	6,596.4	9.8	11.2	10.7	10.6	13.9	15.7	16.0	12.0

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

V. The Top 10%

In 2021, a total of 23,235 players qualified for inclusion in the "Top 10%" group, characterized by the highest average total of yearly bets placed, betting days, and total amount bet over the course of the year; these criteria have been utilized since the inception of legalized online gambling reporting (Table 22). Only players who met all indicators of high-frequency and high-intensity wagering were included in the analyses. This represents about 5% of all classifiable bettors, who placed 72% of the bets and wagered 48% of the money. In contrast, in 2020, 5% of players placed 74% of the bets and wagered 64% of the money. The decline in the proportion of all money spent by Top 10% players in 2021 is likely due to there being 36 players who wagered more than $100 million each who were *not* classified as Top 10% gamblers due to not meeting the betting frequency criteria for inclusion.

Table 22. Top 10% Gamblers Across Years

Year	% of All Gamblers	n	% of All Bets Placed	n	% of All Money Wagered	$
2017	5.6	4,109	64.4	926,158,275	62.1	2,812,408,499.58
2018	5.3	5,299	59.7	1,120,119,101	57.1	3,105,093,444.71
2019	5.4	13,262	74.5	2,202,423,292	65.3	9,433,088,651.00
2020	5.4	20,113	74.1	3,851,535,063	64.4	16,256,448,572.65
2021	5.1	23,235	72.0	4,897,017,734	48.2	39,133,885,598.24

Table 23 summarizes membership in the Top 10% by gender and age, where about 4% of men and 9% of women met criteria for inclusion. Men represented almost 64% (*n* = 14,663) of the group, a larger proportion than all previous years. In contrast, women represented about 36% (*n* = 8,307) of those in the Top 10%, despite comprising only about 22% of online bettors; notably, this proportion has decreased over the past three years from a high of nearly 55% in 2018. Women in the Top 10% group also were older, on average, than men (mean = 49.5 years), and significantly older than in 2019 and 2020; men in the Top 10% averaged about 46 years, which was comparable to the prior year.

Table 23. Top 10% Gamblers by Gender and Age Across Years

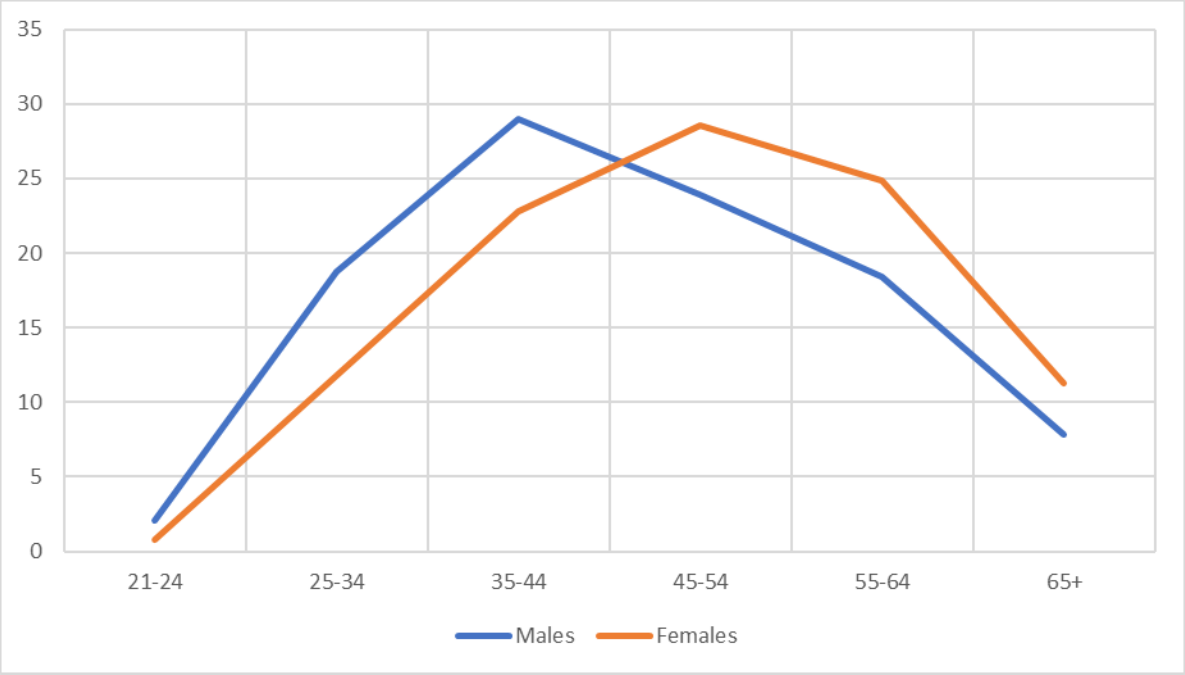
Male						
			Age			
Year	%	N	Minimum	Maximum	Mean[a]	SD
2017	51.8	2,128	21.0	86.9	45.2	12.1
2018	45.4	2,405	21.4	97.0	49.5	12.0
2019	*57.7	7,290	21.0	98.0	45.6	12.6
2020	55.1	10,537	21.1	95.0	46.0	12.7
2021	*63.8	14,663	21.0	94.0	45.8	12.6
Female						
			Age			
Year	%	N	Minimum	Maximum	Mean[b]	SD
2017	*48.2	1,981	21.2	89.6	47.4	11.6
2018	*54.6	2,894	21.0	87.8	49.7	11.4
2019	42.3	5,334	21.0	88.0	48.0	11.9
2020	*44.9	8,591	21.2	93.7	48.7	12.1
2021	36.2	8,307	21.0	92.0	49.5	12.2

*Significantly higher proportion than expected within gender ($p < .001$)
a. Higher in 2018 than all other years; Higher in 2020 & 2021 than 2017 & 2019.
b. Higher in 2021 & 2018 than 2017 & 2019-2020; Higher in 2018 than 2017

There were notable gender variations by age among Top 10% members (Figure 2). For example, half of the men in the group were younger and half, older than 45 years. In contrast, more than 65% of women in the Top 10% were 45 years and older. Among all online gamblers ages 55 and

older, 18% of all women and 11% of all men were classified in the Top 10%. This suggests that responsible gaming limit-setting strategies (RG) should target middle-aged and older women, to assist them in controlling or reducing the intensity of betting and spending behavior.

Figure 2. Percentage of Top 10% Gamblers by Age and Gender



Consistent with findings in all other years, a majority of bettors in the Top 10% played only casino games (82.2%; Table 24). However, more players in this group played all game types (8.9%) and a combination of casino and poker tournaments (7.3%) than in the three prior years. In contrast, the proportion of those playing both casino and poker decreased significantly in 2021 to just under 2%, despite increases in the two prior years.

Table 24. Top 10% Gamblers by Play Type

	2017		2018		2019		2020		2021	
Type	**%**	**n**	**%**	**n**	**%**	**n**	**%**	**n**	**%**	**n**
All Types[a]	13.6	557	3.5	188	7.1	941	4.4	876	8.9	2,069
Casino Only[b]	75.6	3,107	96.5	5,111	85.6	11,348	85.8	17,249	82.2	19,096
Casino & Poker[c]	2.7	111	0.0	0	3.7	491	8.2	1,650	1.6	368
Casino & Tournament[d]	8.1	334	0.0	0	3.6	482	1.7	338	7.3	1,702

Significant differences across years for the specified play type ($p < .001$)
a. Higher in 2017 than all other years; Higher in 2021 than 2018-2020; Higher in 2019 than 2018 & 2020.
b. Higher in 2018 than all other years; Lower in 2017 than all other years; Lower in 2021 than 2019-2020.
c. Higher in 2020 than all other years; Lower in 2018 than all other years; Lower in 2017 & 2021 than 2019.
d. Lower in 2018 than all other years; Higher in 2017 & 2021 than 2019-2020; Lower in 2020 than 2019.

Top 10% players in 2021 wagered on more sites (5.3) and on more days (240.7) than any prior year (Table 25). By comparison, the amount bet was higher or equal to findings in prior years. For example, the average maximum wagers ($2,185) and total yearly wagers ($1.7 million)—over $1 million for the first time—were at an all-time high. As means are markedly skewed, it is notable then that maximum wagers, average single wagers, and total yearly wagers were also all highest at the median in 2021. The maximum single wager and maximum total yearly wager placed by the Top 10% in 2021 was higher than all previous years; one Top 10% player bet nearly $4.6 billion in 2021. Additionally, 2021 Top 10% gamblers made more bets (210,760) than in 2019 or 2020, and a comparable amount in 2017 and 2018.

Table 25. Play Patterns of Top 10% Gamblers Over Years and Compared to All Other Casino Bettor (Casino Only)

Play Patterns		Maximum	Mean	SD	Median
	# of Sites Wagered	11.0	[a]4.7	2.9	4.0
Top 10%	Total Betting Days	365.0	[b]230.8	72.6	227.0
2017	Max Wager ($)	20,000.00	[c]200.50	631.55	52.50
	Avg. Single Wager ($)	521.73	4.43	14.25	1.78
***n* = 4,109**	Total Yearly Wager ($)	121,146,575.80	[d]684,450.84	2,570,263.95	281,576.30
	Total Number of Yearly Bets	1,480,312.0	[e]225,397.5	170,866.0	176,979.0
	# of Sites Wagered	13.0	[a]4.9	2.9	4.0
Top 10%	Total Betting Days	365.0	[b]225.4	71.0	221.0
2018	Max Wager ($)	61,571.77	[c]228.50	1,345.28	52.88
	Avg. Single Wager ($)	433.16	3.79	12.53	1.63
***n* = 5,299**	Total Yearly Wager ($)	61,273,210.37	[d]585,977.25	1,517,005.16	264,318.45
	Total Number of Yearly Bets	2,171,045.0	[e]211,383.1	160,853.6	165,472.0
	# of Sites Wagered	17.0	[a]4.3	3.2	3.0
Top 10%	Total Betting Days	365.0	[b]200.6	81.2	192.0
2019	Max Wager ($)	64,404.52	[c]413.36	1,463.28	90.00
	Avg. Single Wager ($)	2,447.51	9.39	45.10	2.27
***n* = 13,262**	Total Yearly Wager ($)	170,478,017.32	[d]711,287.03	2,934,828.53	258,844.71
	Total Number of Yearly Bets	2,900,000.0	[e]166,070.2	171,173.0	113,436.0
	# of Sites Wagered	14.0	[a]4.4	2.9	4.0
Top 10%	Total Betting Days	366.0	[b]218.7	79.0	212.0
2020	Max Wager ($)	79,880.93	[c]460.00	1,691.99	100.00
	Avg. Single Wager ($)	2,753.30	8.52	45.38	2.16
***n* = 20,113**	Total Yearly Wager ($)	206,728,711.13	[d]808,255.78	2,960,980.59	303,055.42
	Total Number of Yearly Bets	2,232,305.0	[e]191,494.8	178,256.9	136,697.0
	# of Sites Wagered*	22.0	[a]5.3	3.7	4.0
Top 10%	Total Betting Days*	365.0	[b]240.7	74.8	244.0
2021	Max Wager ($)*	2,000,000.00	[c]2,185.36	24,880.44	125.00
	Avg. Single Wager ($)	143,486.44	26.38	993.72	2.54
***n* = 23,235**	Total Yearly Wager ($)*	4,579,943,659.91	[d]1,684,264.50	33,410,558.66	392,522.47
	Total Number of Yearly Bets*	2,474,115.0	[e]210,760.4	190,415.4	154,657.0

All Other Casino Bettors 2021	# of Sites Wagered	22.0	1.9	1.5	1.0
	Total Betting Days	365.0	22.7	46.5	5.0
	Max Wager ($)	1,800,000.00	686.47	11,485.27	25.00
	Avg. Single Wager ($)*	476,899.22	49.81	1,133.83	3.57
	Total Yearly Wager ($)	3,390,020,077.00	96,478.75	6,844,407.42	792.50
***n* = 435,154**	Total Number of Yearly Bets	1,247,032.0	4,378.2	17,791.4	166.0

All differences significant at $p < .001$
a. # of Sites Wagered: Higher in 2021 than all other years; Lower in 2019-2020 than 2017-2018
b. Total Betting Days: Higher in 2021 than all other years; Lower in 2019 than all other years; Lower in 2020 than 2017-2018
c. Max Wager: Higher in 2021 than all other years
d. Total Yearly Wager: Higher in 2021 than 2019-2020
e. Total Number of Yearly Bets: Higher in 2021 than 2019-2020; Higher in 2017-2018 than 2020.
*Significantly higher than all other casino bettors in 2021 at $p < .001$.

The play patterns of Top 10% gamblers differed significantly from all other gamblers in 2021 (See Table 25, above). When compared to all other casino betters, those in the Top 10% bet on more than twice as many sites (5.3 vs 1.9) and more than 10 times as many days (240.7 vs 22.7), and they also placed nearly 50 times as many bets (211,000 vs 4,400), on average. As in past years, the mean ($49.81) and median ($3.57) single bets of other casino bettors was higher than for Top 10% gamblers (mean = $26.38; median = $2.54), however, the average maximum wagers ($2,200 vs $686) and total yearly wagers ($1.7 million vs $96,000) were far higher for Top 10% gamblers. Collectively, these findings suggest that Top 10% players gambled more frequently, across more sites, and in higher amounts, but the amount wagered on any one bet was less than for other players.

Ocean (9.8%), Bergen (8.8%), Monmouth (8.6%), and Camden (8.0%)counties were home to the largest proportions of Top 10% bettors (Table 26). However, given the proportion of all online gamblers throughout the state, Top 10% gamblers were both over- and under-represented in certain counties. Specifically, Atlantic, Burlington, Camden, Cape May, Cumberland, Monmouth, Ocean, Sussex, and Warren counties had disproportionately *more* Top 10% gamblers than their proportion of all gamblers. All of these counties except for Warren County are notably in the southern part of the state. Bergen, Essex, Hudson, Passaic, and Union counties had disproportionately *fewer* Top 10% gamblers.

Table 26. Percentage of Top 10% Gamblers by County in Relation to All Online Gamblers

County	N	% of Top 10% Gamblers	% of Online Gamblers
Atlantic	1,126	5.0[a]	4.2
Bergen	1,992	8.8[b]	9.6
Burlington	1,395	6.1[a]	5.4
Camden	1,827	8.0[a]	7.5
Cape May	354	1.6[a]	1.2
Cumberland	449	2.0[a]	1.7
Essex	1,586	7.0[b]	9.1
Gloucester	975	4.3	4.1
Hudson	1,324	5.8[b]	7.6
Hunterdon	226	1.0	0.9
Mercer	787	3.5	3.3
Middlesex	1,833	8.1	8.0
Monmouth	1,965	8.6[a]	8.3
Morris	968	4.3	4.4
Ocean	2,236	9.8[a]	7.1
Passaic	1,190	5.2[b]	6.2
Salem	168	0.7	0.7
Somerset	588	2.6	2.6
Sussex	338	1.5[a]	1.3
Union	1,159	5.1[b]	5.9
Warren	258	1.1[a]	1.0

a. Significantly higher % of top 10% gamblers in relation to % of online gamblers ($p < .001$)
b. Significantly lower % of top 10% gamblers in relation to % of online gamblers ($p < .001$)

Like all other casino bettors, Top 10% gamblers placed more of their bets between 9 p.m. and 3 a.m., than any other timeframe (Table 27). However, they placed significantly more bets between 3 a.m. and 3 p.m., while other casino bettors placed more bets between 3 p.m. and 3 a.m.

Table 27. Number and Proportion of Bets by Time of Day and Top 10% Status

	Top 10%		All Other Casino Bettors	
Time of Day	N	%	n	%
6 a.m.-9 a.m.	495,761,483	10.1*	171,153,814	9.0
9 a.m.-12 p.m.	566,390,834	11.6*	193,336,524	10.1
12 p.m.-3 p.m.	528,866,354	10.8*	197,814,926	10.4
3 p.m.-6 p.m.	514,834,876	10.5	210,980,304	11.1*
6 p.m.-9 p.m.	662,094,073	13.5	283,237,122	14.9*
9 p.m.-12 a.m.	747,946,915	15.3	319,041,760	16.7*
12 a.m.-3 a.m.	782,128,009	16.0	308,181,242	16.2*
3 a.m.-6 a.m.	598,995,190	12.2*	221,434,393	11.6
Total	4,897,017,734	100.0	1,905,180,085	100.0

*Significantly higher % for indicated group within the time of day category ($p < .001$)

VI. Responsible Gaming Features

A total of 25,256 casino or poker players used Responsible Gaming (RG) features in 2021, about 7,000 more than in 2020 (Table 28). Overall, more than 5% of players used one or more RG feature, a slightly higher proportion than the previous year (4.7%). This still represents a very small proportion of those who gamble.

Table 28. RG Use Overall (Casino & Poker Players)

	Used RG Features 2017		Used RG Features 2018		Used RG Features 2019		Used RG Features 2020		Used RG Features 2021	
	%	n	%	n	%	N	%	n	%	n
RG Users as Proportion of All Gamblers	4.9	5,467	5.9	7,437	3.9	10,063	4.7	18,492	5.4	25,256

About 87% of all RG users were New Jersey residents. Compared to the proportion of all gamblers, RG use was higher than expected in Bergen, Hudson, Monmouth, Morris, Somerset, and Union counties (Table 29). RG users, however, were underrepresented in Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester, Ocean, and Salem counties.

Table 29. Percentage of RG Users by County in Relation to All Online Gamblers

County	% of RG users	% of gamblers
Atlantic	3.4[b]	4.2
Bergen	10.1[a]	9.6
Burlington	5.0[b]	5.4
Camden	6.8[b]	7.5
Cape May	1.0[b]	1.2
Cumberland	1.1[b]	1.7
Essex	9.2	9.1
Gloucester	3.9[b]	4.1
Hudson	8.4[a]	7.6
Hunterdon	0.9	0.9
Mercer	3.1	3.3
Middlesex	7.7	8.0
Monmouth	9.1[a]	8.3
Morris	5.0[a]	4.4
Ocean	6.3[b]	7.1
Passaic	6.4	6.2
Salem	0.6[b]	0.7
Somerset	3.0[a]	2.6
Sussex	1.3	1.3
Union	6.7[a]	5.9
Warren	0.9	1.0

[a] Significantly higher % of RG users in relation to number of gamblers in county ($p < .001$)
[b] Significantly lower % of RG users in relation to number of gamblers in county ($p < .001$)

In 2021, the proportion of RG users in each age group significantly increased when compared to 2020, aside from among those 35 to 44 (Table 30). The biggest year-over-year increase was among those 65 and older, with more than 6% of players using RG features in 2021 compared to less than 5% in 2020. As in the two prior years, the 55 to 64 age category had the largest proportion of RG users in 2021.

Table 30. RG Use by Age (Casino & Poker Players)

RG Use Across Years										
	2017		2018		2019		2020		2021	
	%	n	%	n	%	n	%	N	%	n
21-24[a]	5.2	629	3.9	378	2.1	720	3.0	1,707	3.8	2,286
25-34[b]	5.9	1,848	6.2	2,288	3.5	3,326	4.5	6,480	5.1	8,900
35-44[c]	6.7	1,335	7.0	2,030	4.4	2,683	5.5	4,894	5.9	6,639
45-54[d]	6.8	1,028	7.6	1,506	5.1	1,833	5.6	3,000	6.1	3,927
55-64[e]	5.8	458	7.5	890	5.3	1,099	5.8	1,762	6.6	2,539
65+[f]	4.8	169	6.0	345	4.4	402	4.8	617	6.1	965

RG Use Within Year										
	2017		2018		2019		2020		2021	
Age Group	%	n	%	n	%	n	%	N	%	n
21-24	11.5	629	5.1	378	7.2	720	9.2	1,707	9.1	2,286
25-34	33.8	1,848	30.8	2,288	33.1	3,326	35.1	6,480	35.2	8,900
35-44	24.4	1,335	27.3	2,030	26.7	2,683	26.5	4,894	26.3	6,639
45-54	18.8	1,028	20.3	1,506	18.2	1,833	16.3	3,000	15.5	3,927
55-64	8.4	458	12	890	10.9	1,099	9.5	1,762	10.1	2,539
65+	3.1	169	4.6	345	4.0	402	3.3	617	3.8	965
Min		21.0		21.0		21.0		21.1		21.0
Max		94.6		98.6		98		96.6		94.0
Mean[g]		39.0		41.9		40.1		39.3		39.0

Significant differences in the proportion of RG users for the corresponding age range ($p < .001$)
a. 2019 lower than all other years; 2017 higher than all other years; 2021 & 2018 higher than 2020.
b. 2019 lower than all other years; 2021 higher than 2020; 2020 lower than 2017-2018.
c. 2019 lower than all other years; 2021 lower than 2017-2018.
d. 2021 higher than 2019-2020; 2020 lower than 2017-2018.
e. 2021 higher than 2019-2020; 2017 & 2020 lower than 2018.
f. 2021 higher than 2019-2020; 2019 lower than 2018.
g. 2018 higher than all other years; 2020-2021 lower than 2019; 2019 higher than 2017.

The proportion of RG users who were men in 2021, 78%, was the highest of all years and 6% higher than in 2020 (Table 31). Although that proportion is largely due to the higher percentage of men compared to women who gamble online, men were also significantly more likely to use RG features (5.9%) than women (5.2%).

Table 31. RG Use by Gender (Casino & Poker Players)

Year	Male[a]		Female	
	%	n	%	n
2017	66.8	3,650	33.2	1,817
2018	63.4	4,712	36.6	2,725
2019	68.0	6,611	32.0	3,109
2020	72.1	12,156	27.9	4,696
2021	77.5	19,696	22.5	4,944
	RG Users vs. Non-Users 2021			
	Male		Female	
	%	n	%	n
Use RG	[b]5.9	19,696	5.2	4,944
Don't Use RG	94.1	312,575	94.8	90,696

Significant differences in the proportion of RG users for the corresponding gender ($p < .001$)
a. Proportion of males in 2021 higher than all other years; 2018 lower than all other years; 2020 higher than 2017 & 2019.
b. Males significantly higher proportion of RG use than females ($p < .001$)

As indicated in Table 32, gamblers classified as being in the Top 10% were significantly more likely to use RG features (22.4%) when compared to all other gamblers (4.1%), suggesting those gambling at the highest intensity recognize a need to use tools to help manage their play.

Table 32. RG Use by Top 10% Gambler Status (Casino & Poker Players)

	Top 10%		All Other Gamblers	
	%	n	%	n
Use RG	22.4*	5,625	4.1	17,610
Don't Use RG	77.6	19,494	95.9*	415,660

*Significantly higher for indicated RG and Top 10% status ($p < .001$)

The following tables include only those who played casino games, excluding those who played only poker or poker tournaments (Tables 33 to 38). Compared to RG users in 2020, RG users in 2021, on average, placed higher maximum wagers ($4,142 vs. $533) and average wagers ($148 vs. $32), wagered more in total ($1.1 million vs. $381,000), and gambled on significantly more sites (4.2 vs 3.6) (Table 33). RG gamblers in 2021, however, had a comparable number of betting days and total number of yearly bets compared to 2020.

Table 33. Play Patterns of RG Users: 2020 & 2021 (Casino Only)

Play Patterns	RG Gamblers 2020 (n=18,237)			
	Max	Mean	Std	Median
# Sites Wagered	14.0	3.6	2.9	3.0
Total Betting Days	366.0	91.7	97.1	53.0
Min. Wager ($)	1,000.00	1.68	20.65	0.00
Max. Wager ($)	539,14.78	532.63	1,628.93	100.00
Avg. Single Wager ($)	5,559.76	32.02	110.90	4.97
Total Yearly Wager ($)	115,281,414.91	380,935.26	1,758,788.70	56,281.28
Total Number of Yearly Bets	1,735,702	58,386.0	119,221	7,968
Play Patterns	**RG Gamblers 2021 (n=25,119)**			
	Max	**Mean**	**Std**	**Median**
# Sites Wagered	22.0	4.2*	3.6	3.0
Total Betting Days	365.0	91.2	100.8	48.0
Min. Wager ($)	6,000.00	2.73*	56.19	0.00
Max. Wager ($)	2,000,000.00	4,142.23*	36,467.47	136.74
Avg. Single Wager ($)	86,208.46	147.78*	1,492.72	6.21
Total Yearly Wager ($)	1,538,461,162.32	1,144,906.03*	16,064,222.77	65,719.17
Total Number of Yearly Bets	2,011,576.0	58,214.1	124,823.7	6,218.0

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

As in past years, there were significant differences in the play patterns of RG and non-RG users across all metrics (Table 34). On average, RG users gambled on more sites, for about three times as many betting days (91 vs 31) and placed almost five times as many bets in total (58,214 vs 12,325); differences were even more pronounced at the median, with RG users betting on nearly 10 times as many days and placing almost 36 times the number of bets. Amounts wagered also varied, with RG users placing seven times higher max wagers on average ($4,142 vs $566) and more than triple the average wager ($148 vs $43).

Table 34. Play Patterns of RG and Non-RG Users (Casino Only)

Play Patterns	RG Users 2021 (n=25,119)			
	Max	Mean	Std	Median
#Sites Wagered	22.0	4.2*	3.6	3.0
Total Betting Days	365.0	91.2*	100.8	48.0
Min. Wager ($)	6,000.00	2.73	56.19	0.00
Max. Wager ($)	2,000,000.00	4,142.23*	36,467.47	136.74
Avg. Single Wager ($)	86,208.46	147.78*	1,492.72	6.21
Total Yearly Wager ($)	1,538,461,162.32	1,144,906.03*	16,064,222.77	65,719.17
Total Number of Yearly Bets	2,011,576.0	58,214.0*	124,823.7	6,218.0
Play Patterns	**Non-RG Users 2021 (n=433,270)**			
	Max	**Mean**	**Std**	**Median**
#Sites Wagered	21.0	1.9	1.6	1.0
Total Betting Days	365.0	30.5	64.0	5.0
Min. Wager ($)	100,000.00	4.55	239.14	0.00
Max. Wager ($)	1,620,000.00	566.50	9,380.69	25.00
Avg. Single Wager ($)	476,899.22	42.87	1,101.98	3.38
Total Yearly Wager ($)	4,579,943,659.91	120,844.06	9,592,683.16	828.68
Total Number of Yearly Bets	2,474,115.0	12,324.7	58,412.0	175.0

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

In New Jersey, regulators require operators to offer a range of optional RG features, including self-exclusion, cool-off periods and deposit, loss (spend), and time limits. More than 66% of RG users in 2021 utilized only a single feature (Table 35). About 34% of RG users in 2021 only set deposit limits, compared to about 43% the prior year. Next, about 13% of users opted to initiate cool-off periods; about 9% opted for self-exclusion. About 34% of RG users utilized multiple features, with the combination of deposit and loss (spend) limits (8.8%) and deposit limit and cool-off (5.4%) and being most popular.

Among RG users, Top 10% gamblers exhibited similar feature preferences, though almost half (45.8%) used multiple features. Top 10% gamblers were more likely to choose cool-off only as

well as combinations including deposit and loss (spend) limits, deposit limit and cool-off, cool-off and deposit and loss (spend) limits, and cool-off and deposit, loss (spend), and time limits.

Table 35. RG Feature Preferences (Casino Only)

Single RG Feature Engaged	All Gamblers		Top 10% Gamblers	
	%	n	%	n
Deposit Limit Only	34.4	8,647	30.7	1,726
Cool-Off Only	12.6	3,163	13.8	775
Self-Exclusion Only	9.3	2,326	3.5	198
Loss (Spend) Limit Only	7.5	1,896	4.3	244
Time Limit Only	2.5	618	1.9	105
Total of Single RG Feature Engaged	66.3	16,650	54.2	3,048
Two or More RG Features Engaged	%	n	%	n
Deposit and Loss (Spend) Limits	8.8	2,208	12.2	689
Deposit Limit and Cool-Off	5.4	1,346	9.7	545
Deposit, Loss (Spend) and Time Limits	3.2	801	4.1	232
Cool-Off and Deposit and Loss (Spend) Limits	2.6	648	5.7	322
Cool-Off and Self-Exclusion	2.1	521	1.1	60
Deposit Limit and Self-Exclusion	1.8	461	1.0	55
Loss (Spend) and Time Limits	1.7	437	0.9	52
Cool-Off and Deposit, Loss (Spend) and Time Limits	1.4	347	3.3	187
Deposit and Time Limits	1.3	319	1.2	69
Deposit Limit, Cool-Off and Self-Exclusion	1.2	306	1.2	69
Cool-Off and Loss (Spend) Limit	0.7	178	0.7	41
Self-Exclusion and Deposit and Loss (Spend) Limits	0.6	153	0.5	28
Cool-Off, Self-Exclusion, and Deposit and Loss (Spend) Limits	0.6	148	0.8	47
Cool-Off and Deposit and Time Limits	0.5	133	1.2	67
Cool-Off, Self-Exclusion, Deposit, Loss (Spend) and Time Limits	0.4	93	0.5	30
Cool-Off and Time Limit	0.3	68	0.3	16
Self-Exclusion and Deposit, Loss (Spend) and Time Limits	0.2	55	0.3	16
Self-Exclusion and Loss (Spend) Limit	0.2	48	0.1	5
Cool-Off, and Loss (Spend) and Time Limits	0.2	42	0.2	14
Cool-Off, Self-Exclusion, and Deposit and Time Limits	0.2	40	0.2	11
Self-Exclusion and Deposit and Time Limits	0.1	35	0.1	8
Self-Exclusion and Time Limit	0.1	23	0.1	4
Cool-Off, Self-Exclusion and Loss (Spend) Limit	0.1	22	0.1	4
Cool-Off, Self-Exclusion and Time Limit	0.1	16	0.1	3
Self-Exclusion, Loss (Spend) and Time Limits	0.0	12	0.0	1
Cool-Off, Self-Exclusion, Loss (Spend) and Time Limits	0.0	9	0.0	2
Total of Two or More RG Features Engaged	33.7	8,469	45.8	2,577

Men and women who used RG opted for slightly different features and combinations (Table 36). For example, 35% of men chose to set only deposit limits compared to about 33% of women. Conversely, nearly 14% of women enacted only cool-off period(s) compared to about 12% of men. Overall, about 4% more men (67%) compared to women (63%) used only a single RG feature.

The youngest RG users significantly preferred to only set deposit limits (42.8%), however that preference has dropped by about 12% compared to 2020. Players ages 65+ (14.4%) were most likely and those ages 21 to 24 (10.8%) least likely to enact only a cool-off period. In contrast to 2020, when the youngest gamblers were most likely to self-exclude, players ages 25 to 44 most favored self-exclusion in 2021. Setting only a loss (spend) limit was most popular among the youngest gamblers (10.6%); about 7 to 8% of all other age groups chose this feature. Time limit only was used by 2% to 3% of all players ages 64 and younger, and 4% of those ages 65+. The use of multiple features was highest among those ages 55 to 64 (40.8%), followed by those 65+ (38.5%), then ages 45 to 54 (37.6%). However, use of multiple features increased about 8% among the youngest players in 2021, with about 26% using more than one feature compared to about 18% in 2020.

Table 36. RG Feature Preferences by Gender and Age Group (Casino Only)

Single RG Feature Engaged																
	Male		Female		21-24		25-34		35-44		45-54		55-64		65+	
	%	n	%	N	%	N	%	n	%	n	%	n	%	n	%	n
Deposit Limit Only	35.4	6,921	33.4	1,648	42.8	975	36.8	3,257	32.8	2,163	32.3	1,260	28.8	725	27.8	267
Cool-Off Only	11.7	2,286	13.5	666	10.8	247	13.0	1,155	12.3	811	11.8	462	13.9	350	14.4	138
Self-Exclusion Only	9.4	1,837	8.9	438	7.9	180	10.3	911	9.8	646	8.2	322	7.6	192	7.8	75
Loss (Spend) Limit Only	7.8	1,518	5.2	258	10.6	241	7.2	635	7.5	492	7.5	292	6.5	164	7.5	72
Time Limit Only	2.4	465	2.3	113	2.2	51	2.6	226	2.1	140	2.6	101	2.5	62	4.0	38
Two or More RG Features	33.4	6,541	36.8	1,815	25.7	585	30.2	2,673	35.6	2,347	37.6	1,468	40.8	1,027	38.5	369

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Two or More RG Features Engaged (Most prevalent)																
	Male		Female		21-24		25-34		35-44		45-54		55-64		65+	
	%	n	%	N	%	N	%	n	%	n	%	n	%	n	%	n
Deposit and Loss (Spend) Limits	8.7	1,709	9.8	484	8.0	183	7.8	690	9.0	593	9.6	373	10.8	273	10.0	96
Deposit Limit and Cool-Off	5.2	1,026	6.3	312	3.6	83	5.1	449	6.0	399	5.9	230	5.4	137	5.0	48
Deposit, Loss (Spend) and Time Limits	3.1	608	3.7	181	1.9	44	2.4	214	3.0	199	4.3	166	5.2	132	4.8	46
Cool-Off and Deposit and Loss (Spend) Limits	2.4	477	3.4	168	1.3	29	2.0	178	2.9	192	3.3	129	3.6	91	3.0	29
Cool-Off and Self-Exclusion	2.1	410	2.0	99	1.8	41	1.9	172	2.4	158	2.1	82	1.8	46	2.3	22
Deposit Limit and Self-Exclusion	1.9	379	1.6	79	2.2	49	2.0	181	2.0	131	1.4	53	1.3	32	1.6	15
Loss (Spend) and Time Limits	1.7	334	1.3	64	1.0	23	1.4	125	1.9	127	2.1	82	2.1	52	2.9	28
Deposit and Time Limits	1.4	269	1.0	47	1.1	26	1.3	118	1.1	70	1.3	51	1.6	40	1.5	14
Cool-Off and Deposit, Loss (Spend) and Time Limit	1.3	249	2.0	98	0.4	10	0.9	81	1.5	99	1.9	74	2.5	64	2.0	19
Deposit Limit, Cool-Off and Self-Exclusion	1.3	247	1.2	59	0.8	19	1.2	104	1.5	101	0.8	33	1.5	37	1.3	12
Cool-Off and Loss (Spend) Limits	0.7	135	0.6	32	0.8	18	0.8	67	0.7	45	0.8	31	0.5	12	0.5	5
Cool-Off, Self-Exclusion and Deposit and Loss (Spend) Limits	0.6	118	0.6	30	0.3	6	0.6	50	0.7	46	0.6	25	0.7	17	0.4	4
Self-Exclusion and Deposit and Loss (Spend) Limits	0.6	111	0.8	40	0.4	8	0.5	46	0.7	43	0.9	36	0.7	17	0.3	3
Cool-Off and Deposit and Time Limits	0.5	98	0.7	35	0.4	8	0.5	42	0.5	34	0.6	24	0.6	15	1.0	10
Cool-Off, Self-Exclusion, Deposit, Loss (Spend) and Time Limits	0.4	73	0.4	20	0.3	7	0.3	25	0.4	28	0.4	15	0.6	15	0.3	3
Cool-Off and Time Limit	0.3	56	0.2	11	0.3	6	0.2	21	0.2	14	0.3	11	0.5	13	0.3	3
Deposit, Self-Exclusion, Loss (Spend) and Time Limits	0.2	45	0.2	10	0.3	7	0.2	18	0.2	10	0.3	12	0.2	5	0.3	3
Self-Exclusion and Loss (Spend)	0.2	45	0.1	3	0.2	5	0.2	21	0.2	12	0.1	3	0.2	6	0.1	1
Deposit, Cool-Off, Self-Exclusion and Time Limits	0.2	33	0.1	7	0.1	2	0.1	12	0.1	9	0.3	10	0.2	4	0.3	3
Cool-Off, Loss (Spend) and Time Limits	0.1	29	0.2	10	0.1	2	0.1	12	0.1	6	0.3	11	0.3	8	0.3	3
Deposit, Self-Exclusion, and Time Limits	0.1	23	0.2	12	0.1	2	0.1	11	0.2	15	0.1	5	0.1	2	0.0	0
Self-Exclusion and Time Limits	0.1	18	0.1	5	0.1	2	0.1	12	0.1	6	0.0	1	0.0	1	0.1	1
Cool-Off, Self-Exclusion and Loss (Spend) Limits	0.1	17	0.1	5	0.1	3	0.1	8	0.0	2	0.1	5	0.1	3	0.1	1
Cool-Off, Self-Exclusion and Time Limits	0.1	15	0.0	1	0.0	0	0.1	8	0.0	3	0.1	3	0.1	2	0.0	0
Self-Exclusion, Loss (Spend), and Time Limits	0.1	11	0.0	0	0.0	1	0.1	6	0.0	2	0.0	1	0.1	2	0.0	0
Cool-Off, Self-Exclusion, and Loss (Spend) Limits	0.0	6	0.1	3	0.0	1	0.0	2	0.0	3	0.1	2	0.0	1	0.0	0

In 2021, fewer men used only deposit limits (35.4%) than in the prior year, while the proportion of men exclusively using time limits was at its highest (7.8%), and the use of two or more features was higher than in 2020 (33.4%)(Table 37). Women's use of only deposit limits (33.4%) was comparable to 2020 and higher than all other prior years, and their use of loss (spend) limits

(5.2%) was higher in 2021 than 2020. Across all years, women have used multiple features more than men, but fewer women utilized two or more features in 2021 (36.8%) compared with any prior year.

Table 37. Within Gender Comparisons across Years of RG Features (Casino Only)

RG Type 2017	Male		Female		Total	
	%	N	%	n	%	n
Deposit Limit only	[a]19.2	633	[g]18.9	325	19.1	958
Cool-off only	[b]16.6	545	[h]16.7	287	16.6	832
Self-exclusion only	[c]15.0	495	[i]14.6	251	14.9	746
Loss (Spend) Limit only	[d]6.2	205	[j]4.6	79	5.7	284
Time Limit only	[e]4.7	156	[k]6.2	106	5.2	262
Two or more RG features	[f]38.2	1,256	[l]39.1	674	38.5	1,930
Total N % of gender	100.0	3,290	100.0	1,722	100.0	5,012
	Mean	**Std**	**Mean**	**Std**	**Mean**	**Std**
# of RG features used	1.5	0.9	1.6	0.9	1.5	0.9
RG Type 2018	**Male**		**Female**		**Total**	
	%	N	%	n	%	n
Deposit Limit only	[a]23.4	976	[g]24.4	635	23.8	1,611
Cool-off only	[b]16.0	669	[h]16.2	422	16.1	1,091
Self-Exclusion only	[c]14.1	589	[i]10.5	272	12.7	861
Loss (Spend) Limit only	[d]5.5	231	[j]4.3	111	5.0	342
Time Limit only	[e]2.8	115	[k]3.0	77	2.8	192
Two or more RG Features	[f]38.2	1,594	[l]41.7	1,084	39.5	2,678
Total N % of gender	100.0	4,174	100.0	2,601	100.0	6,775
	Mean	**Std**	**Mean**	**Std**	**Mean**	**Std**
# of RG features used	1.6	0.9	1.6	0.9	1.6	0.9
RG Type 2019	**Male**		**Female**		**Total**	
	%	N	%	n	%	n
Deposit Limit only	[a]26.4	1,604	[g]25.5	775	26.1	2,379
Cool-off only	[b]22.4	1,361	[h]20.4	621	21.8	1,982
Self-Exclusion only	[c]9.1	555	[i]5.9	180	8.1	735
Loss (Spend) Limit only	[d]5.6	342	[j]4.0	121	5.1	463
Time Limit only	[e]3.4	205	[k]3.9	119	3.6	324
Two or more RG Features	[f]33.0	1,999	[l]40.2	1,222	35.4	3,221
Total N % of gender	100.0	6,066	100.0	3,038	100.0	9,104
	Mean	**Std**	**Mean**	**Std**	**Mean**	**Std**
# of RG features used	1.5	0.8	1.6	0.8	1.5	0.8

RG Type 2020	Male		Female		Total	
	%	N	%	n	%	n
Deposit Limit only	[a]43.0	5,137	[g]30.8	1,435	39.6	6,572
Cool-off only	[b]12.1	1,450	[h]15.8	739	13.2	2,189
Self-Exclusion only	[c]10.4	1,237	[i]8.6	402	9.9	1,639
Loss (Spend) Limit only	[d]2.6	313	[j]3.4	160	2.8	473
Time Limit only	[e]1.6	195	[k]2.2	104	1.8	299
Two Or More Features	[f]30.2	3,610	[l]39.1	1,824	32.7	5,434
Total N % of gender	100.0	11,942	100.0	4,664	100.0	16,606
	Mean	**Std**	**Mean**	**Std**	**Mean**	**Std**
# of RG features used	1.4	0.8	1.6	0.8	1.5	0.8
RG Type 2021	**Male**		**Female**		**Total**	
	%	**N**	**%**	**n**	**%**	**n**
Deposit Limit only	[a]35.4	6,921	[g]33.4	1,648	35.0	8,569
Cool-off only	[b]11.7	2,286	[h]13.5	666	12.0	2,952
Self-Exclusion only	[c]9.4	1,837	[i]8.9	438	9.3	2,275
Loss (Spend) Limit only	[d]7.8	1,518	[j]5.2	258	7.2	1,776
Time Limit only	[e]2.4	465	[k]2.3	113	2.4	578
Two Or More Features	[f]33.4	6,541	[l]36.8	1,815	34.1	8,356
Total N % of gender	100.0	19,568	100.0	4,938	100.0	24,506
	Mean	**Std**	**Mean**	**Std**	**Mean**	**Std**
# of RG features used	1.5	0.8	1.5	0.8	0.8	0.8

Significant difference in proportion of RG type use by gender ($p < .001$)
a. 2017 lower than all other years; 2020 higher than all other years; 2021 higher than 2018-2019.
b. 2019 higher than all other years; 2020-2021 lower than 2017-2018.
c. 2019-2021 lower than 2017-2018.
d. 2020 lower than all other years; 2021 higher than 2018-2019.
e. 2020 lower than all other years; 2021 lower than 2017 & 2019; 2018 lower than 2017.
f. 2021 higher than 2020; 2019-2021 lower than 2017-2018.
g. 2017 lower than all other years; 2020-2021 higher than 2018-2019.
h. 2019 higher than 2018 & 2020-2021.
i. 2017 higher than all other years; 2019 lower than all other years.
j. 2021 higher than 2020.
k. 2017 higher than all other years; 2020-2021 lower than 2019.
l. 2021 lower than 2018.

In New Jersey, players who enact one or more RG feature may change their preferences, including increasing or decreasing limits on deposits, money lost (spent), and time spent gambling, as well as enacting additional cool-off periods (Table 38). On average, those who used loss (spend) limits (6.8) and deposit limits (5.5) made more changes than other single-feature users as well as multiple-feature users. However, at the median, those who used two or more features made more changes (2.0) than all single-use groups.

Table 38. Changes to RG Features by RG Type (Casino Only)

RG feature	N	Mean	Std.	Median	Total # of changes	Total # of increases	Total # of decreases
Deposit Limit Only	8,647	5.5	17.3	1.0	34,986	19,109	8,642
Cool-off Only	3,163	1.8	6.9	0.0	13,040	N/A	N/A
Loss (Spend) Limit Only	1,896	6.8	35.7	0.0	31,480	2,927	1,343
Time Limit Only	618	0.5	4.3	0.0	2,572	616	1,270
Two or More Features	8,469	3.3	5.2	2.0	253,141	41,791	39,378

By gender, among those who used each RG feature, men who used loss (spend) limits made significantly more changes (17.1) than women who used this feature (9.5) (Table 39). On average, men made about 15 changes and women, 14 changes, to their RG features.

By age, there was minimal variation in the number of changes enacted by RG feature preference. One of the few significant differences was among cool-off only users, such that progressively older players enacted more cool-off periods (Table 39). For example, those ages 65+ who used only cool-off made an average of seven changes compared with just two for those ages 21 to 24. Focusing only on those who increased their limits, players ages 45 to 54 made the most increases (3.5) on average, and those ages 21 to 24, the fewest (1.8). Across all RG users, those ages 35 to 64 made more changes (17) than those in the 21 to 34 age groups (12 to 13).

Players classified in the Top 10% who made changes to RG features made significantly more than other gamblers among those who used deposit limit only (6.8 vs 3.4), cool-off only (6.8 vs 3.2), and overall (25.0 vs 11.5)(Table 39). Top 10% players made significantly more increases (5.9 vs 1.9) and decreases (5.0 vs 1.9) as well, suggesting that those gambling at the highest intensity are most engaged in seeking out an RG structure that best helps them manage their play.

Table 39. Changes to RG Features by RG Type and Gender, Age, and Top 10% Status (Casino Only)

Gender		Deposit Limit Only	Cool-off Only	Loss (Spend) Limit Only	Time Limit Only	Two or More Features	Total # of changes	Total # of increases	Total # of decreases
Male n=17,731	Maximum	304.0	111.0	568.0	161.0	2,662.0	2,662.00	344.00	461.00
	Mean	4.0	4.0	[a]17.1	3.9	29.7	14.59	2.78	2.60
	Std.	9.4	7.4	40.3	12.2	69.1	45.71	9.78	12.85
	Median	2.0	2.0	8.0	1.0	14.0	4.00	0.00	0.00
	Total # of Changes	27,676.0	9,151.0	25,964.0	1,816.0	194,056.0	258,663.00	41,758.00	39,049.00
Female n=4,500	Maximum	138.0	161.0	72.0	10.0	932.0	932.00	224.00	191.00
	Mean	4.0	4.8	[a]9.5	1.6	27.8	14.00	2.96	2.38
	Std.	8.7	9.6	8.8	1.2	47.1	32.74	9.28	9.15
	Median	2.0	2.0	8.0	1.0	15.0	4.00	0.00	0.00
	Total # of Changes	6,631.0	3,228.0	2,444.0	178.0	50,529.0	63,010.00	11,062.00	8,876.00

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Age Category		Deposit Limit Only	Cool-off Only	Loss (Spend) Limit Only	Time Limit Only	Two or More Features	Total # of changes	Total # of increases	Total # of decreases
21 - 24	Maximum	121.0	38.0	568.0	91.0	1,181.0	1,181.00	187.00	461.00
n=2,099	Mean	3.8	[b]2.1	18.4	6.1	27.6	11.9	[c]1.8	2.46
	Std.	8.1	3.3	49.7	13.6	80.0	47.07	7.40	15.72
	Median	2.0	1.0	8.0	2.0	11.0	3.00	0.00	0.00
	Total # of Changes	3,667.0	531.0	4,424.0	309.0	16,122.0	25,053.00	3,181.00	4,461.00
25 - 34	Maximum	183.0	52.0	556.0	161.0	2,655.0	2,655.00	395.00	654.00
n=7,946	Mean	3.8	[b]3.0	21.3	5.5	28.1	13.3	[c]2.5	2.54
	Std.	7.7	4.0	54.4	16.2	77.0	48.95	10.80	14.28
	Median	2.0	2.0	8.0	1.0	12.0	4.00	0.00	0.00
	Total # of Changes	12,357.0	3,478.0	13,504.0	1,241.0	75,136.0	105,716.00	16,861.00	16,832.00
35 - 44	Maximum	229.0	81.0	316.0	136.0	2,662.0	2,662.00	344.00	346.00
n=5,953	Mean	4.2	[b]4.4	13.6	4.7	30.5	15.4	[c]3.1	2.69
	Std.	9.4	7.5	23.8	15.7	81.7	53.67	10.27	11.20
	Median	2.0	2.0	8.0	1.0	15.0	4.00	0.00	0.00
	Total # of Changes	9,185.0	3,568.0	6,704.0	654.0	71,677.0	91,788.00	15,285.00	13,413.00
45 - 54	Maximum	238.0	161.0	208.0	12.0	936.0	936.00	173.00	460.00
n=3,583	Mean	4.4	[b]4.8	13.0	1.7	32.6	16.6	[c]3.5	2.94
	Std.	10.8	10.6	19.7	1.5	58.9	41.10	10.92	14.06
	Median	2.0	2.0	8.0	1.0	16.0	5.00	1.00	0.00
	Total # of Changes	5,555.0	2,198.0	3,808.0	172.0	47,834.0	59,567.00	10,677.00	8,941.00
55 - 64	Maximum	304.0	111.0	184.0	10.0	551.0	551.00	224.00	298.00
n=2,328	Mean	4.6	[b]6.4	12.1	1.7	30.4	16.7	[c]3.3	2.69
	Std.	14.1	11.2	19.2	1.5	47.4	35.34	10.09	11.84
	Median	2.0	2.0	8.0	1.0	17.0	6.00	1.00	0.00
	Total # of Changes	3,337.0	2,254.0	1,984.0	106.0	31,252.0	38,933.00	6,448.00	5,188.00
65+	Maximum	48.0	74.0	568.0	18.0	479.0	479.00	157.00	166.00
n=884	Mean	3.3	[b]7.3	16.6	2.4	30.1	16.0	[c]3.2	2.48
	Std.	5.2	12.4	39.6	3.3	49.8	35.25	10.24	9.25
	Median	2.0	3.0	8.0	1.0	15.0	5.00	0.00	0.00
	Total # of Changes	885.0	1,011.0	31,480.0	90.0	11,120.0	14,162.00	2,322.00	1,798.00
Top 10% Status		**Deposit Limit Only**	**Cool-off Only**	**Loss (Spend) Limit Only**	**Time Limit Only**	**Two or More Features**	**Total # of changes**	**Total # of increases**	**Total # of decreases**
Top 10%	Maximum	238.0	161.0	344.0	12.0	2,662.0	2,662.00	344.00	461.00
n=5,427	Mean	[d]6.7	[d]6.8	13.7	2.0	44.7	[d]25.0	[d]5.9	[d]5.0
	Std.	13.6	13.2	24.4	1.8	92.6	67.32	14.85	17.19
	Median	3.0	3.0	8.0	1.0	22.0	8.00	1.00	0.50
	Total # of Changes	11,502.0	5,302.0	3,344.0	205.0	115,210.0	135,563.00	27,016.00	22,925.00

All Other Casino Bettors n=17,366	Maximum	304.0	58.0	568.0	161.0	2,655.0	2,655.00	395.00	654.00
	Mean	[d]3.4	[d]3.2	17.0	4.6	23.4	[d]11.5	[d]1.9	[d]1.9
	Std.	7.7	4.5	41.3	14.3	59.3	38.40	8.17	11.64
	Median	2.0	1.0	8.0	1.0	11.0	4.00	0.00	0.00
	Total # of Changes	23,484.0	7,738.0	28,136.0	2,367.0	137,931.0	199,656.00	27,758.00	27,708.00

Significant differences between group means within indicated categories ($p < 0.001$)
a. Females made more changes than males.
b. 21-24 lower than 35-64. 25-34 lower than 45-64. 35-44 lower than 55-64. 65+ higher than 21-44.
c. 21-24 lower than 35-64; 25-34 lower than 45-54.
d. Top 10% gamblers higher than all other gamblers.

A. Self-Exclusion

To better examine the use of self-exclusion, we compared the play patterns of two groups of self-excluders: Group 1 asked to be removed from the self-exclusion list and returned to play in 2021 (n=464), while Group 2 self-excluded for the first time during 2021 (n=706). In the process of these analyses, the Rutgers analytic team identified 987 individuals with betting behavior in 2021 who had a record of self-exclusion and no removal date in files provided by the DGE. The individuals without removal dates per files provided by the DGE have been excluded from analyses and their identification numbers reported to the DGE for further investigation.

Of those who returned to play in 2021 (Group 1), almost 89% were coming off a one-year self-exclusion term, and about 11%, a five-year term (Table 39). Alternatively, of those who began a term of self-exclusion in 2021 (Group 2), just over half (50.6%) chose a one-year term, just under half (49.1%), a five-year term, and a small proportion (0.3%) enacted a lifetime self-exclusion. This suggests those enacting self-exclusion in recent years were more likely to select a longer term.

Table 40. Self-Exclusion Groups Within Period of Self-Exclusion

	One Year		Five Years		Lifetime		Total	
	%	n	%	n	%	n	%	n
Group 1	88.8	857	11.2	108	0.0	0	100.0	965
Group 2	50.6	1,164	49.1	1,130	0.3	6	100.0	2,300
Total	61.9	2,021	37.9	1,238	0.2	6	100.0	3,265

There were no significant differences in the proportion of men and women in Group 1 versus Group 2, with men making up about 81% of all self-excluders with activity in 2021, and women, 19% (Table 41).

Table 41. Self-Exclusion Groups by Gender

	Male		Female	
	%	n	%	n
Group 1	81.6	780	18.4	176
Group 2	81.0	1,833	19.0	430
Total	81.2	2,613	18.8	606

More than 51% of all players who initiated self-exclusion in 2021 (Group 2) were in the youngest age groups, 21 to 34 (Table 42). Conversely, players ages 35 and older were over-represented among those returning to play (Group 1). Taken together, this highlights an increasing utilization of self-exclusion among younger players in recent years.

Table 42. Self-Exclusion Groups by Age Group

	21-24		25-34		35-44		45-54		55-64		65+		Total	
	%	n	%	N	%	N	%	N	%	n	%	n	%	n
Group 1	3.0	29	33.2	320	31.9*	308	16.4*	158	12.1*	117	3.4*	33	100.0	965
Group 2	11.3*	261	39.9*	925	25.6	593	12.6	292	7.2	166	3.4	79	100.0	2,316
Total	8.8	290	37.9	1245	27.5	901	13.7	450	8.6	283	3.4	112	100.0	3,281

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

Compared to those who initiated self-exclusion in 2021 (Group 2), players who returned to play in 2021 (Group 1) played on significantly more sites (4.4 vs 3.6), bet on significantly more days (54.9 vs 49.3), bet almost twice as much on an average wager ($236.70 vs. $125.96), and placed significantly more bets in total (45,086 vs 28,890)(Table 43). Given that those who came off self-exclusion or began self-exclusion would not have been able to bet across the whole year, it is notable that those returning to play (Group 1) placed bets on an average of 33% of all eligible betting days, compared to 30% of those who initiated self-exclusion (Group 2). Alternatively, bettors who did not have any self-exclusion activity bet on an average of 9% of eligible days (i.e., the entire year). These findings suggest that self-exclusion pauses the betting behavior temporarily but does not appear to lead to long-term changes in the volume and/or magnitude of play, which may, in fact, return to levels higher than previously.

Table 43. Play Patterns of Self-Exclusion Groups

Play Patterns	Group 1 (n = 965)			
	Max	Mean	Std.	Median
#Sites Wagered	21.0	4.4*	3.4	3.0
Total Betting Days	348.0	54.9*	63.7	27.0
Min. Wager ($)	1,000.00	3.84	51.10	0.00
Max. Wager ($)	465,000.00	5,088.22	28,614.04	150.00
Avg. single Wager ($)	36,656.72	236.70*	1,765.11	7.11
Total Yearly Wager ($)	120,579,122.90	932,526.21	5,422,682.10	74,228.00
Total Number of Yearly Bets	721,017.0	45,086.3*	89,411.1	8,353.0
Play Patterns	**Group 2 (n = 2,316)**			
	Max	**Mean**	**Std**	**Median**
#Sites Wagered	19.0	3.6	2.7	3.0
Total Betting Days	328.0	49.3	58.5	27.0
Min. Wager ($)	1,000.00	2.75	31.86	0.00
Max. Wager ($)	1,500,000.00	3,601.90	37,106.77	200.00
Avg. single Wager ($)	33,995.08	125.96	925.48	10.07
Total Yearly Wager ($)	155,805,460.00	587,054.06	4,571,696.81	63,996.97
Total Number of Yearly Bets	984,673.0	28,890.2	65,884.1	4,604.0
Play Patterns	**Total (n = 3,281)**			
	Max	**Mean**	**Std**	**Median**
#Sites Wagered	21.0	3.9	2.9	3.0
Total Betting Days	348.0	50.9	60.1	27.0
Min. Wager ($)	1,000.00	3.07	38.53	0.00
Max. Wager ($)	1,500,000.00	4,039.05	34,826.86	198.00
Avg. single Wager ($)	36,656.72	158.53	1,234.00	9.01
Total Yearly Wager ($)	155,805,460.00	688,663.52	4,839,265.09	67,753.46
Total Number of Yearly Bets	984,673.0	33,653.8	73,943.8	5,688.0

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

VII. Summary and Recommendations

Summary

Online gambling in 2020 saw an unprecedented growth, including an additional 50% of gamblers, with an unknown proportion likely due to COVID-19 shutdowns. Therefore, analyses of 2021 activity provided the first opportunity to investigate whether those increases were actually a reliable trend. Overall, the number of active players in New Jersey increased by about 20% from 2020 to 2021 to nearly 470,000 bettors. This was a smaller increase than in the prior year, but an indication that those who began play during COVID-19 shutdowns largely remained active even after a wider range of recreational activities reopened. The most notable changes regarding the demographic makeup of online bettors in 2021 was a decrease among those ages 21 to 24 and

an increase among those ages 25 to 34, who comprised about 38% of all bettors. In 2021, men made up a larger proportion of bettors, 77%, than any prior year. However, as with all years, men were overrepresented among bettors ages 44 and younger and women among those ages 45 and older. Geographically, among New Jersey residents, proportional growth has been most pronounced in the northeast region of the state, including in Bergen, Essex, Passaic, and Union counties.

Betting behavior continues to increase, in volume and even more markedly in amount wagered. Nearly 7 billion bets were placed in 2021, a 31% increase over 2020, and the total amount wagered surged to $81 billion, more than a threefold increase from $25 billion in 2020. The mean wager nearly tripled to $11.93, although the median wager remained $1, indicating some very large individual wagers skewed the average.

Notably, 5% of players, “the Top 10%,” accounted for 72% of all bets and 48% of the total money wagered in 2021. Historically, this group has spent more than half of all money wagered, with the lower proportion in 2021 attributable to 36 individuals who wagered over $100 million each but did not meet the frequency criteria for inclusion. Men made up a larger proportion of the Top 10% gamblers in 2021, 64%, compared to any other year. There was stark variation among Top 10% gamblers by gender and age, however. Specifically, nearly two-thirds of women in the Top 10% were older than 45 years compared to about 50% of men. Generally, older gamblers were more likely to gamble at the highest intensity; among all players ages 55 and older, 18% of all women and 11% of all men were classified in the Top 10%.

Use of RG features slightly increased in 2021 to more than 5% of all gamblers. Increases were likewise reflected in each age group and most substantially among those ages 65+. The youngest bettors (ages 21 to 24) remained significantly less likely to use RG features than all other age groups. Men were significantly more likely to use RG features compared to women, as were those in the Top 10% compared to all other bettors. RG users continue to reflect more intense play patterns than those who do not use RG, suggesting the tools are helping a proportion of those in need of support in their play management. However, given the overall low uptake, there are likely others who could benefit from enacting these features.

Analyses specifically of those who have a past or present history of self-exclusion revealed that about half of those who enacted terms in 2021 chose five-year terms, whereas a majority of those who were returning to play from self-exclusion (88.8%) had completed only one-year terms—and then gambled at higher intensity than those who were beginning self-exclusion. This may suggest that a short-term pause in play does not have long-term benefits for the management of betting. Given the recent uptake of those on five-year self-exclusions, future analyses may then be able to assess the utility of longer breaks in play among those who choose to return. Additionally, it is notable that more than half of those who enacted self-exclusion in 2021 were ages 34 and younger. As in prior years, a significant proportion of bettors, 987, had a record of self-exclusion but no removal data and were referred to the DGE for investigation.

RECOMMENDATIONS

Recommendation 1 – Develop and promote targeted RG offerings

Along with our continued recommendation to incorporate RG Education and limit-setting at sign-up (see Calendar Year 2021 report Recommendation 1), we suggest particular attention be given to demographic groups in need of targeted RG initiatives, specifically the oldest and youngest gamblers. Though the proportion of older gamblers who have utilized RG increased in 2021 over the prior two years, they also continue to represent a larger proportion of the Top 10% gamblers, suggesting more players age 55 and older might benefit from RG tools to manage their play. Such initiatives to encourage use might focus on awareness, education, and/or user-friendly tools designed to help this demographic control or reduce their intensity of betting and spending. Additionally, 21- to 24-year-olds represent a growing proportion of all online gamblers. Year over year, they are the group least likely to use RG features, though represent a substantial proportion of those enacting self-exclusion. Taken together, these findings indicate that earlier initiation of other RG features may allow younger gamblers to manageably engage in gambling without needing to remove themselves from gambling altogether.

Recommendation 2 – Improve Self-Exclusion Safeguards

In last year's report, we provided four recommendations toward improving self-exclusion safeguards including (1) revisions to the introduction and contract, (2) sanctions for failure to adhere to guidelines, (3) standardization of displayed self-exclusion information, and (4) improved tracking of the activity of self-excluders. We reiterate many of these recommendations, offering additional context given findings in process of generating the present report.

Revisions to the introduction and contract. In the two prior years' reports, we underscored the need to revise the language in the introduction to self-exclusion as well as the contract language, which places a disproportionate responsibility on players and no responsibility on operators for enforcement. We would reiterate that recommendation this year and incorporate by reference the rationale in the 2020 and 2021 reports.

In the 2021 report we additionally recommended the Division more clearly delineate the responsibilities of the industry, specifically regarding the processing and enforcement of self-exclusion applications, the discontinuance of marketing or other communication with the player within 24 hours of self-exclusion initiation, and careful monitoring to assess for potential breaches. We had recommended that, should these responsibilities go into effect, the operator would be fined and player losses would be forfeited to the Division. We reiterate those recommendations this year.

Sanctions for failure to adhere to self-exclusion guidelines. We additionally reassert that the regulatory disincentive for operators who fail to initiate or enforce self-exclusion or discontinue

targeted marketing be subject to substantial fines, so as to staunchly support adherence. We have been unable to identify evidence of enhancements to disincentives, and, therefore, renew this recommendation.

Standardization of operator display information on self-exclusion. Language regarding self-exclusion offerings remains inconsistent, resulting in us reasserting our suggestion that there be a centralized platform for all operators and/or prescribed standardized language for each website. In preparation for this year's report, we were able to investigate RG offerings on 27 discrete links of platforms still operational in New Jersey. Of them, 12 informed users of the options of self-exclusion terms of one and five years, as well as a lifetime/permanent exclusion option, which would be conducted in person. Problematically, 12 sites only made mention of 1- and 5-year terms (though one of these did provide a link to the Division page on Self-Exclusion) and, furthermore, two sites include language that terms may be for one or five years but at actual sign-up only note that there is a "12-month minimum," never requiring the user to select a term. The RG button on one site was a dead link.

Additionally, four sites provided information to the user that they will be excluded from all sites associated with that particular licensee but did not make reference to a statewide site exclusion. More minor, one site had the universally required "RG" button in gray, rather than green and yellow. Taken together, given our continued findings about inconsistent information provided by operators regarding the self-exclusion program, we again recommend enhanced standardization to information surrounding RG tools, self-exclusion specifically.

Improve tracking accuracy of self-excluders information within the Division system. The process of generating this report led to a similar finding as in previous years, regarding the tracking of self-excluders. Specifically, 987 individuals were found to have placed bets in 2021 despite no clear record of removal from self-exclusion. (These player identifiers were provided to the DGE for further investigation.) More troubling, his number was nearly five times as many as those we identified in the prior year (n=200), underscoring the pressing need to better track self-exclusion status in order to protect players at risk. The absence of an informational technology system or database that allows for such monitoring over time, limits the ability of the regulators to ensue operators are respecting the restrictions imposed in the self-exclusion process. It also ensures that players who do avail themselves of this RG feature will have the barrier to access they believe they need to avoid further harm.