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

The 2022 Rutgers Sports Wagering Report ("Report") analyzes sports wagering 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 the relatively low utilization of responsible gaming tools observed in the 2021 data and recommends greater promotion of those tools. The report also recommends requiring patrons to opt out of responsible gaming tools rather than requiring patrons to opt in. 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. As a result, the 2021 data regarding responsible gaming tool utilization does not fully reflect current practices or player engagement.

Recommendation 2

Recommendation 2 concerns restricting gaming operators' acceptance of certain payment methods, including credit cards and ePay services, based on 2021 data regarding high utilization of those funding sources. The Division understands this concern but also recognizes that banning credit cards within the regulated gaming environment could produce unintended consequences, such as individuals using their credit cards to obtain cash advances outside the regulated gaming environment, with much higher applicable interest rates than under traditional credit card usage. Further, credit cards or ePay services could be used to obtain other sources of funds, such as gift cards, which are more difficult to trace and, for that reason, already are subject to certain limitations.

Recommendation 3

Recommendation 3 focuses on monitoring high-risk betting behaviors, such as in-game parlays and betting on nontraditional sporting based on wagering patterns observed in 2021. Current New Jersey responsible gaming best practices, which went into effect in January 2023, focus on overall patron behavior rather than specific bet types. Under those practices, operators monitor overall wagering behavior and account activity for indicators of potential gambling-related harm. Interventions are based on combined behavioral signals and patterns across a patron's activity, rather than specific bet types or sports categories.

RUTGERS UNIVERSITY
Center for Gambling Studies

Sports Wagering in New Jersey

Calendar Year 2022 Report to the
Division of Gaming Enforcement
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RECOMMENDED CITATION:
Nower, L., Stanmyre, J.F., Cho, S.R., & Peters, E.A. (2025). *Sports Wagering in New Jersey: Calendar Year 2022.* Report to the Division of Gaming Enforcement. Authors

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RUTGERS UNIVERSITY
Center for Gambling Studies

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.

Acknowledgements:

This work is made possible through a partnership with the N.J. Division of Gaming Enforcement with ongoing assistance from Senior Executive Afshien Lashkari and DGE associates.

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I. Introduction

In June 2018, sports wagering was legalized in New Jersey, authorizing the state's casinos and racetracks to accept legal wagers on professional and college sports, except on New Jersey college teams and college games played in New Jersey. The Division of Gaming Enforcement (DGE) regulates sports wagering conducted online via computer or mobile phone and/or at kiosks at land-based locations, including casinos and racetracks. The Center for Gambling Studies at Rutgers University analyzes sports wagering play-by-play data from all operators in New Jersey; more than 90% of that data is online.

The aims of the analyses are: 1) to explore betting-related activities by demographic and other variables that bear on problem gambling (e.g., age, gender, geographic area, time of day); 2) to investigate evidence-based indicators of high-intensity play; 3) to evaluate the utilization patterns of responsible gambling (RG) features; and 4) to provide recommendations to reduce problem gambling behavior and related harm.

Table 1 summarizes the operators, skins, and URLs in 2021. For purposes of this report, the "Licensee" is the land-based gaming corporation, the "Operator" is the online gaming provider, and the "Skin" refers to the brand, which may have one or more associated websites, displayed in Table 1 as a URL.

Table 1. Operator and Gaming Sites in 2021

Licensee	Sports Wagering Permit Holder	Skin(s)	URL(s)
Borgata	MGM Resorts International	Roar	borgataonline.com
			sports.nj.betmgm.com
Caesars AC	Caesars Interactive Entertainment	SGD OpenBet	caesarscasino.com
		Kambi	us.888sport.com
		Betbull Limited	wynnbet.com
Golden Nugget Online Gaming (affiliate of Golden Nugget)	Churchill Downs	SBTech	nj.betamerica.com/sports
	Golden Nugget	SGD OpenBet	nj-casino.goldennuggetcasino.com/sports/
	Digital Gaming Corporation USA	Digital Gaming Corporation USA	nj.betway.com
Hard Rock	Hard Rock	Gaming Innovation Group	hardrockcasino.com/sportsbook
	Bet365	Bet365	nj.bet365.com
	Unibet Interactive Inc.	Kambi	nj.unibet.com
Ocean Casino	William Hill	William Hill	nj.us.williamhill.com
	Tipico	Tipico	tipico.com/us
Resorts Digital (affiliate of Resorts)	DraftKings	Kambi	draftkings.com
	Resorts Digital Gaming	SBTech	resortscasino.com
	The Stars Group	The Stars Group	nj.foxbet.com

Tropicana AC	William Hill	William Hill	williamhill.com/us/nj

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 a 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 operators. Demographic files, individual bet files, financial files, and responsible gambling (RG) features files were sorted by the unique player identification code (DUPI) and time/data stamp variable. To analyze the data, the individual bet files from all skins were combined into a single file containing all bets across all skins 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, financial, and RG features files by the DUPI and aggregated. Univariate and bivariate statistics were used to analyze daily player betting behavior across all skins, sports, types of bets, and counties, as well as by time of day and patterns of play, comparing those who did and did not opt to utilize RG features.

III. Player Demographics

More than 1.8 million people had sports betting accounts in 2021 with about 33% of all account holders (*n* = 603,801) placing at least one sports bet (Table 2). Of the active sports bettors, about 21% (*n* = 125,140) were new to sports betting, 20% were previous players who also opened new accounts (*n* = 121,608), and 59% were previous players who played on existing accounts (*n* = 357,053).

Compared to 2020, the number of active sports bettors in 2021 increased by 76%, from 343,519 in 2020 to 603,801 in 2021. Since the inaugural year of legal sports betting in 2018, when 153,894 individuals placed bets, there has been nearly a four-fold increase in the number of sports bettors.

Table 2. Total Number of Sports Bettors by Year

	2018	2019	2020	2021
N	153,894	290,919	343,519	603,801

Age data was available for almost all sports bettors in 2021 (99.9%; Table 3). Gender data was available for almost 86% of all bettors, with missing data due to two major vendors providing incomplete gender information for account holders. Gender data availability has increased over

the previous year when gender was provided for only 74% of bettors. Notably, all vendors collecting gender data asked for patrons to respond to the binary choice of male-female, which may exclude players who identify as non-binary or other; providing more than two uniform options or asking only for sex assigned at birth could help standardize responses.

Table 3. 2021 Missing Data Summary

	Valid Sample	Missing	Total
Gender	518,149	85,652	603,801
Age	603,764	37	603,801

A. Age and Gender

By gender, the ratio of men to women decreased compared to all other years, with men comprising about 85% of all sports bettors and women 15% (Table 4). Across all age categories there was about a 70% increase in sports wagering participation compared to the prior year, with the largest increases among those ages 45 to 54 and 21 to 24. Similar to 2020, 21- to 24-year-olds made up about 17% of all sports bettors and bettors ages 25 to 34 comprised about 41% of all bettors; participation among those 35 years and older proportionally declined. The mean age of sports bettors in 2021 was about 36 years, consistent with prior reports.

Table 4. Age Group and Gender by Year for All Sports Bettors

Age	2018		2019		2020		2021	
Group	%	n	%	n	%	n	%	n
21-24[a]	14.0	21,529	16.8	48,731	16.9	58,085	17.1	103,332
25-34[b]	41.8	64,261	40.8	118,771	41.3	141,932	40.8	246,428
35-44[c]	23.8	36,667	22.3	64,998	21.5	73,935	21.5	130,004
45-54[d]	12.5	19,271	12.1	35,129	11.7	40,321	12.1	72,994
55-64[e]	6.1	9,391	6.1	17,776	6.4	21,968	6.4	38,810
65+[e]	1.8	2,766	1.9	5,513	2.1	7,162	2.0	12,196
Total	100.0	153,885	100.0	290,918	100.0	343,403	100.0	603,764
Mean[f]	36.1		35.7		35.8		35.7	
Gender	**%**	**n**	**%**	**n**	**%**	**n**	**%**	**n**
Male[g]	89.2	62,551	86.3	209,086	86.6	221,063	84.7	438,678
Female	10.8	7,561	13.7	33,086	13.4	34,145	15.3	79,471

Significant differences across years for indicated gender and age group ($p < .001$).
a. 2021 higher than 2019 & 2018; 2020 & 2019 higher than 2018.
b. 2021 & 2019 lower than 2020 & 2018.
c. 2018 higher than all other years; 2020 & 2021 lower than 2019.
d. 2020 lower than all other years; 2018 higher than all other years.
e. 2021 & 2020 higher than 2019 & 2018.
f. 2018 higher than all other years.
g. 2021 lower than all other years; 2018 higher than all other years.

Rates of participation among 21- to 24- year-olds remained relatively equal between men (18%) and women (18%) (Table 5). Among men, the proportion of those ages 25 and older was lower than in the previous year. For women, there was a proportional decrease among those ages 35 to 44 and 55 and older, compared to 2020.

Notably, findings by gender have been historically limited due to the proportion of missing data for this variable. For example, in 2020, gender was only available for 60% of those ages 21 to 24, despite being available for more than 75% of those 25 and older. In 2021, however, gender data were available for 90% of those 21 to 24 – more than for any other age group.

Table 5. Age Group and Gender by Year

	Male							
Age Group	2018		2019		2020		2021	
	%	n	%	n	%	n	%	n
21-24[a]	14.7	9,208	18.2	37,984	14.0	31,021	17.8	78,180
25-34[b]	40.9	25,604	41.5	86,829	42.5	93,908	41.4	181,707
35-44[c]	24.1	15,050	22.0	46,060	23.4	51,804	21.7	94,984
45-54[d]	12.8	7,977	11.2	23,422	11.8	26,062	11.4	50,017
55-64[e]	5.9	3,676	5.5	11,447	6.2	13,687	5.8	25,647
65+[f]	1.7	1,036	1.6	3,344	2.1	4,581	1.8	8,108
Total	100.0	62,551	100.0	209,086	100.0	221,063	100.0	438,643
	Female							
Age Group	2018		2019		2020		2021	
	%	n	%	n	%	n	%	n
21-24[g]	14.6	1,102	17.3	5,708	11.5	3,929	18.2	14,431
25-34[h]	42.4	3,203	39.1	12,937	39.4	13,443	39.0	30,975
35-44[c]	22.3	1,686	19.3	6,394	22.4	7,651	19.1	15,209
45-54[i]	12.2	921	14.1	4,657	14.6	4,990	13.9	11,070
55-64[j]	6.4	486	7.8	2,582	9.0	3,061	7.6	6,052
65+[b]	2.2	163	2.4	808	3.1	1,071	2.2	1,732
Total	100.0	7,561	100.0	33,086	100.0	34,145	100.0	79,469

Significant differences across years for indicated gender and age group ($p < .001$).
a. 2020 lower than all other years; 2021 & 2019 higher than 2018.
b. 2020 higher than all other years.
c. 2020 & 2018 higher than 2021 & 2019.
d. 2018 higher than all other years; 2020 higher than 2021 & 2019.
e. 2019 lower than all other years; 2021 lower than 2020.
f. 2020 higher than all other years; 2021 higher than 2019.
g. 2021 higher than all other years; 2020 lower than all other years; 2019 higher than 2018.
h. 2018 higher than all other years.
i. 2018 lower than all other years.
j. 2020 higher than all other years; 2019 higher than 2018.

In 2021, the proportion of sports bettors who were residents of New Jersey decreased for a third straight year, from 84% in 2018 to 79% in 2019, then 77% in 2020, and to 74% in 2021 (Table 6). In every year of analysis the mean age of non-resident bettors has been younger than resident

bettors, including in 2021 (NJ resident mean age=36.3; non-resident=34.0). Likewise, there were substantially more men among non-resident bettors, about 90%, compared with New Jersey residents, about 83%.

As indicated in Table 6, the proportion of New Jersey residents ages 55 and older was similar to the prior year; the proportion of 21- to 24-year-olds was comparable to those in 2019 and 2020 and all higher than 2018. In contrast, the percentage of resident sports bettors ages 25 to 54 was highest in 2018. By gender, the ratio of men to women was lower than other years, with 83% men and 17% women.

Among non-New Jersey resident sports bettors, the most notable changes have been among those ages 21 to 24, whose proportional representation grew from 10% to 18% between 2018 and 2021. However, the proportional representation among 35- to 54-year-olds decreased slightly, from about 31% to 30%. Women made up their largest proportion of non-resident sports bettors across all years (10%).

Table 6. Comparing Sports Bettors Residing Inside and Outside NJ by Age and Gender

	Inside New Jersey							
Age Group	**2018**		**2019**		**2020**		**2021**	
	%	**n**	**%**	**n**	**%**	**n**	**%**	**n**
21-24[a]	14.7	19,041	17.3	39,667	17.0	44,666	16.7	74,815
25-34[b]	40.7	52,885	39.4	90,471	39.8	104,506	38.9	174,051
35-44[c]	23.5	30,546	22.1	50,904	21.6	56,870	21.9	97,976
45-54[d]	12.9	16,737	12.6	28,903	12.4	32,551	13.0	58,138
55-64[e]	6.3	8,248	6.6	15,096	6.9	18,184	7.1	31,924
65+[e]	1.9	2,474	2.1	4,774	2.3	6,049	2.3	10,313
Total	100.0	129,931	100.0	229,815	100.0	262,826	100.0	447,217
Mean[f]	36.2		36.0		36.2		36.3	
SD	11.4		11.8		11.9		12.0	
Gender	**2018**		**2019**		**2020**		**2021**	
	%	**n**	**%**	**n**	**%**	**n**	**%**	**n**
Male[g]	88.4	51,358	84.7	159,288	84.9	171,120	82.7	315,980
Female	11.6	6,720	15.3	28,739	15.1	30,337	17.3	66,031

Total	100.0	58,078	100.0	188,027	100.0	201,457	100.0	382,011
	Outside New Jersey							
Age Group	**2018**		**2019**		**2020**		**2021**	
	%	**n**	**%**	**n**	**%**	**n**	**%**	**n**
21-24[h]	10.4	2,488	14.8	9,064	16.7	13,419	18.2	28,517
25-34	47.5	11,376	46.3	28,300	46.4	37,426	46.2	72,377
35-44[i]	25.6	6,121	23.1	14,094	21.2	17,065	20.5	32,028
45-54[j]	10.6	2,534	10.2	6,226	9.6	7,770	9.5	14,856
55-64	4.8	1,143	4.4	2,680	4.7	3,784	4.4	6,886
65+	1.2	292	1.2	739	1.4	1,113	1.2	1,883
Total	100.0	23,954	100.0	61,103	100.0	80,577	100.0	156,547
Mean[k]	35.5		34.8		34.5		34.0	
SD	10.1		10.3		10.6		10.5	
	2018		**2019**		**2020**		**2021**	
Gender	**%**	**n**	**%**	**n**	**%**	**n**	**%**	**n**
Male[l]	93.0	11,193	92.0	49,799	92.9	50,013	90.1	122,698
Female	7.0	841	8.0	4,347	7.1	3,816	9.9	13,440
Total	100.0	12,034	100.0	54,146	100.0	53,829	100.0	136,138

Significant differences across years for indicated gender and age group ($p < .001$).
a. 2018 lower than all other years; 2021 lower than 2019.
b. 2018 higher than all other years; 2021 lower than 2020.
c. 2018 higher than all other years; 2020 lower than 2019.
d. 2021 higher than 2019 & 2020; 2018 higher than 2020.
e. 2020 & 2021 higher than 2018 & 2019.
f. 2019 lower than all other years; 2021 higher than 2020.
g. 2021 lower than all other years; 2018 higher than all other years;
h. 2021 higher than all other years; 2018 lower than all other years; 2020 higher than 2019.
i. 2021 lower than all other years; 2018 higher than all other years.
j. 2021 lower than 2018 & 2019; 2020 lower than 2018.
k. 2021 lower than all other years; 2018 higher than all other years; 2020 lower than 2019
l. 2021 lower than all other years; 2020 higher than 2019.

About 30% of sports bettors in 2021 used more than one betting site, a 15% increase over 2020 (Table 7). The number of bettors who used two sites nearly doubled, from about 11% in 2020 to 20% in 2021, and more than doubled in use of three (5.4% vs 2.6%), four (2.1% vs 0.8%), five (1.0% vs 0.3%), and six (0.5% vs 0.1%) sites. In 2020, no individual bettor played on more than six sites, while almost 1% of sports bettors in 2021 (n = 4,624) bet on seven or more sites. The trend toward utilizing more sites each year underscores the need to increase access to limit-setting safeguards, as research has established that the more sites individuals patronize the more likely they are to gamble more frequently and develop gambling problems.

Table 7. Percentage Comparisons of Number of Sites Bet by Year

Number of Sites Bet	2018 Percentage	2019 Percentage	2020 Percentage	2021 Percentage	2021 Number of Sports Bettors
1	84.9	81.5	85.5	70.3	424,713
2	12.6	12.8	10.7	19.9	120,175
3	1.6	3.3	2.6	5.4	32,834
4	0.5	1.3	0.8	2.1	12,498
5	0.2	0.6	0.3	1.0	5,846
6	0.1	0.3	0.1	0.5	3,111
7		0.1		0.3	1,705
8		0.1		0.2	1,068
9		<0.1		0.1	651
10		<0.1		<0.1	441
11		<0.1		<0.1	294
12		<0.1		<0.1	183
13		<0.1		<0.1	109
14				<0.1	78
15				<0.1	56
16				<0.1	33
17				<0.1	6
Mean	1.2	1.3	1.2	1.5	
Median	1.0	1.0	1.0	1.0	

B. Regional Differences

As in prior reports, we examine shifting patterns of participation by county to inform prevention, education, and treatment initiatives, given that geographic areas with higher rates of participation generally experience higher rates of problem gambling. Across all years of legalized sports wagering the number of sports bettors in each individual county has increased when compared to the prior year (Table 8). Similar to 2020, the five counties with the most sports bettors were Bergen (10.1% of all NJ sports bettors), Essex (9.2%), Monmouth (9.1%), Hudson (8.4%), and Middlesex (7.7%) counties. However, of these, all but Monmouth saw a proportional decline in participation from 2020 to 2021, particularly Bergen (11.5% in 2020 to 10.2% in 2021) and Hudson (9.0% in 2020 to 8.4% in 2021) counties. Proportional participation increased modestly in Camden (6.4% to 6.8%), Union (6.3% to 6.7%), and Ocean (5.8% to 6.3%) counties. By number of sports bettors, some of the smallest New Jersey counties – Salem, Cumberland, Warren, Sussex, and Cape May – saw the most growth over the previous year.

Overall, Camden and Union counties have steadily increased their proportionate participation every year, each now comprising almost 7% of all sports bettors. Both Essex and Passaic counties, meanwhile, saw a proportional decline from 2020 to 2021 but have seen notable growth since the first year sports betting became legal. Notably, Salem, Essex, Cumberland, Union, and

Camden counties each has seen a four-fold increase in the number of sports bettors from 2018 to 2021. These findings suggest that mental health and other agencies in these counties should ensure they are screening for problem gambling; in addition, they should have certified gambling counselors who are available to treat those who may present with other problems but endorse symptoms of problem gambling.

Table 8. Changes in Proportion of Sports Bettors Across Years by County

	2018		2019		2020		2021	
County	**n**	**%**	**n**	**%**	**n**	**%**	**n**	**%**
Atlantic	4,582	3.5	8,021	3.5	8,747	3.3	15,363	3.4
Bergen	14,694	11.4	26,905	11.7	30,088	11.5	45,259	10.1
Burlington	6,191	4.8	11,656	5.1	12,914	4.9	22,129	5.0
Camden	7,463	5.8	14,703	6.4	16,782	6.4	30,162	6.8
Cape May	1,263	1.0	2,215	1.0	2,451	0.9	4,564	1.0
Cumberland	1,175	0.9	2,206	1.0	2,566	1.0	5,105	1.1
Essex	9,248	7.2	19,201	8.4	24,998	9.5	40,893	9.2
Gloucester	4,818	3.7	8,720	3.8	9,505	3.6	17,321	3.9
Hudson	10,803	8.4	21,206	9.2	23,747	9.0	37,546	8.4
Hunterdon	1,441	1.1	2,197	1.0	2,342	0.9	4,220	0.9
Mercer	3,614	2.8	6,668	2.9	7,658	2.9	14,037	3.1
Middlesex	10,101	7.8	17,403	7.6	20,607	7.8	34,563	7.7
Monmouth	15,195	11.8	20,708	9.0	23,291	8.9	40,695	9.1
Morris	7,673	5.9	12,120	5.3	12,853	4.9	22,426	5.0
Ocean	9,030	7.0	14,070	6.1	15,330	5.8	27,895	6.3
Passaic	7,201	5.6	15,659	6.8	18,638	7.1	28,394	6.4
Salem	535	0.4	1,005	0.4	1,167	0.4	2,482	0.6
Somerset	3,970	3.1	6,489	2.8	7,304	2.8	13,418	3.0
Sussex	1,721	1.3	2,720	1.2	2,954	1.1	5,609	1.3
Union	7,385	5.7	13,654	6.0	16,626	6.3	30,051	6.7
Warren	1,126	0.9	1,907	0.8	2,150	0.8	4,100	0.9

Similar to 2020, sports bettors were proportionately overrepresented in the following counties in 2021: Atlantic, Camden, Gloucester, Hudson, Monmouth, and Passaic counties (Figure 1; Table 9). For example, about 9.1% of all sports bettors were residents of Monmouth County in 2021, though only about 7% of New Jersey residents lived in Monmouth County. Additionally in 2021, sports bettors were slightly overrepresented in Union County, representing 6.7% of the bettors and 6.2% of the state's population. Conversely, despite being home to a sizable proportion of New Jersey residents, Middlesex and Ocean counties were underrepresented among sports bettors. Among the medium- and smaller-sized counties, there were fewer than expected sports bettors in Cumberland, Hunterdon, Mercer, Morris, Salem, Somerset, Sussex, and Warren. These patterns are largely the same as in 2020, except for Bergen County being evenly represented compared to 2020.

Figure 1. Proportional Representation of Sports Bettors by County

Table 9. Percentage of Sports Bettors by County in Relation to NJ Population

County	% of Sports Bettors	% of NJ Population*
Atlantic	3.4[a]	3.0
Bergen	10.1	10.3
Burlington	5.0	5.0
Camden	6.8[a]	5.6
Cape May	1.0	1.0
Cumberland	1.1[b]	1.6
Essex	9.2	9.2
Gloucester	3.9[a]	3.3
Hudson	8.4[a]	7.6
Hunterdon	0.9[b]	1.4
Mercer	3.1[b]	4.1
Middlesex	7.7[b]	9.3
Monmouth	9.1[a]	7.0
Morris	5.0[b]	5.5
Ocean	6.3[b]	7.0
Passaic	6.4[a]	5.6
Salem	0.6[b]	0.7
Somerset	3.0[b]	3.7
Sussex	1.3[b]	1.6
Union	6.7[a]	6.2
Warren	0.9[b]	1.2

[a] Significantly higher % of sports bettors in relation to % of NJ population ($p < .001$)
[b] Significantly lower % of sports bettors in relation to % of NJ population ($p < .001$)
*Population estimates from State of New Jersey. New Jersey State Data Center. (2019). *Annual Estimates of the Population: April 1, 2020 to July 1, 2022. From: 2020.* https://www.nj.gov/labor/labormarketinformation/assets/PDFs/dmograph/est/copest22.xlsx

IV. Betting Behavior

This section analyzes betting behavior across the range of possible bet types to identify preferences that may change from year to year. In addition, this section analyzes the popularity of betting on particular sports, participation in in-game betting, and methods for funding wagers.

In total, more than 390 million bets were placed in 2021 for a total wager amount of about $9.2 billion (Table 10). The number of bets was nearly triple the number placed in 2020 (138 million), and nine times more than in 2019 (43 million).

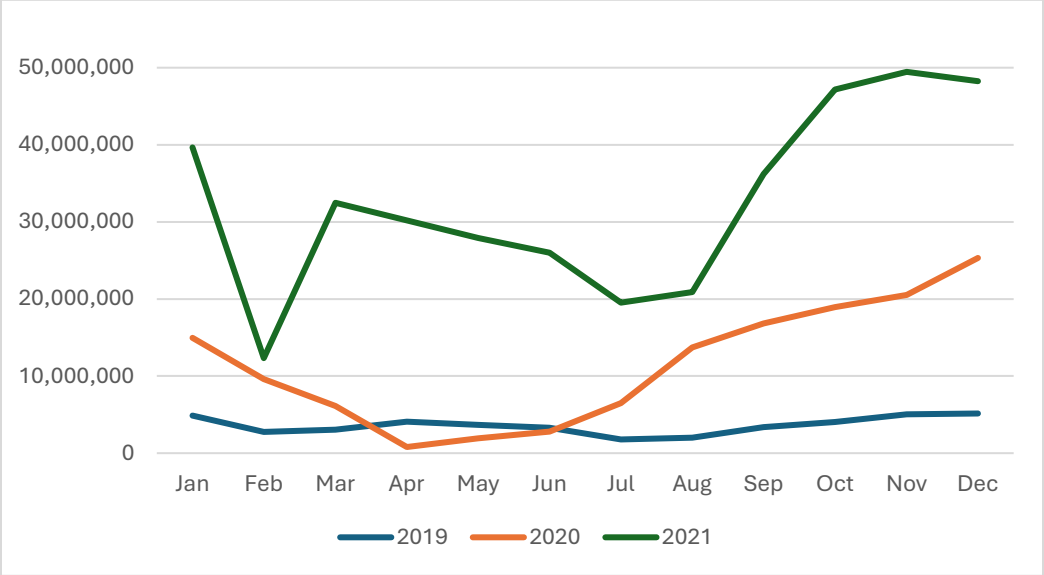
Table 10. Total Number of Bets and Amount Wagered by Year

	2018	2019	2020	2021
# of Bets	16,749,730	43,131,661	138,066,153	390,074,085
Amount Wagered ($)	784,835,300.32	2,631,151,045.44	3,344,284,103.99	9,157,971,464.10

A. Wagering by Month

The rapid escalation in the total number of bets is depicted in Figure 2, which shows the number of bets made per month, comparing 2019, 2020, and 2021. Patterns in 2020 were non-representative, because COVID-19 restrictions lead to the shutdown of traditional sporting events throughout the spring. Betting in 2019 and 2021 reflect heightened activity in January, as well as October through December, which aligns with the National Football League (NFL) regular season. Bettors placed overall fewer wagers in February, as well as June through August, when the college and professional sports calendar is markedly thinner in the United States. Prior to 2021, December 2020 posted the most betting activity – with 25 million bets. That threshold was exceeded in nine separate months in 2021, and almost 50 million bets were placed each in October, November, and December.

Figure 2. Number of Bets by Month



As indicated in Table 11, the average sports bettor in 2021 bet on more sites (1.5), more days (41.7), and placed more bets on each betting day (9.2) and across the entire year (643.7) than in either of the prior years. The total number of betting days and total number of yearly bets also were substantially higher at the median. The average 2021 bettor also placed higher maximum wagers ($317.66) and wagered more across the entire year ($15,172.68) than bettors in prior years. The total yearly wagers varied markedly across the betting population (SD=$340,553.25), but there was almost a 50% increase in the median amount wagered in 2021 ($535.54).

Conversely, the average single wager was highest in 2019 ($56.53), which may be indicative of the increasing preference in parlay bets in subsequent years, which are generally placed in smaller amounts. Interestingly, bettors lost a significantly smaller proportion of bets in 2021 compared to previous years, though they still won less than 28% of the time.

Table 11. Betting-Related Activities of All Sports Bettors: 2019 - 2021

	2019 All Bettors (*n* = 290,919)			
Betting-Related Activities	**Maximum**	**Mean**	**SD**	**Median**
# of Sites Wagered	13.0	1.3	0.8	1.0
Total Betting Days	365.0	30.0	50.9	9.0
# of Bets/Betting Day	755.5	3.3	4.7	2.3
Total Number of Yearly Bets	89,149.0	148.6	574.5	22.0
Max Wager ($)	1,500,000.00	244.72	3,399.77	50.00
Avg. Single Wager ($)	830,000.00	56.53	1,561.18	16.32
Total Yearly Wager ($)	94,304,338.98	9,068.87	207,937.79	405.71
Proportion of Bets Lost	100.0	72.9	23.5	75.0
	2020 All Bettors (*n* = 343,518)			
Betting-Related Activities	**Maximum**	**Mean**	**SD**	**Median**
# of Sites Wagered	7.0	1.2	0.6	1.0
Total Betting Days	357.0	27.7	43.8	9.0
# of Bets/Betting Day	7,410.8	8.6	21.2	5.0
Total Number of Yearly Bets	296,430.0	401.9	1,856.7	45.0
Max Wager ($)	582,024.30	233.63	1,925.23	50.00
Avg. Single Wager ($)	150,535.62	39.49	331.13	8.98
Total Yearly Wager ($)	40,193,010.49	9,735.40	127,462.45	380.53
Proportion of Bets Lost	100.0	76.7	25.0	83.4
	2021 All Bettors (*n* = 603,801)			
Betting-Related Activities	**Maximum**	**Mean**	**SD**	**Median**
# of Sites Wagered[a]	17.0	1.5	1.1	1.0
Total Betting Days[a]	365.0	41.7	66.5	12.0
# of Bets/Betting Day[b]	12,089.8	9.2	30.0	5.0
Total Number of Yearly Bets[b]	1,294,257.0	643.7	4,404.5	62.0
Max Wager ($)[c]	999,999.00	317.66	3,287.24	50.00
Avg. Single Wager ($)[d]	106,147.84	44.45	360.22	9.00
Total Yearly Wager ($)[c]	157,735,687.64	15,172.68	340,553.25	535.54
Proportion of Bets Lost[e]	100.0	72.2	24.3	75.0

*Significantly higher for indicated year and betting-related activity ($p < .001$)

a. 2021 higher than all other years; 2020 lower than all other years

b. 2021 higher than all other years; 2019 lower than all other years

c. 2021 higher than all other years

d. 2019 higher than all other years

e. 2021 lower than all other years; 2020 higher than all other years

B. Wagering by Bet Type

As in 2020, the vast majority of bets (83.8%) were parlays[1] (including standard, teasers, and round-robin), a proportion even bigger than 2020 when about 81% of bets were parlays. Combined, straight bets[2] (moneyline, point spread, total ["over/under"]) accounted for about 5% of all bets (Table 12). Straight bets indicated as "whole" in Table 12 were those placed on entire event (e.g., a team will cover the spread for the whole game, given the final score). Those indicated as "partial" reflect bets on a discrete segment of the event (e.g., one period, one half). The remaining specified bet types were prop[3] (3.2%), exact score[4] (1.9%), and futures[5] (0.5%). About 6% of bets were either not clearly specified or constituted a bet type that was too small a proportion for analyses (Other/Unspecified).

Similar to last year, there was substantial variation in wager sizes across bet types. Overall, the average bet was about $24, same as in 2020, and $1.25 at the median. Parlay bets, as in past years, had the smallest mean wagers at less than $8 per bet on average, and less than $1 at the median. Whole straight bets and moneyline partials were all more than $130 on average and $20 to $25 at the median; total and point spread partials were more than $200 on average, and $40 and $50 at the median, respectively. Prop and futures bets were both around $70 on average and $10 at the median.

[1]Parlays combine a number of bets on events, called "legs." Bettors place bets on two or more legs, which are then combined into a single parlay bet. Standard parlays combine various individual straight bets (moneyline, spread, over/under) into a single bet. Players must win all bets (i.e., legs) to win a parlay. Round-robin (RR) parlays combine multiple parlays into a single parlay bet by including multiple team combinations from the games a player selects; RR parlays are appealing because it is not necessary to win all legs of this parlay type to win. Teasers, a variation on parlays, allow the bettor to move the point spread or over/under a set number of points when two or more bets are placed together. Teasers generally have better chance of winning but lower payouts. Players must win all bets (i.e., legs) to win a teaser.

[2]Straight bets are single bets on a game or event, decided by a moneyline (which player/team will win the game outright), a point spread (player/team wins/loses by x number of points), or total bet "over/under" (i.e., bet on whether the total number of points in a game will be higher or lower than a certain value).

[3]Prop bets ("proposition" bets) are bets that are not tied to the final outcome of the game (e.g., who scores the first goal, who wins the coin toss).

[4]Exact score bets are wagers for which the bettor must correctly predict the exact score at an event's conclusion.

[5]Futures bets are wagers placed on an outcome in the future, such as betting at the beginning of the football season who will win the Super Bowl.

Table 12. Betting Patterns by Bet Type

Bet Type	n	%	Max Wager	Mean Wager	SD of Wager	Median Wager
Parlay	324,518,642	83.8	500,000.00	7.59	245.14	0.86
Moneyline Whole*	6,208,936	1.6	999,999.00	157.93	2,109.10	20.00
Point Spread Whole*	5,338,735	1.4	600,000.00	136.13	1,619.93	25.00
Total (Over/Under) Whole*	3,604,440	0.9	818,000.00	158.24	2,280.97	25.00
Moneyline Partial*	917,172	0.2	999,999.00	142.75	1,882.01	25.00
Total (Over/Under) Partial*	976,726	0.3	950,000.00	206.35	3,281.45	40.00
Point Spread Partial*	606,305	0.2	106,090.00	210.84	901.93	50.00
Prop	12,323,469	3.2	625,000.00	69.77	564.10	10.40
Futures	1,882,891	0.5	195,063.87	66.47	473.42	10.00
Exact Score	7,242,668	1.9	345,000.00	117.40	948.33	20.00
Other/Unspecified	23,488,462	6.1	999,999.00	90.28	1,113.07	19.00
Total	387,108,446	100.0	999,999.00	23.66	589.87	1.25

* Types of straight bets

Data on bettors' gender was available for almost 93% of bets placed in 2021, an increase of 5% over the prior year (Table 13). Men placed 91% of sports bets, and women, 9% of bets, comparable to findings in 2020. In total, men placed almost 331 million bets and women about 32 million, which was about three times more than the prior year for both sexes. Overall, the amount wagered increased for both men and women in 2021 compared to the prior year, but substantially more for men. In total, men wagered $8.2 billion in 2021 after betting $2.8 billion in 2020, almost a 300% increase; women wagered $426 million in 2021 compared to about $319 million in 2020.

Table 13. Total Number of Bets and Amount Wagered by Gender Across Years

		Males			
		2018	2019	2020	2021
Bets	n	7,540,406	36,675,833	109,738,940	330,557,962
	%	93.4	93.7	89.9	91.1
Amount	$	388,848,694.53	2,380,336,895.92	2,799,088,922.91	8,206,430,622.11
	%	95.0	96.3	89.8	95.1
		Females			
		2018	2019	2020	2021
Bets	n	531,120	2,456,542	12,346,212	32,359,284
	%	6.6	6.3	10.1	8.9
Amount	$	20,623,648.68	91,678,649.90	318,597,606.63	426,243,322.86
	%	5.0	3.7	10.2	4.9

By bet type (Table 14), preferences were fairly comparable between men and women, though women placed more parlays (89.3% vs 84.2%) and men placed a larger proportion of their bets on all other bet types in 2021. Mean wagers, however, differed significantly. Men placed higher mean bets on all bet types in 2021, similar to 2019, including an overall mean wager of about $25 compared to $13 among women. Specifically, men wagered almost twice as much on an average parlay compared to women ($7.90 vs $4.02), and about 30% more than women on most other bet types. Notably, women placed higher average bets on a range of bet types in 2020. It is unknown what, if any effect COVID-19 shutdowns had on women's wagering patterns.

Table 14. Betting Patterns by Bet Type by Gender

	Males					Females				
Bet Type	% of Total	Max Wager	Mean Wager	SD of Wager	Median Wager	% of Total	Max Wager	Mean Wager	SD of Wager	Median Wager
Parlay	84.2	500,000.00	7.90*	264.21	0.89	89.3	28,571.43	4.02	42.03	0.71
Moneyline Whole	1.6	999,999.00	166.42*	2,243.46	22.00	1.3	116,740.00	123.81	674.42	10.52
Point Spread Whole	1.4	600,000.00	142.88*	1,731.52	25.00	0.8	33,594.00	109.95	469.82	20.60
Total Whole	1.0	818,000.00	165.80*	2,418.67	25.00	0.7	59,391.00	116.40	544.61	20.00
Moneyline Partial	0.3	999,999.00	145.84*	1,964.43	25.00	0.2	35,631.00	114.71	516.31	11.00
Total Partial	0.3	950,000.00	215.58*	3,483.65	40.00	0.2	54,050.00	152.01	459.00	34.70
Point Spread Partial	0.2	106,090.00	216.99*	940.71	50.00	0.1	20,000.00	190.50	537.91	50.00
Prop	3.0	625,000.00	75.28*	598.32	15.00	2.0	100,000.00	60.91	450.57	10.00
Futures	0.5	195,063.87	69.49*	496.14	10.00	0.3	50,000.00	51.63	286.59	10.00
Exact Score	2.1	345,000.00	120.49*	965.75	20.00	1.4	100,000.00	74.56	661.88	10.00
Other/Unspecified	5.6	999,999.00	99.06*	1,236.90	20.00	3.7	120,000.00	84.77	604.89	10.00
Total	100.0	999,999.00	24.91*	633.86	1.25	100.0	120,000.00	13.19	192.85	0.91

*Significantly higher mean wager for indicated bet type and gender ($p < .001$)

Across all years, including 2021, bettors ages 25 to 34 placed the largest proportion of bets (40.4%) followed by those ages 35 to 44 (25.0%) (Table 15). However, 2021 was the first across all years of legal sports betting that 21- to 24-year-olds placed more bets than 45- to 54-year-olds. Since 2019, the first full year of sports wagering, those 21 to 34 have placed a consistently larger proportion of all bets year over year, and those 35 and older, a smaller proportion.

Of note, in 2021, 25- to 34-year-olds wagered $3.8 billion, becoming the first age group across all years to bet substantially more than $1.5 billion. Meanwhile, 35- to 44-year-olds bet almost $2.7 billion and 45- to 54-year-olds, about $1.3 billion. Across age groups, the proportion of amounts wagered was largely commensurate with the number of bets placed, with the most notable distinctions among those ages 35 to 44, who wagered 29% of all money despite placing 25% of all bets, and 21- to 24-year-olds, who continue to bet smaller amounts on average, resulting in them wagering about 8% of all money despite placing 14% of all bets. Even so, 21- to 24-year-olds more than tripled their wagering amount total from 2020 to 2021, to more than $750 million.

Table 15. Total Number of Bets and Amount Wagered by Age Across Years

		21 to 24			
		2018	**2019**	**2020**	**2021**
Bets	n	1,699,423	4,898,875	17,127,224	55,564,044
	%	10.1	11.4	12.4	14.3
Amount	$	53,651,407.78	199,007,085.18	227,373,247.47	753,190,724.82
	%	6.8	7.6	6.8	8.2
		25 to 34			
		2018	**2019**	**2020**	**2021**
Bets	n	6,665,656	16,501,311	55,526,922	157,185,451
	%	39.8	38.3	40.2	40.4
Amount	$	300,637,520.09	1,104,298,482.64	1,306,199,916.31	3,817,995,268.29
	%	38.3	42.0	39.1	41.7
		35 to 44			
		2018	**2019**	**2020**	**2021**
Bets	n	4,397,200	11,222,431	35,198,338	97,307,785
	%	26.3	26.0	25.5	25.0
Amount	$	249,564,128.87	757,198,200.17	1,069,442,199.15	2,654,338,721.86
	%	31.8	28.8	32.0	29.0
		45 to 54			
		2018	**2019**	**2020**	**2021**
Bets	n	2,613,567	6,568,365	19,651,220	51,437,492
	%	15.6	15.2	14.2	13.2
Amount	$	120,260,560.04	373,780,219.22	484,115,336.81	1,268,283,916.50
	%	15.3	14.2	14.5	13.8
		55 to 64			
		2018	**2019**	**2020**	**2021**
Bets	n	1,132,221	3,133,150	8,442,197	21,653,258
	%	6.8	7.3	6.1	5.6
Amount	$	51,410,272.38	155,622,052.92	208,580,539.76	528,425,458.40
	%	6.6	5.9	6.2	5.8
		65+			
		2018	**2019**	**2020**	**2021**
Bets	n	241,405	807,513	2,094,201	5,510,578
	%	1.4	1.9	1.5	1.4
Amount	$	9,276,836.60	41,244,778.19	47,103,391.30	135,688,583.51
	%	1.2	1.6	1.4	1.5

Consistent with prior years, betting preferences varied significantly by age category (Table 16). For example, a preference for parlays decreased as age increased, such that 21- to 24-year-olds placed 88% of their bets on parlays compared to just 61% of those 65+. From 2020 to 2021, every age group increased the proportion of parlay betting, with the largest increase among those ages 45 to 54; bettors in this age group placed almost 10% more of their bets on parlays in 2021 compared to 2020 (80.0% vs 70.2%). Across all other bet types, proportional preference increased with age, for example, just more than 1% of bets made by those ages 21 to 24 were on moneyline whole compared to almost 4% of those 65 and older.

Average wager amounts varied by age group within each bet type (Table 16). As with past years, mean parlay bets were smallest among the youngest bettors ($5.30), while those ages 65 and older ($8.88) and 35 to 44 ($8.26) placed the largest parlay bets at the mean; those ages 65 and older ($1.59) and 55 to 64 ($1.25) placed the largest bets at the median. Across all other bet types, bettors ages 25 to 44 made the largest average bets and, aside from prop bets, those 65 and older made the smallest average bets. Despite wide standard deviations, these patterns largely were reflected at the median, aside from futures bets.

Table 16. Betting Patterns by Bet Type by Age

Bet Type	Age Group	% of Total	Max Wager	Mean Wager	SD of Wager	Median Wager
Parlay	21-24	87.8	75,000.00	5.30	66.02	0.86
	25-34	86.3	500,000.00	7.94	337.83	0.90
	35-44	83.9	300,000.00	8.26	208.60	0.77
	45-54	80.0	110,000.00	7.58	81.28	0.83
	55-64	70.8	49,000.00	8.00	59.18	1.25
	65+	61.1	30,000.00	8.88	67.83	1.59
Moneyline Whole	21-24	1.4	122,154.00	116.03	730.94	20.00
	25-34	1.4	999,999.00	197.84	3,345.43	25.00
	35-44	1.5	322,655.00	180.17	1,112.77	25.00
	45-54	1.9	70,000.00	126.36	727.20	17.79
	55-64	2.8	90,000.00	94.16	542.29	16.00
	65+	3.9	46,394.00	71.21	436.61	15.00
Point Spread Whole	21-24	0.7	66,000.00	94.60	471.06	20.00
	25-34	0.9	600,000.00	203.64	2,882.94	28.00
	35-44	1.3	335,400.05	151.34	1,033.62	28.78
	45-54	2.2	60,000.00	116.84	649.71	25.00
	55-64	4.0	100,000.00	78.10	442.49	24.95
	65+	6.2	380,000.00	64.72	1,152.89	20.00

Total Whole	21-24	0.6	64,146.00	99.62	415.95	20.00
	25-34	0.7	818,000.00	219.54	4,031.80	30.00
	35-44	0.9	76,000.00	199.65	907.71	30.00
	45-54	1.4	60,000.00	127.58	783.49	23.60
	55-64	2.3	60,000.00	72.18	316.95	20.00
	65+	3.0	26,136.00	51.72	209.01	15.00
Moneyline Partial	21-24	0.2	58,800.00	106.80	463.54	20.00
	25-34	0.2	999,999.00	155.05	2,854.67	25.00
	35-44	0.2	88,500.00	188.05	758.42	25.00
	45-54	0.3	50,000.00	121.88	569.19	20.00
	55-64	0.3	79,000.00	72.68	428.77	10.00
	65+	0.3	8,760.00	55.09	217.25	10.00
Total Partial	21-24	0.2	16,500.00	123.05	370.05	25.00
	25-34	0.2	950,000.00	275.48	5,415.16	50.00
	35-44	0.2	54,050.00	240.91	815.10	50.00
	45-54	0.4	60,000.00	148.80	774.00	25.00
	55-64	0.4	10,000.00	87.95	271.25	25.00
	65+	0.5	10,200.00	55.71	217.67	10.00
Point Spread Partial	21-24	0.1	15,000.00	132.58	388.74	30.00
	25-34	0.1	75,000.00	253.12	1,232.92	53.00
	35-44	0.2	106,090.00	250.66	876.03	50.00
	45-54	0.3	35,000.00	187.74	650.28	45.00
	55-64	0.3	50,000.00	132.73	546.36	40.00
	65+	0.3	13,100.00	83.12	279.88	33.00
Prop	21-24	2.7	48,000.00	52.72	256.49	10.00
	25-34	3.0	625,000.00	78.07	646.08	15.00
	35-44	3.2	286,000.00	79.25	591.51	12.81
	45-54	3.5	284,000.00	69.18	651.05	10.00
	55-64	4.8	20,000.00	37.42	179.74	10.00
	65+	4.9	10,000.00	39.79	133.82	10.00
Futures	21-24	0.3	51,750.00	52.25	282.66	10.00
	25-34	0.4	195,063.87	84.26	598.14	15.00
	35-44	0.5	100,000.00	71.63	449.09	10.00
	45-54	0.6	86,000.00	52.46	430.37	10.00
	55-64	0.9	90,000.00	44.07	344.82	10.00
	65+	1.4	12,485.00	36.28	147.42	10.00
Exact Score	21-24	1.1	42,000.00	84.24	389.71	15.95
	25-34	1.4	345,000.00	146.81	1,091.56	25.00
	35-44	2.1	330,000.00	143.63	1,110.65	20.00
	45-54	2.4	295,000.00	93.59	908.73	20.00

	55-64	3.5	133,333.00	57.47	488.87	15.00
	65+	5.9	10,342.43	44.93	176.88	10.00
Other/Unspecified	21-24	4.8	100,000.00	60.30	340.64	15.00
	25-34	5.4	999,999.00	99.86	1,314.06	20.00
	35-44	6.1	600,000.00	112.51	1,278.36	20.00
	45-54	7.1	430,000.00	78.87	1,021.50	12.00
	55-64	10.0	99,850.00	63.68	536.48	10.00
	65+	12.6	220,000.00	41.03	442.16	10.00

C. In-Game Betting

In 2021, about 18% of all bets placed and 47% of all money wagered ($4.3 billion) happened "in-game," that is, while a game or event was taking place (Table 17). In-game betting can be risky, because it can lead to impulsive overspending due to the influence of fan loyalty, peer preferences, and/or alcohol or emotion. The proportion of in-game bets in 2021 dropped for the second year in a row, from a high of about 33% in 2019 to 21% in 2020 and then down to 18% in 2021. The decline in proportional in-game betting aligns with the continued increase in parlay betting, which is less popular in-game than almost all other bet types. However, given the substantial increase in overall betting volume, it remains notable that the number of bets placed in game increased 2.5-fold from 2020 to 2021, up to nearly 72 million bets. Also notable is the proportion of all money wagered in-game increased to 47% in 2021, totaling $4.3 billion, nearly triple the amount bet in-game in 2020.

Table 17. Total Number of In-Game Bets and Amount Wagered by Year

	2018	2019	2020	2021
# of In-Game Bets	4,584,260	14,152,722	29,308,040	71,847,851
% of All Bets	26.4	32.8	21.2	18.4
Amount Wagered ($)	267,538,016.91	1,240,908,001.56	1,450,337,305.36	4,301,134,093.09
% of All Money Wagered	31.5	47.2	43.4	47.0

Compared with all bets (see Table 12 above), a substantially smaller proportion of in-game bets were parlays (66.1% vs 83.8%; Table 18). Overall, less than 15% of all parlay bets were placed in-game. Aside from futures bets (8.8%), at least one-quarter of all other bet types were placed in-game, including more than 95% of all exact score bets. Mean wagers across all in-game bet types were higher than the average mean wager for all bets. Bettors overall placed $60 on an average in-game bet — more than two and a half times the average overall bet ($23.66). This discrepancy was most notable among parlays, with players betting $15 in-game compared to less than $8 overall. Although parlays are less popular for in-game wagers than other bet types, players tend to wager more on in-game parlays, a bet type that has a uniquely high losing percentage. Taken together, in-game parlay betting may be a specific pattern worth monitoring.

Table 18. Betting Patterns by Bet Type for In-Game Bets

Bet Type	n	% of In-Game Bets	% of Bet Type Placed In-Game	Max Wager	Mean Wager	SD of Wager	Median Wager
Parlay	47,478,184	66.1	14.6	467,289.00	15.28	353.68	1.14
Moneyline Whole	2,418,754	3.4	39.0	999,999.00	197.85	2,550.11	25.00
Point Spread Whole	1,597,247	2.2	29.9	600,000.00	198.57	2,399.63	30.00
Total Whole	1,694,154	2.4	47.0	818,000.00	198.21	2,512.94	30.00
Moneyline Partial	526,482	0.7	57.4	500,000.00	161.30	979.67	27.00
Total Partial	508,878	0.7	52.1	575,000.00	231.92	1,643.46	50.00
Point Spread Partial	253,701	0.4	41.8	55,000.00	248.31	759.21	56.00
Prop	3,429,341	4.8	27.8	286,000.00	111.69	740.08	18.00
Futures	165,609	0.2	8.8	86,000.00	96.18	970.60	10.00
Exact Score	6,906,173	9.6	95.4	345,000.00	122.39	970.60	3.00
Other/Unspecified	6,869,328	9.6	29.2	575,000.00	136.35	1,085.16	20.00
Total	71,847,851	100.0	18.4	999,999.00	60.00	918.15	3.55

About 90% of all in-game bets were placed by men and 10% by women – proportions that reflect general betting patterns by gender (Table 19). Comparing the proportion of in-game bets to all bets, about 19% of all wagers placed by men were bet in-game compared to 21% of all wagers by women. The average amount wagered for in-game bets was significantly higher for men ($63.87 vs $32.58) and also higher at the median ($4.00 vs $1.11). Overall, in-game bets placed by both men and women were generally about 2.5 times their overall average bets.

Bettors ages 35 and older placed a higher proportion of all their bets in-game. For example, those ages 35 to 44 placed 25% of all bets and 27% of all in-game bets, and those ages 45 to 54 placed about 13% of all bets and almost 15% of all in-game bets. Conversely, bettors ages 21 to 24 placed 14% of all bets and only 11% of all in-game bets. With regard to wager amount, those ages 35 to 44 wagered the most per in-game bet on average ($66.95), followed by 25- to 34-year-olds who bet about $64, then 45- to 54-year-olds at $57. Despite having the smallest average in-game bet size, 21- to 24-year-olds spent more than three times their overall bet size average ($13.57) on in-game bets ($41.06), the biggest discrepancy across all age groups. Notably, those 65 and older placed the highest wagers at the median ($10) on in-game bets, despite their mean wager amount being on the lower end. Overall, almost 40% of all in-game bets were placed by 25- to 34- year-olds.

Table 19. Betting Patterns of In-Game Bets by Age and Gender

Gender (*n* = 67,802,083)	n	%	Max Wager	Mean Wager	SD of Wager	Median Wager
Male	61,184,531	90.2	999,999.00	63.87*	982.11	4.00
Female	6,617,552	9.8	116,740.00	32.58	339.27	1.11
Age Group (*n* = 71,689,139)	**n**	**%**	**Max Wager**	**Mean Wager[a]**	**SD of Wager**	**Median Wager**
21-24	8,187,930	11.4	100,000.00	41.06	303.58	2.82
25-34	28,452,679	39.7	999,999.00	64.43	1,288.30	3.00
35-44	19,131,285	26.7	369,500.00	66.95	597.59	3.40
45-54	10,367,576	14.5	430,000.00	57.21	682.22	5.00
55-64	4,447,705	6.2	133,333.00	46.99	386.46	5.00
65+	1,101,964	1.5	222,000.00	44.15	342.51	10.00

Significantly higher mean wager for indicated gender or age group ($p < .001$)

*Males significantly higher than females

a. 35-44 higher than all other age groups; 25-34 higher than 21-24 and 45+; 45-54 higher than 21-24 and 55+; 55-64 higher than 21-24

A larger proportion of bettors placed at least one in-game bet in 2021 than any prior year (Table 20), including 77% of men and almost 71% of women. However, women comprised more than 14% of all in-game bettors, the highest proportion across all years.

The percentage of bettors who were primarily in-game bettors (i.e., placed more than 50% of bets and wagered more than 50% of money in-game) increased by 6% to 17% in 2021 from a low of 11% in 2020; this could have been due in part to the unavailability of traditional sporting events for a portion of the year. As in all prior years, women were more likely than men proportionately to bet primarily in-game (21.6% vs 16.3%).

Table 20. In-Game Betting by Gender

2019							
Gender	% of All Sports Bettors	Placed an In-Game Bet		Never Placed an In-Game Bet		Primarily In-Game Bettor	
		n	%	n	%	n	%
Male	87.4	150,304	71.9*	58,783	28.1	35,863	17.2
Female	12.6	21,590	65.3	11,496	34.7*	8,327	25.2
Total	100.0	171,894	71.0	70,279	29.0	44,190	18.2

2020							
Gender	% of All Sports Bettors	Placed an In-Game Bet		Never Placed an In-Game Bet		Primarily In-Game Bettor	
		n	%	n	%	n	%
Male	87.1	160,553	72.6*	60,580	27.4	22,918	10.4
Female	12.9	23,762	69.6	10,391	30.4*	5,548	16.2
Total	100.0	184,315	72.2	70,971	27.8	28,466	11.2
2021							
Gender	% of All Sports Bettors	Placed an In-Game Bet		Never Placed an In-Game Bet		Primarily In-Game Bettor	
		n	%	n	%	n	%
Male	85.7	337,853	77.0*	100,825	23.0	71,631	16.3
Female	14.3	56,337	70.9	23,134	29.1*	17,153	21.6
Total	100.0	394,190	76.1	123,959	23.9	88,784	17.1

*Higher than expected for indicated gender and in-game bettor group ($p < .001$)

Although, similar to prior years, those in the 21 to 44 age groups were more likely to bet in-game than those ages 45 and older, an increasing proportion of older bettors are now betting in-game (Table 21). Across all years of analysis, 70 to 75% of sports bettors ages 35 and younger placed bets in-game. In contrast, during the first year of legal sports wagering, 2018, less than two-thirds of those ages 45 to 64 and less than half of those ages 65 and older bet in-game; however, in 2021, 73 to 75% of those ages 45 and older also placed in-game bets.

Betting patterns related to wagering primarily in-game have also changed by age. As noted, there was an overall drop-off in in-game betting in 2020, likely affected by COVID-19 shutdowns. In 2018 and 2019, the likelihood of being a primarily in-game bettor decreased with older age such that the youngest bettors were most likely to bet primarily in-game. Conversely, in 2021, primarily in-game betting became more popular with advanced age, such that only about 13% of 21- to 24-year-olds were primarily in-game bettors compared to 21% of those 65 and older.

Table 21. In-Game Betting by Age

2018							
	% of All In-Game	Placed an In-Game Bet		Never Placed an In-Game Bet		Primarily In-Game Bettor	
Age Group	Bettors	n	%	n	%	n	%
21-24	15.2	15,909	73.9*	5,620	26.1	3,862	17.9
25-34	44.0	45,920	71.5*	18,341	28.5	9,240	14.4
35-44	23.2	24,258	66.2	12,409	33.8*	3,967	10.8
45-54	11.3	11,817	61.3	7,454	38.7*	1,643	8.5
55-64	5.0	5,251	55.9	4,140	44.1*	594	6.3
65+	1.2	1,268	45.8	1,498	54.2*	155	5.6
Total	100.0	104,423	67.9	49,462	32.1	19,461	12.6
2019							
	% of All In-Game	Placed an In-Game Bet		Never Placed an In-Game Bet		Primarily In-Game Bettor	
Age Group	Bettors	n	%	n	%	n	%
21-24	17.8	36,363	74.6*	12,368	25.4	10,544	21.6
25-34	41.9	85,282	71.8*	33,489	28.2	22,575	19.0
35-44	21.9	44,567	68.6	20,431	31.4*	10,459	16.1
45-54	11.3	23,095	65.7	12,034	34.3*	4,702	13.4
55-64	5.5	11,168	62.8	6,608	37.2*	2043	11.5
65+	1.6	3,301	59.9	2,212	40.1*	580	10.5
Total	100.0	203,776	70.0	87,142	30	50,903	17.5
2020							
	% of All In-Game	Placed an In-Game Bet		Never Placed an In-Game Bet		Primarily In-Game Bettor	
Age Group	Bettors	n	%	n	%	n	%
21-24	17.4	40,828	70.3*	17,257	29.7	5,880	10.1
25-34	41.9	98,466	69.4*	43,466	30.6	16,121	11.4
35-44	21.5	50,432	68.2	23,503	31.8*	8,638	11.7
45-54	11.4	26,769	66.4	13,552	33.6*	4,049	10.0
55-64	6.0	14,012	63.8	7,956	36.2*	1,948	8.9
65+	1.9	4,382	61.2	2,780	38.8*	673	9.4
Total	100.0	234,889	68.4	108,514	31.6	37,309	10.9
2021							
	% of All In-Game	Placed an In-Game Bet		Never Placed an In-Game Bet		Primarily In-Game Bettor	
Age Group	Bettors	n	%	n	%	n	%
21-24	17.4	77,754	75.2*	25,578	24.8	12,957	12.5
25-34	41.4	185,335	75.2*	61,093	24.8	35,821	14.5
35-44	21.7	98,402	75.7*	31,602	24.3	23,533	18.1
45-54	11.7	54,634	74.8	18,360	25.2*	13,536	18.5
55-64	6.0	28,613	73.7	10,197	26.3*	7,266	18.7
65+	1.9	8,920	73.1	3,276	26.9*	2,603	21.3
Total	100.0	453,658	75.1	150,106	24.9	95,716	15.9

*Higher than expected for indicated age group ($p < .001$)

Despite the return of all traditional sporting events in 2021, patterns of in-game betting by time of day largely were comparable to those in 2020, when many sporting events were not available. In 2021, in-game bets represented the largest proportion of all bets from midnight to 3 a.m. (22.2%), followed by 6 p.m. to 9 p.m. (20.5%), then 9 p.m. to midnight (18.9%; Table 22). Proportionally, 30 to 31% of all bets placed from midnight to 6 a.m. were in-game bets. Compared to 2020, there were at least twice the number of in-game bets placed in every timeframe in 2021, and almost three times as many from 9 p.m. to midnight.

Table 22. Proportion of All Bets Placed In-Game by Time of Day

	2019			2020			2021		
Time of Day	n	% of All In-Game Bets	% of All Bets Placed In-Game	n	% of All In-Game Bets	% of All Bets Placed In-Game	n	% of All In-Game Bets	% of All Bets Placed In-Game
6 a.m.-9 a.m.	481,430	3.4	20.1	836,806	2.9	16.8	1,795,507	2.5	11.9
9 a.m.-12 p.m.	952,536	6.7	16.0	1,513,344	5.2	18.7	3,022,906	4.2	9.9
12 p.m.-3 p.m.	2,034,056	14.4	32.7	2,846,588	9.7	17.9	6,924,664	9.6	14.3
3 p.m.-6 p.m.	2,347,996	16.6	29.3	3,983,736	13.6	14.4	10,521,772	14.6	14.6
6 p.m.-9 p.m.	3,309,566	23.4	32.0	6,343,262	21.6	24.9	14,721,162	20.5	19.6
9 p.m.-12 a.m.	4,022,731	28.4	65.5	4,863,424	16.6	18.0	13,590,287	18.9	17.0
12 a.m.-3 a.m.	820,516	5.8	24.3	6,414,658	21.9	31.7	15,947,546	22.2	31.1
3 a.m.-6 a.m.	183,890	1.3	27.3	2,506,222	8.6	28.9	5,324,007	7.4	30.2
Total	14,152,721	100.0	32.8	29,308,040	100.0	21.2	71,847,851	100.0	18.4

D. Wagering by Sport

The next several tables provide insight into betting behavior by specific sport, excluding parlay bets with legs on multiple sports. As in 2019, more bets were placed on professional basketball (34.0%), the largest proportion of any single sport across all years; (in 2020, likely due to COVID shutdowns, professional football overtook professional basketball for the top spot; Table 23). Professional basketball and football combined to represent almost 59% of all bets in 2021, a larger share of the market than any prior year. This may indicate that, despite the array of sports available for betting increasing in recent years, there are more bets than ever being placed on the most popular sports in the United States. In 2020, for the first time, betting on soccer was more popular than professional baseball, but baseball returned as the third most popular sport in 2021, garnering about 15% of the bets, followed by soccer (9.3%), and pro hockey (5.4%). College basketball (1.7%) and college football (1.3%) were substantially less popular than in the prior year when they represented 9.8% and 5.6% of bets, respectively.

Of the top five most bet-on sports, pro baseball earned the highest average bet amount ($27.63), though with a notably wider standard deviation; the other four all were between $19 and $21 at

the mean, and pro football was largest at the median ($1.43). Tennis, while less popular overall, earned substantially larger bets, nearly $61 on average, as did far less traditional sports for betting, including Aussie Rules football, rugby, darts, cricket, and volleyball.

Table 23. Betting Patterns by Sport

Sport	n	% of total	Max Wager	Mean Wager	SD of Wager	Median Wager
Pro Basketball	121,741,844	34.0	800,000.00	20.59	523.44	1.11
Pro Football	88,711,700	24.8	600,000.00	21.30	408.48	1.43
Pro Baseball	52,876,503	14.8	999,999.00	27.63	1,051.95	1.25
Soccer	33,302,349	9.3	300,000.00	19.94	324.35	0.91
Pro Hockey	19,383,284	5.4	705,000.00	18.64	386.03	1.03
Tennis	8,275,507	2.3	600,000.00	60.59	824.72	1.94
Boxing/MMA/Combat	7,532,223	2.1	236,000.00	18.59	271.67	1.20
College Basketball	6,261,633	1.7	100,000.00	24.77	235.06	1.00
College Football	4,797,306	1.3	369,500.00	25.15	424.26	1.01
Table Tennis	3,306,305	0.9	100,000.00	46.30	359.43	2.00
Golf	2,938,879	0.8	175,000.00	32.76	289.67	5.00
Motor Sports	268,977	0.1	41,200.00	20.50	133.28	5.00
Cricket	105,333	0.0	22,000.00	81.11	376.17	20.00
Aussie Rules Football	11,695	0.0	100,000.00	240.21	1,858.85	35.00
Rugby	9,011	0.0	50,000.00	136.08	832.28	20.00
Darts	9,416	0.0	7,819.00	81.69	228.77	20.00
Track & Field	8,629	0.0	5,425.00	35.63	148.94	10.00
Volleyball	6,615	0.0	15,063.00	127.21	613.25	20.00
Multi-Sport, Specialty, Other	8,777,575	2.4	330,000.00	85.24	593.87	17.00
Total	358,324,784	100.0	999,999.00	24.60	589.09	1.25

Men and women demonstrated similar overall betting patterns, with a few differences (Table 24). For example, women placed a higher proportion of bets on pro basketball compared to men (42% vs 34%). This overrepresentation among women was offset by men placing more bets on soccer (9.4% vs 6.9%) and pro football (24.8% vs 23.2%), as well as boxing/MMA/combat, college basketball, and college football. Men placed significantly higher bets on average and at the median on pro basketball, pro football, pro baseball, soccer, pro hockey, tennis, table tennis, and golf, and higher average bets on boxing/MMA/combat.

Table 24. Betting Patterns by Sport by Gender

	Males (*n* = 306,861,834 Bets)					Females (*n* = 31,194,716 Bets)				
Sport	% of total	Max Wager	Mean Wager	SD of Wager	Median Wager	% of total	Max Wager	Mean Wager	SD of Wager	Median Wager
Pro Basketball	34.2	800,000.00	21.58*	560.64	1.11	42.1	95,000.00	10.27	122.02	0.83
Pro Football	24.8	600,000.00	22.16*	432.21	1.43	23.2	100,000.00	12.50	221.80	1.00
Pro Baseball	14.8	999,999.00	29.08*	1128.85	1.25	14.8	116,740.00	15.26	243.50	0.83
Soccer	9.4	300,000.00	20.82*	339.68	0.91	6.9	75,000.00	10.32	136.45	0.67
Pro Hockey	5.4	705,000.00	19.68*	411.09	1.11	5.6	74,189.00	8.50	122.07	0.70
Tennis	2.3	600,000.00	64.47*	878.20	2.00	2.2	93,118.00	34.77	357.21	0.71
Boxing/MMA/Combat	2.1	236,000.00	19.24*	286.14	1.18	1.1	30,000.00	16.37	156.88	1.66
College Basketball	1.6	100,000.00	26.23	244.34	0.90	0.8	25,000.00	25.74	223.51	0.74
College Football	1.2	369,500.00	26.26	459.81	0.83	0.5	29,000.00	29.01	347.37	1.02
Table Tennis	0.9	100,000.00	49.88*	376.31	2.33	1.5	100,000.00	20.25	230.14	1.00
Golf	0.8	175,000.00	35.21*	312.23	5.00	0.3	9,000.00	28.21	135.25	5.00
All Others	2.3	330,000.00	93.39	639.38	20.00	1.2	120,000.00	90.00	634.22	10.00

*Significantly higher mean wager for indicated sport and gender ($p < .001$)

Preferences by sport varied markedly by age in 2021 (Table 25). Betting on pro basketball, boxing/MMA/combat, and table tennis were more popular among younger bettors, while betting on pro and college football, pro baseball, college basketball, and golf were more popular among older bettors. Betting on soccer was most popular among those ages 25 to 54, and pro hockey, those ages 45 to 64. Tennis was comparably popular among all those ages 25 and older. Overall, more bets were placed on pro basketball than any other sport among 21- to 54- year-olds, while pro football had the most betting volume among those 55 and older.

At the mean, wagers within each sport also differed by age. Bettors ages 25 to 34 placed the largest mean bet on pro baseball, college basketball, college football, and golf; bettors ages 35 to 44 placed the highest bets on pro hockey, tennis, table tennis, and golf; bettors ages 65 and older placed the highest mean bets on pro basketball, pro football, and boxing/MMA/combat; and those ages 55 to 64, on soccer. Bettors ages 21 to 24 placed the smallest mean bets on the top five sports for betting. Across all sport types and age groups, tennis bets placed by 25- to 54-year-olds were the largest on average ($62 to $73), followed by table tennis bets placed by 25- to 44-year-olds ($50 to $51). The youngest bettors also placed their largest mean bets on tennis ($45.73) followed by table tennis ($35.96); 55- to 64-year-olds placed largest mean bets on table tennis ($39.77), and those ages 65 and older on boxing/MMA/combat ($33.04) followed by college football ($28.05) and tennis ($26.68).

Table 25. Betting Patterns by Sport by Age

Sport	Age Group	% of total	Max Wager	Mean Wager	SD of Wager	Median Wager
Pro Basketball	21-24	40.7	100,000.00	10.55	131.32	1.00
	25-34	36.6	800,000.00	20.57	709.31	1.00
	35-44	30.8	444,444.45	26.03	383.34	1.09
	45-54	28.2	403,987.49	23.84	372.50	1.25
	55-64	27.2	60,000.00	22.98	192.39	2.00
	65+	24.6	37,925.00	27.61	157.73	3.74
Pro Football	21-24	23.3	122,154.00	11.91	154.08	1.25
	25-34	23.9	600,000.00	19.57	386.78	1.25
	35-44	25.4	574,712.65	25.40	525.91	1.32
	45-54	26.0	430,000.00	25.10	411.04	1.67
	55-64	27.6	133,333.00	26.15	306.51	3.13
	65+	29.3	380,000.00	27.74	576.02	5.00
Pro Baseball	21-24	13.8	115,328.88	16.16	217.39	1.00
	25-34	13.7	999,999.00	31.11	1,629.29	1.25
	35-44	15.1	400,000.00	29.76	544.99	1.11
	45-54	16.7	295,000.00	26.39	341.34	1.25
	55-64	18.1	90,000.00	26.69	251.32	2.50
	65+	19.9	22,777.00	24.37	132.67	4.00
Soccer	21-24	8.3	57,800.00	11.62	131.93	0.68
	25-34	9.5	300,000.00	18.56	332.05	0.83
	35-44	10.1	286,000.00	23.70	372.47	1.00
	45-54	9.7	80,000.00	23.52	322.45	1.00
	55-64	6.9	38,000.00	24.58	367.95	1.49
	65+	5.0	8,979.35	15.58	86.69	2.39
Pro Hockey	21-24	4.6	35,000.00	11.98	132.11	1.00
	25-34	5.2	705,000.00	18.39	458.54	1.00
	35-44	5.6	242,000.00	21.09	350.90	1.00
	45-54	6.2	284,000.00	19.94	447.84	1.06
	55-64	6.2	50,000.00	20.31	203.58	2.13
	65+	5.6	11,605.00	18.21	106.65	2.50
Tennis	21-24	1.8	30,000.00	45.73	242.84	2.00
	25-34	2.4	500,000.00	61.85	778.43	1.71
	35-44	2.5	600,000.00	72.93	1,120.88	2.00
	45-54	2.3	300,000.00	61.96	775.69	1.67
	55-64	2.4	25,000.00	26.78	180.10	2.50
	65+	2.2	9,700.00	26.68	132.66	2.00

Boxing/MMA/ Combat	21-24	2.3	35,000.00	14.52	98.33	2.02
	25-34	2.5	195,125.00	19.34	312.79	1.25
	35-44	2.2	236,000.00	17.48	237.80	0.50
	45-54	1.2	80,000.00	23.08	324.65	1.43
	55-64	0.8	15,500.00	26.42	176.36	4.82
	65+	0.7	46,394.00	33.04	617.88	5.00
College Basketball	21-24	1.2	30,602.49	20.25	178.87	1.00
	25-34	1.4	82,070.80	30.13	264.95	1.67
	35-44	2.4	100,000.00	23.37	254.01	0.36
	45-54	2.1	67,000.00	23.71	212.68	1.00
	55-64	2.3	15,000.00	17.76	120.49	1.69
	65+	2.4	5,000.00	20.44	79.73	3.42
College Football	21-24	0.8	27,600.00	19.64	188.56	1.71
	25-34	0.9	81,000.00	31.79	319.62	2.00
	35-44	1.4	369,500.00	28.77	562.13	1.00
	45-54	2.8	250,000.00	17.00	418.18	0.13
	55-64	2.0	27,500.00	21.90	155.68	2.28
	65+	2.0	220,000.00	28.05	867.05	4.72
Table Tennis	21-24	1.0	54,000.00	35.96	254.72	1.59
	25-34	1.0	100,000.00	50.49	438.35	2.50
	35-44	0.9	100,000.00	51.38	334.96	1.05
	45-54	0.9	29,000.00	36.13	223.95	2.80
	55-64	0.6	10,500.00	39.77	128.77	10.00
	65+	0.2	7,250.00	21.75	165.42	1.25
Golf	21-24	0.3	29,300.00	23.57	135.04	5.00
	25-34	0.6	60,868.27	38.74	256.37	5.34
	35-44	0.9	100,000.00	36.59	316.13	5.00
	45-54	1.1	175,000.00	28.57	415.79	5.00
	55-64	1.7	22,000.00	26.99	175.58	5.00
	65+	3.1	18,000.00	13.97	75.74	4.00
All Others	21-24	1.9	51,120.27	62.12	333.35	15.00
	25-34	2.3	140,000.00	98.36	616.66	20.00
	35-44	2.7	330,000.00	95.21	639.47	20.00
	45-54	3.0	284,328.00	71.45	703.59	10.25
	55-64	4.4	38,000.00	52.52	368.24	10.00
	65+	5.2	110,000.00	40.13	303.97	10.00

More in-game bets were placed on pro basketball (26.9%) than any other sport (Table 26). In contrast to overall betting popularity, soccer (17.2%) and pro baseball (16.0%) both were more popular than pro football for in-game betting (14.5%), and tennis (7.9%) was more popular than

pro hockey (7.1%). Overall, aside from soccer (35.1% placed in-game), a smaller proportion of the most popular sports for betting were bet in-game compared to some of the less common sports. Notably, about 65% of all bets placed on tennis were made in-game; of more niche sports, about 81% of cricket bets, 59% of Aussie Rules Football bets, 50% of rugby bets, and 55% of darts bets were placed in-game. Taken together, this suggests that the popularity of betting on a sport may not be necessarily linked to betting while the game is in progress for popular sports, however, for those who prefer less popular sports, it may be more prevalent.

As noted, the mean wager on in-game bets was more than double the size of all bets ($62 vs $24). On average, the largest in-game bets were placed on those less popular sports of Aussie Rules football and cricket, though also notably high on college football ($101.13). In-game bets on pro football ($72.37) and pro basketball ($64.96) were higher than those on the other top-bet sports. Though there was wide variability in mean wager amounts on all sports, as indicated by large standard deviations, median wagers exceeded $10 on several in-game bets, particularly on niche sports whose main draw is in-game betting. This suggests that the marketing of in-game bets on novelty sports like Aussie Rules football and cricket may target those who are spending more.

Table 26. In-Game Betting by Sport

Sport	n	% of All In-Game Bets	% of Bets Placed In-Game	Max Wager	Mean Wager	SD of Wager	Median Wager
Pro Basketball	18,321,539	26.9	15.0	600,000.00	64.96	977.74	3.33
Pro Football	9,858,394	14.5	11.1	600,000.00	72.37	783.24	6.10
Pro Baseball	10,927,086	16.0	20.7	999,999.00	55.68	1,492.64	2.68
Soccer	11,697,300	17.2	35.1	300,000.00	35.38	455.74	1.43
Pro Hockey	4,855,948	7.1	25.1	284,000.00	33.84	424.93	2.00
Tennis	5,415,929	7.9	65.4	500,000.00	75.12	746.31	2.50
Boxing/MMA/Combat	461,758	0.7	6.1	100,911.11	55.90	411.45	10.00
College Basketball	922,423	1.4	14.7	40,500.00	72.09	371.13	5.03
College Football	481,859	0.7	10.0	369,500.00	101.13	1,159.92	10.00
Table Tennis	1,458,540	2.1	44.1	100,000.00	87.44	523.69	9.00
Golf	625,478	0.9	21.3	175,000.00	56.96	515.04	10.00
Motor Sports	27,985	0.0	10.4	15,000.00	34.87	149.61	8.32
Cricket	84,947	0.1	80.6	20,000.00	79.67	334.87	20.00
Aussie Rules Football	6,872	0.0	58.8	100,000.00	336.72	2,353.65	72.32
Rugby	4,493	0.0	49.9	50,000.00	179.96	1,117.84	24.15
Darts	5,219	0.0	55.4	7,819.00	89.80	246.45	22.16
Track & Field	29	0.0	0.3	200.00	36.40	51.17	11.00
Volleyball	4,125	0.0	62.4	15,063.00	164.29	724.38	25.00
Multi-Sport, Specialty, Other	3,029,238	4.4	34.5	330,000.00	130.42	795.86	20.00
Total	68,189,162	100.0	19.0	999,999.00	61.72	919.53	3.75

E. Funding Play: Payment Types

Sports bettors may deposit money into their online accounts using a variety of payment methods (Table 27). Data reporting a card type or brand (e.g., Visa, MasterCard) and prepaid cards were recorded as "credit cards."

Compared to 2020, when more than 44% of bets were placed by bettors using a single payment method, only 39% of bets were placed by bettors who used a single payment method in 2021. Overall, about 26% of bets were placed by bettors who used only ePay services and fewer single-payment bets were placed using bank account (9.1%) or only a credit card (3.7%). About 61% of bets were funded through two or more payments methods: 23% by those who used both ePay services (such as PayPal) and a bank account; 20% by all three deposit types; 15% using ePay service and credit card; and 4% bank account and credit card.

Notably, given that a small number of people place a disproportionate amount of the bets, in this report we have added analyses on the number of bettors who use each payment type to deposit money for sports betting. Almost 61% of all bettors use a single payment type. The most popular was ePay service (32.5%) followed by bank account (21.2%). Overall, the third most used deposit preference was a combination of ePay service and bank account (17.4%). The use of both ePay service and credit cards are inherently riskier as they are relatively frictionless methods of funding betting activity often not requiring individuals to have the money actually available at the time of deposit into a sports betting account. Bank account transfers, on the other hand, instantly reduce a person's available balance, so the "loss" of money spent gambling is more immediately visible. Overall, almost 79% of bettors used either ePay service or credit cards alone or in combination with other deposit types.

Table 27. Payment Type

	# of Bets		# of Bettors	
Payment Type	**n**	**%**	**n**	**%**
ePay Service	98,280,816	26.1	151,466	32.5
Bank Account	34,094,881	9.1	99,089	21.2
Credit Card	13,871,809	3.7	31,528	6.8
Total of Single Method	146,247,506	38.9	282,083	60.5
ePay Service & Bank Account	85,421,836	22.7	81,249	17.4
All Three Deposit Types	73,953,628	19.6	36,829	7.9
ePay Service & Credit Card	55,220,307	14.7	41,585	8.9
Bank Account & Credit Card	15,593,024	4.1	24,727	5.3
Total of Multiple Methods	230,188,795	61.1	184,390	39.5

Payment preferences differed by gender in 2021 (Table 28). More than 46% of bets placed by women were funded by those using a single payment method compared to about 37% of those

placed by men. The single biggest difference between payment preferences by gender was that sports bets placed by women were significantly and substantially more likely to be funded by bettors who used ePay service only (39.3% vs 25.8%). Men, whose bets were significantly more likely to be funded solely by bank accounts and credit cards, also funded a larger proportion of bets by combining all forms of payment methods aside from ePay service and bank accounts, which women preferred.

Considering the payment preferences at the bettor level, overall, 63% of women bettors compared to about 58% of men used a single payment method. Specifically, 40% of women compared with about 35% of men used ePay service only. The next largest preferences for women were bank account only (17.3%) and ePay service and bank account combined (16.5%), while almost 20% of men used the ePay service and bank account combination, and almost 19%, bank accounts only. Men were significantly more likely to use all combinations of payment methods as well as only bank account. Particularly for men, the availability of a wide range of payment types, including ePay services that allow users to "hide" the payment sources, makes it difficult for anyone, including bettors, to easily track the extent of escalating expenditures over time.

Table 28. Payment Type by Gender

Payment Method	# of Bets				# of Bettors			
	Male		Female		Male		Female	
Single Payment Method	**n**	**%**	**n**	**%**	**n**	**%**	**n**	**%**
ePay Service Only	83,286,441	25.8	12,352,347	39.3*	119,939	34.5	23,614	40.3*
Bank Account Only	26,789,314	8.3*	1,579,918	5.0	64,497	18.5*	10,162	17.3
Credit Card Only	7,875,687	2.4*	599,091	1.9	16,007	4.6	2,995	5.1*
Total of Single Method	117,951,442	36.6	14,531,356	46.2*	200,443	57.6	36,771	62.7*
Two or More Payment Methods	**n**	**%**	**n**	**%**	**n**	**%**	**n**	**%**
ePay Service & Bank Account	76,408,442	23.7	7,533,476	24.0*	68,080	19.6*	9,688	16.5
All Three Deposit Types	68,219,277	21.2*	4,541,337	14.4	31,243	9.0*	4,239	7.2
ePay Service & Credit Card	48,990,502	15.2*	4,276,766	13.6	33,399	9.6*	5,622	9.6
Bank Account & Credit Card	10,751,354	3.3*	555,030	1.8	14,662	4.2*	2,319	4.0
Total of Multiple Methods	204,369,575	63.4*	16,906,609	53.8	147,384	42.4*	21,868	37.3

*Higher than expected proportion for indicated gender ($p < .001$)

In keeping with prior years, using a single payment method proportionately increased with age, such that only 30% of bets by those 21 to 24 were placed by those using a single payment method, compared with 50% of those 65 and older (Table 29). Among single payment methods, bettors 35 and older were more likely to use each type, compared to those 34 and younger. Overall, nearly 70% of bets placed by 21- to 24-year-olds were funded by those using multiple payment methods.

At the bettor level, those ages 35 to 54 most preferred the sole use of ePay services, while those 25 to 34 years and 55 and older preferred using bank accounts, and those 35 and older overall preferred credit cards. Given those who used multiple methods, bettors who were ages 21 to 34 were more likely to use ePay service and bank account as well as all three deposit types. However, ePay service and credit card combination was preferred among those ages 21 to 24 and 35 to 64, and bank account and credit card combinations among those 45 and older.

Table 29. Payment Type by Age

# of Bets												
	21-24		25-34		35-44		45-54		55-64		65+	
Payment Type	n	%	n	%	n	%	n	%	n	%	n	%
ePay Service	11,716,487	22.0	36,280,354	24.1	26,583,525	29.5*	16,229,336	35.2*	6,091,075	33.1*	1,379,535	32.0*
Bank Account	4,387,545	8.3	13,223,087	8.8	8,535,286	9.5*	4,609,739	10.0*	2,562,151	13.9*	777,073	18.0*
Credit Card	1,455,162	2.7	3,855,924	2.6	3,689,405	4.1*	2,865,137	6.2*	1,547,728	8.4*	458,386	10.6*
Single Method Total	16,104,032	30.3	49,503,441	32.9	35,118,811	39.0*	20,839,075	45.2*	8,653,226	47.1*	2,156,608	50.0*
ePay Service & Bank Account	12,593,749	23.7*	39,538,222	26.3*	20,276,265	22.5	8,939,512	19.4	3,371,517	18.3	702,571	16.3
All Three Deposit Types	13,607,025	25.6*	35,271,982	23.4*	16,073,853	17.8	6,086,256	13.2	2,366,723	12.9	547,789	12.7
ePay Service & Credit Card	9,132,110	17.2*	20,929,465	13.9	13,846,741	15.4*	8,069,213	17.5*	2,716,985	14.8	525,793	12.2
Bank Account & Credit Card	1,718,514	3.2	5,244,333	3.5	4,842,847	5.4*	2,131,541	4.6*	1,279,133	7.0*	376,656	8.7*
Total of Multiple Methods	37,051,398	69.7*	100,984,002	67.1*	55,039,706	61.0	25,226,522	54.8	9,734,358	52.9	2,152,809	50.0
# of Bettors												
	21-24		25-34		35-44		45-54		55-64		65+	
Payment Type	n	%	n	%	n	%	n	%	n	%	n	%
ePay Service	25,473	31.9	61,557	32.9	35,086	38.7*	18,804	40.1*	8,356	35.3	2,188	32.2
Bank Account	16,937	21.2	45,242	24.2*	19,065	21.0	9,622	20.5	6,146	26.0*	2,077	30.5*
Credit Card	4,971	6.2	11,377	6.1	7,116	7.8*	4,678	10.0*	2,557	10.8*	827	12.2*
Single Method Total	42,410	53.0	106,799	57.1	54,151	59.7*	28,426	60.7*	14,502	61.2*	4,265	62.7
ePay Service & Bank Account	15,901	19.9*	37,695	20.2*	16,032	17.7	7,269	15.5	3,412	14.4	940	13.8
All Three Deposit Types	8,346	10.4*	16,094	8.6*	6,914	7.6	3,400	7.3	1,645	6.9	430	6.3
ePay Service & Credit Card	8,820	11.0*	15,936	8.5	8,802	9.7*	5,005	10.7*	2,412	10.2*	610	9.0
Bank Account & Credit Card	4,484	5.6	10,429	5.6	4,806	5.3	2,747	5.9*	1,707	7.2*	554	8.1*
Total of Multiple Methods	37,551	47.0*	80,154	42.9*	36,554	40.3	18,421	39.3	9,176	38.8	2,534	37.3

*Higher than expected proportion for indicated payment type and age group ($p < .001$)

There were significant differences in payment methods used for bets placed in-game compared to not in-game (Table 30). Specifically, funding bets with multiple payment methods was more

prevalent for in-game bets (63.2%) than those placed not in-game (60.7%). Bets placed in-game were more likely to be placed by those who used all three deposit types, a combination of ePay service and credit card or bank account and credit card. Bets placed not in-game, conversely, were more likely to be funded by those who used a single payment type (39.3%), the majority of whom used ePay service only (26.4%) or bank account only (9.4%). This could support the concern that allowing individuals to wager with theoretical money (i.e. credit cards) may be particularly dangerous for those who bet in-game.

At the bettor level, those who placed in-game bets were substantially more likely to use multiple payment methods (43.1%), including all possible combinations, compared to those who never bet in-game (26.0%). The starkest contrasts were seen among single-payment-method users, with those who never bet in-game using ePay service only (39.4%) and bank account only (28.1%) substantially more than in-game bettors.

Table 30. Payment Type by In-Game vs Not In-Game

Payment Method	# of Bets				# of Bettors			
	In-Game		Not In-Game		In-Game		Not In-Game	
Single Payment Method	**n**	**%**	**n**	**%**	**n**	**%**	**n**	**%**
ePay Service Only	16,930,712	24.7	81,350,104	26.4*	112,673	30.6	38,793	39.4*
Bank Account Only	5,215,068	7.6	28,879,813	9.4*	71,496	19.4	27,593	28.1*
Credit Card Only	3,116,770	4.5*	10,755,039	3.5	25,141	6.8*	6,387	6.5
Total of Single Method	25,262,550	36.8	120,984,956	39.3*	209,310	56.9	72,773	74.0*
Two or More Payment Methods	**n**	**%**	**n**	**%**	**n**	**%**	**n**	**%**
ePay Service & Bank Account	14,647,040	21.3	70,774,796	23.0*	67,439	18.3*	13,810	14.0
All Three Deposit Types	14,951,055	21.8*	59,002,573	19.2	34,224	9.3*	2,605	2.6
ePay Service & Credit Card	10,728,784	15.6*	44,491,523	14.5	36,170	9.8*	5,415	5.5
Bank Account & Credit Card	3,076,976	4.5*	12,516,048	4.1	20,972	5.7*	3,755	3.8
Total of Multiple Methods	43,403,855	63.2*	186,784,940	60.7	158,805	43.1*	25,585	26.0

*Higher than expected for indicated payment type and in-game bet status ($p < .001$)

V. High-Intensity Bettors

High-intensity bettors are characterized by placing the highest number of yearly bets, on the highest number of betting days, and betting the highest total amounts over the course of the year. For these analyses, only players who met all inclusion criteria for high-intensity betting were included, a total of 25,675 bettors (Table 31). Gender data was available for 95% of these bettors, and about 94% were New Jersey residents.

Overall, high-intensity bettors, who made up about 4% of all sports bettors, ***wagered 58% of all money, and placed about 42% of all bets, including 49% of all in-game bets***. Similarly, in 2020,

high-intensity bettors made up about 4% of all sports bettors, wagered 57% of the money, and placed 40% of all bets, including 51% of all in-game bets. High-intensity bettors wagered a larger proportion of money and placed a larger proportion of bets in 2019, but also comprised a larger proportion of all sports bettors.

Table 31. High-Intensity Bettors Across Years

	All Sports Bettors		All Money Wagered		All Bets Placed		All In-Game Bets Placed	
Year	%	n	%	$	%	n	%	n
2018	4.0	6,165	45.8	359,381,110.19	30.4	5,092,630	35.6	1,630,191
2019	5.0	14,440	65.9	1,733,721,548.26	46.5	20,071,107	53.3	7,544,263
2020	4.2	14,273	57.4	1,920,663,971.71	39.9	55,077,144	51.0	14,961,729
2021	4.3	25,675	57.9	5,303,353,088.41	41.6	161,492,182	49.1	35,251,364

Though there were higher concentrations of sports bettors in Monmouth, Hudson, and Union counties compared to their overall population (see previous Table 9), high-intensity betting rates were proportional when isolating only those who sports bet (Table 32). Bergen County, the most populous county with the most sports bettors, was also residence to the most high-intensity bettors (11.2%), followed by Monmouth (9.6%), Essex (9.4%), Hudson (9.3%), Union (7.7%), and Passaic (7.2%) counties. However, compared to 2020, there was a notably smaller proportion of high-intensity bettors in Bergen (11.6% in 2021 vs 14.6% in 2020), Monmouth, and Hudson counties, and a notably larger proportion in Camden, Union, and Gloucester counties.

Table 32. Percentage of High-Intensity Bettors by County

County	2018 n	2018 % of High-Intensity Bettors	2018 % of sports bettors	2019 n	2019 % of High-Intensity Bettors	2019 % of sports bettors	2020 n	2020 % of High-Intensity Bettors	2020 % of sports bettors	2021 n	2021 % of High-Intensity Bettors	2021 % of sports bettors
Atlantic	191	3.1	3.5	387	2.8	3.5	348	2.6	3.3	751	3.1	3.4
Bergen	762	12.4	11.4	2,055	15.1[a]	11.7	1,950	14.6[a]	11.5	2,689	11.2	10.1
Burlington	270	4.4	4.8	594	4.4	5.1	508	3.8	4.9	959	4.0	5.0
Camden	322	5.2	5.8	686	5.0	6.4	615	4.6[b]	6.4	1,433	6.0	6.8
Cape May	68	1.1	1.0	83	0.6	1.0	100	0.7	0.9	198	0.8	1.0
Cumberland	50	0.8	0.9	87	0.6	1.0	80	0.6	1.0	203	0.8	1.1
Essex	362	5.9	7.2	1,131	8.3	8.4	1,347	10.1	9.5	2,256	9.4	9.2
Gloucester	198	3.2	3.7	450	3.3	3.8	315	2.4[b]	3.6	815	3.4	3.9
Hudson	492	8.0	8.4	1,344	9.9	9.2	1,384	10.4	9.0	2,227	9.3	8.4
Hunterdon	84	1.4	1.1	148	1.1	1.0	98	0.7	0.9	168	0.7	0.9
Mercer	153	2.5	2.8	354	2.6	2.9	301	2.3	2.9	697	2.9	3.1
Middlesex	458	7.4	7.8	1,033	7.6	7.6	1,096	8.2	7.8	1,949	8.1	7.7
Monmouth	702	11.4	11.8	1,274	9.4	9.0	1,426	10.7[a]	8.9	2,317	9.6	9.1
Morris	418	6.8	5.9	779	5.7	5.3	588	4.4	4.9	1,120	4.7	5.0
Ocean	388	6.3	7.0	733	5.4	6.1	710	5.3	5.8	1,405	5.9	6.3
Passaic	311	5.0	5.6	949	7.0	6.8	1,013	7.6	7.1	1,729	7.2	6.4
Salem	14	0.2	0.4	36	0.3	0.4	40	0.3	0.4	95	0.4	0.6
Somerset	222	2.5	3.1	426	3.1	2.8	366	2.7	2.8	770	3.2	3.0
Sussex	73	1.2	1.3	139	1.0	1.2	108	0.8	1.1	213	0.9	1.3
Union	309	5.0	5.7	811	6.0	6.0	879	6.6	6.3	1,839	7.7	6.7
Warren	58	0.9	0.9	89	0.7	0.8	87	0.7	0.8	178	0.7	0.9

[a] Significantly higher % of high-intensity bettors in relation to % of sports bettors ($p < .001$)
[b] Significantly lower % of high-intensity bettors in relation to % of sports bettors ($p < .001$)

Almost 95% of all high-intensity sports bettors in 2021 were men, a significantly higher proportion than in 2020 when it was about 91% (Table 33). Overall, about 5% of all men who bet on sports were classified as high-intensity bettors compared to less than 2% of women. Women classified as high-intensity bettors were significantly older than men on average, about 39 compared to 36.

Table 33. High-Intensity Bettors by Gender and Age Across Years

Year	Gender	%	n	Age			
				Minimum	Maximum	Mean	SD
2018	Male	95.3*	3,111	21.0	80.3	37.9	10.9
	Female	4.7	152	21.5	74.4	36.5	9.8
2019	Male	96.3*	13,127	21.0	89.5	37.2	11.2
	Female	3.7	502	21.0	80.5	39.5[a]	12.4
2020	Male	91.1*	12,283	21.4	86.5	37.4	11.2
	Female	8.9	1,197	21.6	91.9	37.8	11.2
2021	Male	94.9*	23,052	21.0	86.5	36.2	11.2
	Female	5.1	1,227	21.0	89.7	38.9[a]	12.3

*2020 significantly lower than all other years; 2019 higher than 2021

[a] Significantly higher age for indicated gender within indicated year (p <. 001)

Compared to 2019 and 2020, in 2021 there was a larger proportion of high-intensity bettors in the two youngest age groups, including more than 13% who were ages 21 to 24, and 40% who were ages 25 to 34; there were more than twice as many 21- to 24-year-olds in this group than in the previous year (Table 34). The largest proportionate decrease was among 35- to 44-year-olds, who made up 26% of high-intensity bettors in the two prior years and 24% in 2021. Considering the relative proportion of all sports bettors, those ages 35 to 64 were overrepresented among high-intensity bettors, such that almost 5% of bettors in these age groups bet at high-intensity, compared to 4% of those 25 to 34 and 65 and older, and just 3% of those 21 to 24. This is reflected in a higher mean age among high-intensity bettors compared to other bettors (36.7 vs 35.7 years) in 2021, as well as in all prior years.

Table 34. High-Intensity Bettors by Age Group Across Years

2018					
Age Group	**% of all High-Intensity Bettors**	**High-Intensity Bettors**	**%**	**Other Bettors**	**%**
21-24	14.0	466	2.2	21,046	97.8*
25-34	41.8	2,417	3.8	61,780	96.2*
35-44	23.8	1,687	4.6*	34,941	95.4
45-54	12.5	1,039	5.4*	18,221	94.6
55-64	6.1	468	5.0*	8,920	95.0
65+	1.8	88	3.2	2,676	96.8*
Total	100.0	6,165	4.0	147,584	96.0
Min		21.0		21.0	
Max		96.4		95.3	
Mean		38.2[a]		36.0	

2019					
Age Group	**% of all High-Intensity Bettors**	**High-Intensity Bettors**	**%**	**Other Bettors**	**%**
21-24	10.7	1,540	3.2	47,099	96.8*
25-34	39.3	5,682	4.8	112,795	95.2*
35-44	25.8	3,724	5.7*	61,083	94.3
45-54	14.6	2,109	6.0*	32,924	94.0
55-64	7.7	1,107	6.2*	16,609	93.8
65+	1.9	278	5.1	5,208	94.9*
Total	100.0	14,440	5.0	275,718	95.0
Min		21.0		21.0	
Max		89.5		98.6	
Mean		37.6[a]		35.6	
2020					
Age Group	**% of all High-Intensity Bettors**	**High-Intensity Bettors**	**%**	**Other Bettors**	**%**
21-24	10.7	1,520	2.6	56,565	97.4*
25-34	39.6	5,653	4.0	136,279	96.0*
35-44	26.1	3,730	5.0*	70,205	95.0
45-54	14.2	2,030	5.0*	38,291	95.0
55-64	7.4	1,061	4.8*	20,907	95.2
65+	1.9	277	3.9*	6,885	96.1
Total	100.0	14,271	4.2	329,132	95.8
Min		21.3		21.1	
Max		91.9		100.4	
Mean		37.5[a]		35.7	
2021					
Age Group	**% of all High-Intensity Bettors**	**High-Intensity Bettors**	**%**	**Other Bettors**	**%**
21-24	13.1	3,369	3.3	99,963	96.7*
25-34	40.4	10,375	4.2	236,053	95.8*
35-44	24.2	6,212	4.8*	123,792	95.2
45-54	13.2	3,393	4.6*	69,601	95.4
55-64	7.1	1,815	4.7*	36,995	95.3
65+	2.0	511	4.2	11,685	95.8*
Total	100.0	25,675	4.3	578,089	95.7
Min		21.0		21.0	
Max		90.5		102.3	
Mean		36.7[a]		35.7	

*Significantly higher proportion for indicated age and year (p <. 001)

a. Significantly higher for indicated age and intensity group (p < .001)

Table 35 shows the significant differences in betting-related activities between high-intensity bettors and all other bettors. On average, high-intensity bettors bet on twice as many sites (3.1 vs 1.4), on more days (244.9 vs 32.6), and placed more bets per betting day (25.2 vs 8.5) and in total across the full year (6,290 vs 393). In addition, their average maximum wager ($1,636 vs $259), single wager ($60 vs $44), and total yearly wager ($206,557 vs $6,670) were significantly higher than all other bettors. All of these patterns also were reflected at the median. Compared with 2020, the most notable increase was in the mean annual wager amount, which was more than 50% higher in the 2021 high-intensity group when compared to other bettors ($206,557 vs $134,566). High-intensity bettors lost a significantly smaller proportion of bets (70%) compared to 72% of all other bettors, which may be a result of their placing a slightly smaller proportion of their bets on parlays (see Table 36), almost all of which are losing bets. Overall, these findings suggest that operators easily could target high-intensity bettors with limit-setting offerings to assist them in setting better parameters around their play.

Table 35. Betting-Related Activities of High-Intensity Bettors Compared to Other Bettors

	High-Intensity Bettors (*n* = 25,675)			
Betting-Related Activities	**Maximum**	**Mean**	**SD**	**Median**
# of Sites Wagered	17.0	3.1*	2.3	2.0
Total Betting Days	365.0	244.9*	62.9	246.0
# of Bets/Betting Day	4,525.5	25.2*	62.8	15.0
Total Number of Yearly Bets	1,294,257.0	6,289.9*	17,349.2	3,433.0
Max Wager ($)	999,999.00	1,635.71*	10,990.57	500.00
Avg. Single Wager ($)	106,147.84	59.98*	741.54	13.58
Total Yearly Wager ($)	157,735,687.64	206,557.19*	1,533,231.43	46,675.50
Proportion of Bets Lost	100.0	70.2	18.3	69.7
	Other Bettors (*n* = 578,126)			
Betting-Related Activities	**Maximum**	**Mean**	**SD**	**Median**
# of Sites Wagered	17.0	1.4	0.9	1.0
Total Betting Days	365.0	32.6	50.2	10.0
# of Bets/Betting Day	12,089.8	8.5	27.4	4.9
Total Number of Yearly Bets	918,823.0	392.9	2,327.2	54.0
Max Wager ($)	600,000.00	259.10	2,416.42	50.00
Avg. Single Wager ($)	70,000.00	43.76	333.29	8.76
Total Yearly Wager ($)	61,868,425.30	6,669.95	122,447.09	474.52
Proportion of Bets Lost	100.0	72.2*	24.5	75.0

Overall, high-intensity bettors placed about 42% of all sports bets in 2021, a slight increase over the proportion the prior year (40%), and their preference for certain bet types differed from all other bettors (Table 36). Comparatively, high-intensity bettors placed a larger proportion of their bets — more than half of all placed — on point spread whole, moneyline partial, and exact score

bets. Given the volume of parlay betting overall in 2021, it also is notable that high-intensity bettors placed a slightly smaller proportion (40.7%) of parlays when compared to their overall bets. The mean wager across all bets placed by high-intensity players was nearly double that of other bettors ($33 vs $17), and also significantly higher across all bet types aside from point spread whole and prop bets. Specifically, high-intensity bettors bet an average of twice as much per bet on parlays, compared to other bettors ($11 vs $5). These wager patterns largely were reflected at the median as well.

Table 36. Bet Type by High-Intensity Status

	Bets Made by High-Intensity Bettors (*n* = 161,011,730)					Bets Made by Other Bettors (*n* = 226,096,716)				
Bet Type	% of total	Max Wager	Mean Wager	SD of Wager	Median Wager	% of total	Max Wager	Mean Wager	SD of Wager	Median Wager
Parlay	40.7	500,000.00	11.01*	340.73	1.25	59.3	300,000.00	5.25	147.01	0.68
Moneyline Whole	42.2	600,000.00	159.96*	2,183.07	30.00	57.8	380,000.00	118.70	1,028.40	23.00
Point Spread Whole	61.3	60,000.00	200.99	665.41	50.00	38.7	106,090.00	226.42*	1,183.01	50.00
Total Whole	46.6	999,999.00	189.48*	2,897.19	29.00	53.4	322,655.00	130.40	1,001.82	12.00
Moneyline Partial	60.6	999,999.00	158.39*	2,347.95	27.05	39.4	88,500.00	118.70	714.03	10.83
Total Partial	51.9	818,000.00	180.77*	3,072.39	30.41	48.1	97,000.00	133.95	797.53	20.00
Point Spread Partial	65.2	950,000.00	219.77*	4,004.44	47.82	34.8	112,900.00	181.20	946.26	25.00
Prop	47.6	625,000.00	89.37	585.34	20.00	52.4	286,000.00	51.97	543.49	10.00
Futures	44.1	86,000.00	90.02*	513.18	20.00	55.9	195,063.87	47.90	438.65	10.00
Exact Score	50.6	330,000.00	139.01*	853.12	25.00	49.4	345,000.00	95.26	1,036.36	10.00
Other/Unspecified	42.3	999,999.00	119.96*	1,284.17	25.00	57.7	600,000.00	68.56	968.30	10.00
Total	41.6	999,999.00	32.94*	800.27	2.00	58.4	600,000.00	17.05	373.56	1.00

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

As in 2020, high-intensity bettors in 2021 made up 6% of all bettors who bet in-game and nearly every high-intensity bettor placed at least one in-game bet (Table 37). Consistent with the previous year, 15% of high-intensity bettors were primarily in-game bettors in 2021, defined as placing more than 50% of their bets and spending more than 50% of their money in-game. However, this was the first time across all years of analysis that a larger proportion of other bettors wagered primarily in-game (15.9%) when compared to high-intensity bettors.

Table 37. In-Game Betting by High-Intensity Status

		Placed an In-Game Bet		Never Placed an In-Game Bet		Primarily In-Game Bettor	
Intensity Status	% of All In-Game Bettors	n	%	n	%	n	%
High-Intensity Bettors	5.7	25,666	100.0	9	0.0	3,902	15.2
Other Bettors	94.3	428,015	74.0	150,111	26.0	91,834	15.9
Total	100.0	453,681	75.1	150,120	24.9	95,736	15.9

High-intensity bettors placed 49% of all in-game bets, wagering substantially more both on average ($76 vs $43) and at the median ($6 vs $2) when compared to other bettors (Table 38). High-intensity bettors lost a smaller proportion of in-game bets than other bettors (69% vs 76%), which may be due to random chance or may be the result of some skill acquisition due to their overall frequency of play.

Table 38. Betting-Related Activities of In-Game Bets by High-Intensity Status

Bettor Type	n	%	Proportion of Bets Lost	Max Wager	Mean Wager	SD of Wager	Median Wager
High-Intensity Bettors	34,435,197	49.0	69.1	999,999.00	75.63	1,183.59	6.00
Other Bettors	35,796,038	51.0	76.0	369,500.00	43.36	560.94	1.67

Compared to the prior year, a higher proportion of high-intensity bettors utilized multiple payment methods to fund their betting (68.9% vs 64.5%) in almost every available combination, unlike the comparatively lower percentage of other bettors (37.8% vs 49.6%; Table 39). Compared to other bettors, high-intensity bettors preferred using all three deposit types, followed by a combination of ePay service and bank account, then only ePay services. Notably, more than one-quarter of high-intensity bettors (26.4%) used all three deposit types to fund their betting, compared to about 7% of other bettors.

Table 39. Payment Type by High-Intensity Status

	High-Intensity Bettors		Other Bettors	
Payment Type	n	%	n	%
ePay Service	4,886	19.4	146,580	33.2*
Credit Card	850	3.4	30,678	7.0*
Bank Account	2,112	8.4	96,977	22.0*
Total of Single Method	7,848	31.1	274,235	62.2*
ePay Service & Bank Account	5,807	23.0*	75,442	17.1
All Three Deposit Types	6,668	26.4*	30,161	6.8
Credit Card & ePay Service	3,790	15.0*	37,795	8.6
Credit Card & Bank Account	1,114	4.4	23,613	5.4*
Total of Multiple Methods	17,379	68.9*	167,011	37.8

*Higher than expected for indicated intensity group (p <.001)

VI. Responsible Gambling Features

All sports wagering operators in New Jersey are required by the DGE to provide bettors with a range of options designed to promote responsible gambling (RG) behavior, primarily through limit-setting. Bettors may limit the amount of money they deposit in their sports wagering

account (deposit limit) or lose sports wagering (loss/spend limit), and/or the amount of time they spend gambling (time limit). They also can opt to request their account be locked for a period of 72 hours or more, a "cool-off" period, or choose to exclude themselves from betting altogether (self-exclusion) for a period of one year, five years, or lifetime. In 2021, 21,052 sports bettors (3.5%) used one or more RG features, a slight decrease from 2020 (3.7%; Table 40).

Table 40. RG Use Overall

2018		2019		2020		2021	
%	n	%	n	%	n	%	n
4.9	7,532	1.9	5,668	3.7	12,831	3.5	21,052

About 81% of all RG users were New Jersey residents. Among NJ residents, the proportion of sports bettors who used RG features generally corresponded to the proportion of residents in each county who bet on sports (Table 41). However, compared to the proportion of all sports bettors, RG use was higher than expected in Ocean County and lower in Essex County.

Table 41. Percentage of RG Users by County in Relation to All Sports Bettors

County	% of RG users	% of sports bettors
Atlantic	3.4	3.4
Bergen	10.1	10.1
Burlington	4.6	5.0
Camden	6.6	6.8
Cape May	1.3	1.0
Cumberland	1.1	1.1
Essex	7.5[b]	9.2
Gloucester	4.0	3.9
Hudson	8.6	8.4
Hunterdon	0.8	0.9
Mercer	3.1	3.1
Middlesex	8.2	7.7
Monmouth	9.7	9.1
Morris	4.7	5.0
Ocean	8.0[a]	6.3
Passaic	6.2	6.4
Salem	0.5	0.6
Somerset	3.1	3.0
Sussex	1.3	1.3
Union	6.3	6.7
Warren	0.9	0.9

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

There have been several shifts in the proportion of RG users by county between 2020 and 2021 (Table 42). Notably, in 2020 the proportion of RG users in Ocean County decreased by about 1% from 2019, however, in 2021 Ocean once again saw a 1% upswing in usage (Table 42). By contrast, Essex and Bergen counties had a notable growth in usage in 2020 of about 3% and nearly 1%, respectively, but saw a decrease in 2021 of an average of 2% in both counties. Overall, in 2021 Gloucester County, in addition to Ocean County, saw an increase in usage, while Hudson and Middlesex counties, in addition to Essex and Bergen counties, saw proportionate decreases in RG usage.

Table 42. Percentage of RG Users by County

	2018		2019		2020		2021	
County	n	% of RG users	n	% of RG users	n	% of RG users	n	% of RG users
Atlantic	251	3.8	183	3.6	312	2.9	577	3.4
Bergen	769	11.6	583	11.4	1,299	12.2	1,721	10.1
Burlington	270	4.1	249	4.9	500	4.7	789	4.6
Camden	366	5.5	335	6.6	672	6.3	1,129	6.6
Cape May	60	0.9	52	1.0	113	1.1	217	1.3
Cumberland	48	0.7	39	0.8	99	0.9	191	1.1
Essex	478	7.2	328	6.4	959	9.0	1,286	7.5
Gloucester	178	2.7	203	4.0	350	3.3	682	4.0
Hudson	520	7.9	444	8.7	999	9.4	1,466	8.6
Hunterdon	56	0.8	51	1.0	99	0.9	134	0.8
Mercer	163	2.5	138	2.7	294	2.8	530	3.1
Middlesex	551	8.3	438	8.6	941	8.9	1,402	8.2
Monmouth	1,051	15.9	539	10.6	1,005	9.5	1,652	9.7
Morris	336	5.1	290	5.7	483	4.5	799	4.7
Ocean	475	7.2	444	8.7	702	6.6	1,374	8.0
Passaic	377	5.7	270	5.3	686	6.5	1,066	6.2
Salem	14	0.2	16	0.3	35	0.3	77	0.5
Somerset	188	2.8	144	2.8	263	2.5	536	3.1
Sussex	59	0.9	75	1.5	114	1.1	225	1.3
Union	367	5.5	249	4.9	612	5.8	1,075	6.3
Warren	47	0.7	39	0.8	82	0.8	153	0.9

Overall, about 87% of RG users with gender data were men, an increase of about 6% over the prior year (Table 43). The number of male sports bettors who used RG features nearly doubled from 2020 to 2021 and has increased four-fold since 2019. However, the proportion of all men who used RG decreased slightly from 2020 (4.0% vs 4.3%). The number of women who used RG features in 2021 was comparable to 2020, though this represented a substantially smaller proportion of all women sports bettors (3.4% in 2021 vs 6.6% in 2020). Overall, men were significantly more likely to use RG features than women in 2021.

Table 43. RG Use by Gender Across Years

Gender	% of all RG users in 2021	Used RG Features 2018 %	Used RG Features 2018 n	Used RG Features 2019 %	Used RG Features 2019 n	Used RG Features 2020 %	Used RG Features 2020 n	Used RG Features 2021 %	Used RG Features 2021 n
Male	86.7	5.0*	3,138	2.1	4,395	4.3	9,442	4.0*	17,663
Female	13.3	3.6	274	2.1	681	6.6	2,258	3.4	2,699

*Significantly higher proportion for indicated gender within indicated year (p <.001)

Similar to 2020, the highest percentage of RG users, about 41%, were in the 25 to 34 age group, followed by those ages 35 to 44 (24.0%), which is around 4% of all bettors in both of those age groups (Table 44). There was a proportionate increase in RG usage among only those 21 to 24 from 2020 to 2021 and a proportionate decrease among all other age groups, aside from the 65 and older group, which remained the same. However, as with all years of analysis, those in the youngest age category were underrepresented among RG users, as were those ages 45 to 54 in 2021.

Table 44. RG Use by Age Group Across Years

Age Group	% of all RG users in 2021	Used RG Features 2018 %	Used RG Features 2018 n	Used RG Features 2019 %	Used RG Features 2019 n	Used RG Features 2020 %	Used RG Features 2020 n	Used RG Features 2021 %	Used RG Features 2021 n
21-24	14.4	4.2[b]	898	1.3[b]	656	2.6[b]	1,531	2.9[b]	3,035
25-34	41.0	4.6[b]	2,949	2.1[a]	2,478	3.8[b]	5,333	3.5[a]	8,625
35-44	24.0	4.7[b]	1,721	2.2[a]	1,445	4.3[a]	3,193	3.9[a]	5,047
45-54	12.1	5.7[a]	1,092	1.9[b]	682	4.1[a]	1,652	3.5[b]	2,541
55-64	6.5	7.1[a]	667	1.8[b]	325	4.0[a]	871	3.5[a]	1,375
65+	2.0	7.4[b]	205	1.5[b]	81	3.5[b]	250	3.5[a]	429
Min			21.0		21.0		21.1		21.0
Max			94.7		85.5		91.9		93.3
Mean[c]			37.8		36.2		36.8		36.3

a. Significantly higher than expected within indicated year (p < .001)
b. Significantly lower than expected within indicated year (p < .001)
c. 2018 higher than all other years; 2021 lower than 2020.

Similar to all prior years, those betting at high frequency and in high amounts were substantially more likely than other bettors to enact limit-setting features (Table 45). Overall in 2021, those classified as high-intensity bettors – about 4% of all sports bettors – represented 14% of all RG users. Across all years, more than three times as many high-intensity as other bettors used RG features, including in 2021, when about 12% of all high-intensity bettors used RG features compared to about 3% of other bettors.

Table 45. RG Use by High-Intensity Status Across Years

High-Intensity Status	% of all RG users in 2021	Used RG Features 2018		Used RG Features 2019		Used RG Features 2020		Used RG Features 2021	
		%	n	%	n	%	n	%	n
High-Intensity Bettors	14.1	14.9	918	6.5	932	11.0	1,570	11.6	2,971
Other Bettors	85.9	4.5	6,608	1.7	4,697	3.4	11,261	3.1	18,081

In 2021, RG users bet on more sites (2.4) and on more days (73.8) and placed more bets overall (1,406.5) than in either 2019 or 2020 (Table 46). They also placed higher maximum wagers, on average, than in 2020. Similar to 2020, RG users placed about 12 bets per betting day but lost a significantly smaller proportion of bets (70.9% vs 76.2%).

Table 46. Betting-Related Activities of RG Users: 2019, 2020 & 2021

	2019 RG Users			
Betting-Related Activities	Max	Mean	SD	Median
#Sites Wagered	13.0	[a]2.3	1.8	2.0
Total Betting Days	360.0	[a]52.7	67.0	24.0
# of Bets/Betting Day	308.7	[b]5.5	8.7	3.5
Total Number of Yearly Bets	22,846.0	[c]396.2	965.0	89.0
Max. Wager ($)	80,005.00	[d]817.28	2,870.57	167.50
Avg. single Wager ($)	9,177.86	108.44	311.34	30.49
Total Yearly Wager ($)	12,967,564.34	[d]53,028.25	311,186.06	2,611.91
Proportion of Bets Lost	100.0	[e]69.8	20.4	70.1
	2020 RG Users			
Betting-Related Activities	**Max**	**Mean**	**SD**	**Median**
#Sites Wagered	7.0	[a]1.5	0.9	1.0
Total Betting Days	357.0	[a]45.3	58.5	19.0
# of Bets/Betting Day	1,668.6	[b]11.6	27.8	6.5
Total Number of Yearly Bets	112,403.0	[c]864.4	3,212.2	129.0
Max. Wager ($)	314,700.00	[d]744.54	4,233.64	100.00
Avg. single Wager ($)	13,756.84	78.34	325.32	13.45
Total Yearly Wager ($)	13,825,626.34	[d]48,611.31	315,016.91	1,500.00
Proportion of Bets Lost	100.0	[e]76.2	22.1	80.6

Betting-Related Activities	2021 RG Users Max	Mean	SD	Median
#Sites Wagered	17.0	[a]2.4	1.9	2.0
Total Betting Days	365.0	[a]73.8	89.5	32.0
# of Bets/Betting Day	2,218.3	[b]12.3	31.7	6.5
Total Number of Yearly Bets	340,511.0	[c]1,406.5	4,889.5	213.0
Max. Wager ($)	335,400.05	[d]1,009.06	5,189.39	134.06
Avg. single Wager ($)	70,000.00	91.77	736.16	15.81
Total Yearly Wager ($)	47,768,532.21	[d]72,992.42	592,936.45	3,053.30
Proportion of Bets Lost	100.0	[e]70.9	21.3	71.5

Significantly different mean for indicated year ($p < .001$)
a. 2021 higher than all other years; 2020 lower than all other years.
b. 2019 lower than all other years.
c. 2021 higher than all other years; 2019 lower than all other years.
d. 2021 higher than 2020.
e. 2020 higher than all other years.

As in prior years, betting-related activities by RG users in 2021 were significantly higher than that of non-RG users across all metrics of study aside from loss percentage (Table 47). Specifically, RG users, on average, bet on more sites (2.4 vs 1.5), on more days (73.8 vs 40.5), and placed more bets on each betting day (12.3 vs 9.1) and across the whole year (1,407 vs 616) when compared to non-RG users (Table 47). Also, on average, RG users placed more than three times higher maximum wagers ($1,009 vs $293), double the single wagers ($92 vs $43) and nearly six times the total amount wagered in the year ($73,000 vs $13,000).

Table 47. Betting-Related Activities of RG and Non-RG Users

Betting-Related Activities	RG Users (*n* = 21,052) Max	Mean	SD	Median
#Sites Wagered	17.0	2.4*	1.9	2.0
Total Betting Days	365.0	73.8*	89.5	32.0
# of Bets/Betting Day	2,218.3	12.3*	31.7	6.5
Total Number of Yearly Bets	340,511.0	1,406.5*	4,889.5	213.0
Max. Wager ($)	335,400.05	1,009.06*	5,189.39	134.06
Avg. Single Wager ($)	70,000.00	91.77*	736.16	15.81
Total Yearly Wager ($)	47,768,532.21	72,992.42*	592,936.45	3,053.30
Proportion of Bets Lost	100.0	70.9	21.3	71.5

Betting-Related Activities	Non-RG Users (*n* = 582,749) Max	Mean	SD	Median
#Sites Wagered	17.0	1.5	1.0	1.0
Total Betting Days	365.0	40.5	65.2	11.0
# of Bets/Betting Day	12,089.8	9.1	29.9	5.0
Total Number of Yearly Bets	1,294,257.0	616.1	4,383.5	60.0
Max. Wager ($)	999,999.00	292.68	3,194.61	50.00
Avg. Single Wager ($)	106,147.84	42.74	338.80	8.80
Total Yearly Wager ($)	157,735,687.64	13,083.76	327,628.24	511.54
Proportion of Bets Lost	100.0	72.2*	24.4	75.0

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

About two-thirds of RG users chose a single RG feature in 2021, a decrease from 2020 when almost three-quarters used just one feature, suggesting that a higher proportion used multiple features in 2021. Almost 38% of all RG users chose deposit limits only, which represents nearly a 17% decrease over the prior year, when about 54% of players only set deposit limits (Table 48). The next most popular feature selection was using only cool-off (14.9%), which increased over the prior year when about 8% of RG users opted for only this feature. In 2021, setting a deposit limit with a cool-off (7.3%) or with a loss limit (7.2%) were the most popular combinations.

Table 48. RG Feature Preferences

Single RG Feature Engaged	%	n
Deposit Limit Only	37.7	7,929
Cool Off Only	14.9	3,142
Self-Exclusion Only	6.8	1,438
Loss (Spend) Limit Only	4.8	1,009
Time Limit Only	2.0	417
Total of Single RG Feature Engaged	66.2	13,935
Two or More RG Features Engaged	**%**	**n**
Deposit Limit and Cool Off	7.3	1,541
Deposit and Loss (Spend) Limits	7.2	1,525
Cool Off, Deposit and Loss (Spend) Limits	2.7	564
Deposit and Time Limits	2.1	452
Deposit, Loss (Spend), and Time Limits	2.1	451
Cool Off and Self-Exclusion	2.1	435
Deposit and Self-Exclusion	1.5	311
Cool Off and Deposit, Loss (Spend), and Time Limits	1.3	281
All other combinations	7.4	1,557
Total of Multiple RG Feature Engaged	33.8	7,117

Preferences for specific RG features varied in 2021 as in the prior year. For single feature usage, men were significantly more likely than women to use cool-off, self-exclusion, and time limits, and women were more likely to use deposit or loss limits (Table 49). Overall, 66% of men used a single feature compared to about 65% of women. The most substantial differences by gender in multiple feature use was that women preferred the deposit and loss limits combination and men, the combination of deposit limit and cool-off. Notably, men were overrepresented among almost every variation of cool-off use.

Use of single RG features varied with age, such that those ages 65 and older were the most likely, and those ages 55 to 64, the least likely, to select a single feature. Notably, about 32% of the youngest bettors used multiple features in 2021 compared to just 17% in 2020. This could suggest that young bettors using RG were more engaged in finding a combination that worked best for them in 2021.

Among bettors using single RG features, using only a deposit limit was the most popular feature with those ages 21 to 24 as well as those ages 45 and older; cool-off was most popular among 21- to 34-year-olds, self-exclusion among 25- to 44-year-olds, and time limit among those ages 45 and older (Table 49). Using both deposit and loss limits was the most preferred combination by those ages 35 and older, and deposit limit and cool-off, among those ages 21 to 34.

Overall, men and younger bettors preferred cool-off and self-exclusion compared to women and middle-aged and older bettors, providing insight into those who prefer taking a pause in play versus managing spending amounts.

Table 49. RG Feature Preferences by Gender and Age Group

RG Features (Single Selection)																
	Male		Female		21-24		25-34		35-44		45-54		55-64		65+	
RG Feature	%	n	%	n	%	n	%	n	%	n	%	n	%	n	%	n
Deposit Limit Only	37.8	6,674	38.7*	1,044	39.4*	1,197	36.2	3,125	37.0	1,866	39.9*	1,013	40.1*	552	41.0*	176
Cool Off Only	14.5*	2,562	12.6	340	15.7*	477	17.0*	1,468	14.3	720	10.6	269	11.6	160	11.2	48
Self-Exclusion Only	6.9*	1,222	6.4	172	6.0	181	7.5*	645	7.0*	351	6.3	159	5.5	75	6.3	27
Loss (Spend) Limit Only	4.9	861	5.2*	140	6.2*	187	4.2	359	4.6	230	5.5*	140	4.6	63	7.0*	30
Time Limit Only	1.9*	344	1.9	52	1.2	37	1.9	161	1.8	89	3.0*	77	2.5*	35	4.2*	18
Total of Single RG Feature	66.0	11,663	64.8	1,748	68.5	2,079	66.8	5,758	64.5	3,256	65.2	1,658	64.4	885	69.7	299
Two or More RG Features (Most Prevalent Combinations)																
	Male		Female		21-24		25-34		35-44		45-54		55-64		65+	
RG Features	%	n	%	n	%	n	%	n	%	n	%	n	%	n	%	n
Deposit Limit and Cool Off	7.5*	1,329	6.5	175	8.6*	261	8.2*	708	7.1	357	5.0	126	5.1	70	4.4	19
Deposit and Loss (Spend) Limits	7.1	1,256	9.7*	262	6.6	199	6.4	549	7.6*	385	9.3*	237	8.9*	123	7.5*	32
Cool Off, Deposit and Loss (Spend) Limits	2.7*	480	2.5	68	2.7	81	2.8*	238	3.0*	150	2.3	58	2.0	28	2.1	9
Deposit and Time Limits	1.9	341	2.0*	54	1.2	37	1.7	144	2.3*	115	3.0*	77	4.6*	63	3.7*	16
Deposit, Loss (Spend) and Time Limits	2.1	369	3.0*	81	1.3	39	1.6	140	2.3*	116	3.4*	86	4.2*	58	2.8*	12
Cool Off and Self-Exclusion	2.2*	382	1.4	38	1.7	51	2.4*	203	2.3*	117	1.7	42	1.4	19	0.7	3
Deposit and Self-Exclusion	1.5	264	1.7*	46	1.4	43	1.5	126	1.7*	84	1.4	36	1.2	16	1.4	6
Cool Off and Deposit, Loss (Spend), and Time Limits	1.3	230	1.8*	49	0.9	27	1.2	101	1.7*	85	1.5*	38	1.6*	22	1.9*	8
All other combinations	7.6	1,349	6.6	178	7.2	218	7.6	658	7.6	382	7.2	183	6.6	91	5.8	25
Total of Multiple RG Features	34.0	6,000	35.2	951	31.5	956	33.2	2,867	35.5	1,791	34.8	883	35.6	490	30.3	130

*Significantly higher proportion for indicated gender or age group ($p < .001$)

Similar to last year, high-intensity bettors were more likely than other bettors to use RG features and displayed a stronger preference for setting deposit and/or loss (spend) limits and for choosing these in conjunction with cool-offs (Table 50). Other bettors were overrepresented among those who only used cool-off, self-exclusion, time limit, or used all other feature combinations. As in 2020, high-intensity bettors in 2021 were less likely to use self-exclusion only or in combination with other features; despite their frequent betting in high amounts, most high-intensity bettors continued their play throughout the year.

Table 50. RG Feature Preferences by High-Intensity Status

RG Feature (Single Selection)	High-Intensity Bettors %	High-Intensity Bettors n	Other Bettors %	Other Bettors n
Deposit Limit Only	47.0*	1,396	36.1	6,533
Cool Off Only	12.5	370	15.3*	2,772
Self-Exclusion Only	2.7	81	7.5*	1,357
Loss (Spend) Limit Only	5.1*	153	4.7	856
Time Limit Only	1.3	40	2.1*	377
Total of Single RG Feature	68.7	2,040	65.8	11,895
RG Features (Two or More Features Selected)	**High-Intensity Bettors %**	**High-Intensity Bettors n**	**Other Bettors %**	**Other Bettors n**
Deposit Limit and Cool Off	7.5*	223	7.3	1,318
Deposit and Loss (Spend) Limits	8.5*	252	7.0	1,273
Cool Off, Deposit and Loss (Spend) Limits	3.6*	106	2.5	458
Deposit and Time Limits	2.1	63	2.2*	389
Deposit, Loss (Spend) Limits, Time Limits	2.0	58	2.2*	393
Cool Off and Self-Exclusion	1.0	29	2.2*	406
Deposit and Self-Exclusion	0.7	21	1.6*	290
Cool Off and Deposit, Loss (Spend), and Time Limits	0.9	27	1.4*	254
All other combinations	5.1	152	7.8	1,405
Total of Multiple RG Features	31.3	931	34.2	6,186

*Significantly higher proportion within indicated high-intensity status ($p < .001$)

RG users have the option to make changes to selected RG features, such as increasing or decreasing limits on deposits, money lost (spent), and time spent gambling, as well as enacting additional cool-off periods. Sports bettors who only used self-exclusion (n = 1,438) were not included in analyses of RG feature changes, as players cannot make RG feature changes once on self-exclusion. Tables 51 through 54, include RG users who chose limit-setting or cool-off periods as well as those who utilized these features prior to self-excluding.

As in 2020, bettors who used only a single RG feature made, on average, two or three changes to their settings (Table 51). Notably, the median for time limit users was one change, while it was two for all other single features. Those who used two or more RG features, however, made an average of 21 changes to their RG selections, eight at the median.

Table 51. Changes to RG Features by RG Type

RG Feature	n	Mean	SD	Median	Total number of changes
Deposit Limit Only	7,929	3.0	5.5	2.0	23,845
Cool Off Only	3,142	3.2	4.5	2.0	9,972
Loss (Spend) Limit Only	1,009	2.5	2.5	2.0	2,523
Time Limit Only	417	1.9	4.8	1.0	787
Two or More RG features	7,117	21.0*	48.1	8.0	149,708

*Significantly higher in mean number of changes to RG Features ($p < 0.001$)

Men and women who used the RG features of cool-off, loss (spend) limit, time limit only and multiple features all made a similar number of changes (Table 52). Among those who only set deposit limits, women made an average of four changes, and men, an average of three. Overall, women and men RG users both made an average of 10 changes, from two to four among single-feature users and from 20 to 21 among multiple feature users.

Table 52. Changes Made to RG Features by Gender

Gender		Deposit Limit Only	Cool Off Only	Loss (Spend) Limit Only	Time Limit Only	Two or More Features	Total Changes
Male	Maximum	119.0	56.0	48.0	94.0	1,030.0	1,030.0
***n* = 16,441**	Mean	2.9	3.1	2.6	1.9	21.2	9.6
	SD	5.1	4.5	2.6	5.2	49.9	31.7
	Median	2.0	2.0	2.0	1.0	8.0	3.0
	Total # of Changes	19,559.0	8,069.0	2,200.0	665.0	127,113.0	157,606.0
Female	Maximum	124.0	50.0	9.0	10.0	391.0	391.0
***n* = 2,527**	Mean	3.7*	3.5	2.2	1.8	20.3	9.8
	SD	7.8	5.4	1.5	1.6	35.9	24.1
	Median	2.0	2.0	2.0	1.0	9.0	3.0
	Total # of Changes	3,838.0	1,188.0	306.0	95.0	19,332.0	24,759.0

*Significantly higher for indicated gender within indicated RG type ($p < 0.001$)

Overall, sports bettors from all age groups made a similar number of changes to their RG features in 2021. Among those using only deposit limits, 35- to 44- year-olds made more changes on average (3.5 changes) than 21- to 24-year-olds (2.5 changes; Table 53). Additionally, bettors ages 35 to 44 who used cool-off only made more changes than 21- to 24-year-olds (3.6 vs 2.3 changes). Across all RG users, those ages 35 to 54 made the most changes (10), and the oldest bettors made the fewest changes (6.9).

Table 53. Changes Made to RG Features by Age Group

Age Group		Deposit Limit Only*	Cool Off Only*	Loss (Spend) Limit Only	Time Limit Only	Two or More Features	Total Changes
21-24 *n* = 2,854	Maximum	66.0	23.0	15.0	3.0	1,030.0	1,030.0
	Mean	2.5	2.3	2.5	1.5	23.6	9.6
	SD	3.3	2.7	2.1	0.6	66.9	40.0
	Median	2.0	1.0	2.0	1.0	7.0	2.0
	Total # of Changes	3,052.0	1,094.0	467.0	54.0	22,608.0	27,275.0
25-34 *n* = 7,980	Maximum	119.0	43.0	48.0	94.0	889.0	889.0
	Mean	2.9	3.1	2.6	2.4	20.9	9.4
	SD	4.6	4.1	3.3	7.6	45.1	28.6
	Median	2.0	2.0	2.0	1.0	8.0	3.0
	Total # of Changes	8,982.0	4,527.0	935.0	386.0	59,968.0	74,798.0
35-44 *n* = 4,696	Maximum	124.0	56.0	17.0	7.0	711.0	711.0
	Mean	3.5	3.6	2.5	1.5	20.9	10.1
	SD	7.3	5.1	1.9	1.0	44.0	28.9
	Median	2.0	2.0	2.0	1.0	8.0	3.0
	Total # of Changes	6,491.0	2,572.0	571.0	136.0	37,426.0	47,196.0
45-54 *n* = 2,382	Maximum	95.0	51.0	14.0	6.0	827.0	827.0
	Mean	3.2	3.6	2.4	1.6	21.6	10.0
	SD	6.4	5.4	1.8	0.9	50.6	32.4
	Median	1.0	2.0	2.0	1.0	9.0	3.0
	Total # of Changes	3,259.0	964.0	329.0	122.0	19,106.0	23,780.0
55-64 *n* = 1,300	Maximum	79.0	54.0	6.0	8.0	510.0	510.0
	Mean	2.8	3.8	2.4	1.8	17.6	8.5
	SD	5.5	5.8	1.5	1.5	34.5	22.7
	Median	1.0	2.0	2.0	1.0	8.0	3.0
	Total # of Changes	1,573.0	607.0	153.0	64.0	8,622.0	11,019.0
65+ *n* = 402	Maximum	40.0	50.0	7.0	3.0	82.0	82.0
	Mean	2.8	4.3	2.3	1.4	15.2	6.9
	SD	4.1	8.6	1.6	0.7	15.6	11.3
	Median	1.0	1.0	2.0	1.0	10.0	3.0
	Total # of Changes	488.0	208.0	68.0	25.0	1,978.0	2,767.0

Significantly different means between age groups within indicated RG type ($p < 0.001$)
*21-24 lower than 35-44

The number of changes made to RG features did not vary significantly between high-intensity bettors and other bettors across each individual feature and overall in 2021. The largest difference, though not significant, was found among multiple feature users, where high-intensity bettors made an average of 26 changes and other bettors an average of 20 changes (Table 54).

Table 54. Changes Made to RG Features by High-Intensity Status

Gender		Deposit Limit Only	Cool Off Only	Loss (Spend) Limit Only	Time Limit Only	Two or More Features	Total Changes
High-Intensity Bettors *n* = 2,890	Maximum	67.0	27.0	11.0	7.0	848.0	848.0
	Mean	2.9	3.3	2.8	1.6	25.8	10.3
	SD	3.9	3.9	1.9	1.0	64.6	38.3
	Median	2.0	2.0	2.0	1.0	9.0	3.0
	Total # of Changes	4,029.0	1,212.0	421.0	63.0	23,974.0	29,699.0
Other Bettors *n* = 16,724	Maximum	124.0	56.0	48.0	94.0	1,030.0	1,030.0
	Mean	3.0	3.2	2.5	1.9	20.3	9.4
	SD	5.8	4.6	2.6	5.0	45.1	29.0
	Median	2.0	2.0	2.0	1.0	8.0	3.0
	Total # of Changes	19,816.0	8,760.0	2,102.0	724.0	125,734.0	157,136.0

*Significantly higher for indicated high-intensity status within indicated RG type ($p < 0.001$)

VII. Summary and Recommendations

Summary

The total number of sports bettors in 2021 increased by 76% over the prior year, to more than 600,000, reflecting nearly a four-fold increase since sports wagering began in 2018. The proportion of 21- to 24-year-olds grew for a second straight year, to more than 100,000 players, and 25- to 34-year-olds continued to comprise more than 40% of all bettors (n = 246,428). Women made up more than 15% of all sports bettors, the highest proportion of all years. Considering volume, the number of bets tripled compared to the prior year, to more than 390 million, with more than 50 million bets each in October, November, and December. For a second straight year, parlays made up more than 80% of all bets, including 89% of all women's bets and 88% of all bets by 21- to 24-year-olds. Meanwhile, the proportion of bets placed in-game declined for a second straight year, but the proportion of all money wagered in-game went up; specifically, about 18% of all bets were placed in-game, but 47% of all money was wagered in-game. In 2021, in-game betting was more popular among those age 35 and older.

Another important finding was that about 4% of all sports bettors gambled at high intensity, placing 42% of all bets, including 49% of all in-game bets, and wagering 58% of all money. High-intensity bettors are over-represented among men and those age 35 to 64. RG initiatives targeting this group likely would have the most impact in reducing problem gambling.

Overall, some trends that emerged in 2020 appear to have been anomalous and likely related to changes in behavior that resulted from COVID-19 restrictions. However, others persisted in 2021, such as the increase in participation among the youngest bettors, which continues to be paired with the highest preference for parlay betting and the lowest likelihood of utilizing RG features

to help manage play. The popularity of betting on non-traditional sports declined with the return of America's favorite pastimes, such that 83% of all bets were placed on pro basketball, pro football, pro baseball, and soccer. However, average bets continued to be markedly higher on non-traditional sports, such as table tennis and cricket, which may suggest differing implications for those who bet outside the mainstream.

RECOMMENDATIONS

Recommendation 1: Enhance education about, access to, and uniformity of RG offerings and content, particularly targeting young bettors.

Given the increasing number of bettors, especially high-intensity bettors, and the overall increase in betting activity, there is an urgent need to expand the promotion and access to limit-setting options, ideally promoted during account sign-up. Less than 4% of all bettors enacted RG features in 2021, including less than 3% of those ages 21 to 24 and only about 3% of women. The increase in activity among the youngest bettors may underscore the need for increased strategies to encourage RG tool use. Since 2019, 21- to 34-year-olds have placed a consistently larger proportion of bets year over year, and, of the $9.2 billion wagered in 2021, 25 to 34 year olds alone wagered more than $3.8 billion.

In addition to having extensively more betting activity and in higher amounts, RG users also were more likely to use multiple sites for their betting, which research suggests is linked to a higher likelihood of developing gambling problems. About 30% of sports bettors in 2021 used multiple sites for betting, more than double the prior year, suggesting that information about RG offerings should be introduced, presented, and offered uniformly regardless of the platform to enhance ease of enactment.

We would reiterate here our recommendation from prior years that the DGE consider enacting an opt-out rather than an opt-in system for RG use, such that all players receive brief explanations of each tool at sign-up with default limits that they can reset or opt out altogether. As stated in prior reports, this strategy, similar to the common practice used for "cookies" and privacy features on websites, would ensure that a much larger proportion of bettors at least try out RG features, which should, in turn, increase efficacy and uptake.

Recommendation 2: Restrict payment methods.

The use of any payment method not directly tied to a bank account means an individual need not have actual funds at the time of deposit, which could lead to spending above one's means. In 2021, about 79% of bettors used ePay service or credit cards alone or in combination with other deposit types to fund their betting activity. Bettors ages 21 to 34 were most likely to use multiple payment methods, including a combination of ePay service, credit cards, and bank accounts.

The main problem with ePay services is that it masks the range of bank and credit sources behind the paywall, making it impossible for operators to know, absent a credit report, whether the player has one or two well-funded bank accounts or 10 maxed-out credit cards behind that buffer. DraftKings recently removed credit cards as a deposit option for their players across sportsbook and casino operations in the U.S.[6] Other states regulatory bodies have implemented bans of credit card funding for any type of gambling.[7]

It is our position that people should only gamble with money they actually have. Therefore, we would strongly ask the DGE to consider removing credit cards and ePay services from the range of payment options if that is within the regulatory purview.

Recommendation 3: Implement monitoring for high-risk betting behaviors, such as in-game parlay betting and betting on non-traditional sports.

Particular betting behaviors were tied to higher wager amounts, on average, which might be indicative of overspending. Parlays continue to represent the vast majority of all bets (83.8%) and generally are much smaller than other bet types. However, the average amount wagered on an *in-game* parlay ($15.28) was twice that of all parlays ($7.59). In-game betting in general coincides with a "hot" state of emotion during a game, when the presence of friends, alcohol, excitement, and/or fan loyalty could decrease thoughtful reflection around betting and lead to impulsive spending. Parlays have uniquely high losing percentages, suggesting that in-game promotions and ads that incentivize or feature parlay betting could foster erroneous perceptions about the chances of winning, leading to even higher losses, and therefore are a bet type worth monitoring.

Additionally, wager amounts on bets outside of mainstream American sports tend to be much higher, suggesting the spending among those who show a preference for betting on sports such as cricket, table tennis, or Aussie rules football may warrant attention.

[6]See https://sbcamericas.com/2025/08/21/draftkings-to-ban-credit-card-deposits/

[7] Sbcamericas.com, *supra* note 6. DraftKings has successfully prohibited credit card deposits in Tennessee, an online-only market that also bans credit card funding for sports wagering. Iowa, New Hampshire, Oregon, Rhode Island and Vermont also implement laws that ban credit card deposits. In Illinois, the state's gaming regulator adopted a policy to ban credit cards to fund gaming accounts for online sports betting. The Illinois Gaming Board (IGB) adopted the new rule after a review of its wagering practices ahead of its five-year mark as a regulated online sports betting market. The IGB also bans credit cards to fund casino and video gaming wagers.