

APPENDIX

ADDITIONAL APPENDIX MATERIAL
SUBMITTED TO THE
JOINT COMMITTEE
SENATE STATE GOVERNMENT, WAGERING, TOURISM,
AND HISTORIC PRESERVATION COMMITTEE
and
ASSEMBLY TOURISM, GAMING, AND THE ARTS COMMITTEE
for the
October 24, 2024 Meeting

Submitted by

Felicia Grondin, Council on Compulsive Gambling

David Rebuck, "It's Time to Tackle Gambling Addiction in NJ," October 23, 2024, Press of Atlantic City.
c 2024, BH Media Group Holdings.



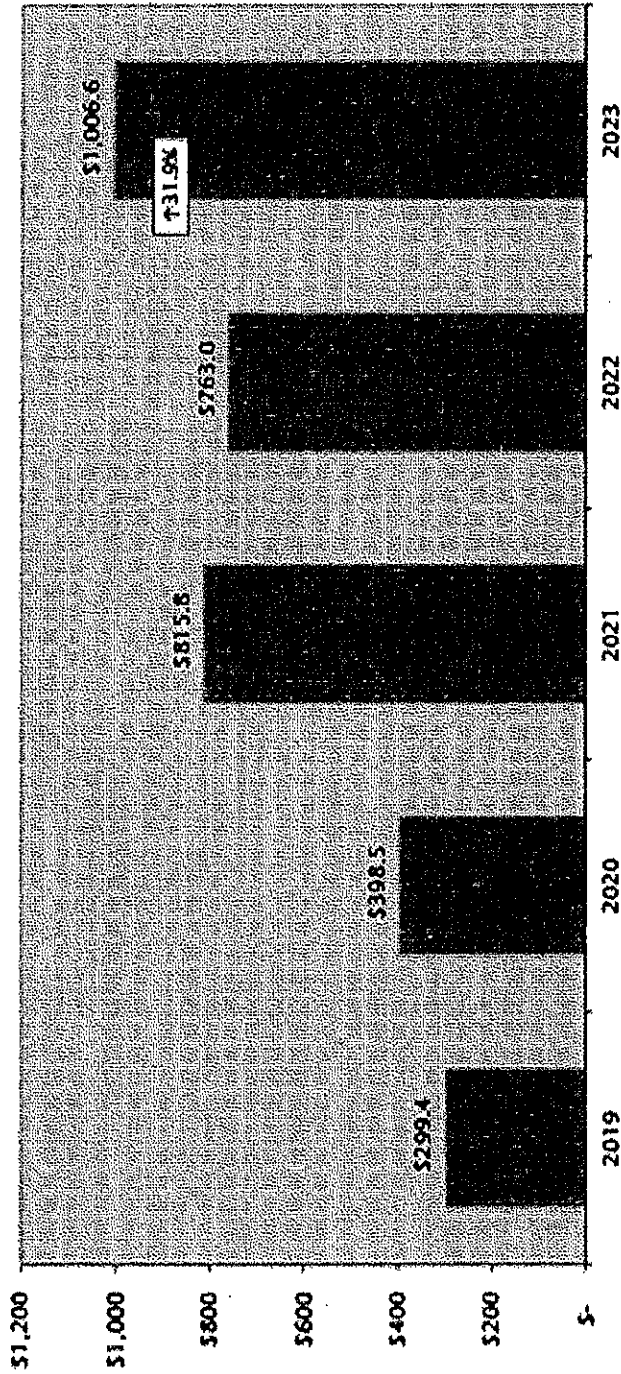
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School of Business

**CASINOS AND RACETRACKS
YEAR OVER YEAR SPORTS WAGERING REVENUE
2019 THROUGH 2023
(\$ IN MILLIONS)**

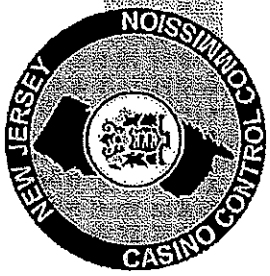
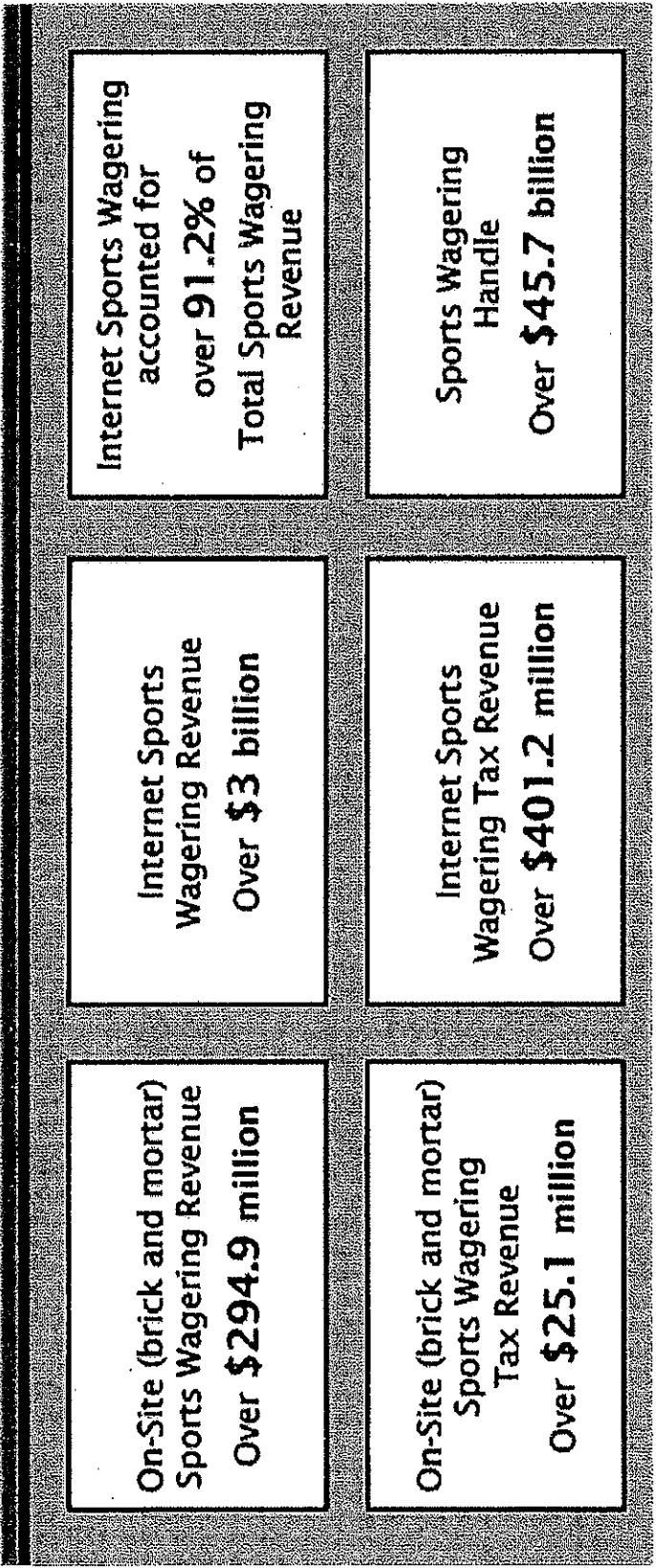


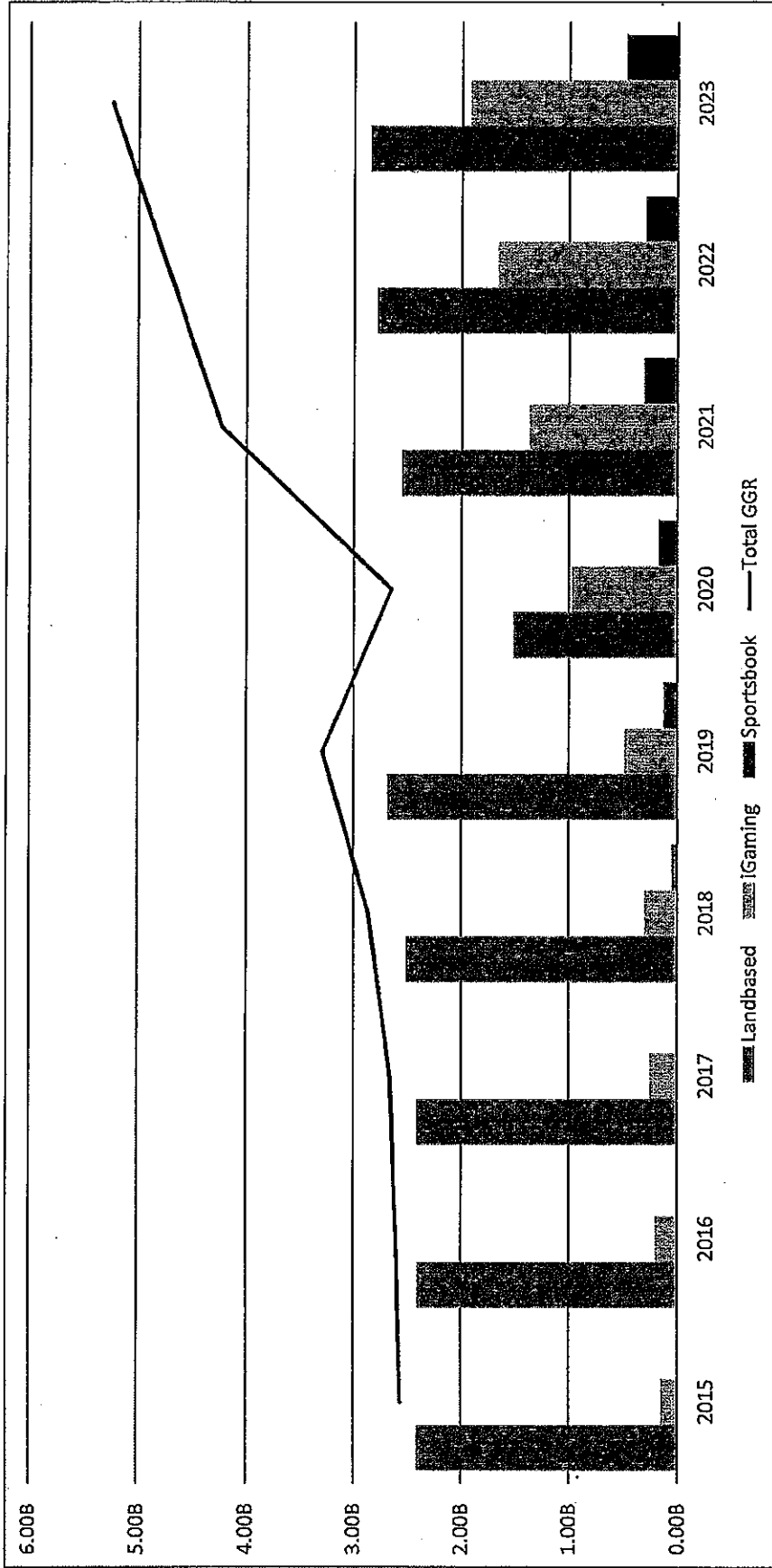
Source of data: DCE Monthly Press Releases and Statistical Summaries (as of 01/16/24).

Casino Control Commission – 2023 Annual Report

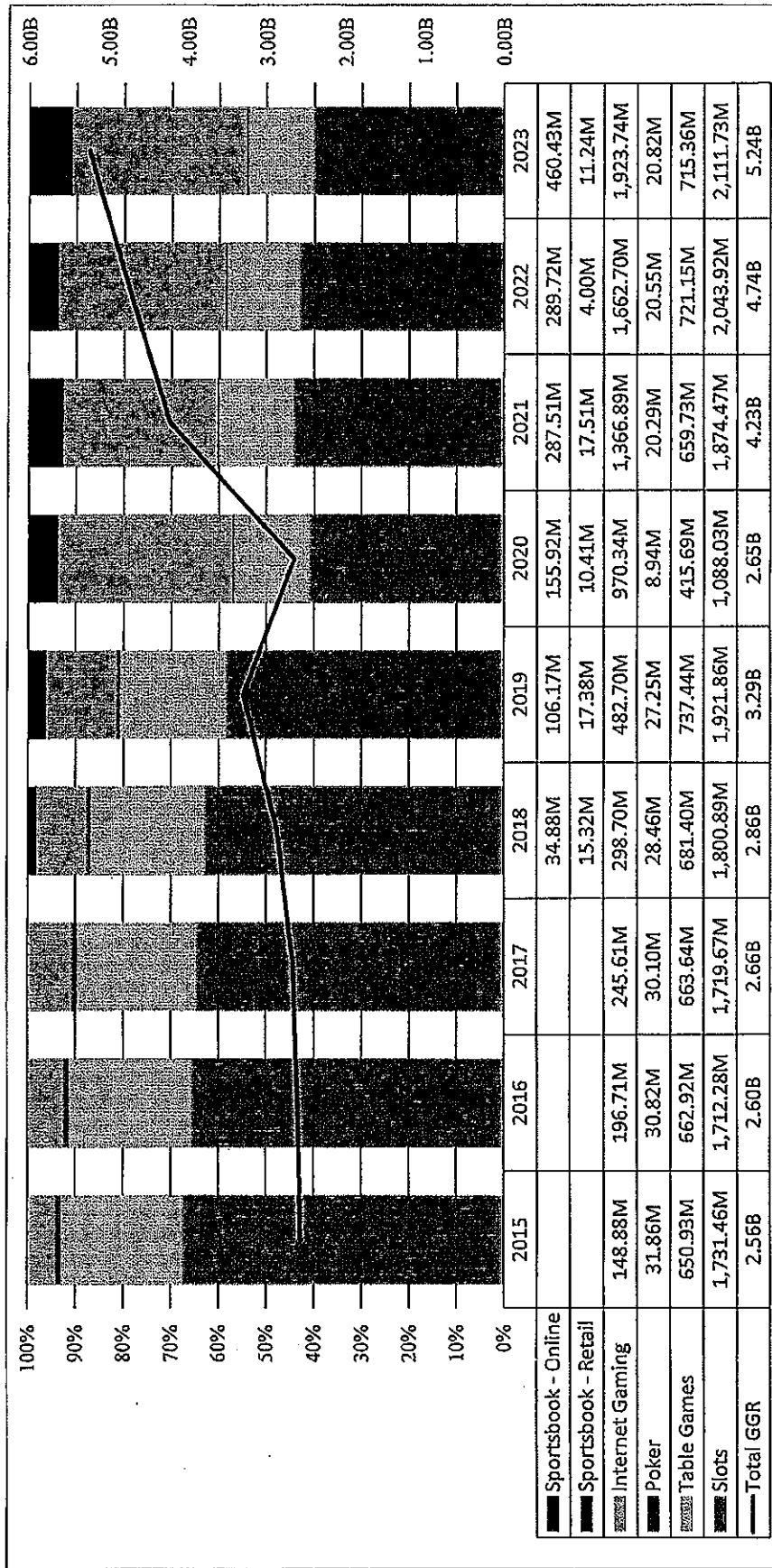


SINCE INCEPTION HIGHLIGHTS (CASINOS & RACETRACKS)





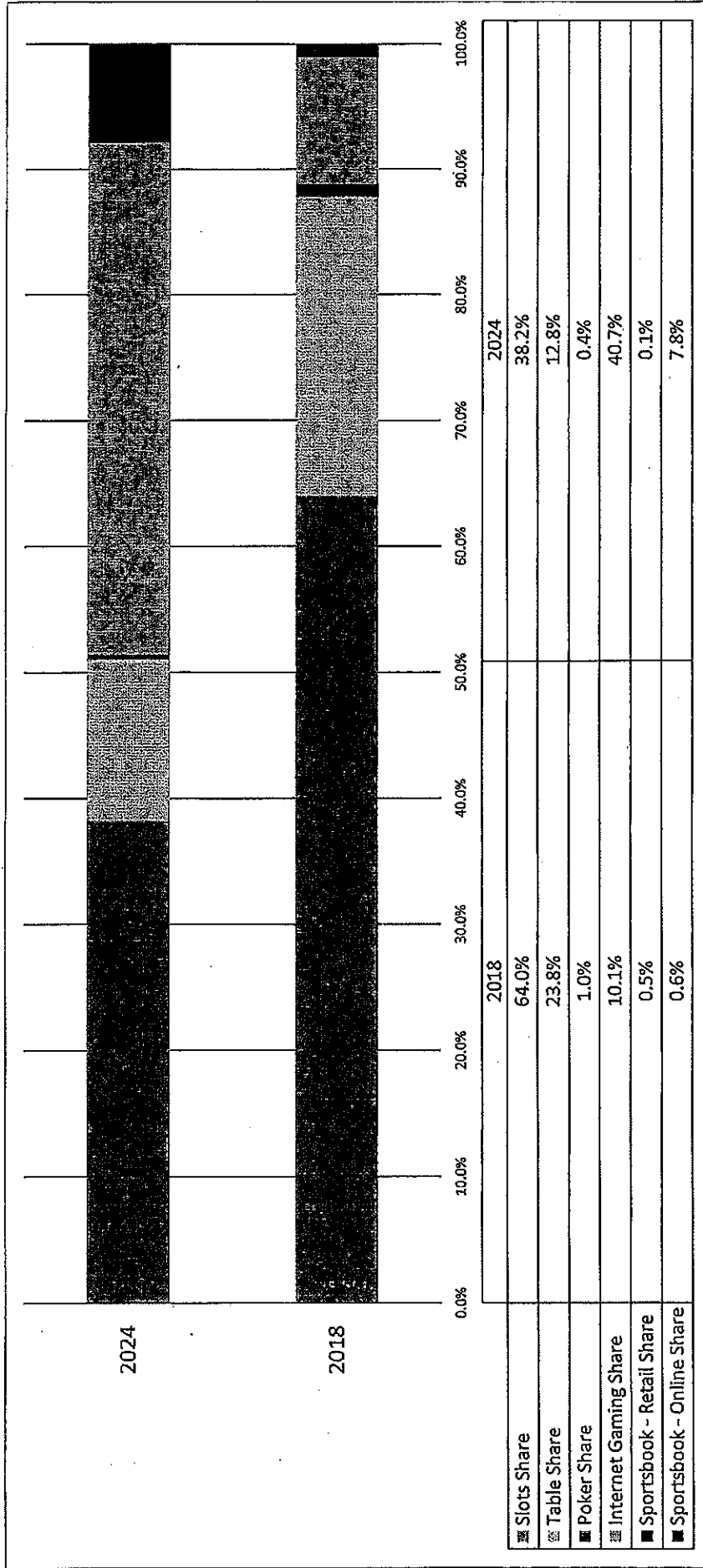
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Source: New Jersey Division of Gaming Enforcement Monthly Gross Revenue Reports

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Source: New Jersey Division of Gaming Enforcement Monthly Gross Revenue Reports

YTD GGR PER GAMING VERTICAL, ANNUAL CHANGE (New Jersey)

	Total GGR	Traditional Casino GGR	Sports Betting GGR	iGaming GGR
	\$3.60B	\$1.63B	\$0.65B	\$1.32B
<i>Over Jan.-Jul. 2023</i>	11.5% ▲	-1.0% ▼	30.1% ▲	+22.0% ▲

71
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Source: New Jersey Division of Gaming Enforcement Monthly Gross Revenue Reports

YTD GGR PER GAMING VERTICAL, ANNUAL CHANGE*

Total GGR	Traditional Casino GGR	Sports Betting GGR	iGaming GGR
\$41.23B	\$29.01B	\$7.56B	\$4.62B
+7.2% ▲	+0.1% ▲	+30.3% ▲	+26.6% ▲

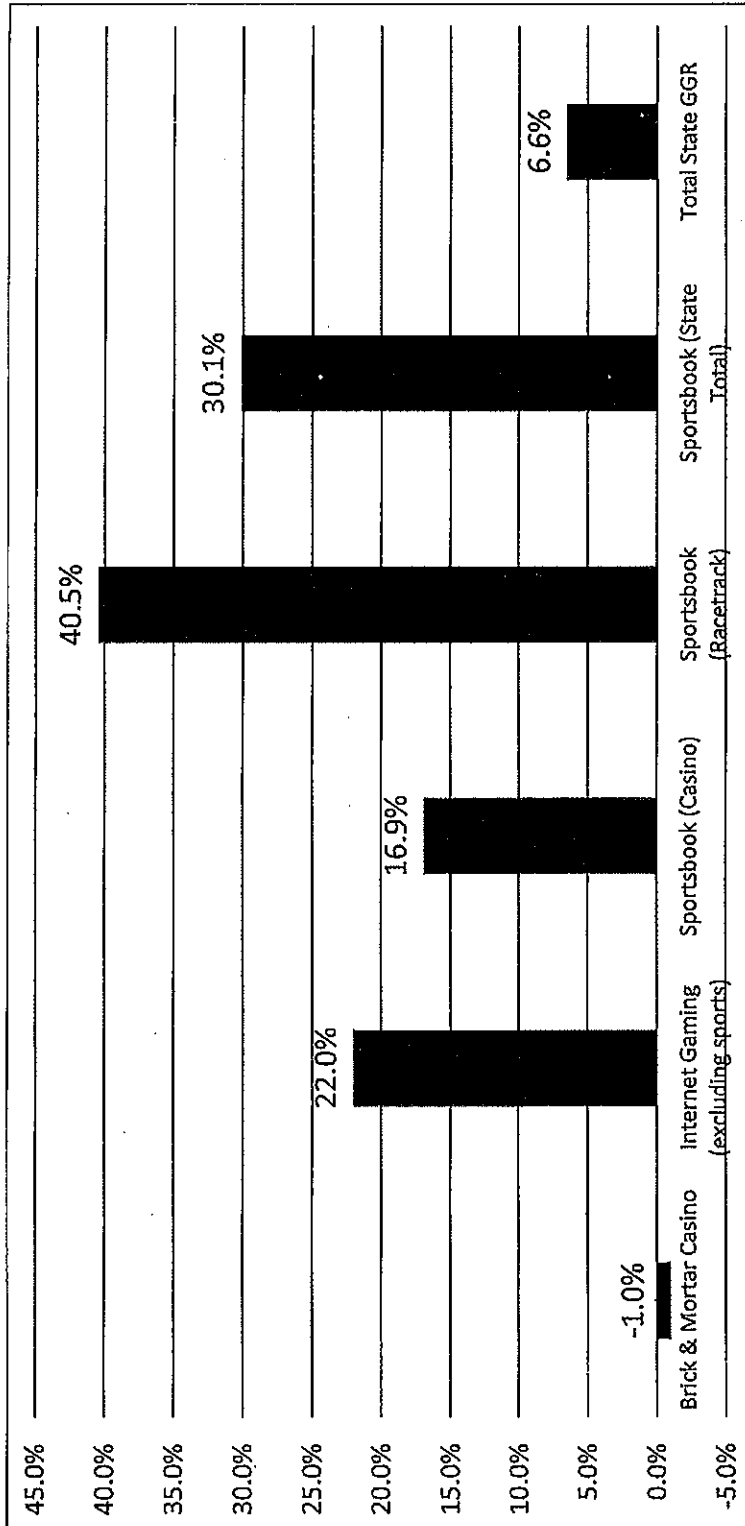
Over
Jan.-Jul. 2023

*As of the publication date, July sports betting revenue for Arizona and Oregon was not available. Tennessee sports betting revenue is an estimate based on historic hold rates.



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Source: New Jersey Division of Gaming Enforcement Monthly Gross Revenue Reports



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Direct

- Oddsmakers,
- Sportsbook Operators
- Customer Service
Representatives
- Risk Analysts

Indirect

- Hospitality
- Security
- Finance
- Technology
- Cyber Security

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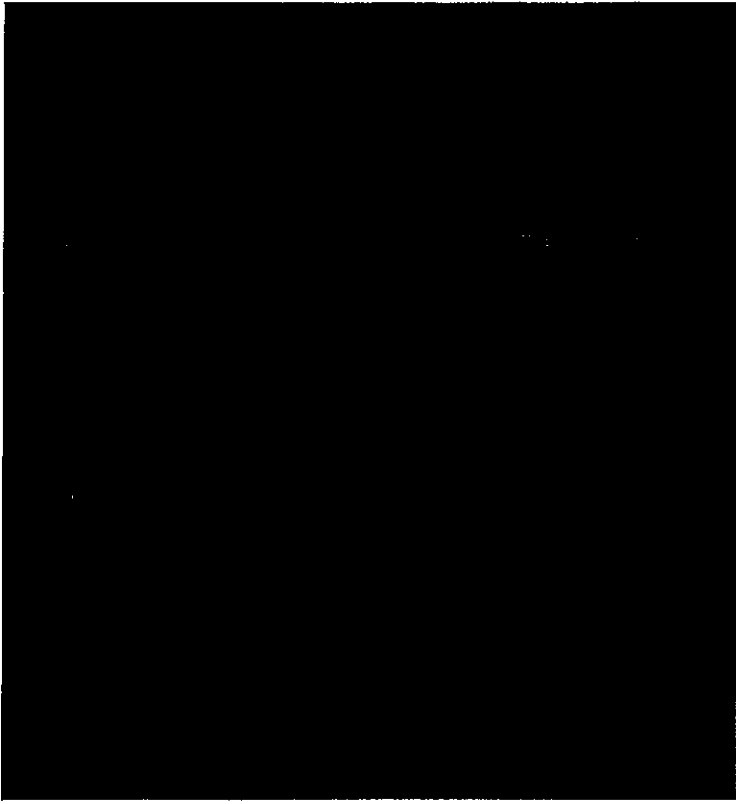
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2017

“Moderate” Prediction

- Legalized in 40 States
- \$11.2 Billion Annual GGR
- 151,606 Direct and Indirect Jobs
- \$7.5 Billion Labor Income

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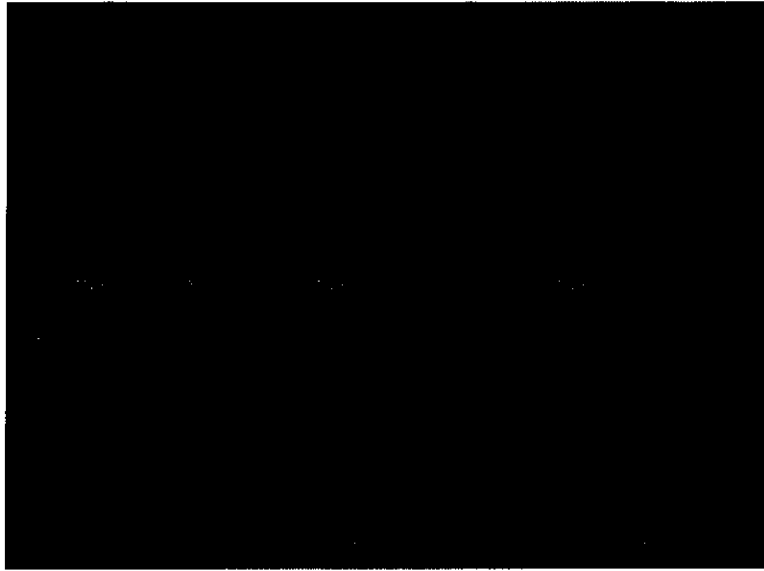
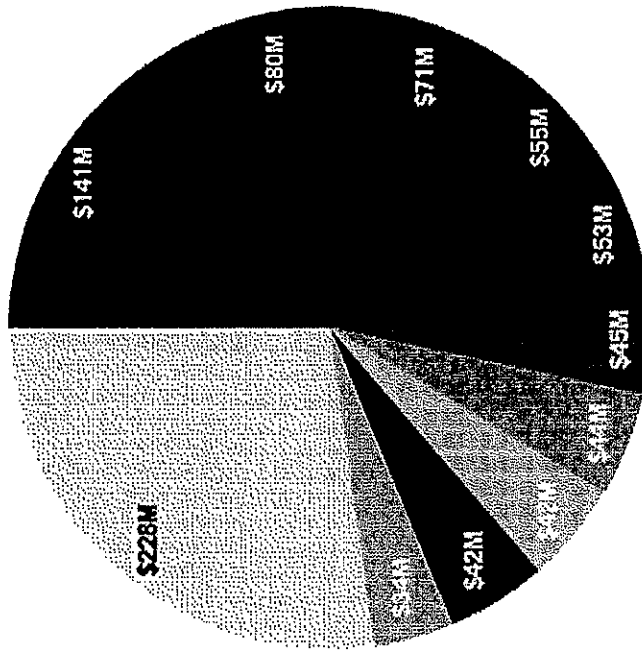
ECONOMIC IMPACT OF
LEGALIZED SPORTS
BETTING

MAY 2017

Oxford Economics Report 2017
National Prediction, Legalized Sports Betting

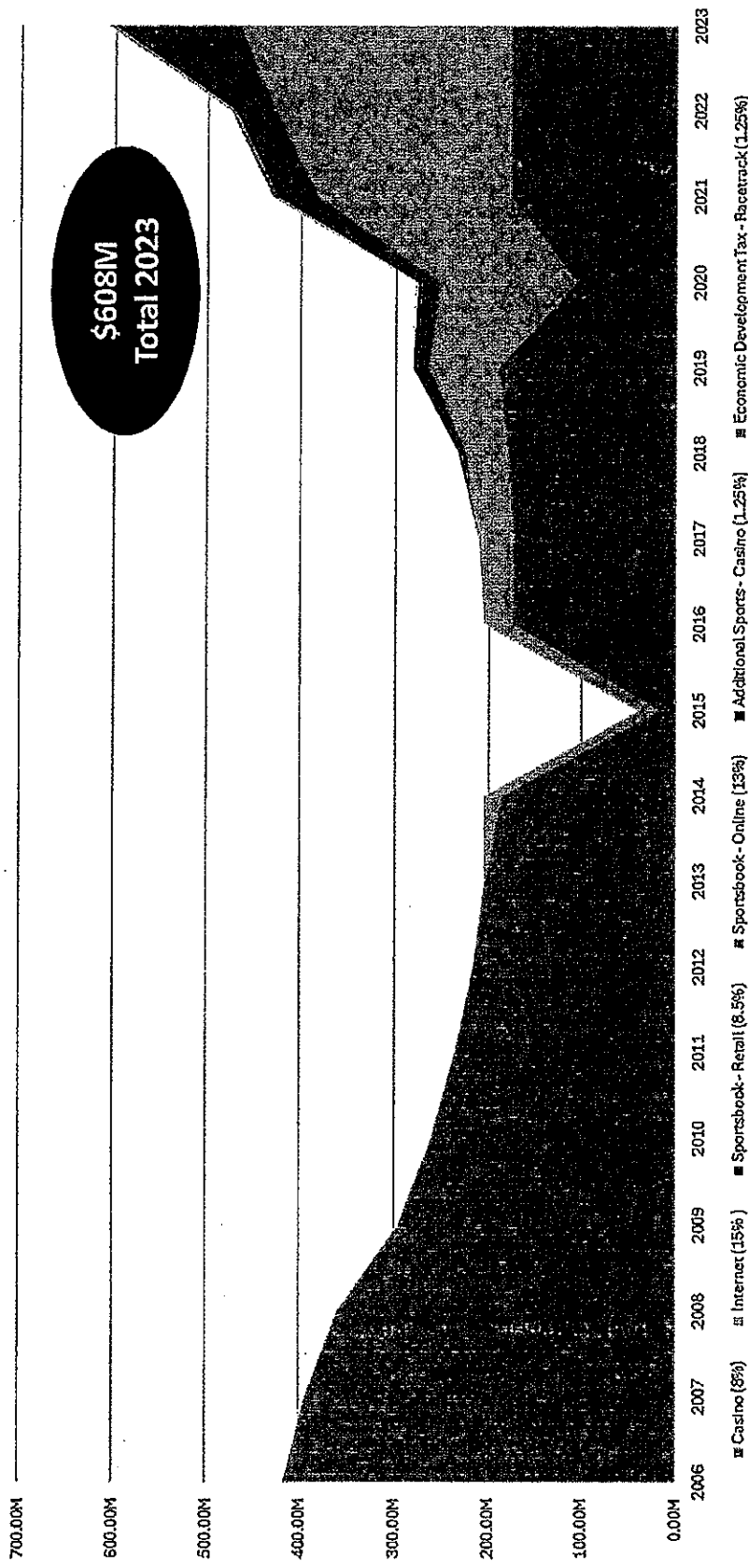
SPORTS BETTING REVENUE BY STATE, JULY 2024

- NY
- NJ
- IL
- OH
- PA
- VA
- MD
- MA
- NC
- TN
- Others



American Gaming Association – Commercial Gaming Revenue Tracker

12x



Source: New Jersey Division of Gaming Enforcement Summary of Gaming and Atlantic City Taxes and Fees

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CASINO REVENUE FUND SUMMARY AND PROJECTION
(thousands)

	Fiscal 2022	Revised 2023	Budget 2024
Opening Surplus	--	--	--
Revenues	\$ 457,633	\$ 476,496	\$ 519,575
Lapses and Adjustments (a)	6,514	(11,412)	7,079
TOTAL RESOURCES	\$ 464,147	\$ 465,084	\$ 526,654
MEDICAL ASSISTANCE			
Community Based Senior Programs	15,834	15,834	15,834
Hearing Aid Assistance	120	120	320
Human Services Administration	871	871	871
Pharmaceutical Assistance to the Aged and Disabled	5,089	5,089	5,089
Personal Assistance	3,734	3,734	3,734
Statewide Birth Defects Registry	516	516	516
TRANSPORTATION ASSISTANCE			
Sheltered Workshop Transportation	2,196	2,196	2,196
HOUSING PROGRAMS			
Developmental Disabilities	435,695	436,632	498,002
OTHER PROGRAMS			
Home Health Aide Certification	92	92	92
TOTAL APPROPRIATIONS	\$464,147	\$465,084	\$576,654
ENDING SURPLUS	\$0	\$0	\$0

NJ Casino Revenue Fund Advisory Commission
2023 Annual Report



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Recent Research - Not Yet Peer Reviewed

In reviewing their deposits and withdrawals, sports bettors had:

- Higher Credit Card Balances
- Reduced deposits in equity accounts
- Lower Credit Scores

**Baker - Northwestern
University**

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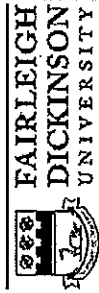
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- **10% of Men aged 18-20** have Problem Gambling Severity Index (PGSI) scores that indicate problem gambling
 - Compared to 3% of general population
- **26% of Men under age 25** bet on sports on-line
 - Compared to 10% of general population
- **68% online sports bettors** report 1 or more problem gambling behaviors
 - Compared to 34% lottery, 40% scratch off ticket and **50%** in-person casino players

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FAIRLEIGH
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UNIVERSITY

POLL

Fairleigh Dickinson University (FDU)

National Survey of registered voters conducted August 2024

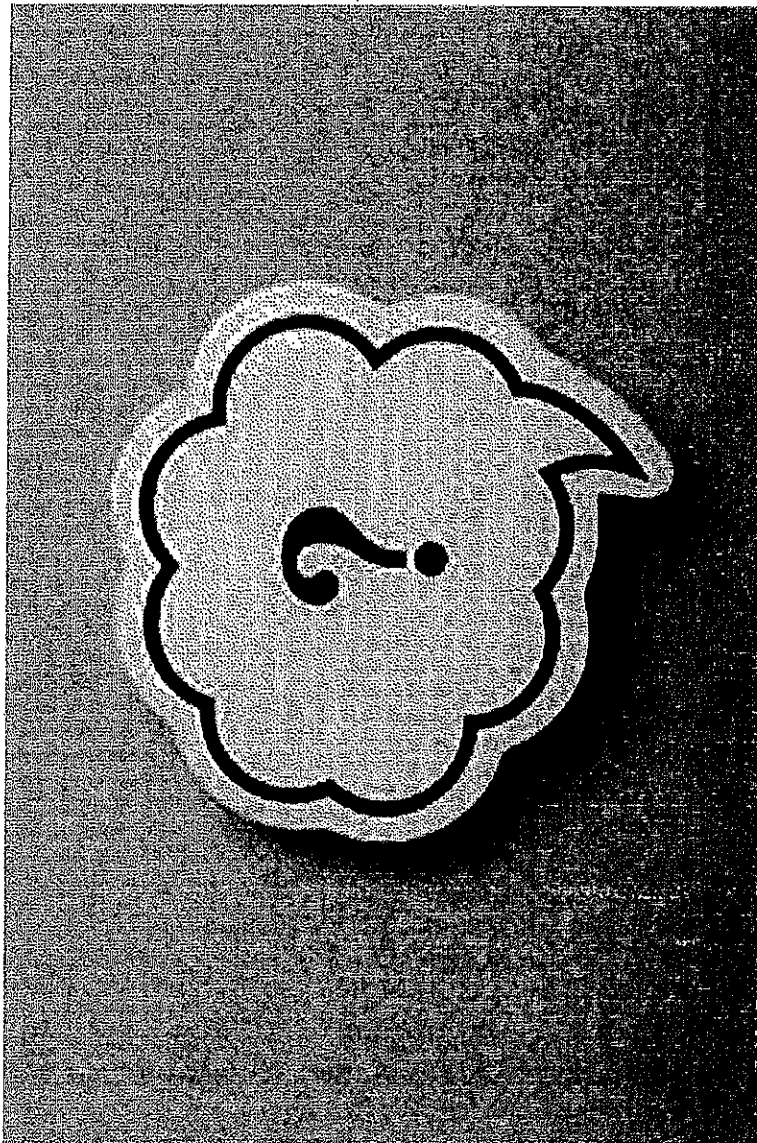
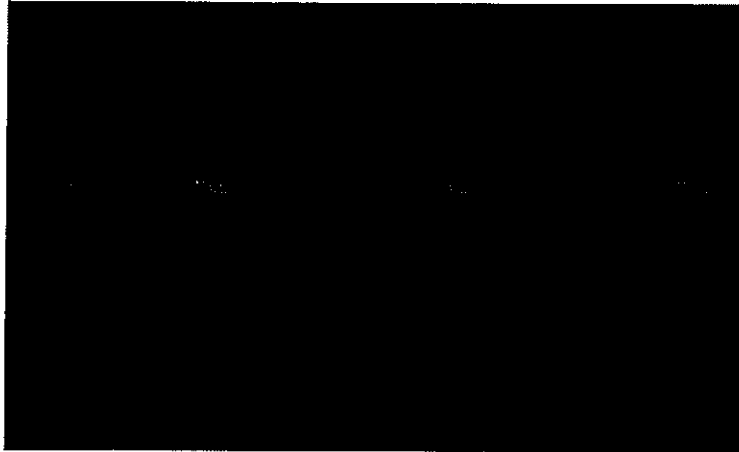
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- **90% of past-year sports bettors** say it is important to them that the sportsbook they choose is legal and regulated.
- **88% of sports bettors** say the legal industry is committed to responsible gaming and combatting problem gambling.
- **85% of sports bettors** agree with the effectiveness of responsible gaming programs, up from 83% last year.
- **96% of past-year sports bettors** are familiar with at least one responsible gaming resource, with 57% reporting seeing or hearing increased responsible gaming messaging in the past 12 months.



American Gaming Association – American Attitudes Towards Gaming 2024



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MEMORANDUM

TO: Members of the Senate State Government, Wagering, Tourism & Historic Preservation Committee and the Assembly Tourism, Gaming and the Arts Committee

FROM: Christina M. Renna, President & CEO, CCSNJ

RE: Impact of Online Sports Betting on South Jersey

DATE: October 24, 2024

Chairman and members of the committee, thank you for the opportunity to provide testimony on the economic and job impacts of sports betting in New Jersey.

The gaming and hospitality industry has long been a cornerstone of Atlantic County's economy, serving as a major driver of jobs, tourism, and local revenue. Atlantic City, in particular, relies heavily on its casinos and entertainment venues to attract visitors, generate business activity, and support a wide range of local industries, from restaurants to retail. This sector is vital not only for the livelihoods of thousands of South Jersey residents but also for the region's broader economic stability. While we see positive revenue contributions from sports betting, we are concerned about trends that threaten the long-term sustainability of this critical industry.

Since the 2018 Supreme Court decision to lift the federal ban on sports betting, New Jersey has successfully positioned itself as a leader in the industry. The revenue generated through sports betting has provided a valuable stream of income for the state. According to the Division of Gaming Enforcement's latest report, the September 2024 revenues for internet gaming set records at \$208.1 million. However, brick-and-mortar gaming revenues lagged behind. Land-based returns for September were 6.5 percent below 2023, the lowest since the pandemic. Year-to-date, brick-and-mortar revenues were flat year-over-year; \$2.15 billion compared to \$2.17 billion for 2023.

While it's important to recognize that while the state's sports betting industry has thrived, we remain concerned about the decline in foot traffic to South Jersey's brick-and-mortar casinos. This trend poses a growing challenge for the casino and hospitality sectors, which have traditionally relied on in-person patrons for revenue.

Atlantic City's gaming industry employs approximately 22,000 South Jersey residents, approximately 21,000 of which are from the seven most counties of South Jersey. With fewer visitors traveling to casinos due to the convenience of sports betting, there is an increasing concern about job loss in South Jersey's and the impact it would have on the South Jersey region as a whole.

The convenience of mobile and online sports betting platforms has significantly reduced the need for bettors to visit physical casinos. While this shift has boosted state revenue, it has had a direct impact on the number of visitors who support the state's casinos, restaurants, hotels, and local businesses.




**CHAMBER OF COMMERCE
SOUTHERN NEW JERSEY**
Connecting the region since 1873



The CCSNJ recognizes that sports betting, particularly in its digital form, is here to stay and provides significant economic benefits for the state. However, we believe that the success of online platforms must be balanced with efforts to preserve the viability of physical casino locations and the local businesses they support.

It is essential that policymakers work closely with industry leaders to find ways to prioritize the health of the state's brick and mortar casinos, and therefore reinvest in the long-term sustainability of the region. The CCSNJ stands ready to assist in working on policies that help to ensure the health of the gaming industry, South Jersey jobs and its economy.



The Impact of Online Sports Betting on New Jersey

Dr. Lia Nower
Distinguished Professor, Associate Dean for Research
Director, Center for Gambling Studies
Rutgers University, School of Social Work

What We Do Knowledge Translation

RESEARCH


- Big data analysis for the DGE to inform policy.
- Epidemiological studies to identify at-risk groups to inform prevention and treatment services.
- Center of Excellence projects focused on problem gambling among youth, emerging adults, and athletes.
- Treatment, screening, and outcome studies.

POLICY DEVELOPMENT

- Analyze and interpret big data for the DGE to identify trends and solutions.
- Create inclusive frameworks to ensure all populations are served.
- Devise novel strategies to decrease gambling-related harm.

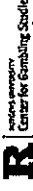
TRAINING/PRACTICE

- Trained 520 community providers and Master's students as gambling counselors in partnership with DMHAS.
- Provide ongoing technical and training assistance to DMHAS agencies.
- Developed SBIRT (brief screening) model for health, mental health and community settings.



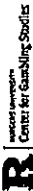
Who We Are

- Founded in 2007, the CGS is a research, policy, and training center, focused on gambling-related issues and comorbid behavioral addictions (i.e., video gaming, e-sports).
- Named an International Center of Excellence by the International Center for Responsible Gaming.
- In partnership with the Division of Gaming Enforcement, we evaluate every bet placed for online casino (since 2014) and sports wagering (since 2018): About 22 billion bets and 75 TB of data. We currently work with 29 operators.
- We have also conducted two statewide prevalence studies over the past seven years, the first following the legalization of iGaming and the second, sports wagering.



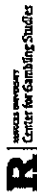
What We Know: Trends in Big Data

- 4% of sports bettors place 40% of the bets and spend 57% of the money.
- High-intensity bettors place more than 50% of all in-game bets.
- Targets for harm-reduction are relatively easy to identify.
- More young people are betting on sports, with the proportion of those ages 21 to 24 increasing each year.
- **DANGER:** Start on social sports wagering apps and transitioning.
- Very easy to gamble underage online because adults view it as harmless.
- Only 2-4% of bettors use RG features, including limit-setting.
- The youngest bettors, 21 to 24 years, are the least likely to use features.



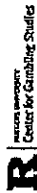
What We Know: Trends in Big Data

- 98.5% of bettors use credit cards or ePay services, including the youngest bettors.
 - Makes it easy to mask multiple, overspent credit cards or underfunded accounts.
- Overall, about 85% of sports bets lose.
 - More than 80% of sports bets are parlays, and more than 90% of parlays lose.
- More than 2/3 of bettors bet in game.
 - In-game betting increases the likelihood of overspending, gambling in the "heat" of the moment, and/or under the influence of alcohol.



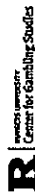
What We Know: NJ 2023 Prevalence Study

- Those who bet on sports were significantly more likely than others to:
 - use tobacco, alcohol, and/or illicit drugs;
 - binge drink;
 - report problems with drug and alcohol use;
 - engage in all types of addictive behaviors.
- Sports bettors reported significantly higher rates of moderate and severe mental health problems, anxiety, and depression, compared to others who gambled.
 - About 14% of sports bettors had experienced thoughts of suicide;
 - About 10% of sports bettors said they had actually made a suicide attempt.
 - About 13% of sports bettors reported engaging in non-suicidal self-injury.



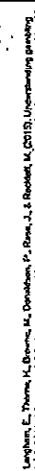
What We Know: NJ 2023 Prevalence Study

- Compared to others who gamble, sports bettors:
 - Bet at high frequency (once a week or more) (73% vs. 30%).
 - Bet both online and in land-based locations (86% vs. 24%).
 - Bet on more activities (9 vs. 2).
 - Endorse more symptoms of high-risk (35% vs. 3%) or moderate-risk (16% vs. 5%) problem gambling.



Socio-Economic Impacts of Problem Gambling: Taxonomy of Harms

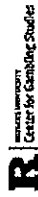
Financial	Debt, lack of savings, bankruptcy, poor credit
Health	High blood pressure/angina, lost sleep, panic-related heart problems
Relationships	Social isolation, lying to or arguing with friends/family, fighting over money, relationship breakup
Emotional & Psychological	Depression, anxiety, morbid thinking, suicidality, self-harm, shame
Work or School	Lost job/dropped out of school, absences, reduced performance, gambling during work/study time
Criminal Activity	Stealing, fraud, assault, robbery, family/domestic violence, murder
Substance Use	Stopped following cultural or religious practices, loss of ties with community



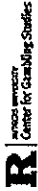
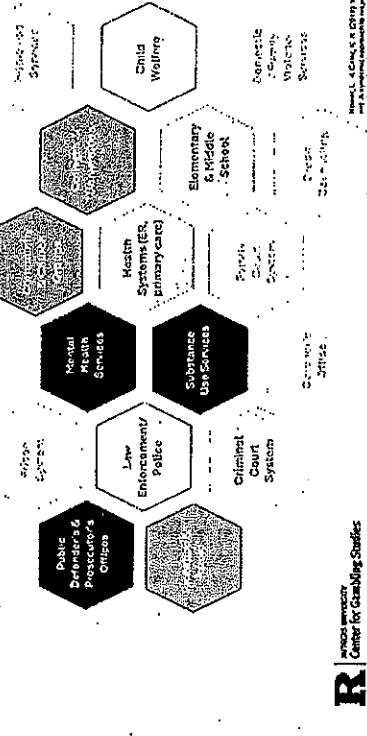
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Current Barriers to Addressing Negative Impacts

- Stigma: *"If you build it, they will come"* doesn't work with gambling.
 - Most people will not self-identify or seek help until they have severe problems.
- Primary barrier: **No Evidence-Based, Holistic Response Framework**
- Current funding allocations target discrete services without attention to the big picture:
 - Funding gets lost – e.g., treatment.
 - Huge gaps in services and access to care.
 - Lack of programs for high-risk sub-groups (veterans/active-duty military, Black/African Americans, Latinx).
 - Lack of evidence-based controls for programs and services.
 - Lack of rigorous outcome evaluations of services.
 - Lack of new, innovative programs of engagement based on dynamic trends.

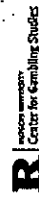


Recommendation 2: Build an Evidence-Based Integrated Framework to Address Social and Economic Impacts



Recommendations:

1. Centralize all problem gambling initiatives through one entity
 - Model: University of Maryland – Maryland Center of Excellence on Problem Gambling;
 - Creates a holistic framework for all functions and services: research, public policy, training, prevention, education, outreach
 - Coordinates stakeholders and efforts to ensure:
 - All deliverables are evidence-based.
 - All aspects and systems are covered.
 - Each initiative builds on the outcomes of the prior initiative.
 - The CGS would be willing to serve in this role for NJ.



The Starting Point: Proportionate Representation By County

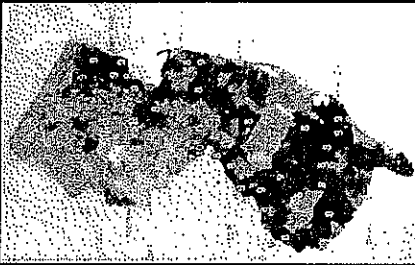
- Bergen, Passaic, Hudson, Monmouth, Gloucester, Camden, Atlantic populations are overrepresented among online sports bettors.
 - Given the county population, a higher-than-expected proportion of residents over 21 are betting on sports.
- Account for socio-demographic differences in service planning.



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Targeting Populations At Risk: GIS Mapping


- First project of its kind.
- Basic for Colorado; multi-factorial for New Jersey.
- A series of maps to identify at-risk populations.
- Uses evidence-based variables that are critical for service planning: Age, race, ethnicity, income; veteran status, etc.
- Superimposes online casino and sports wagering data intensity.
- Includes casinos, tracks, lottery locations and drive time analyses.
- Creates a "risk map" by zip code for targeted services.




R Rutgers University
Center for Gambling Studies

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 Website: gambling.rutgers.edu
 Contact:



Access Materials:



Other Recommendations:

3. BUILD A UNIFIED RG FRAMEWORK

- Implemented across all gaming: Online, land-based, racing, lottery.
- Opt-out *versus* Opt-in system.
- Centralized self-exclusion platform that accurately tracks on-or dates.
- Consider limiting:
 - Play services
 - In-game betting

4. ESTABLISH STANDARDIZED RISK IDENTIFICATION AND RESPONSE

- Standardised protocol for identifying low-, moderate- and high-risk bettors
 - Machine learning algorithm
- Layered response options prescribed across operators.
- Limits on advertising, marketing, bonuses, Affordability guidelines

5. TARGET EDUCATION, PREVENTION, INTERVENTION FOR AT-RISK GROUPS

- Engage community partners in risk areas identified by GIS map.
- Incorporate standardized problem gambling education at the middle and high-school levels.
- College and university-based assessment; counselor and health center training.

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Testimony of Jeremy Kudon, President, Sports Betting Alliance
October 24, 2024
Joint Meeting of the
Senate State Government, Wagering, Tourism and Historic Preservation
Committee and the
Assembly Tourism, Gaming and the Arts Committee

Chair Beach, Chair Moen, and distinguished members of Senate and Assembly committees, thank you for the opportunity to testify today. I am Jeremy Kudon, President of the Sports Betting Alliance (SBA). I had the privilege of addressing these committees six years ago when New Jersey led the charge to establish states' rights for legal sports betting and passed the nation's first post-PASPA sports betting law. Today, it is clear that New Jersey not only took the lead but set the gold standard for sports betting legalization and regulation. The framework established here has influenced over 30 other states that have followed suit.

The members of the SBA have had the honor of operating within this framework, many since its inception. SBA members BetMGM, DraftKings, Fanatics, and FanDuel have not only served as sports betting operators in New Jersey, but have also become significant employers, taxpayers, property owners, and consumers in the state. Our members' experience provides a clear picture of the substantial positive economic impact the sports wagering industry has had on New Jersey.

In 2018, prior to the law's change, most of our member companies operated only non-gambling product lines with little to no presence in New Jersey. However, when New Jersey became the first state to legalize sports betting, it quickly transformed into a hub for operator investment. These newly established operators embraced not only sports betting but also entered New Jersey's online gaming market for the first time, transforming the state's igaming landscape as well.

Today, our member companies employ nearly 2,000 individuals in New Jersey and occupy over 70,000 square feet of office space across Jersey City, Hoboken, and Atlantic City. Thanks to New Jersey's regulatory environment, tax structure, and quality of the workforce, our member companies are invested in supporting and growing a range of well-paid jobs in the state. New Jersey has become the place for investment and job creation for sports betting.

But New Jersey has become more than just a business location to these companies—it is a community that these operators care for and invest in. Each SBA member actively supports local causes, contributing time and resources to organizations such as the Community Foundation of New Jersey, Ducktown Community Development

Corporation, Atlantic City Rescue Mission, Community Food Bank of NJ, Hoboken Shelter, Jersey City Pride Parade, Elijah's Promise food bank, Vibrant Emotional Health, Adopt-A-Family, and Avanzar, which empowers women affected by domestic violence.

The economic impact of this industry on the state has been enormous. Last year, New Jersey generated over \$125 million in sports betting tax revenue, with over \$111 million (89%) coming from SBA member companies. What's more, SBA sports betting operators generated approximately \$236 million in iGaming tax revenue for the state of New Jersey last year—a market that most of these operators only entered alongside the launch of sports betting.

It's important to put these numbers into context. In 2017, before the legalization of sports betting, many of today's sports betting operators had no presence in New Jersey and contributed \$0 in tax revenue. At that time, the only legal online gaming option was iGaming, which generated a total of \$37 million in annual tax revenue. Sports betting catalyzed the entry of new online gaming operators to the state, resulting in online gaming products (sports betting and igaming) generating a total of \$414 million in tax revenue last year.

New Jersey's foresight in implementing a reasonable tax rate for online gaming has been a key factor in the state's success. Research firms studying gaming tax rates have identified that in competitive sports betting markets, a tax rate between 10-18% is optimal to generate maximum tax revenue for the state while providing enough revenue for operators to reinvest in order to continuously grow the market. Higher tax rates risk losing customers to the illegal market where they can find better pricing.

And let there be no mistake: the illegal market poses an ongoing threat. Offshore and unregulated sites are booming nationwide and have experienced rapid growth particularly in recent years. Even states like New Jersey that are vigilant about enforcing their laws may find it difficult to shut down the number of illegal operators proliferating in this space. Luckily in New Jersey's current online gaming framework, operators do business under tax rates that enable them to compete effectively with unregulated operators. An increase to these rates could risk disrupting this balance in relation to unregulated competitors who pay no taxes at all. A higher tax rate would give those operators a significant advantage that could undermine everything that we've been able to build in the state.

Six years ago, these committees played a crucial role in transforming New Jersey's economy and expanding job opportunities for its residents by establishing a new industry that has generated over half a billion dollars in tax revenue to date. On behalf of the SBA, we thank you for your leadership and vision in creating an industry that has allowed us to be a part of New Jersey's community and economic growth. We look

forward to continuing to operate in this successful, proven framework as we invest in New Jersey for years to come.

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**Testimony Before the Joint Committee of the
Senate State Government, Wagering, Tourism and Historic Preservation Committee and the
Assembly Tourism, Gaming and the Arts Committee
October 24, 2024**

**Lori Kalani
Chief Responsible Gaming Officer
DraftKings**

Good morning, Chairman Beach, Chairman Moen and members of the Senate State Government, Wagering, Tourism and Historic Preservation Committee and the Assembly Tourism, Gaming and the Arts Committee. My name is Lori Kalani, and I am happy to represent the legal, online gaming industry, and especially DraftKings, where I serve as the industry's first Chief Responsible Gaming Officer. I came to this position as an attorney with an extensive background in consumer protection law across many industries, including gaming. Thank you for creating an opportunity for me to discuss the work we are doing around responsible gaming in New Jersey and elsewhere.

Online gaming is for fun, and entertainment and we are committed to responsibly creating the best, most trusted, and most customer-centric destination for players. The legal, online gaming industry wants to make sure that everyone who plays, does so responsibly. This is why, at DraftKings, we take a multi-pronged approach to responsible gaming that includes educating and empowering all our players so they can play responsibly, engaging with and supporting those players who exhibit risky behaviors and may need additional support, and collaborating with external stakeholders.

1. Educating and Empowering Players:

DraftKings is committed to ensuring that our customers play responsibly. We provide information to all our players about the rules, risks, and odds of the games. And we proactively prompt every player to set budgets and limits on their deposit amounts, play time, and size of bets. We introduce the tools to new players when they set up their accounts, and we regularly promote the tools to our entire player community. We send additional frequent communications to players under the age of 25 to engage and educate them on responsible gaming. In addition to setting budgets for time and money, we have tools for setting up alerts and cool-off periods and we give players the ability to exclude themselves from our platform entirely. We centralize all our responsible gaming tools and other resources on the DraftKings Responsible Gaming Center, which is easy to access and to navigate.

All players across all our platforms also have access to My Stat Sheet. My Stat Sheet is an innovative gameplay tool that gives players the ability to assess, track and review their personal play activity, in real time, such as the amount of time and money they have spent and their net wins and losses. The information can be viewed for the current month, the last month, the last year, or the lifetime of an account. The data is presented in easy-to-understand charts and graphs. My Stat Sheet is intended to be a transparent resource that can help players to make informed, data-driven decisions based on their own personal play. Our data shows My Stat Sheet is having a direct impact on tool adoption rates, and we are hearing positive feedback of My Stat Sheet directly from players through our research and ongoing player communication.

2. Supporting Players:

We know that, for some players, gaming can become a problem. This is why DraftKings utilizes advanced technology to help identify behaviors that may suggest a person is playing irresponsibly. We have over 60 people who work on responsible gaming full-time, including a dedicated analytics team, who, with the assistance of software and real-time analytics tools, monitors transactional and behavioral patterns that may be irregular or suggest that players may be at-risk. If those patterns are detected on an account, we take a variety of measures to engage with the player. For example, if someone is making excessive deposits in a short time, we send them an in-app message that encourages them to utilize the deposit limit tool available to them. Or if a player is spending more time than they usually spend on the app, including late night play, we send them a message suggesting that they take a break to cool off. And if the patterns persist, we go a step further. We send that player a message that takes over their entire screen, again providing messaging around their particular behavior and requiring them to respond before there can be further deposits or betting activity. We are currently in the testing phase of taking a third action that will present the player with a real time questionnaire, blocking the player from all activity until they respond. Our Player Protection Team, which is dedicated to responsible gaming, will receive those responses, and determine what action, if any, should be taken. Those can include forcing limits, account suspensions or permanently banning the player. Our Player Protection Team is trained to engage with players and when appropriate, they will direct players to live help lines for support. DraftKings also covers the cost of an introductory session with dedicated behavioral help should players self-exclude or be suspended or banned from DraftKings.

3. Collaborating with external Stakeholders:

DraftKings views its responsible gaming efforts as part of a shared commitment within a community of important stakeholders, including lawmakers, regulators, public health organizations, industry associations and sports leagues.

We are in regular dialogue with our regulators, including the DGE here in New Jersey. In fact, we recently shared with them the work we are doing around monitoring for and addressing certain player behaviors in not just NJ, but in every state where we operate.

DraftKings is proud to provide financial support to 33 state problem gaming councils, including the Council on Compulsive Gambling of New Jersey. We just announced that we will again, for the fourth year in a row, provide \$15K to each of the 33 councils. We understand the vital role that CCGNJ plays by offering services to assist those in New Jersey who may be playing irresponsibly.

Earlier this year, DraftKings joined with seven other online gaming operators to form the Responsible Online Gaming Association ("ROGA"), an organization committed to promoting responsible online gaming by supporting independent evidence-based research, promoting best practices, and driving consumer and industry education and awareness efforts. Two important initiatives are well under way - ROGA is working on establishing a national clearinghouse that would allow ROGA member companies to share self-exclusion data, meaning that a DraftKings player who self excludes from our platform would be blocked from creating an account on

another ROGA member's app. Also, ROGA recently announced that it is developing a college education program that will launch in early 2025. This education initiative will utilize digital delivery tools to provide financial literacy education and, specifically, responsible gaming education to students across diverse campuses and demographics throughout the U.S.

Sports teams and leagues are important partners in our efforts to educate and support responsible gaming efforts. The legal online operators work closely with the leagues to educate players and protect the integrity of the game. This includes leveraging our advanced technologies and working with the relevant authorities and sports governing bodies regarding all sports integrity issues.

In Closing, we recently conducted a nationally representative survey to help us continue to improve our responsible gaming safeguards. One of the things we learned from that research is that the public generally does not distinguish between legal and illegal operators, like Stake or Bovada. As we continue to work on building responsible gaming tools and other resources into every player's experience, I encourage both Committees to consider how we can discourage the pervasive illegal market which operates without the oversight and responsible gaming programs that help keep the game fun for everyone who plays.

Thank you for your time today, and I am happy to take your questions.

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WRITTEN TESTIMONY – Sports Betting Joint Committee Hearing

October 24, 2024

Tourism, Gaming and the Arts Committee, New Jersey General Assembly
State Government, Wagering, Tourism & Historic Preservation Committee, New Jersey Senate

Members of the General Assembly Tourism, Gaming and the Arts Committee and the Senate State Government, Wagering, Tourism & Historic Preservation Committee, thank you for having me this morning. My name is Tim Buckley, and I am the senior vice president of external affairs for the National Collegiate Athletic Association. The NCAA has over 1,100 member schools across all 50 states. In total there are over a half a million student-athletes competing for 90 NCAA championships each year.

In New Jersey, there are 27 NCAA institutions that compete across all three divisions. New Jersey is home to Fairleigh Dickinson University, which had a historic No. 16 vs. No. 1 seed victory over Purdue in the 2023 men's March Madness tournament. Saint Peter's University in 2022 became the first 15-seed to advance to the Elite Eight since the tournament expanded to 64 teams in the 1980s. And in just a few weeks, it will be the 155th anniversary of the first college football game, which was held on College Avenue in New Brunswick between Rutgers and Princeton on Nov. 6, 1869. In many ways, the historical and cultural impact of college sports is rooted here.

The mission of the NCAA is to provide a world-class athletics and academic experience for student-athletes that fosters lifelong well-being. To do this, one of the top priorities of the Association and its members is coordinating and delivering safe, fair and inclusive competition. Fostering a safe environment includes protecting student-athletes and many other stakeholders from harassment on and off the field. As legalized sports betting has become more prevalent in states across the country, so too have increased reports of harassment from coaches and student-athletes – often related to sports betting.

As you look to reopen your state sports betting laws, it is important to acknowledge how gambling has impacted student-athletes, as well as college campuses as a whole. A recent NCAA survey of 18- to 22-year-olds found 67% of students living on campus are sports bettors. Additionally, 41% of college students who bet on sports have placed a bet on their school's teams, and 35% have used a student bookmaker. A 2023 NCAA survey of campus administrators found 10% of Division I respondents said they were aware of student-athletes being harassed online or in person by someone with gambling interests.

Unfortunately, harassment related to sports betting is something too many of our student-athletes have come to face, whether that be on campus or through social media.

The NCAA commissioned a study this year to further promote the mental health and well-being of the college sports community through data collection and analytics. The study monitored the online profiles of student-athletes, coaches and officials in seven NCAA championships and the College Football Playoff National Championship to detect, investigate and report online harassment and abuse. Specifically related to sports betting, the study revealed that 12% of all reported abuse was sports betting related, with more than 740 instances. As betting markets increased, so did the prevalence of harassment, with 19% rates in men's basketball and football. Some abuse flagged in other categories indicated that they were betting related, as well. We plan to submit a publicly available version of that report to the committees. Sadly, we had to redact sections of the report because the NCAA felt it was irresponsible to share some of the truly abhorrent examples of abuse directed at individuals.

Student-athletes across the country have voiced their concerns about angry bettors and the abuse inflicted by them. North Carolina men's basketball player Armando Bacot told reporters, "It's terrible. Even at the last game, I guess I didn't get enough rebounds or something. I thought I played pretty good last game, but I looked at my DMs, and I got like over 100 messages from people telling me I sucked and stuff like that because I didn't get enough rebounds." Auburn football player Payton Thorne said on a podcast that angry bettors request money from him on Venmo when he doesn't play well, adding, "It's funny, when they lose money, they want the money back, but when they win money on the parlay, no one's ever saying they want to pay the money." Division I Student-Athlete Advisory Committee Vice Chair Meredith Page wrote in an October 2024 release, "Online abuse of student-athletes is a significant issue that negatively impacts the experience of young athletes across sport, including intercollegiate athletics. The DI SAAC calls on those in a position of influence to take active steps in providing better protections for our young adults."

In response to multiple studies and repeated messages from student-athletes, coaches and administrators, the NCAA developed a set of sports betting advocacy initiatives related to protecting student-athletes from harassment and safeguarding competition integrity. The main goal has been protecting student-athletes, officials and teams from harassment and coercion. We have advocated for mandatory harassment reporting and penalties – as well as hotlines that are displayed in arenas, team facilities and commercial advertisements. We also support empowering gaming authorities to place bettors suspected of harassment, coercion and integrity concerns on temporary restrictions, as well as notifying appropriate authorities. Long term, we support openly shared involuntary exclusion lists that limit bad actors from repeatedly harassing student-athletes. More broadly, the NCAA should have a seat at the table with gaming commissions in every state when policy changes are being considered or new bets offered. In addition to

advocating for the above policies, the NCAA has and will continue to invest in sports betting education and mental health resources.

Prop Bets

Since the NCAA's state sports betting efforts began, four states – Louisiana, Maryland, Ohio and Vermont – have banned individualized college prop bets through commission orders. In addition to New Jersey, North Carolina also attempted to ban individual college prop bets through legislative action. While progress has been made, there is still much work to be done. Approximately 20 of the 38 states (and Washington D.C.) that have legalized sports betting allow college prop bets in some capacity.

Antiharassment

Earlier this year, West Virginia joined Ohio as the only state to pass standalone legislation for antiharassment measures related to sports betting. The NCAA worked closely with members of the West Virginia House of Delegates, which recognized that antiharassment issues are not just statewide, but also impact student-athletes and game officials across the country. The actions of a bettor in one state could impact individuals in another. The delegate who proposed the legislation represented areas bordering Pittsburgh and noted the limited impact of prohibited bettor lists if bettors could jump across state lines to circumvent penalties. In addition to West Virginia and Ohio, a former student-athlete in the New Mexico legislature proposed increased penalties for bettors who engaged in harassment related to sports betting.

Active Legislation in New Jersey

We applaud and support the bipartisan efforts of Sen. Kristin Corrado and Assembly Member Sterley Stanley regarding two important pieces of legislation currently pending in the legislature. S3080, and its companion bill A4905 in the Assembly, would ban individual college prop bets in the state. Under the bill, a New Jersey bettor could not place an individual prop bet on a student-athlete, regardless of whether their school is in New Jersey. Not only will this protect student-athletes across the entire NCAA, but it will also increase integrity protections and limit bettors from harassing out-of-state student-athletes. Additionally, S3300 is an important bill that works in tandem with banning prop bets. Creating a harassment hotline; requiring operators to report harassment and coercion to the New Jersey Division of Gaming Enforcement; and soliciting input from governing bodies, conferences and schools for the governor's annual report are all positive action items that protect NCAA student-athletes. Combined, both bills put New Jersey at the forefront of an evolving sports betting landscape and renew the state's commitment to fighting harassment and integrity issues facing student-athletes.

Some in the gaming industry will say it's better to regulate these bets than not and drive the activity underground. We believe that argument is flawed for a few reasons. Others may question the difference between NBA or NFL players and college athletes.

First, before working for the NCAA, I served in Massachusetts state government for eight years. I helped introduce a sports betting bill that became law. That law prohibits these bets, and there is no evidence to suggest there is a thriving black market for college prop bets in the commonwealth or in the other states where they're banned.

Everyone agrees there must be limits on the type of bets offered, conditions for who can offer them and restrictions on who can place bets. Regulating this small but impactful type of bet should be one of those restrictions.

Just this week several sports books removed certain NBA player prop bets because the league raised integrity concerns. The sports books made no mention of fears of bettors flocking to the black market.

College athletes are far more vulnerable to harassment and coercion than pros. College athletes study, live and play with hundreds of other young people while the pros do not.

A well-known college football player who went on to play in the NFL talked about how college athletes are different – more available to fans or fanatics. He talked about getting death threats after missing a kick and had to wonder if those who threatened him were going to sit next him in class or bump into him at the dining hall.

Now, those so-called fans are also bettors and have hundreds or thousands riding on one kick or one shot of a single college athlete. And sadly that changes the behavior of some bettors – for the worse.

Thank you for including the NCAA today in your discussion on an important topic that impacts many student-athletes – both inside and outside of New Jersey. As a leading voice in the state-by-state sports betting landscape, the decisions you all make today will serve as an example for the many other states looking to amend or introduce sports betting legislation in the future. I also want to reiterate the NCAA's full support for S3080/A4905, which bans individualized college prop bets, and S3300/A4398, which creates a comprehensive antiharassment framework in New Jersey that we believe will be a model for all states with legalized sports betting.

I look forward to answering your questions. Thank you.

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WARNING

The report you are about to view contains explicit examples of discriminatory, violent and threatening content that has been directed at student-athletes, coaches and officials from abusive online users.

The NCAA condemns this behavior and is committed to driving change about this issue.

THREAT
MATRIX



ONLINE ABUSE IN NCAA CHAMPIONSHIPS
NCAA Pilot Study 2023-24

Signify Group: Better Data

50x



AI MONITORING: PROTECTING ATHLETES, COACHES & OFFICIALS
NCAA PILOT STUDY

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AI MONITORING: PROTECTING ATHLETES, COACHES & OFFICIALS NCAA PILOT STUDY

INTRODUCTION

The NCAA partnered with Signify Group and its artificial intelligence (AI) Threat Matrix service to identify, analyse, and investigate online abuse and threats received by athletes, coaches and officials in a number of championships across 2023 and 2024. This report provides a summary analysis of the pilot study.

Threat Matrix was in operation across open-source data with a focus on X (formerly Twitter), Instagram, Facebook, and Tik Tok. It covered the following criteria:

- Identification of targeted online abuse and threat
- Levels and categorisation of abuse and threat, including gravity of offences, sources and identification of tactics
- Immediate notification to NCAA of any identified (fixated) threat or serious harassment
- Expediting abusive or threatening content take-down/sanctioning of account holders - where platform community guidelines are evidenced to have been broken
- Unmasking of abusers to enable action by NCAA and/or prosecution by law enforcement

The Threat Matrix service covers 39 languages and monitors for abusive and threatening posts that are identified based on text, with layered word, image, emoji and phrase categorisation / detection.

Threat Matrix operates a specialist AI-powered threat detection algorithm that also covered athletes and officials under the umbrella of this project.

Proactive monitoring of athletes' and officials' private direct messages (DMs) was not part of the project. Signify has a proprietary DM service but onboarding is required by each individual due to the involvement of private data. Therefore, the DM service is implemented on an intelligence-led basis – and highlighted to the athletes most at risk.

Signify provided support and remediation where issues arose and where they were reported to the NCAA. This also included assessment and investigation of abuse and threats sent by other digital means such as email.

For the duration of this pilot project, the Threat Matrix service focused on:

- **Monitoring** – of public accounts and mentions for abusive, discriminatory or threatening content.
- **Investigation & Action** – where content was detected and verified, it was actioned by Signify. Captured abusive content was reported to platforms, and evidence of content that passed the threshold of criminal activity / hateful communications were shared with law enforcement (via the NCAA) to support real-world action.
- **Wellbeing of individuals** – the central goal of the pilot study was to enable the NCAA to better understand how online abuse and threats affect its student-athletes, coaches and officials; while also putting in place a mechanism whereby perpetrators can be held to account.

During the pilot study 16 different categorisations of online abuse and threat were identified across the different championships (see [Filter categories](#) for more detail).

All detected and verified abusive content is reviewed and tiered in order to assess any action required (see [Gravity of abuse definitions](#) for more detail).



AI MONITORING PROTECTING ATHLETES, COACHES & OFFICIALS NCAA PILOT STUDY

PROJECT SCOPE + COVERAGE

All participants and selected stages of competitions in the following championships were included in the pilot study:



DI Women's Volleyball Championship
(Regionals + Championships)



FCS / FBS Football Championships
(Championship Games)



DI Men's and Women's March Madness
(Second Round onwards)



DI Gymnastics
(Regionals + Championships)



DI Women's Softball Championships
(Super Regionals + Championships)



DI Men's Baseball Championships
(Super Regionals + Championships)

Coverage incorporates the relevant social media accounts across X/Twitter, Instagram, Facebook, and Tik Tok.

ACCOUNTS MONITORED

3,164

College Athletes

489

Team Coaches

197

Event Officials

165

Team Accounts

12

NCAA Official Channels

A BESPOKE PROCESS



Build a proactive net around participants: Scanning for abuse/threats of targeting social media accounts and individuals across social media platforms.



Proactively identify accounts used by abusers at scale - a combination of AI tech and the nuance of security and intelligence experts.



Unmask abusers using specialist Open-Source Intelligence (OSINT) forensic tools and real-world intelligence to de-anonymise and identify abusers to an evidential standard.



Report abusive accounts to social media platforms, pressuring the removal of abusive accounts every month. Removing the expectation on participants to report abuse themselves.



NCAA PILOT STUDY 2023-24

PILOT SUMMARY FINDINGS

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AI MONITORING: PROTECTING ATHLETES, COACHES & OFFICIALS NCAA PILOT STUDY

SUMMARY ANALYSIS

During the pilot study, 16 different types of online abuse and threat were identified across the different championships.

Beyond General abuse (which made up 17% of all detected abuse across this study), Sexual abuse was the most prevalent form of abuse with 18% of all detected and verified abusive comments. This was followed by Sexist abuse (14%).

Sports Betting & Match-Fixing related content made up 12% of the total levels across all the championships covered during the pilot, with 743 instances of abuse triggered by this issue. The March Madness Championships contributed 73% of the detected Sports Betting & Match-Fixing related content across all covered Championships.

There was also a concerning high number of violent posts / comments – 380 instances, making up more than 6% of the overall total across all events.

In terms of championships, March Madness participants (Men and Women athletes and officials) received the overwhelming majority of abuse and threatening content – 3,915 verified abusive / threatening messages. 80% of all verified malicious content across the entire pilot study was identified during the tournament, which was covered from the Second Round onwards.

It should be highlighted that these are very significant numbers of verified abuse/threat. For comparison, a three-week Tennis Grand Slam (Men and Women combined) may expect to see 1,000-2,000 verified abusive / threatening messages.

Although direct comparisons between the abuse / threat targeting Men and Women athletes are difficult because they were not equal in participant numbers, some observations can be made particularly in the same sport. For example, during March Madness, Women's tournament participants received almost 3x the abuse compared to the Men's.

In Baseball and Softball, the ratios of abuse types were fairly consistent between the Men's and Women's competitions. The main difference was in Sports Betting & Match-Fixing with the Women's competition receiving almost 100% more than the Men's; however, this was linked to cheating and corruption allegations, and not sports betting.

In some instances, an event and its athletes attracted the unwanted attention of bots. 92% of the content detected under the Sexual category in the Gymnastics championships was sent from bot accounts that encouraged online users to access sexual content. After Signify reported this content to the platform (X), all accounts detected as sending this content were suspended and comments removed from team and gymnasts' channels.

The pilot study also included monitoring for abuse and threats towards match/event officials and NCAA Officials, such as those on Selection Committees. Much of this content was either linked to sports betting or accusations of tournament rigging to favour certain teams and players. It was also identified that when head coaches criticised officials in the press, this negatively impacted on the perception of the match officials' decision-making and crossed over into the online space.

The pilot study focused on open-source data and did not cover abuse and threats sent via private direct messages (DMs) to athletes and officials. However, comments in the media indicated Men's and Women's athletes were heavily targeted via this private channel of communication. The NCAA and Signify also received reports directly from officials of abuse and threats; these were investigated and relevant action taken where necessary.

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EXECUTIVE SUMMARY BREAKDOWN



WHAT THE DATA ILLUSTRATES – TOP 10 FINDINGS

1. Sexual abuse was the most prevalent type of content used to target athletes (18% of all detected abuse).
2. Sports Betting related abuse and match-fixing allegations made up 12% of all abuse identified – 743 instances (More than the level of Racist abuse targeted at athletes). This demonstrates that other college sports (outside of the pilot scope) will already be receiving volumes of abuse.
3. Abusive content is sent privately as well as publicly. College athletes received abuse and threats over DMs that they have to deal with on their own.
4. Violent content was also concerningly high with 380 instances (6% of the overall study).
5. Female athletes received 3x the amount of abuse of men in a championship like March Madness.
6. March Madness athletes need protecting from social media abuse. The extra attention that fell upon this year's event drew both viewers and abusive content in equal measure – 80% of the detected abuse in this study came from that event.
7. Threat and risk is present in amongst the content captured. This study marked out 96 accounts for further investigation in this regard.
8. Risks do not always come from the big events – in some instances, Volleyball and Gymnastics flagged more concerning instances of concern than March Madness or Football Championships.
9. The mental health of athletes will be impacted by not just the type of content, but also the volume. One athlete received over 1,400 abusive messages in the space of 2 weeks.
10. It is not just players – Coaches, Officials and NCAA Committee Members require support on this issue.



AI MONITORING: PROTECTING ATHLETES, COACHES & OFFICIALS
NCAA PILOT STUDY

KEY FIGURES: ALL CHAMPIONSHIPS

	TOTAL MESSAGES (Mentioning target accounts)	TOTAL FLAGGED BY AI (Reviewed by analysts)	TOTAL VERIFIED ABUSIVE (Reported to platform)
 VOLLEYBALL	75,808	2,497	85
 FOOTBALL	58,146	1,834	219
 BASKETBALL	848,096	54,309	3,915
 GYMNASTICS	49,215	773	55
 SOFTBALL	83,462	2,554	142
 BASEBALL	198,738	10,445	604
TOTALS	1,313,465 Mentioning target accounts	72,412 Reviewed by analysts	5,020 Reported to platform

TSX



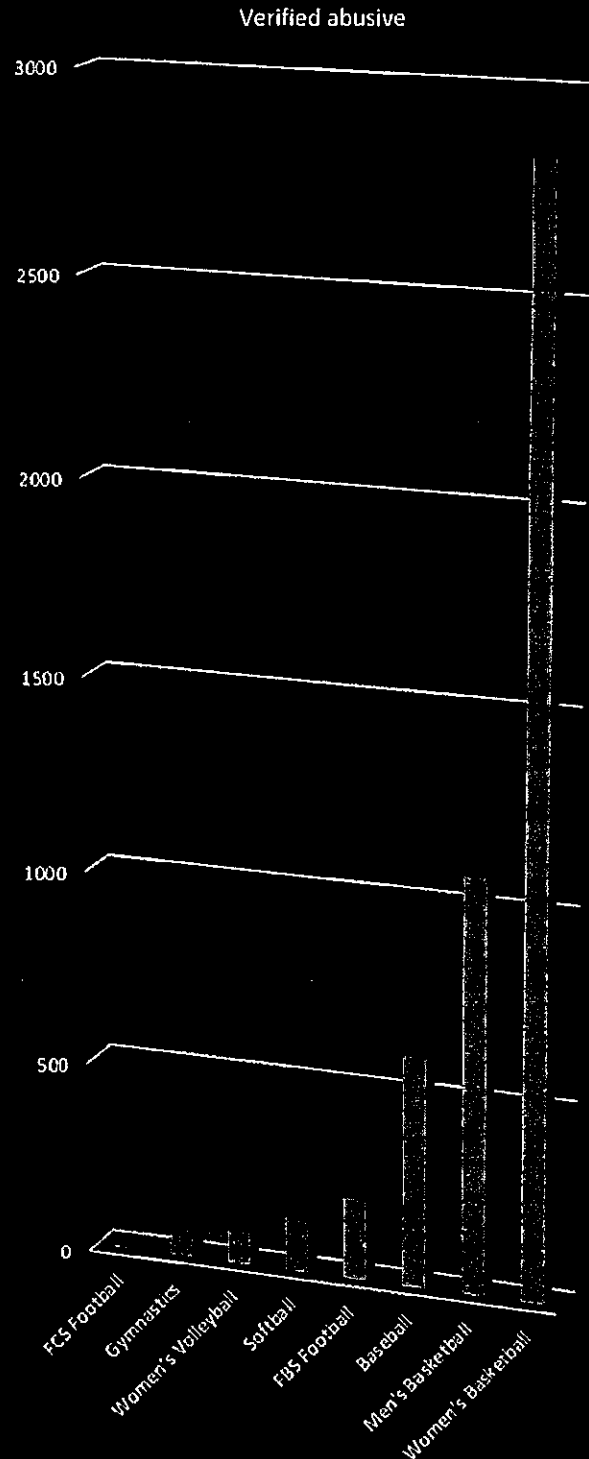
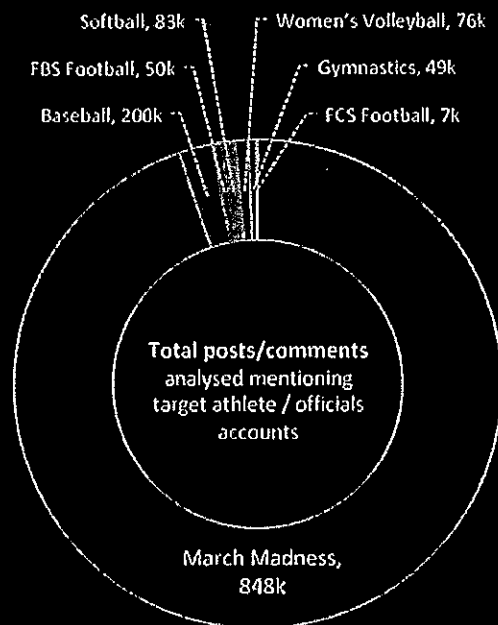
AI MONITORING PROTECTING ATHLETES, COACHES & OFFICIALS: NCAA PILOT STUDY

COMPARATIVE ANALYSIS

A total of 5,020 posts and comments were reported to the social media platforms for action. Of these, a number were also shared with the NCAA and law enforcement for further assessment, and this is detailed in the investigations section of this report.

80% of all verified abusive or threatening content was identified during March Madness. This reflects the profile and popularity of the tournament as well as the sports betting interest in it. On top of this the Women's competition increased in profile again this year, including that of key athletes, adding to the volume of abuse as a result.

The pie chart (below) demonstrates the dominance of March Madness in terms of data covered across the pilot study. The chart illustrates the total number of messages mentioning player handles in association to each of the events. March Madness generated 850k posts (all of which went through the Threat Matrix system for review) vs other events in the low hundreds of thousands or tens of thousands.

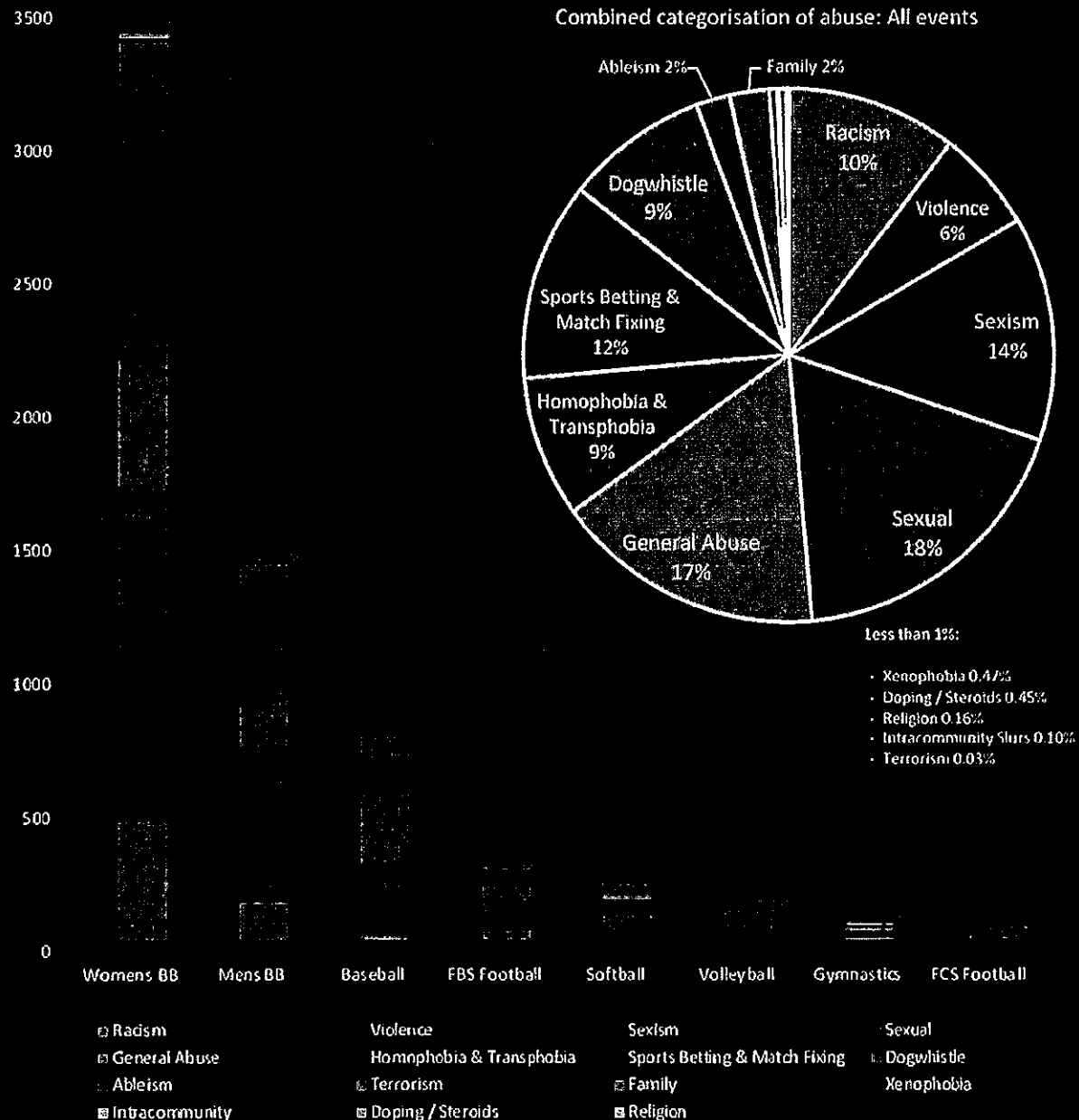




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COMPARATIVE STATISTICS

The chart below illustrates the difference in volume between each sport / event, together with a breakdown of the categorisations of verified abuse.





NCAA PILOT STUDY 2023-24

ISSUE INSIGHTS + EXAMPLES

THE FOLLOWING PAGES CONTAIN EXPLICIT EXAMPLES
OF DISCRIMINATORY, VIOLENT AND THREATENING CONTENT

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AI MONITORING: PROTECTING ATHLETES, COACHES & OFFICIALS NCAA PILOT STUDY – ISSUES FOCUS

SPORTS BETTING & MATCH-FIXING

Sports Betting & Match-Fixing related content made up 12% of the total levels across all the championships covered during the NCAA pilot study, with 743 instances of abuse triggered by this issue.

Within the malicious content targeting participants in the public domain there were overt references to sports betting as well as content assessed as being motivated by gambling.

For this study, “Angry Sports Bettors” are defined as individuals who engage in problematic and intrusive communication due to match events and results contradicting bettors’ predictions and thus fuelling abusive messages towards student-athletes, coaches and officials.

The March Madness Championships contributed 73% of the detected Sports Betting & Match-Fixing related content across all covered Championships. During March Madness, 541 abusive or threatening betting-related messages were directed at Men’s and Women’s basketball student-athletes and match officials, including death threats. Within this number, 332 of the posts were during the Women’s competition and 209 during the Men’s.

March Madness was not the only event where this issue was apparent. Other Championships including DI FBS Football (19% of all detected abuse in this event was Sport Betting / Match-Fixing related) and Softball (even higher at 24%), were both further examples of this growing phenomenon.

This is becoming a familiar and growing pattern across sports. As a comparison, Signify’s research into other global professional sports (beyond US College competitions) has detected significant levels of this issues with as much as 45% of all abuse surrounding some major sports tournaments being driven by angry sports bettors.

Allegations of match-fixing and rigging were a consistent feature across the championships during the pilot study. Where certain sports did not have a high betting interest (e.g. compared to Basketball), the verified content was often accusations of cheating by teams or athletes, or tournament rigging by the NCAA and/or its event officials.

It should be noted that the numbers in this study are for open-source data and do not include abuse or threats participants received via their DMs / Private messages, where the issue is likely to be even worse in many cases.

743

abusive / threatening content containing references to sports betting / match-fixing

You no big deal but if you don't get 22 points and 12 boards everyone you know and love will Be dead

you selling my parlay I know you in the locker room checking that damn phone. Please bro I need you to score 20 for my and my mans. You got one more half do something nigga.

you fucked my parlay up no fuckin points at all you really fuckin ass gay ass cracker ass bum

bltch you fuck up my parlay with that missed free throw, can't wait for to smash Y'all

Send me your cashapp. I'll send you \$200 to not shoot the rest of the game

Fuck you how hard is it to cover a 6 point spread? Outside of all of you are useless 3s.

Just bet on women's basketball for the first time. Let's go fuck you piece of shit

743



AI MONITORING: PROTECTING ATHLETES, COACHES & OFFICIALS NCAA PILOT STUDY – ISSUES FOCUS

SEXUAL CONTENT

Sexual abuse was the most prominent content targeting players in the study.

Both male and female athletes were targeted with this kind of content, and it was identified across multiple sports / events.

The examples displayed here were selected to illustrate this, although please note that these are the more moderate examples detected in the study.

GO HOME DILDO BITCHES AND NEVER COME BACK!!! FUKIN DISGRACE

Created: 11/19/2014 4:00

You are a disgusting waste of a vagina. If you are not proud of my country 🇺🇸🇺🇸🇺🇸 GTFO!!

RACISM

The ratio of Racism during the pilot study was 10% of all verified abusive and threatening content.

Every championship in the pilot study, apart from the FCS championship game, observed a level of online Racist abuse or threat.

In terms of volumes, March Madness as a whole and the Men's and Women's competitions individually, had the highest levels. These were then followed by the FBS championship game.

Cry you gorilla

21

Women basketball players were subjected to racist abuse during the tournament. Individual players, and most teams and referees endured this type of mistreatment.

The level of Dogwhistle content during the Women's championships should be highlighted as well in connection with racism.

Throughout the NCAA Men's Basketball tournament, there were disturbing incidents of online users directing racist remarks at players. Toxic online fans resorted to racist mockery, comparing players to monkeys and labelling them as thugs.

One quarter left and they start shitting the bed and playing like a bunch of retarded monkey.

12

VIOLENCE

The ratio of Violence during the pilot study was 6% of all verified abusive and threatening content.

FBS Football (14%), Men's March Madness (13.3%), and Volleyball (12%) all received high proportions of violent abusive or threatening content. This was directed at athletes, officials, and coaches.

Violent abusive and threatening content was identified by Threat Matrix AI and then risk assessed by in-house analysts and experts. When content was assessed as Tier 3, an expedited alert was sent to the NCAA.

OSINT investigations were conducted into the senders of Tier 3 content with evidence shared with the NCAA and law enforcement for further assessment and action.

i hope your family dies

Created: 11/19/2014 19:00

You bitches can go suck big hairy moose balls. Fuck you and the high horse you think you rode in on. I hope NONE of you live to see your graduation

Created: 11/19/2014 20:00

I am in Cleveland and Im gonna wait for you outside the arena to beat the fuck out of your knees with a spiked baseball bat bitch

Created: 11/19/2014

SOX



AI MONITORING: PROTECTING ATHLETES, COACHES & OFFICIALS NCAA PILOT STUDY – ISSUES FOCUS

HOMOPHOBIA + TRANSPHOBIA

Homophobia and Transphobia were consistent issues across the championships ranging from 4.33% (Baseball) to 22% (Volleyball).

While these issues have been mostly grouped together in the monitoring and analysis, the pilot study demonstrated that they need to be addressed individually given the range of issues and terms connected to them.

In the Volleyball championships the NCAA Volleyball account received 47% of the total volume of abuse with a large proportion of this being Transphobic.

Trans issues are a lightning-rod for online abuse in sport in general at present, and this is also the case in college sports. It is amplified by certain social media commentators and in college sports also demonstrates the crossover between online abuse and real-world actions such as demonstrations by protesters.

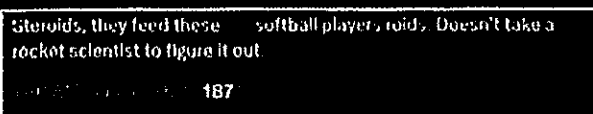
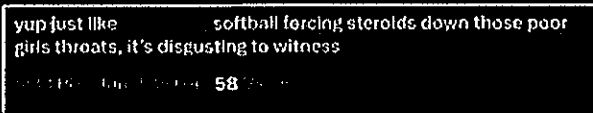
Some tweets quickly gained viral attention, some amassing over 5 million views and numerous transphobic replies.

DOPING + STEROID ACCUSATIONS

From a sport integrity perspective, allegations with regards to Doping was not a significant issue during the pilot study.

There were 28 instances of Doping related content during the pilot (less than 1% of all detected messages).

However, there was a limited spike during the Softball championships where these accusations made up 7% of all detected abusive messages at the event.

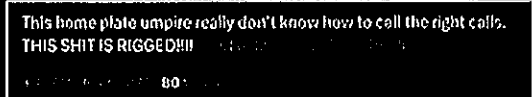
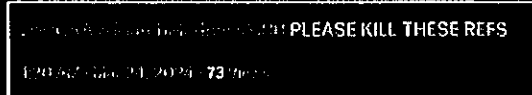


MATCH OFFICIALS

The pilot study included monitoring for abuse and threats towards match/event officials and NCAA Officials, such as those on Selection Committees.

Much of the malicious content targeting these individuals was either linked to sports betting or accusations of tournament rigging to favour certain teams and players. Match/event officials and Selection Committee members received abuse or threats connected to allegations of rigging championships both in terms of fixtures and team selections, as well event results (with the latter allegations targeting match/event officials only).

It was also identified that when head coaches criticised officials in the press, this negatively impacted on the perception of the match officials' decision-making and crossed over into the online space.



Above are examples of open-source threats to match officials which were detected in real-time by Signify and assessed further for risk. In many instances, Signify identified abuse but it was not targeted at the match officials directly on their own channels. Instead, it was mentions of match officials in general or the individual's name without their social media handle.

Such public abuse notwithstanding, a number of match officials did receive abuse and threats over social media through private Direct Messages (DMs) that they reported to the NCAA, and which were investigated by Signify with appropriate action taken.

ONLINE ABUSE IN US COLLEGE SPORTS
PILOT STUDY 2023-24

MENTAL HEALTH

52X



AL MONITORING, PROTECTING ATHLETES, COACHES & OFFICIALS NCAA PILOT STUDY

THE MENTAL HEALTH TOLL ON VICTIMS

The risks and mental health challenges associated with being a victim of online abuse or threats are real and have a direct and immediate effect on athletes, coaches, officials, and their families. This can impact them on both a personal and professional level, and ultimately affect their wellbeing and ability to perform at their best.

The abhorrent abuse that Signify identifies and investigates across social media and all online platforms demonstrates how athletes, coaches, officials, and even their families can be exposed to serious risks.

Being a victim of online abuse and continuous hatred online can lead to a range of real-world consequences and symptoms, including (but not limited to) instances of anxiety, depression, loss of confidence, panic attacks and in extreme cases, can be a contributory factor in suicidal tendencies / actions.

Intervention, recognition and outreach can provide a victim with a real sense of support and protection – at the very least, recognition of the issues.

During the pilot study, and March Madness in particular, this was especially pertinent with regards to the abuse and threats directed at several athletes (both Women and Men) as well as some of the officials (selection committee members, coaches, referees), and the support they may have needed as a result. In one serious case of online threat identified with regards to the FBS Championship game, the NCAA reached out to the athlete, his academic institution and law enforcement.

The effect online abuse and threats can have on athletes and other participants should not be underestimated. Even when an individual who is targeted with malicious online content states they are 'fine' when consulted, this should not be assumed to be the case. The targeting of them may continue after a welfare check, which is why action needs to be taken to protect them long-term.

By putting the Threat Matrix service in place, the NCAA can demonstrate to participants that they are being protected and that proactive action is being taken on their behalf to hold abusers to account. Participants in sport are regularly demanding action be taken against those who send them abuse and threats (as opposed to simply moderating/hiding hateful content).

Threat Matrix provides this proactive support to athletes, coaches, and officials giving them the assurance that perpetrators are being flagged, investigated, and reported to the appropriate authorities.

ONLINE ABUSE IN NCAA CHAMPIONSHIPS
PILOT STUDY 2023-24

ANNEXE: GLOSSARY / DEFINITIONS



AI MONITORING: PROTECTING ATHLETES, COACHES & OFFICIALS NCAA PILOT STUDY

GRAVITY OF ABUSE DEFINITIONS

Tier 0 - there was concerning communication^{*}, but not of a level where we would expect platform action – client to review with a view to informing safeguarding / athlete welfare teams in cases of prolific volumes of abuse.

Tier 1 - the concerning communication^{*} may be sufficient to warrant intervention from the platform for breach of guidelines – client to review with a view to informing safeguarding / athlete welfare teams in cases of prolific volumes of abuse.

Tier 2 - egregious abuse or threat warranting intervention from platforms for breach of guidelines and additional examination by the client – client to prioritise and alert safeguarding / athlete welfare teams and event / competition teams (cf. entry to events) in the case of verified accounts.

Signify's in-house OSINT investigations activated within this Tier.

Tier 3 - egregious abuse or threat reaching a criminal threshold or case of imminent threat – intervention for breach of platform guidelines, preparation of evidence pack and referral to law enforcement – client to prioritise and alert safeguarding / athlete welfare teams and event / competition teams (cf. entry to events) in the case of verified accounts.

Signify's in-house OSINT investigations activated within this Tier.

**Concerning communication = any abuse, threat, intrusive or problematic communication either posed publicly or sent directly, which may cause an emotional or physical risk to the recipient.*



AI MONITORING PROTECTING ATHLETES, COACHES & OFFICIALS NCAA PILOT STUDY

TERMINOLOGY + GLOSSARY

- **Abuse / Abusive posts and accounts:** refers to content that includes discriminatory, egregious and aggravated terminology.
- **Discriminatory flags:** Posts flagged for content that may include racist, homophobic, sexist etc. terms.
- **Dogwhistle:** An abusive message clearly exploiting a racist trope without explicitly using directly racist language.
- **Flagged posts:** Posts flagged for content that may include personally abusive or discriminatory content. Personally abusive content can include calling someone a c*+t, etc.
- **GRT:** Gypsy Roma and Traveller communities.
- **Inclusion criteria:** a post will have mentioned one of the monitored player handles.
- **Special terms:** Mentions of particular terms (as an example - Antiziganism).

FILTER CATEGORIES

Identified posts are based on text, with layered word, emoji and phrase categorisation and an AI-empowered threat detection algorithm.

Our flagging system is based on a series of issue specific keywords, from the following example categories (this is not an exhaustive list):

- Ableist
- Child abuse
- Dogwhistle
- Doping allegations
- Family members
- General abuse & allegations
- Homophobia
- Intra-communal abuse
- Misogyny (incl: Sexist & Sexual)
- Sports Betting & Integrity issues
- Racism
- Religion (incl: Antisemitism & Islamophobia)
- Special terms



The Status of Gambling & Related Services in New Jersey – 2024

Felicia Grondin, Executive Director

Email: felicia@800gambler.org – Website: www.800GAMBLER.org

Who are we?

The Council on Compulsive Gambling of New Jersey (CCGNJ) is a 501C3 non-profit organization established 40 years ago to heighten awareness, provide professional training/certification opportunities, and maintain a Treatment Provider Network to refer individuals to counseling. The CCGNJ is neutral on gambling – it is neither for nor against – but exists to help individuals with a gambling problem.

Why Our Services are Needed More than Ever

In recent years, New Jersey's gambling culture has become increasingly mainstream with a multitude of betting opportunities via greater access to online gambling platforms. The Ease of Access, Greater Social Acceptance, and Excessive Advertising have contributed to increased gambling activity. A CCGNJ statewide survey identified that nearly 28% believed that easy access to betting apps strongly influenced their betting. Individuals may be enticed by ads glamorizing gambling and minimizing risk. While many may initially wager for entertainment, continued betting activity can morph into a serious addiction resulting in devastating life changes, as well as social and financial costs for the gambler and their loved ones. *Disordered gambling not only affects lives; too often it takes lives: there is a 20% rate of suicide ideation by those struggling* – the highest rate of any addiction.

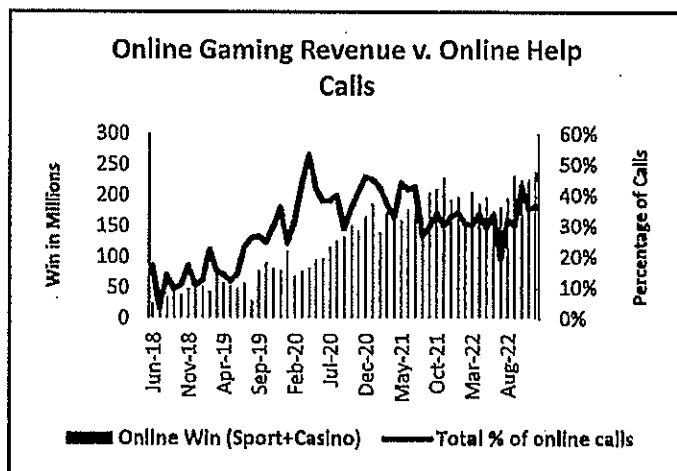
Underage Gambling

Gambling issues are not only present in adults. A 2023 NJ Middle School Risk and Protective Factors Survey identified that over 55% of the 7th and 8th grade respondents indicated that they had gambled during the previous year. Teenagers are at an even greater risk of developing a gambling problem than adults, due to the lack of impulse control¹, and likely influenced by gambling's social acceptance and abundant advertising. Youth exposure to gambling is a predictor of problem gambling later in life.

More NJ Residents Are Gambling & Need Help

In 2023 Online/Sports Gaming Revenue* totaled over \$2.9B, an increase of over 2276%² since legalization of online gambling (2013), followed by Sports Book (2018), resulting in a 277% increase in calls to 800GAMBLER. The more money wagered via online platforms and sports, the more calls to 800GAMBLER indicating that more and more people need help.

No doubt, our services are needed now more than ever.



¹ New Jersey Middle School Risk and Protective Factors Survey – 2021 Statewide Report.

² The New Jersey Division of Gaming Enforcement.

*Gaming Revenue = monies collected *after* wagers are paid, but before expenses & taxes are paid.

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An Explosion of Gambling Television Ads

In 2020 gambling television ads totaled \$292M. In 2021, the amount totaled \$725M, nearly 2 ½ times more than the prior year³. These messages increase the likelihood of state residents to potentially develop a gambling problem and can trigger individuals in recovery to relapse and break their gambling sobriety.⁴

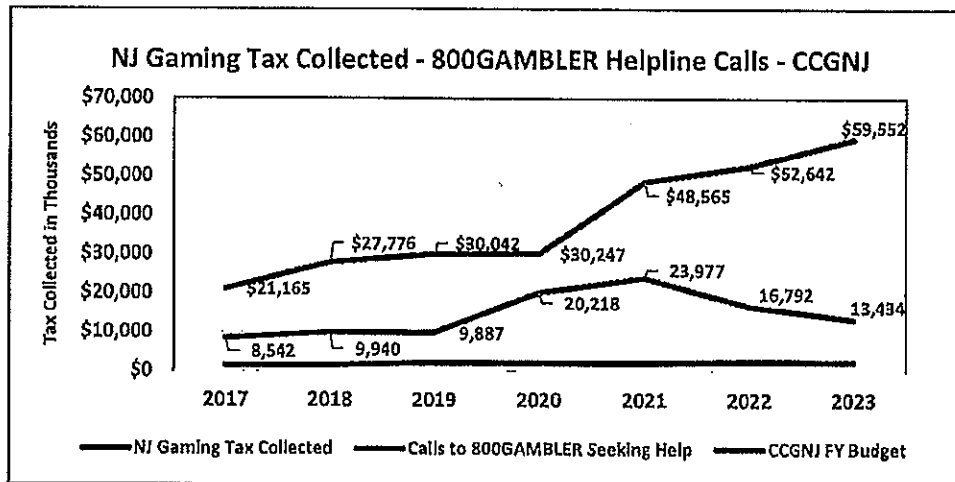
Remedies to Address Excessive Advertising:

- Develop a Public Service Announcement sponsored by the State of New Jersey;
- Set advertising limits & parameters – like those for drug & alcohol commercials; A CCGNJ statewide survey identified that 59% believe gambling advertising should be subject to federal and/or state regulation.
- Require warning labels re: potential addictive behavior on online gambling sites, at brick-and-mortar casinos and included on gambling advertisements - like those on cigarettes. A CCGNJ statewide survey identified that 70% believe warning labels should appear on all gambling apps, websites, and brick-and-mortar betting locations.

How Does Problem Gambling Funding in New Jersey Compare with Other States?

- New Jersey ranks number three in the country for gross gaming revenue but drops to number 19 of the 42 states that allocate funds to problem gambling treatment and prevention.
- The average per capita allocation of public funds for problem gambling services in states with publicly funded services was 40 cents, whereas New Jersey's per capita public investment was 34 cents.⁵

New Jersey Gambling Tax Collected & CCGNJ Budget



In 2023 the State of New Jersey collected over \$595M Tax Revenue from Casinos, Internet & Sports Book, compared to the FY24 CCGNJ Budget of \$2.462M – a mere .41% (less than 1%) of tax revenue collected. In view of the tax revenue generated, additional funds should be allocated to respond to the growing need to help those with a gambling problem. The CCGNJ received funding from brick-and-mortar casinos and online gambling licenses, but the CCGNJ has not received any tax dollars from those collected from sports book.

³ Barrons Magazine

⁴ Kindbridge Behavioral Health, United Kingdom

⁵ 2021 Survey of Publicly Funded Problem Gambling Services in the United States, National Association of Administrators for Disordered Gambling Services.

58x

Council on Compulsive Gambling of NJ



How to Find Help for a Problem Gambler:

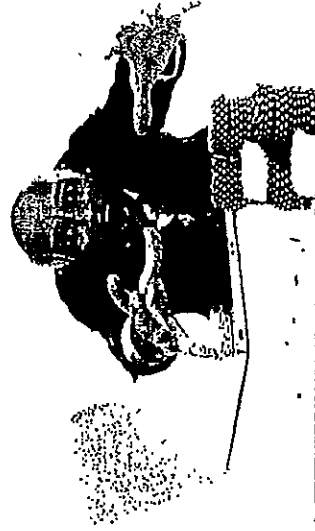
The Council on Compulsive Gambling of New Jersey, Inc. (Council) is a private non-profit 501(c)3 organization composed of concerned individuals from diverse backgrounds. The group's primary purpose is to represent the best interest of problem & disordered gamblers and their families, recognizing that problem & disordered gambling is a treatable illness.

The Council focuses on educating the general public, training professionals throughout the state, referring problem & disordered gamblers and their families to treatment, and advocating for increased treatment services for problem & disordered gamblers and their families.



Internet Gambling

SUPPORT. TREATMENT. HOPE.



Council on Compulsive Gambling of NJ
800-CAMMADEN

WHY IS IT POPULAR?

- Easy access, hidden, and available 24 hours per day, 7 days per week
- Play in the comfort of your home
- Can learn and play for free then transition to real money games
- TV glorifies it with the images of celebrity status and endorsements
- Fast paced, continuous action
- Customizable gambling experience
- Generous loyalty programs and comps

WARNING SIGNS:

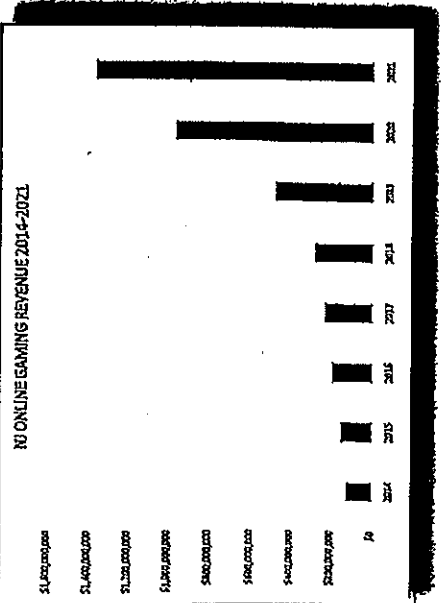
- Preoccupation
- Borrowing Money
- Selling personal items
- Irritability, Restlessness, Withdrawal
- Need for action and excitement
- Defensive attitude
- Competitive personality
- Alienation from family and friends
- Inability to cut back or stop gambling
- Lying to friends and family about gambling
- Risk-taking behaviors
- Thinking about or committing an illegal act to finance your gambling
- Suicidal thoughts

5 WAYS INTERNET GAMBLING CAN BE MORE ADDICTIVE THAN CASINO GAMBLING ...

1. The use of technology makes gambling available anywhere
2. Temptation is higher since any technology device can become a virtual casino
3. Electronic transfers reduce the sensitivity to losses and can lead to higher rates of 'impulse' gambling or chasing
4. Free to play attracts a player to an online game. By shifting odds in the player's favor. When the player shifts to a real money game, the odds shift back to the house
5. The use of virtual humans leads to feelings of social participation but has the single goal of increasing money wagered

QUICK FACTS:

- Internet gambling was legalized in New Jersey in November 2013
- Online casino revenue in New Jersey brings in approximately \$100 million per month to the casinos and just over \$15 million per month in taxes to the state of New Jersey



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CGM-COUNCIL ON COMPULSIVE GAMBLING

How to Find Help for a Problem Gambler:

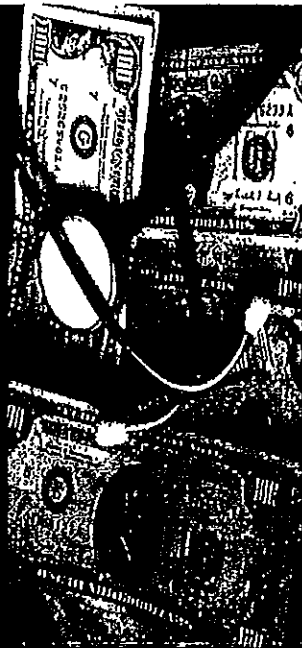
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**Council on
Compulsive
Gambling of NJ, Inc.**

SUPPORT. TREATMENT. HOPE.

**Gambling &
Public Health**



Council on Compulsive Gambling of NJ

©

OVERVIEW

Persons experiencing gambling-related problems tend to have higher rates of poor to fair general health because they often engage in alcohol, smoking and substance use while gambling. They also experience anxiety and depression.

SUBSTANCE USE DISORDER AND GAMBLING:

Substance use affects the body and mind of the user. It can cause

- Abnormal vital signs (heart rate and blood pressure)
- Diseases such as Hepatitis B or C, or HIV from needle sharing
- Uninhibited sexual acts
- Frequent hangovers or blackouts
- More frequent illnesses

DEPRESSION AND GAMBLING:

A depressed gambler's mood is impacted. He or she gets excited with a win and feels disappointed with a loss. Prolonged losing can cause depression leading to

- Increased irritability
- Unwanted thoughts and frustrations
- Psychiatric disorders
- Suicide

ALCOHOL AND GAMBLING:

Almost every system in the body can be negatively affected by excessive alcohol consumption. To name a few, alcohol can cause

- Cirrhosis – liver disease
- Cancer
- Heart attacks
- Brain damage
- Diabetes

Almost every system in the body can be negatively affected by excessive alcohol consumption. To name a few, alcohol can cause

SMOKING AND GAMBLING:

Smoking harms nearly every organ of the body. It causes

- Cardiovascular disease (Stroke, hypertension, coronary heart disease)
- Respiratory disease (Lung disease, COPD, emphysema, chronic bronchitis)
- Cancer (Mouth, lung, trachea, esophageal, stomach, and more)
- Pregnancy risks



Public Health
Prevent. Promote. Protect.

ANXIETY AND GAMBLING:

Gambling can be an escape for people who are anxious; however, anxiety affects the body and it can cause

- Stress (leading to heart disease, hypertension, and obesity)
- Heart palpitations
- Insomnia
- Irritability

ADDITIONAL GAMBLING AND PUBLIC HEALTH ISSUES:

- Decrease in workforce productivity
 - Increase in crime
 - Increase in poverty
- Problem gambling can affect more than your finances, emotional well-being, relationships, and career
It affects your health!

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CO-CAMBI

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Adolescent & Teen Gambling

SUPPORT. TREATMENT. HOPE.



Council on Compulsive Gambling of NJ

CO-CAMBI

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WHY IS IT POPULAR?

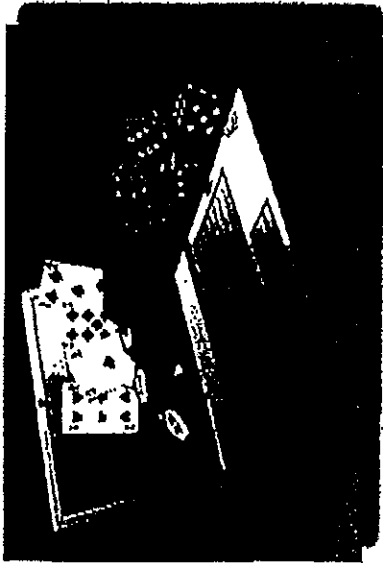
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- Generous loyalty programs and comps

WARNING SIGNS:

- Preoccupation
- Borrowing Money
- Selling personal items
- Irritability, Restlessness, Withdrawal
- Need for action and excitement
- Defensive attitude
- Competitive personality
- Alienation from family and friends
- Inability to cut back or stop gambling
- Lying to friends and family about gambling
- Risk-taking behaviors
- Thinking about or committing an illegal act to finance your gambling
- Suicidal thoughts

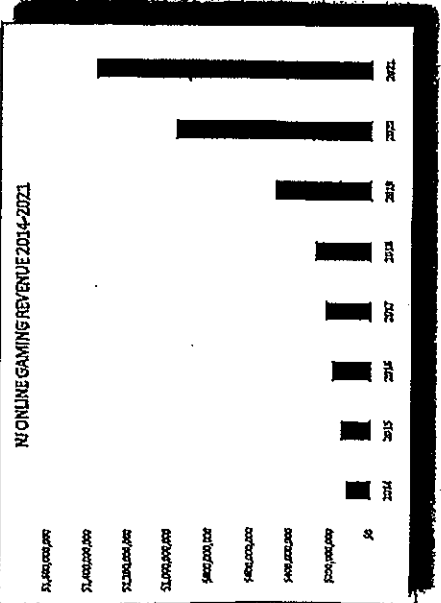
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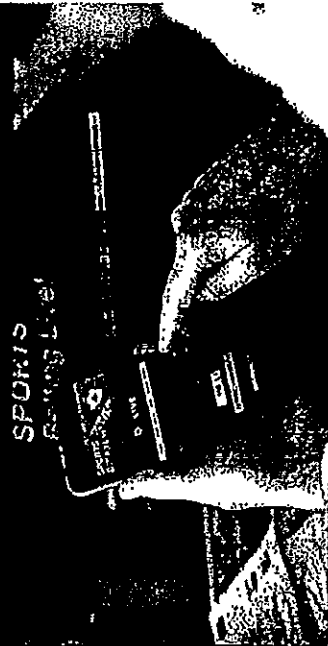
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Sports Gambling

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Council on Compulsive Gambling of NJ



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WARNING SIGNS:

- Preoccupation
- Borrowing Money
- Selling personal items
- Irritability, Restlessness; Withdrawal
- Need for action and excitement
- Defensive attitude
- Competitive personality
- Alienation from family and friends
- Inability to cut back or stop gambling
- Lying to friends and family about gambling
- Risk-taking behavior
- Thinking about or committing an illegal act to finance your gambling
- Intense pre-occupation with scores and results of games
- Language centers on odds and betting lines
- Suicidal thoughts

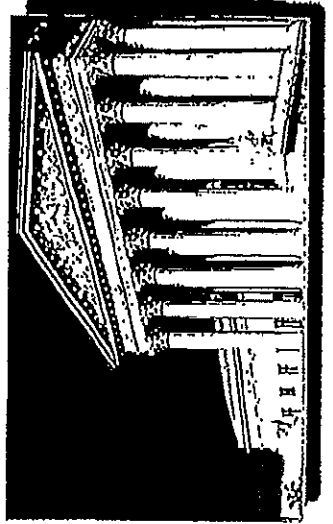
SPORTS GAMBLING QUICK FACTS:

- Sports bettors are three times more likely to become problem gamblers than other gamblers (National Council on Problem Gambling)
- Three in ten sports bettors have gone into debt to deposit money in their accounts (oddsassist.com)
- 95 percent of sports bettors use apps to place their bets
- One in four calls to New Jersey's 800-GAMBLER Helpline are for problems arising from sports betting



RISK FACTORS:

- Male
- Athletic
- Ages 18-34
- Substance use / misuse
- Family history of addiction
- Belief in own skill / luck
- Misperception of odds
- Early Start
- Early win



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**THE COUNCIL
ON COMPULSIVE GAMBLING
OF NEW JERSEY**

Our services are needed now
more than ever



**2023
Annual Report**

Council on Compulsive Gambling of NJ
800-GAMBLER

SUPPORT. TREATMENT. HOPE.

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2023 Overview

In 2023, The Council on Compulsive Gambling of New Jersey (CCGNJ) marked its 40th year of providing education and awareness about New Jersey's gambling landscape with a balance of virtual platforms and in-person presentations and meetings. Whether working with government agencies, older adults, youth at-risk populations, veterans or faith-based communities, we were able to highlight problem and disordered gambling issues while offering support, treatment, and hope. The CCGNJ achieved or exceeded all of our objectives while maintaining a neutral position on gambling and encouraging individuals to gamble responsibly.



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2023 marked 40 years since the Council's founding. Established in late 1982, The Council on Compulsive Gambling of New Jersey (CCGNJ) was officially incorporated and began full operations in February 1983. The CCGNJ extends its appreciation to the many people who have been part of our history and to the recovery community, for all you have done and continue to do.



Given the dominant gambling culture in our state, with ever-increasing opportunities to gamble, CCGNJ's services are more vital than ever. Online gambling and sports betting allows 24/7 access to gambling, and gambling outlets entice people to bet with a variety of promotions. As a result, the past five years have witnessed a significant rise in problem gambling. Our four decades dedicated to providing information, education and referral services for people affected by a gambling problem make us uniquely qualified to meet this growing challenge. Since our inception, our primary purpose has been to represent the best interest of problem and disordered gamblers and their families, recognizing that problem gambling is a treatable condition.

Gambling addiction affects every age group, from teens to seniors, and the entire socio-economic strata, including the homeless, the incarcerated, firefighters and police officers, business owners, educators, legal and medical professionals, and government officials.

Our 1-800-GAMBLER® helpline was one of the first in the nation; in 2022 the CCGNJ was honored to have 1-800-GAMBLER selected by the National Council on Problem Gambling to serve as a national helpline number.

The CCGNJ oversees a funded statewide treatment network, which includes over 30 providers. Many professionals have benefitted from our virtual 30-hour training program from across the U.S. and as far as Okinawa, Japan. The CCGNJ continues to increase awareness and screening for gambling problems in criminal justice, mental health, and drug/alcohol addiction settings.

As an established authority on gambling issues in the state, the CCGNJ has been a reliable source for the media resulting in dozens of press articles and radio and television interviews. Our interaction with the NJ Legislature has strengthened through monthly email blogs and periodic visits to the Statehouse, including the Governor's policy office. The CCGNJ continues an ongoing dialogue with the NJ Division of Gaming Enforcement, Casino Control Commission and Lottery related to problem gambling and responsible gambling practices.

We are ready to meet the future as we continue to educate the public about gambling addiction, advocate for warning labels on online gambling sites and brick-and-mortar casinos and address excessive gambling advertising. We will also continue to strengthen relationships with schools to administer our new Cognitive Perspective Restructuring Program (CPR) to educate our youth about risky behavior, to build resilience and to help them to make smart choices to ensure a bright future.

In view of today's pro-gambling climate, our services are needed now more than ever; as we forge into the future we are prepared to step up to the challenge to educate the public about gambling addiction and help those who are struggling.

Sincerely,

Felicia Grondin
Executive Director

Fred W. Hogan
Board President

69x



The Council on Compulsive Gambling of New Jersey, Inc. (CCGNJ), is a private non-profit organization that provides information, education and referral services for people affected by a gambling problem. The Council's 1-800-GAMBLER® Helpline and website, www.800GAMBLER.org, have been resources for thousands of problem gamblers and those recovering from gambling, as well as their friends and families. The 1-800-GAMBLER® helpline is free and confidential, and is available 24 hours a day throughout much of the U.S. The Council focuses on educating the public, training professionals throughout the State, referring problem and disordered gamblers and their families to treatment, and advocating for treatment services for problem and disordered gamblers and their families.

The CCGNJ neither opposes nor endorses legalized gambling. However, the CCGNJ may take positions on various issues surrounding legalized gambling that are in the best interest of problem and disordered gamblers and their families. The CCGNJ educates the residents of the state of NJ to let them know that gambling is a treatable disease, to provide prevention and treatment awareness, in addition to support, treatment and hope available to the problem gambler and their loved ones.



Council on Compulsive Gambling of NJ
 1-800-GAMBLER
SUPPORT. TREATMENT. HOPE.

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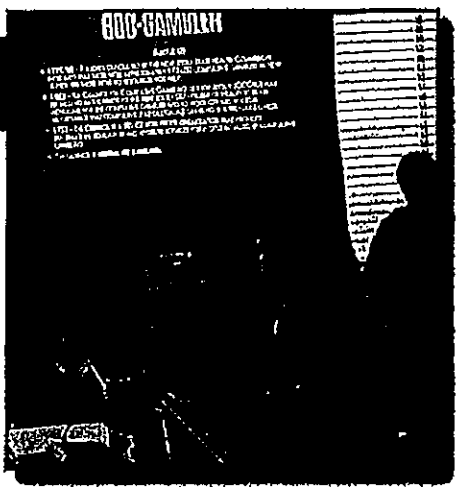
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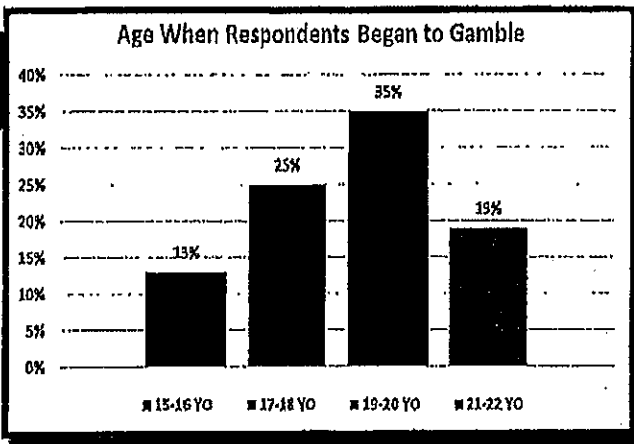
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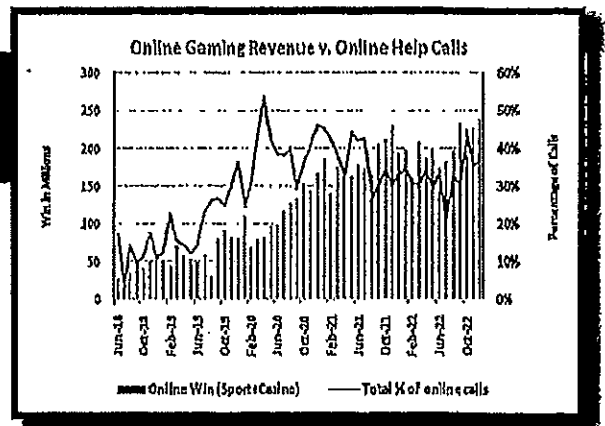


In recent years, New Jersey's gambling culture has become increasingly mainstream with a multitude of betting opportunities via greater access to online gambling platforms. The Ease of Access, Greater Social Acceptance, and Excessive Advertising have contributed to increased gambling activity. A CCGNJ statewide survey identified that nearly 28% believed that easy access to betting apps strongly influenced their betting. Individuals may be enticed by ads glamorizing gambling and minimizing risk. While many may place an initial wager for entertainment, continued activity can morph into a serious addiction resulting in significant life changes, as well as social and financial costs for the gambler and their loved ones. Disordered gambling not only affects lives; too often it takes lives; there is a 20% rate of suicide ideation by those struggling – the highest suicide ideation rate of any addiction.



Gambling Issues are not only present in adults. A 2021 NJ Middle School Risk and Protective Factors Survey identified that 54% of the 7th and 8th grade respondents indicated that they had gambled during the previous year. Teenagers are at an even greater risk of developing a gambling problem than adults, due to the lack of impulse control¹, and likely influenced by gambling's social acceptance and related advertising.

In the spring 2023, the CCGNJ collaborated with Seton Hall University's Stillman School of Business to study online gambling activity among 16-25-year-olds. The study's findings include that of those who gambled, nearly eight in ten (79 percent) began their betting before their 21st birthday, and nearly four in ten of respondents (38 percent) began gambling between the ages of 15 and 18 (see graph).



In 2023 Online/Sports Gaming Revenue* totaled over \$2.9B, an increase of over 2276%² since the legalization of online gambling (2013), followed by Sports Book in 2018. The more money wagered via online platforms and sports, the more calls to 800GAMBLER indicating that more and more people need help. No doubt, our services are needed now more than ever.

¹ New Jersey Middle School Risk and Protective Factors Survey – 2021 Statewide Report.
² The New Jersey Division of Gaming Enforcement.
^{*} Gaming Revenue = monies collected after wagers are paid, but before expenses & taxes are paid.

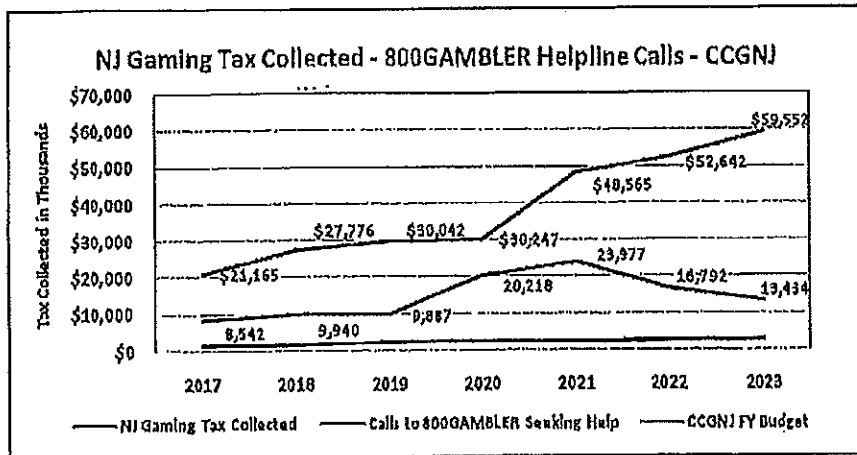
In 2020 gambling television ads totaled \$292M. In 2021, the amount totaled \$725M; Nearly 2 ½ times more than the prior year³. These messages increase the likelihood of state residents potentially developing a gambling problem and can be an accelerator for individuals to relapse and break their gambling sobriety⁴.

The CCGNJ advocates for the following remedies to address excessive advertising:

- Develop a state-sponsored Public Service Announcement focusing on the dark side of gambling.
- Set advertising limits & parameters – like those for drug & alcohol commercials; A CCGNJ statewide survey identified that 59% believe gambling advertising should be subject to federal and/or state regulation.
- Require warning labels re: potential addictive behavior on online gambling sites, at brick-and-mortar casinos and included on gambling advertisements - like those on cigarettes. A CCGNJ statewide survey identified that 70% believe warning labels should appear on all gambling apps, websites, and brick-and-mortar betting locations.

How Does Problem Gambling Funding in New Jersey Compare with Other States?

- New Jersey ranks number three in the country for gross gaming revenue but drops to number 19 of the 42 states that allocate funds to problem gambling treatment and prevention.
- The average per capita allocation of public funds for problem gambling services in states with publicly funded services was 40 cents, whereas New Jersey's per capita public investment was 34 cents.⁵



In 2023 the State of New Jersey collected over \$595M Tax Revenue from Casinos, Internet & Sports Book, compared to the FY24 CCGNJ Budget of \$2.462M – a mere .041% (less than 1%) of tax revenue collected.

³ Barrons Magazine

⁴ Kindbridge Behavioral Health, United Kingdom

⁵ 2021 Survey of Publicly Funded Problem Gambling Services in the United States, National Association of Administrators for Disordered Gambling Services..

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In view of the tax revenue generated, additional funds should be allocated to respond to the growing need to help those with a gambling problem. The CCGNJ received funding from brick-and-mortar casinos and online gambling licenses, but the CCGNJ has never received any tax dollars generated by sports books.



Last year the CCGNJ held 634 Meetings with Government, Business, Grass Roots, Professional, Treatment Organizations and Minority/Underserved Agencies and delivered 4,528 presentations to Faith Based, Older Adult, Adolescent/Young Adults and At-Risk populations, while also participating in many health fairs and conferences. The CCGNJ distributed 55,419 pieces of literature and reached 6,284 individuals through such events. Our 800GAMBLER.org website offers a wide range of resources and materials and received 142,291 hits, while our 1-800-GAMBLER® helpline received 13,191 calls.

In 2023 the CCGNJ celebrated its 40th anniversary with a gala at the New Jersey Law Center. The event honored Arnie Wexler, a notable figure in the problem gambling community and featured a keynote speech by radio/podcast host, Craig Carton.

The fiscal year spanning July 1, 2022, through June 30, 2023, was tremendously successful and productive. The Council performed hundreds of in-person presentations, while also providing virtual workshops and webinars via the Zoom platform. Presentations included topics around problem and disordered gambling, their impact on the family, and the vulnerability to at-risk populations.

The Council also hosted a series of webinars and, in the Spring, instituted an online pre- and post-test process to contribute to the CCGNJ's evidence-based programming.

Webinars offered included:

- Gambling and Gaming in the Latino Community: Creating Awareness;
- Substance Use Addiction and Disordered Gambling: Similarities and Differences;
- Voices of Recovery;
- Personality: Understanding its Connection to Addiction;
- Reclaiming the Brain;
- History of Gambling in NJ: 1978 – 2023; and
- In Plain Sight Uncovering the Warning Signs of a Hidden Addiction

The CCGNJ continued to offer its virtual 30-hour problem gambling training free to New Jersey residents, resulting in 172 participants. This self-paced training awards participants 30 CEU credits upon completion.



In the Spring of 2023, the CCGNJ launched The Cognitive Perspective Restructuring Program (CPR), a program designed to transform youth potential. Two classes consisting of 73 students from two urban school districts completed the CPR Program, which includes education about gambling risks.



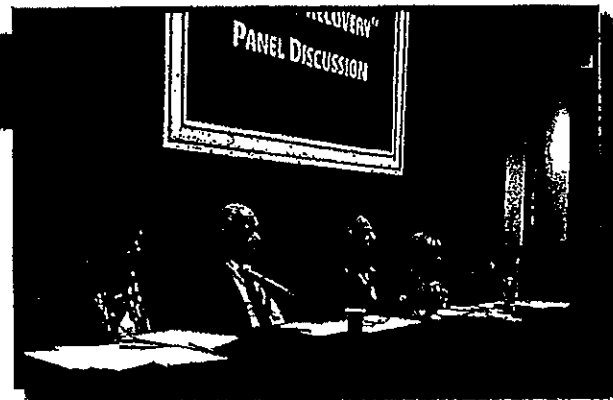
The CCGNJ CPR program's first cohort completed the course, offered at no cost to schools, in mid-June. Forty-Three West Orange High School students finished the program, while Sprout University School of the Arts in Trenton graduated a class of 30. Other schools throughout the state expressed interest in having the CCGNJ bring the CPR program to their students. A train-the-trainer program is currently being developed to expand the program's reach. Over the summer, CPR, delivered in ten 90-minute sessions, was being presented at the Boys and Girls Club of Trenton and Lawrence Township.

Mounting concern about youth gambling prompted New Jersey legislators to introduce a measure, A-5308, to require school districts to provide instruction on risks of compulsive gambling as part of implementation of New Jersey Student Learning Standards in Comprehensive Health and Physical Education. CCGNJ testified in support of this measure.

Youth gambling has been increasing largely through online betting platforms. The CCGNJ assessed the extent of youth gambling of 16-25-year-olds, through a project conducted with Seton Hall University's Marketing and Research Center. This study surveyed youth and young adults between the ages of 16 and 25 and found nearly eight in ten (79 percent) of those who gamble began their betting before they reached the online gambling legal age of 21. Adolescents develop a problem with gambling at a higher rate than adults: between 6-8 percent in youth compared to 1-2 percent in adults. The Executive Summary of the youth gambling study is available at: [Seton-Hall-2023-Executive-Summary-FINAL-2.pdf.org](https://www.setonhall.edu/research/2023/09/20/youth-gambling-study-executive-summary-final-2.pdf)

In September 2022, the CCGNJ hosted its annual statewide (in-person) conference with over 120 people in attendance. Sessions included:

- "Understanding Gambling-Motivated Crime"
- "The Nuance of Mindfulness: Gambling Treatment Implications"
- "Getting to Current Thinking on Gambling and Trauma"
- "Problem Gambling: Voices of Recovery"



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March 2023 was Problem Gambling Awareness Month (PGAM). This year the CCGNJ initiated a "Our Services are Needed Now More than Ever" Campaign for PGAM resulting in a total of nearly 65 presentations during March.

Media Coverage & Public Affairs Initiatives

During FY23, the Council increased communication with the media, contributing to its mission to raise Public Awareness by:

- Participating in three press conferences re: underage gambling;
- Participating in podcasts; and
- Contributing to and was quoted in 38 news programs/articles.

Additional media highlights from this past fiscal year included partnering with Townsquare Media (NJ 101.5), NJ.com, and continuing our partnership with Craig Carton to continue to produce and air a 30-minute radio program and podcast on problem gambling, entitled "Hello My Name is Craig."

The CCGNJ continued its increased communication with the NJ State Legislature via bi-weekly blogs, ongoing distribution of CCGNJ educational materials, newsletters and testimony before legislative committees.

Responsible Gambling

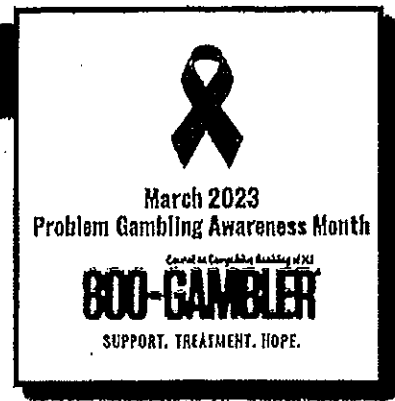
The CCGNJ continued to host quarterly Responsible Gambling Working Group meetings featuring a variety of presentations from industry representatives and operators. The meetings were attended by representatives of the NJ Lottery, NJ Casino Control Commission, NJ Division of Gaming Enforcement, higher education, casino industry and clinical community.

Recognizing the Importance of Responsible Gambling (RG), the CCGNJ added an RG tab to our 800GAMBLER webpage. The CCGNJ continued its participation in monthly Affiliate meetings of National Council on Problem Gambling (NCPG) and attended its annual conference in Washington, DC.

This past year we continued our partnership with the NJ Lottery for their "Not 18 Yet – No Bet" campaign to kick off the school year and the "Gift Responsibly this Holiday Season" press event in December. These annual initiatives are the result of the New Jersey Lottery joining forces with the National Council on Problem Gambling (NCPG), and the International Centre for Youth Gambling Problems and High-Risk Behaviors at McGill University to build public awareness that lottery products are not an appropriate gift for minors.

The Council held ongoing meetings with the New Jersey Division of Gaming Enforcement and Attorney General's office regarding a variety of Responsible Gaming Initiatives, as well as improving the current self-exclusion process. The Council also met with representatives from the Governor's office to educate them about the CCGNJ, problem gambling and recommendations to address a variety of related issues.

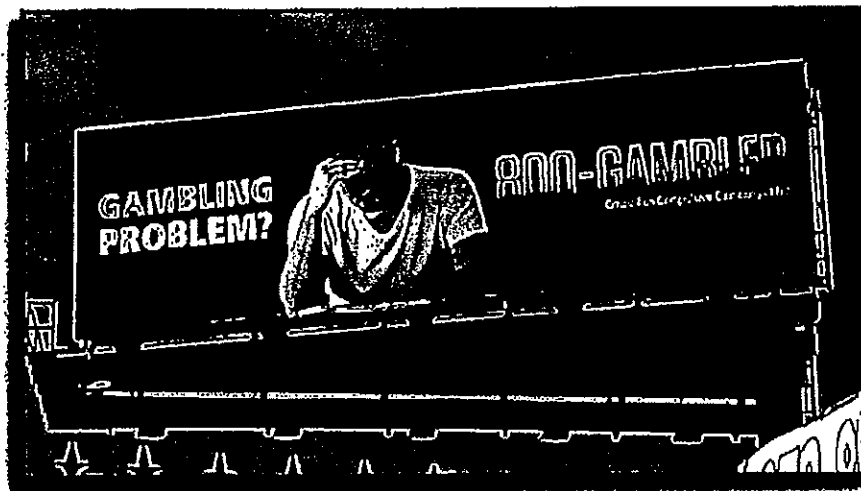
We look forward to the coming fiscal year to continue the momentum of already existing initiatives while also creating new efforts and opportunities to serve the citizens of New Jersey.



During 2023, the CCGNJ's Treatment Provider Network consisted of more than 30 well-trained therapists providing treatment services via teletherapy and in-person offices located throughout the State. Our virtual, self-paced 30-hour training program became increasingly popular, resulting in 172 graduates.

The CCGNJ experienced an increased demand for treatment services that exceeded and exhausted funds in our treatment grant. Given that calls to 800GAMBLER are increasing every year, it is evident that more people need help. It is expected that FY24 funds will also be exhausted and additional funds will be needed to respond to this growing problem.

This past year, the CCGNJ continued to update NJ GEARS Reporting System used to track treatment providers and therapy sessions delivered. Numerous changes were incorporated to make GEARS easier to use and generate more succinct, timely reports. GEARS improvements continue to be an ongoing effort.



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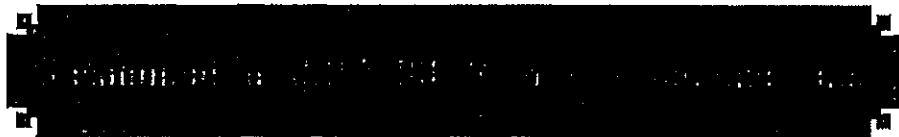
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Walter Gramcko

76x



- 30-Hour Virtual Training Participants: 172
- Conducted 14 Casino Employee Trainings to 252 Individuals



- Distributed 55,419 Pieces of Literature and Promotional Items
 - Over 200 Presentations Delivered to 12,295 Participants
 - Produced 13 Videos Resulting in 15,095,077 Views
 - 533 Meetings Held with 12,535 Professionals



- Radio Advertisement Reach: 19,836,900
- Billboard Views: 156,829,226
- 142,291 Hits to 800GAMBLER Website
- 4,775,415 Social Media Impressions



77x

SUPPORT. TREATMENT. HOPE.



Council on Compulsive Gambling of NJ

2020-2021 FUNDRAISER

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The Status of Gambling & Related Services in New Jersey – 2024

Felicia Grondin, Executive Director

Email: felicia@800gambler.org – Website: www.800GAMBLER.org

Who are we?

The Council on Compulsive Gambling of New Jersey (CCGNJ) is a 501C3 non-profit organization established 40 years ago to heighten awareness, provide professional training/certification opportunities, and maintain a Treatment Provider Network to refer individuals to counseling. The CCGNJ is neutral on gambling – It is neither for nor against – but exists to help individuals with a gambling problem.

Why Our Services are Needed More than Ever

In recent years, New Jersey's gambling culture has become increasingly mainstream with a multitude of betting opportunities via greater access to online gambling platforms. The ease of access, greater social acceptance, and excessive advertising have contributed to increased gambling activity. A CCGNJ statewide survey identified that nearly 28% believed that easy access to betting apps strongly influenced their betting. Individuals may be enticed by ads glamorizing gambling and minimizing risk. While many may initially wager for entertainment, continued betting activity can morph into a serious addiction resulting in devastating life changes, as well as social and financial costs for the gambler and their loved ones. *Disordered gambling not only affects lives; too often it takes lives: there is a 20% rate of suicide ideation by those struggling* – the highest rate of any addiction.

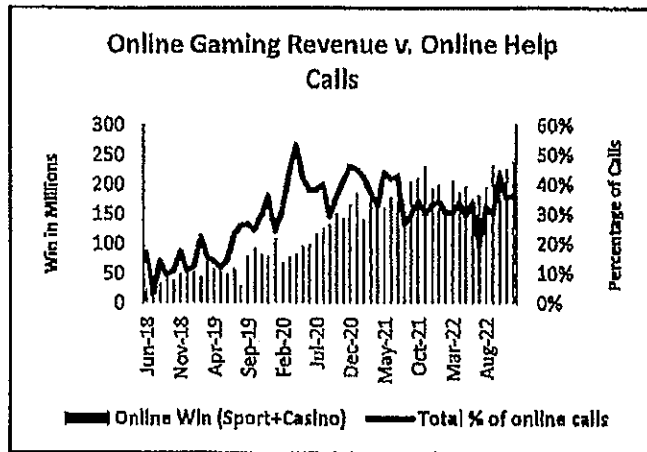
Underage Gambling

Gambling issues are not only present in adults. A 2023 NJ Middle School Risk and Protective Factors Survey identified that over 55% of the 7th and 8th grade respondents indicated that they had gambled during the previous year. Teenagers are at an even greater risk of developing a gambling problem than adults, due to the lack of impulse control¹, and likely influenced by gambling's social acceptance and abundant advertising. Youth exposure to gambling is a predictor of problem gambling later in life.

More NJ Residents Are Gambling & Need Help

In 2023 Online/Sports Gaming Revenue* totaled over \$2.9B, an increase of over 2276%² since legalization of online gambling (2013), followed by Sports Book (2018), resulting in a 277% increase in calls to 800GAMBLER. The more money wagered via online platforms and sports, the more calls to 800GAMBLER indicating that more and more people need help.

No doubt, our services are needed now more than ever.



¹ New Jersey Middle School Risk and Protective Factors Survey – 2021 Statewide Report.

² The New Jersey Division of Gaming Enforcement.

*Gaming Revenue = monies collected after wagers are paid, but before expenses & taxes are paid.

79x

An Explosion of Gambling Television Ads

In 2020 gambling television ads totaled \$292M. In 2021, the amount totaled \$725M, nearly 2 ½ times more than the prior year³. These messages increase the likelihood of state residents to potentially develop a gambling problem and can trigger individuals in recovery to relapse and break their gambling sobriety.⁴

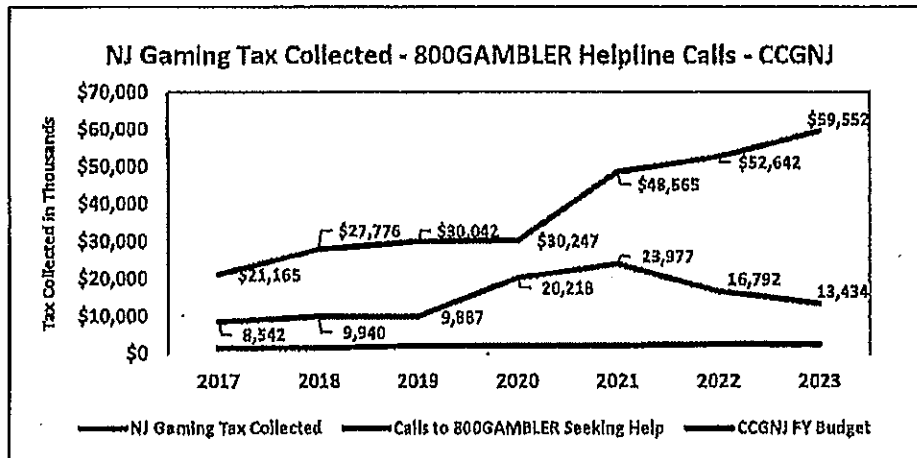
Remedies to Address Excessive Advertising:

- Develop a Public Service Announcement sponsored by the State of New Jersey;
- Set advertising limits & parameters – like those for drug & alcohol commercials; A CCGNJ statewide survey identified that 59% believe gambling advertising should be subject to federal and/or state regulation.
- Require warning labels re: potential addictive behavior on online gambling sites, at brick-and-mortar casinos and included on gambling advertisements - like those on cigarettes. A CCGNJ statewide survey identified that 70% believe warning labels should appear on all gambling apps, websites, and brick-and-mortar betting locations.

How Does Problem Gambling Funding in New Jersey Compare with Other States?

- New Jersey ranks number three in the country for gross gaming revenue but drops to number 19 of the 42 states that allocate funds to problem gambling treatment and prevention.
- The average per capita allocation of public funds for problem gambling services in states with publicly funded services was 40 cents, whereas New Jersey's per capita public investment was 34 cents.⁵

New Jersey Gambling Tax Collected & CCGNJ Budget



In 2023 the State of New Jersey collected over \$595M Tax Revenue from Casinos, Internet & Sports Book, compared to the FY24 CCGNJ Budget of \$2.462M – a mere .41% (less than 1%) of tax revenue collected. In view of the tax revenue generated, additional funds should be allocated to respond to the growing need to help those with a gambling problem. The CCGNJ received funding from brick-and-mortar casinos and online gambling licenses, but the CCGNJ has not received any tax dollars from those collected from sports book.

³ Barrons Magazine

⁴ Kindbridge Behavioral Health, United Kingdom

⁵ 2021 Survey of Publicly Funded Problem Gambling Services in the United States, National Association of Administrators for Disordered Gambling Services.

80x

THE COUNCIL ON COMPULSIVE GAMBLING OF NJ

**Family Influence on
Youth/Young Adult Gambling Behavior & Attitudes
Executive Summary 2024**

This study was conducted in partnership with
The College of New Jersey
June 2024

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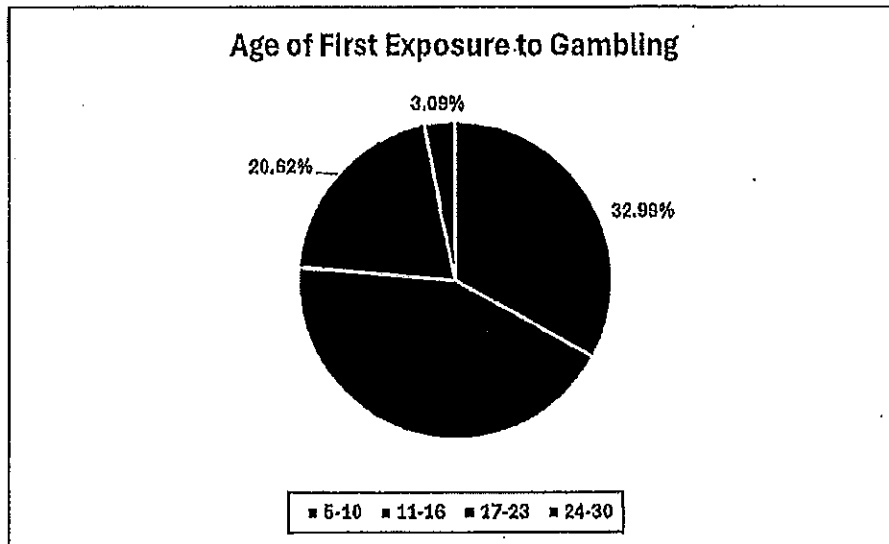
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Executive Summary Family Influence on Youth/Young Adult Gambling Behavior and Attitudes

The Council on Compulsive Gambling of New Jersey (CCGNJ) partnered with students at the College of New Jersey to research the impact of family gambling on youth and young adults. The survey, conducted in the spring of 2024, sought to determine how a family's gambling, including family gambling traditions, influences youth betting behavior/attitudes and how that is manifested later in life. The survey's sample size was 167 with respondents ranging in age from 18-30; all were raised in New Jersey. This study of family impact on youth and young adult gambling attitudes and patterns was undertaken as part of CCGNJ's response to the surge in youth and young adult problem gambling witnessed during the past half dozen years.

A large majority of respondents (85 percent) report their families as having a gambling tradition, ranging from trips to casinos to Lottery scratch-offs to sports wagering. Fathers were the most frequently named family members engaging in gambling (33 percent), followed by mothers at 15 percent. Grandmothers were the third choice at 13 percent.

The most worrisome finding was the early age of exposure to gambling for a large majority of the respondents: more than three in four say their introduction to gambling occurred between the ages of 6 and 16, with a third (33 percent) saying they were introduced to gambling between 6 and 10.

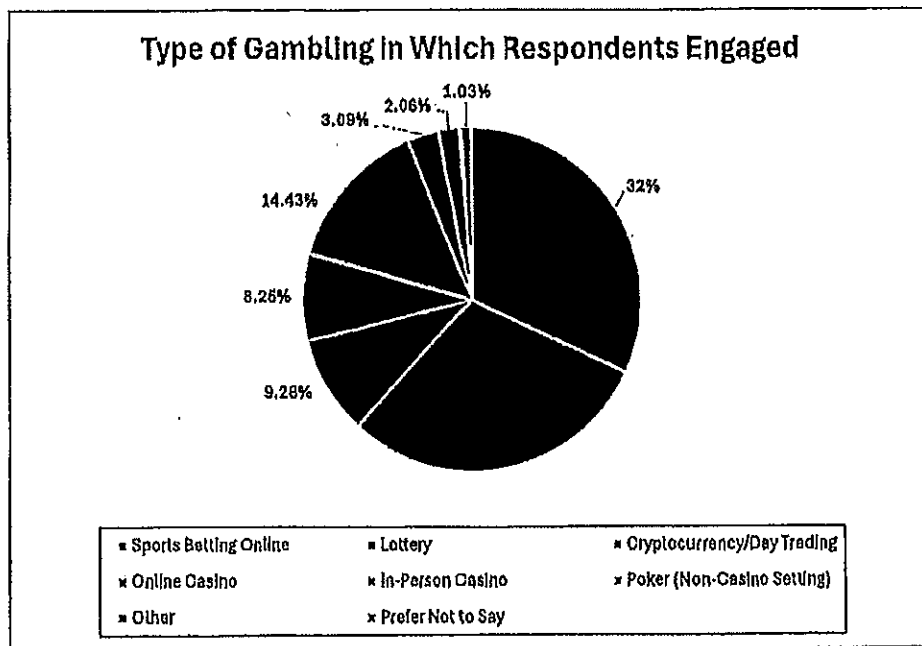


The Lottery was the leading form of gambling families partake in, (43 percent). The cryptocurrency market and day-trading were the second most common at 28 percent, followed by online sports betting at 15 percent.

82x

More than one in four (26 percent) report financial difficulties arising from a family member's gambling. Just under one in five (19 percent) said gambling caused family conflict. Of the respondents, 22 say they themselves experienced financial hardship as a result of their gambling.

Not quite six in ten respondents (59 percent) reported they currently participate in gambling activities such as: online sports betting, lottery, cryptocurrency, day-trading, online casino betting, in person casino gambling, non-casino betting such as poker as well as various other gambling related practices. A third of respondents (32 percent) engage in sports betting. Three in ten (29 percent) play the Lottery. Nearly half (48 percent) say they gamble once a week, and 22 percent report that they gamble three or four times a week.



The survey posed the question of whether participants had tried to stop gambling, to which 36 say they had. Methods used in trying to end gambling included 9 percent contacting CCGNJ's 800-GAMBLER Helpline.

All but one New Jersey county (Cumberland) is represented in the study. Middlesex County had the largest representation at slightly under 10 percent; Camden and Morris were next, at 8 percent.

The study findings illustrate the need for further research on the ramifications of gambling exposure, particularly in light of the recent surge of aggressive advertising targeting younger, more impressionable audience and the ease of access through online betting.

83x

Addendum, Family Influence on Youth/Young Adult Gambling Study

This study, done in partnership between the Council on Compulsive Gambling of New Jersey and the College of New Jersey Department of Counselor Education, received Institutional Research Board approval. The following includes pertinent information about the survey's parameters, related literature, methodology, and findings.

Abstract

The purposes of this study in to gain information about familial patterns and their relation to gambling behavior in young adulthood. By using an anonymous survey format, participants were able to provide information regarding how prevalent or non-prevalent familial patterns and displays of gambling have affected their relationship with gambling as an adult.

Literature Review

Gambling has gained popularity with adolescents, young adults and adults. Access has become much easier with new applications and online options for gambling. Results from a study showed that "early onset" gamblers tended to be male, single and have a maximum income of \$77,000 annually. In looking at adolescents in particular, researchers show that likelihood of succumbing to peer pressure is greater than in adulthood. More research on the familial impact that problematic gambling has on an individual is needed.^a

Materials

Researchers used an anonymous online survey format, Prolific, to obtain and record results from participants. Through funding we were able to give participants an \$8 reward for their participation. The participant cap is at 450. Age range was 18-30.

Methodology

Obtaining the participant pool began with us reaching out to colleges and alumni associations to get participants. The idea was to put out a QR code on a flyer that would lead to the survey. Then participants would receive a \$15 Amazon gift card. However, this would require us to obtain their email, taking from the anonymity. Switching to the Prolific platform allowed us to maintain anonymity since they get paid through the site. This allowed us to reach a broader population. We set up disqualification criteria including the state that they reside in not being New Jersey as well as if they have a familial gambling history. Only the researchers will have access to the full results of the data obtained from the participants.

Results

Survey participants were recruited from all New Jersey counties with the most responses from residents of Middlesex ($n = 16$), Bergen ($n = 15$), and Union ($n = 15$) counties. Almost half of the participants were between 26 and 30 years of age (49.7%; $n = 83$), followed by 31.1% of respondents indicating their age was between 22 to 25 years. Regarding gender identity, the majority identified as cisgender female ($n = 99$) or cisgender male ($n = 59$) accounting for 59.3% and 35.3% of responses, respectively. A significant number of participants identified as Caucasian/White ($n = 100$; 59.9%), followed by individuals who identified as Black, which was 28 individuals (16.8%). Other participating individuals identified as Latin/o/a/e, East Asian, South Asian, Middle Eastern/North African, Native Hawaiian or other Pacific Islander, or Biracial/Multiracial. The majority of participants identified as non-Hispanic (85.6%; $n = 143$), with 10.2% of participants identifying as Hispanic ($n = 17$) and 4.19% of participants either preferring not to say or they did not answer the question ($n = 7$).

Familial Exposure

Qualification for participation in our study required that respondents had exposure to gambling behavior within their family, either immediate or extended cohorts. When identifying whom in their family individuals witnessed gambling, "Father" was indicated the most frequently with 56 responses (33.5%). The next most popular selection was "Mother" from 16.2% of participants ($n = 27$). For those who currently engage in gambling behaviors, respondents ($n = 98$) noted that their earliest recollection of exposure to gambling was between the ages of 11 and 16 years ($n = 42$; 42.9%), followed by exposure between the ages of 5 and 10 years of age ($n = 32$; 32.7%). In addition, participants were asked whether their family practiced gambling-related traditions (e.g., trips to a casino, receiving scratch-offs as gifts, betting on sporting events). For this, 84.4% of participants indicated that their family did have traditions connected to gambling behaviors ($n = 141$).

84x

Participants were also asked to identify which activities their family member(s) who gambled engaged in. The most frequent activity was the lottery ($n = 71$; 42.5%), with popular subsequent selections being in-person casinos ($n = 46$; 27.5%) and sports betting online ($n = 25$; 15.0%). Sports betting in-person, cryptocurrency/ day-trading, online casinos, poker (non-casino setting), and "other" were each under 6% ranging from 1 individual (0.6%) to 9 (5.4%). With this, we followed up by asking whether said gambling activities led to a variety of negative consequences. While around half of participants ($n = 88$; 52.7%) stated that their family member's gambling behavior caused negative outcomes, about a quarter ($n = 44$; 26.3%) said it led to financial distress/debt and 19.2% ($n = 32$) responded that it caused familial conflict.

Current Gambling Behavior

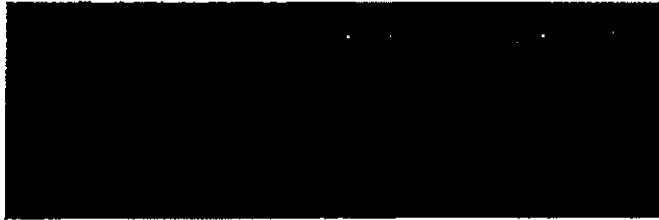
Survey participants who currently engage in gambling activities were asked to describe the type of activities they engaged in the most frequently as well as how often they engaged in gambling behavior. 31 individuals (32.0%) noted they engaged in sports betting online, followed by lottery ($n = 29$; 29.9%), in-person casinos ($n = 14$; 14.4%), and cryptocurrency/day-trading ($n = 9$; 9.3%). When asked whether their gambling had led to negative consequences, 22.7% responded that it created financial distress/debt ($n = 22$), 4.1% had familial conflict ($n = 4$), and the majority had no negative effects on their life ($n = 71$; 73.2%). As for the frequency of gambling, about a quarter ($n = 24$; 24.8%) engaged in it twice a year, 22.7% once a month ($n = 22$), 21.6% 3-4 times a week ($n = 21$), 19.6% once a week ($n = 19$), 6.2% once a day or more than once a day ($n = 6$), and 4.1% only once a year ($n = 4$).

Limitations

Issues arose when finding a participant pool. The first choice in gathering participants via QR code in schools limited the population to college students/alumni. There was also difficulty in getting schools to respond. By using Prolific, we had a more organized way to obtain participants but were limited in possible participants due to location. Also, anyone who participated needs to have access to the Internet as well as a United States official form of identification, potentially eliminating the ability to obtain more rounded data. We also had an age limit for this survey. The low end started at 18 so we did not have to worry about parental consent for participation. The age went up to only 33. Time limits have left us with accepting a sample of 189 participants rather than the 450 we wanted.

Conclusion

The findings of this study provide reliable evidence that familiar exposure to gambling practices during childhood and adolescence significantly influences gambling behaviors in adulthood. This was clearly demonstrated through the meticulous analysis and interpretation of data yielded from our data sample of 168 participants who fall within the range of 18-30 years of age. Through this research, tangible outcomes were achieved which showed that familiar exposure to gambling during participant's formative years shaped individual's inclinations, preferences and likelihood of engaging in gambling activities in adulthood. Many study participants reported that they currently participate in gambling activities such as; online sports betting, lottery, cryptocurrency, day-trading, online casino betting, in person casino gambling, non-casino betting such as poker as well as various other gambling related practices. One of the remarkable revelations of this research is that a majority of the participants have gambling related traditions and rituals which they have carried over from their youth into adulthood. This clearly illustrates the likelihood that familiar exposure to gambling during formative years can serve as a catalyst for heightened engagement with gambling activities in adulthood. Our study emphasizes the imperative need for further research on the ramifications of gambling exposure, particularly in light of the recent surge of aggressive advertising targeting younger, more impressionable audiences.



**Online Gambling in New Jersey
Amongst 16-25-Year-Olds
Executive Summary**

This study was conducted in partnership with Seton Hall University's
Stillman School of Business
June 2023

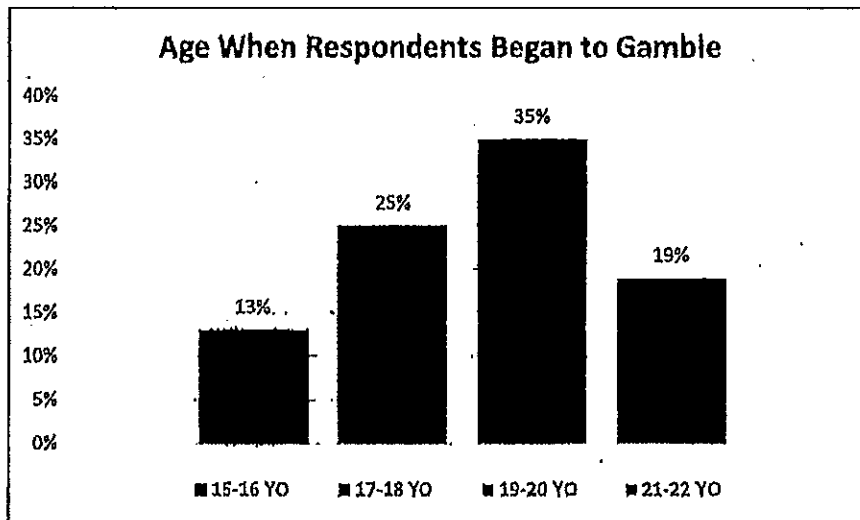
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86x

Online Gambling in New Jersey Amongst 16-25-year-olds Executive Summary

The Council on Compulsive Gambling of New Jersey (CCGNJ) partnered with Seton Hall's Center on Market Research to assess the prevalence of online betting among 16-25-year-olds in New Jersey. The study, conducted in the spring of 2023, will help guide CCGNJ as it develops messages about the risks of gambling tailored for this age group.

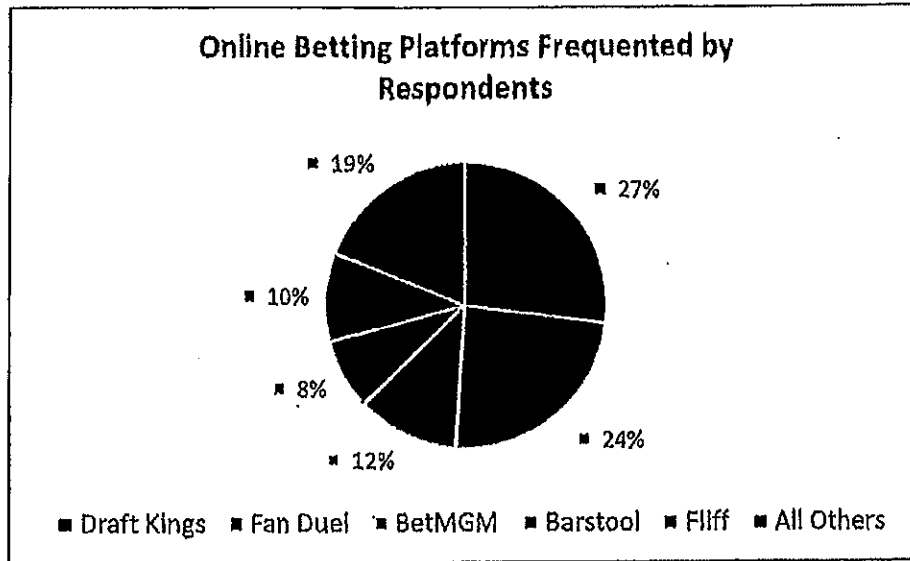
A survey was distributed to the targeted age group in the state and data was collected from 158 respondents. One of the questions posed was "At what age did you begin to gamble?" Of those indicating that they have gambled, the following responses were collected:



The study's objectives include understanding how youth are accessing online betting despite the legal age being 21 and sought to identify loopholes that allow underage access to online gambling. One of the study's most striking statistics is that of those who gambled, nearly eight in ten (79 percent) began their betting before their 21st birthday. Nearly four in ten (38 percent) began gambling between the ages of 15 and 18.

Other findings revealed that most online betters are male and represent a significant majority of online sports betting customers. The main influences as to why individuals in this age group gamble are friends, the desire to win money and to have fun.

87x



For those who believe they may have a gambling problem, two in three (67 percent) said they would self-exclude; that is, to voluntarily register with the NJ Division of Gambling Enforcement (NJDE) to eliminate the ability to place wagers at New Jersey casinos and online platforms in the future. Self-exclusion can be activated by visiting the NJDE's website at www.njportal.com/dge/selfexclusion.

Additional resources can be found by visiting CCGNJ's website at <https://800gambler.org/information-and-resources/>. Just under one in five (19 percent) said they would call the 800-GAMBLER Helpline seeking help to end their gambling.

Perceptions About Gambling and Advertising Exposure

The project inquired about respondents' perceptions of gambling. Responses included:

- "The easiest investment ever;"
- "A chance to win big;"
- "A good way to burn money;"
- "Gambling is a fun way to stay up on sports."

As would be expected for people between 16 and 25 years old, their exposure to gambling ads came largely through social media. More than a third (36 percent) said they viewed gambling ads on social media seven times or more each week; another third (33 percent) responded that they saw gambling ads between four and six times on a weekly basis.

88x

Characteristics of Problem Gambling

The Seton Hall study presented two fictional cases of problem gambling to illustrate behavior commonly found in people facing this issue and how they can regain control of their lives. These stories, though not of actual bettors, present examples of the behavior commonly found amongst problem gamblers ages 16-25 years old.

Profile #1 - 'Frank' is making a good living and begins regularly betting. Over four years, he amasses substantial credit card debt as a result of his gambling. His family has an intervention and persuades him to call 800-GAMBLER, which refers him to Gamblers Anonymous meetings.

Profile #2 - A 19-year-old college student, 'Jason', accesses Fliff, a gambling app that does not verify the bettor's age. Jason ends up stealing money from his parents to perpetuate his gambling. He eventually acknowledges his gambling problem but is initially embarrassed to seek help. Only after seeing an 800-GAMBLER Tik Tok video with people his age discussing their problem gambling does he visit the CCGNJ website.

This scenario has value by demonstrating that when crafting a PSA or other content about problem gambling, the messenger and the platform are as important as the message.



Gambling Prevalence in New Jersey

Executive Summary

Commissioned by:
The Council on Compulsive Gambling of New Jersey
June 2022

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90x

Gambling Prevalence in New Jersey

Executive Summary

Overview

The Council on Compulsive Gambling of New Jersey (CCGNJ) commissioned YouGov to conduct a statewide survey on gambling prevalence in the spring of 2022. YouGov sent the survey via email to 1,002 New Jersey adults from May 15 to June 8, with demographics reflecting the state's population, and with a 3.1 percent margin of error.

The statewide survey was undertaken in response to gambling's growing presence in the state, and the worsening toll gambling is taking on New Jersey individuals and families. Online betting apps, sportsbook, excessive gambling advertising and promotions collectively entice people to gamble and, increasingly, to bet beyond their means.

Gambling Frequency & Intended Amount Wagered

The survey explored betting frequency, finding that 8 percent of respondents gamble daily. The percent of those who gamble two to three times a week is 21 percent, according to the survey. Twenty-seven percent of people making between \$10,000 and \$49,000 bet multiple times a week, which indicates that people who can least afford to gamble do so with the greatest frequency.

Nearly one quarter of respondents (24 percent) say they gamble more than they intended. Young adults exceed their intended amount at a higher percent: 40 percent of those in their 20s and 35 percent of those in their 30s bet more than they intended. Again, people who can least afford to gamble bet more than intended than people in higher income brackets, with 34 percent of people making between \$10,000 and \$49,999 not adhering to the caps they set for themselves. Men and women were separated by one percentage point on this issue, with women at 24 percent and men at 23 percent.

Respondents were asked about the behavior known as "chasing," which is the tendency to bet again after winning or losing money while gambling in an attempt to win more money or recover betting losses by placing more bets. In the case of those who win a wager, 46 percent of respondents say they have a strong desire to bet again. Younger adults are more likely to chase wins: Nearly two in three of people (65 percent) in their 20s say they are likely to bet again after winning, and 57 percent of people in their 30s say they are inclined to bet again after a win. The study found that more than one in three adults (35 percent) have a strong desire to recoup betting losses. Over half (54 percent) of younger adults – those between 21 and 39 – express a strong desire to bet again after losing.

Gambling Impact on Lives, Desire to Stop Wagering & Income Dependency

The survey asked if gambling had a negative impact on respondents' lives. 9 percent say family was adversely affected by gambling; 13 percent name mental health; and 23 say their finances were negatively impacted.

Three in ten (30 percent) say there are times they want to completely stop gambling. Younger adults are most likely to express this, with 46 percent of those in their 20s and 40 percent of people in the 30s agreeing with this statement. In terms of income, the highest percent saying that at times they would like to stop gambling were those making between \$10,000 and \$49,999.

Another area the survey examined focused on attitudes about gambling as inflation rises. Findings indicate that inflation leads some people to gamble in an attempt to supplement their income. The survey found that 15 percent of respondents consider betting-related activities to be a major source of their monthly income. The percentages are markedly higher for people between the ages of 21 and 39: more than one in three (36 percent) of people in their 20s indicated gambling is a major source of their earnings, as compared to one in four (25 percent) of individuals in their 30s.

Gambling Enticements

The survey also sought to identify factors which entice people to gamble. The findings include that easy access to one's phone or computer is a contributing factor for 28 percent of

respondents. Three in ten identify incentives and/or promotions as an influence on their gambling. The high volume of gambling advertising is another factor, and two in three (66 percent) agree that such marketing encourages gambling in those who can least afford it. Asked if they find gambling ads entertaining, more than six in ten (61 percent) say they do not enjoy gambling ads. Nearly half (47 percent) agree that betting ads target youth.

The growing volume of gambling advertising prompted nearly six in ten (59 percent) to express support for limiting gambling ads, akin to the restrictions placed on tobacco products and alcohol. More than eight in ten (82 percent) support warning labels for gambling similar to the surgeon general's warning that appears on cigarettes and other tobacco products.

On most questions in the survey, education level, which ranged from high school to post-graduate, did not bear greatly on the responses.

Other key findings:

- 82 percent agree that gambling can become an addiction similar to addiction to alcohol or other drugs.
- Half (50 percent) agree that the state should allocate more funding for problem gambling and for education programs about gambling.
- More than one in five (22 percent) bet as an escape from despair, depression, anxiety, or guilt.
- More than half (52 percent) identify 800-GAMBLER as the best resource in the state to find problem gambling support services. 5 percent say they turned to 800-GAMBLER for help.
- When asked about services provided by 800-GAMBLER, 56 percent name help for people with a gambling problem and 26 percent identify it as a source for raising awareness about gambling issues.



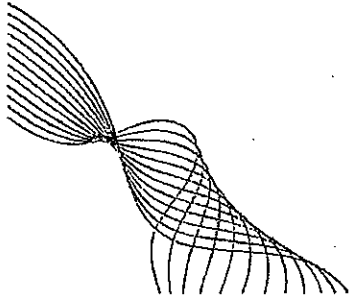
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DAVID L. REBUCK
ASSISTANT ATTORNEY GENERAL
DIRECTOR

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ATLANTIC CITY, NJ 08401
140 EAST FRONT STREET
P.O. BOX 047
TRENTON, NJ 08625

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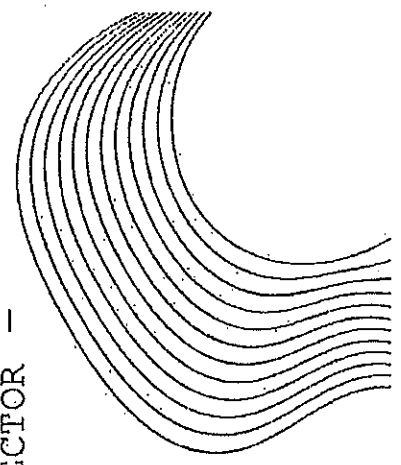
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800-GAMBLER[®]

99x

- FELICIA GRONDIN, MPA, CPM - EXECUTIVE DIRECTOR -

EMAIL: FELICIA@800GAMBLER.ORG

WWW.800GAMBLER.ORG



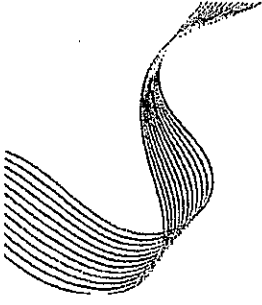
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800-GAMBLER[®]



- 1979/80 - A SURVEY CONDUCTED BY THE NEW JERSEY STATE HEALTH COMMISSION INDICATED THAT THERE WERE APPROXIMATELY 175,000 DISORDERED GAMBLERS IN NEW JERSEY, YET THERE WERE NO RESOURCES FOR HELP.
- 1982 - THE COUNCIL ON COMPULSIVE GAMBLING OF NEW JERSEY (CCGNJ) WAS ESTABLISHED AT THE BEHEST OF THE NEW JERSEY DEPARTMENT OF HEALTH TO BE AN ADVOCATE FOR THE PROBLEM GAMBLER AND TO WORK TOWARD SOCIETAL ACCEPTANCE THAT DISORDERED (PATHOLOGICAL) GAMBLING IS A TREATABLE ILLNESS.
- 1983 - THE COUNCIL IS A 501C3 NON-PROFIT ORGANIZATION THAT PROVIDES INFORMATION, EDUCATION AND REFERRAL SERVICES FOR PEOPLE AFFECTED BY PROBLEM GAMBLING
- THE COUNCIL IS NEUTRAL ON GAMBLING.

100x

THE COUNCIL ON COMPULSIVE GAMBLING OF NJ
800-GAMBLER



■ HELP PROBLEM GAMBLERS AND THEIR FAMILIES

■ FOR OVER 40 YEARS

■ ESTABLISHED TREATMENT PROVIDER NETWORK FOR CLIENT REFERRALS

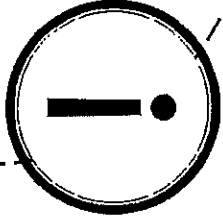
■ HEIGHTEN AWARENESS ABOUT PROBLEM AND DISORDERED GAMBLING

■ 40+ YEARS OF EXPERIENCE = CCGNJ IS AN ESTABLISHED AUTHORITY ON PROBLEM GAMBLING

■ PROVIDE PROFESSIONAL TRAINING AND CERTIFICATION OPPORTUNITIES

THE COUNCIL ON COMPULSIVE GAMBLING OF NJ
800-GAMBLER

Gambling Facts



1-3% OF THE ADULT POPULATION OF THE
U.S. HAS A GAMBLING PROBLEM. (3 X
HIGHER IN NJ)

SURVEYS SHOW THAT APPROXIMATELY 10% -
15% OF AMERICAN YOUTH HAVE EXPERIENCED
GAMBLING-RELATED PROBLEMS

RECENT STATISTICS INDICATE THAT MORE
THAN HALF OF CALLS TO 800GAMBLER ARE
FROM THOSE 34 YEARS OLD AND YOUNGER

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Inc. - 2024
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PROBLEM GAMBLING IS CLASSIFIED AS A
NON-SUBSTANCE RELATED ADDICTION IN THE
DIAGNOSTIC AND STATISTICAL MANUAL OF
MENTAL DISORDERS (DSM-5) - THE
AUTHORITATIVE SOURCE FOR CLINICIANS

ADOLESCENT PROBLEM GAMBLING IS HIGHER
THAN ADULTS

102x

LEGALIZED GAMBLING:

A SIGNIFICANT REVENUE GENERATING RESOURCE

GAMBLING PROLIFERATION IN NEW JERSEY

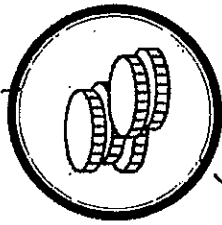
- CASINO - EST. 1978
- INTERNET - EST. 2013
- SPORTS BOOK - EST. 2018

2023 TOTAL REVENUE: \$5.8B*

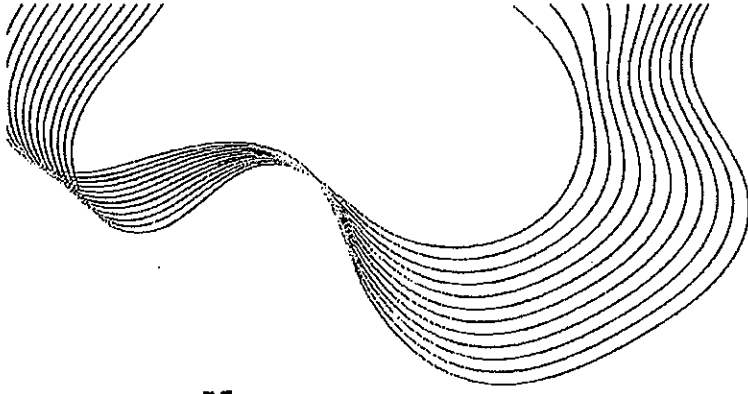
*TOTALS REFLECT CASINO, INTERNET & SPORTS BOOK REVENUE BEFORE PAYMENT OF TAXES

THE COUNCIL ON COMPULSIVE GAMBLING OF NJ
800-GAMBLER

{SOURCES: DIVISION OF GAMING ENFORCEMENT}
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103x



New Jersey Online & Sports Betting Wins

(Revenue) *

INCREASE IN ONLINE & SPORTS

WAGERS

2018 - 2023 = 2,276%

- 2018 -
- \$276M
- 2019 -
- \$745M
- 2020 -
- \$2.18B
- 2021 -
- \$2.4B
- 2022 -
- \$2.9B

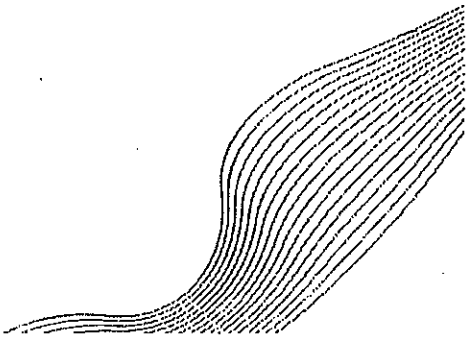
2020* GAMING REVENUE (WIN) = MONIES
 \$1.4B COLLECTED AFTER WAGERS ARE PAID, BUT BEFORE EXPENSES & TAXES

BEFORE EXPENSES & TAXES \$2.9B ID.

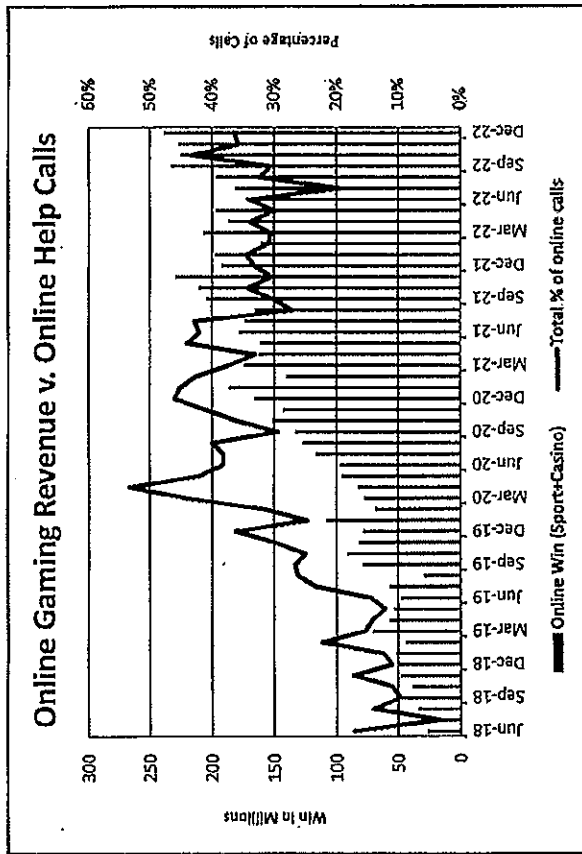
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104x



THE TRUE TALLY OF NJ'S GAMBLING TOLL



CALLS TO 800-GAMBLER INCREASED BY 277% SINCE SPORTS BETTING WAS LEGALIZED.

THE CCGNJ DOES NOT RECEIVE ANY FUNDS FROM SPORTS BETTING TAX

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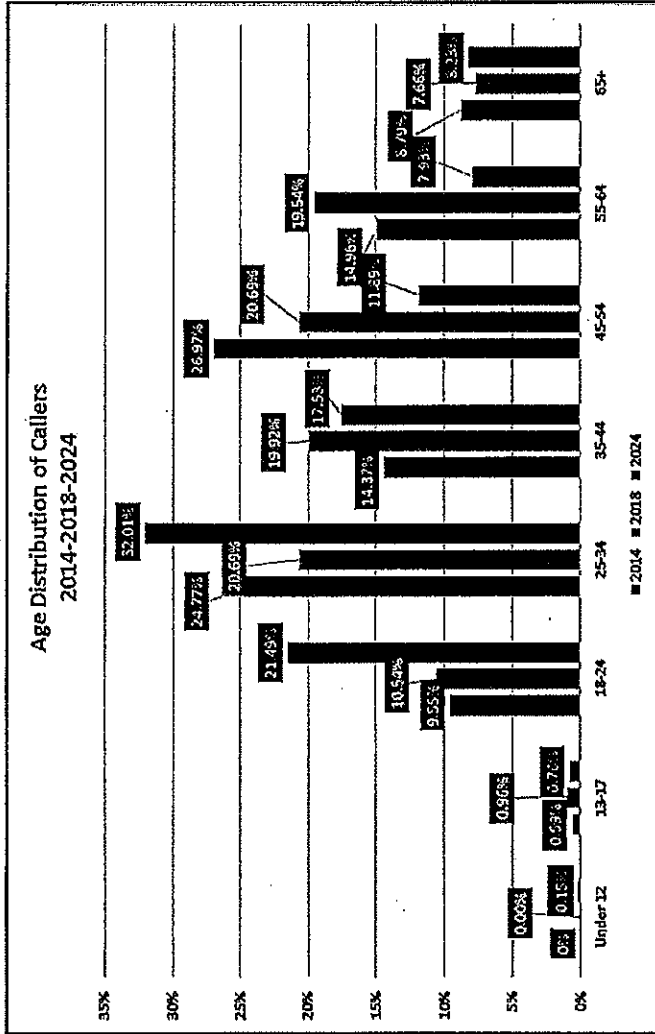
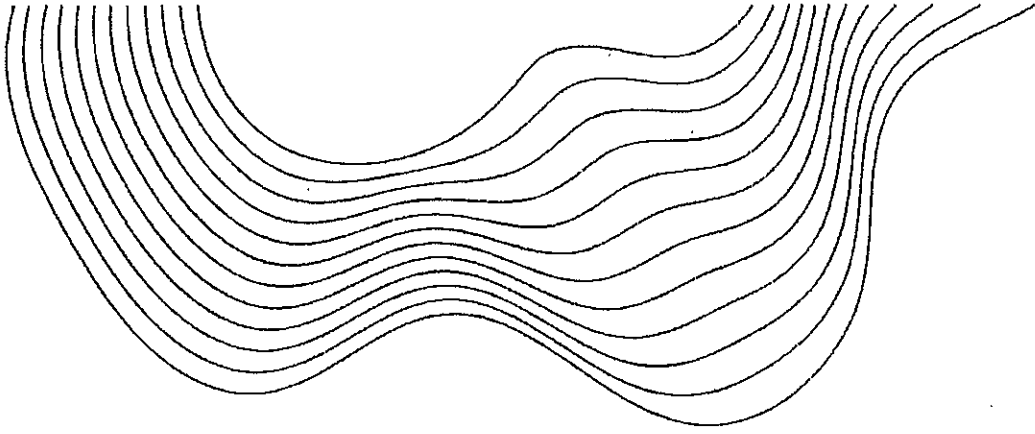
REVENUE

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105x

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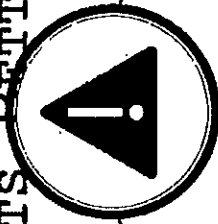
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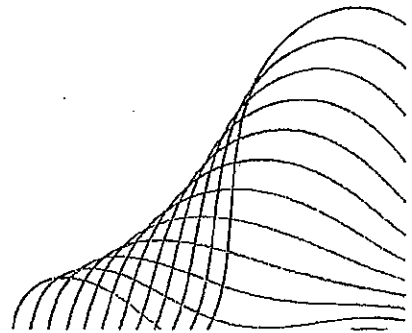
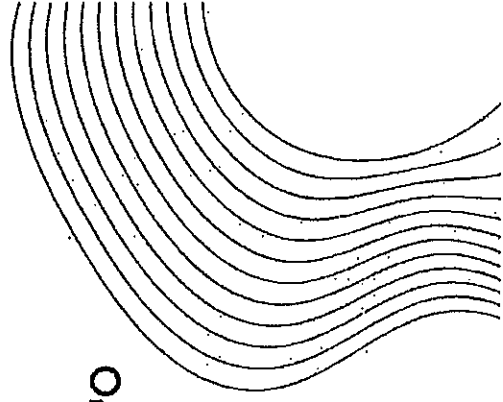
100% OF CALLS TO THE 800-GAMBLER HELPLINE FROM
THOSE 25 YEARS OLD OR YOUNGER WERE FROM YOUNG
MEN.

107x

THE MAJORITY OF CALLS WERE RELATED TO
SPORTS BETTING.



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800-GAMBLER

YOUNG KIDS GAMBLE BECAUSE:

- THEY ARE COMFORTABLE WITH ■ TECHNOLOGY ■ SOCIALLY ACCEPTED
- KIDS ARE ALREADY ENGAGED IN GAMING ■ HIGHLY ADVERTISED
- (A PRECURSOR TO GAMBLING) • MANY YOUNG PEOPLE RESORT TO
- IT IS WIDESPREAD EASILY ACCESSIBLE ■ ILLEGAL GAMBLING SITES

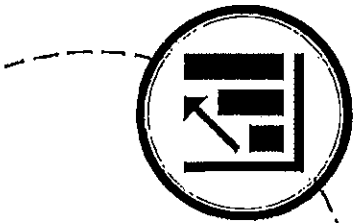
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2023 NJ MIDDLE SCHOOL RISK AND PROTECTIVE FACTORS
SURVEY

OVER 55% OF 7TH AND 8TH GRADE RESPONDENTS
GAMBLED DURING THE PREVIOUS YEAR

21% OF MIDDLE SCHOOL STUDENTS BET ON SPORTS IN THE PAST
YEAR

109x



THE COUNCIL ON COMPULSIVE GAMBLING OF NJ
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STUDY OF ONLINE GAMBLING
AMONG 16-25 YEAR-OLDS

110x

FY2023 STUDY CONDUCTED WITH SETON HALL UNIVERSITY - "ONLINE GAMBLING BY 16-25 YEAR-OLDS IN NEW JERSEY" FOCUSED ON THE FREQUENCY OF ONLINE GAMBLING AND REASONS WHY THEY MAY GAMBLE. DATA REVEALED THAT:

- 70% OF THE RESPONDENTS REPORTED THEY GAMBLED ONLINE; OF THOSE:
- 79% INDICATED THEY GAMBLED ONLINE GAMBLING BEFORE THE LEGAL AGE OF 21
- 38% STARTED ONLINE GAMBLING BETWEEN AGE 15 - 18.
- 80% INDICATED THEY DO NOT HAVE A PROBLEM WITH GAMBLING; AND
- MOST YOUNG ADULTS DO NOT CONSIDER SPORTS BETTING TO BE GAMBLING.



THE COUNCIL ON COMPULSIVE GAMBLING OF NJ
800-GAMBLER[®]
STUDY OF FAMILY INFLUENCE ON YOUTH GAMBLING

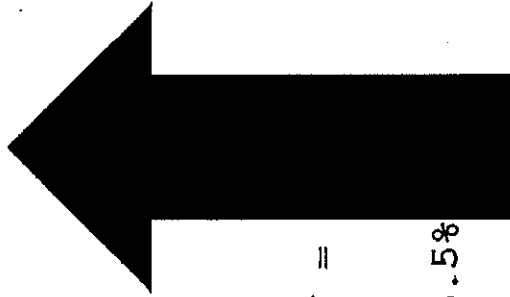
FY2024 STUDY CONDUCTED BY ~~MEMBERSHIP WITH THE COUNCIL OF NEW JERSEY~~ - FAMILY INFLUENCE ON YOUTH/YOUNG ADULT GAMBLING BEHAVIOR & ATTITUDES SOUGHT TO DETERMINE HOW A FAMILY'S GAMBLING, INCLUDING FAMILY GAMBLING TRADITIONS, INFLUENCES YOUTH BETTING BEHAVIOR/ATTITUDES AND HOW THAT IS MANIFESTED LATER IN LIFE.

THE SURVEY RECEIVED RESPONSES FROM INDIVIDUALS RAISED IN NJ BETWEEN THE AGES OF AGE 18-30; DATA REVEALED THAT:

- 85% OF THE RESPONDENTS INDICATED THEIR FAMILIES AS HAVING A GAMBLING TRADITION (RANGING FROM TRIPS TO CASINOS TO LOTTERY SCRATCH-OFFS TO SPORTS WAGERING)
- 75% OF RESPONDENTS WERE EXPOSED TO GAMBLING BETWEEN THE AGES OF 6 AND 16; 33% WERE INTRODUCED TO GAMBLING BETWEEN AGES 6 AND 10
- FATHERS WERE THE MOST FREQUENTLY NAMED FAMILY MEMBERS ENGAGING IN GAMBLING (33%), FOLLOWED BY MOTHERS AT 15%
- GRANDMOTHERS WERE THE THIRD CHOICE AT 13%

111X

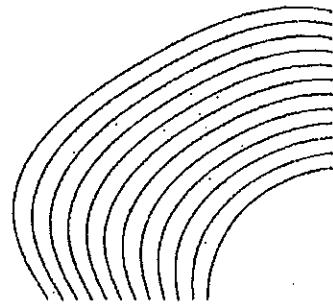
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800-GAMBLER

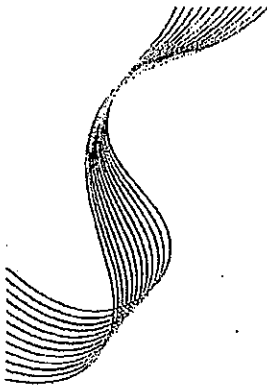


DEMAND FOR TREATMENT DOLLARS

- TOTAL SESSIONS FY23 - 5,135 - PERCENTAGE INCREASE YOY =
- TOTAL SESSIONS FY24 - 4,441 - PERCENTAGE INCREASE = 23.5%

112x





THE COUNCIL ON COMPULSIVE GAMBLING OF NJ

800-GAMBLER®

COST OF GAMBLING PUBLICATION ADS

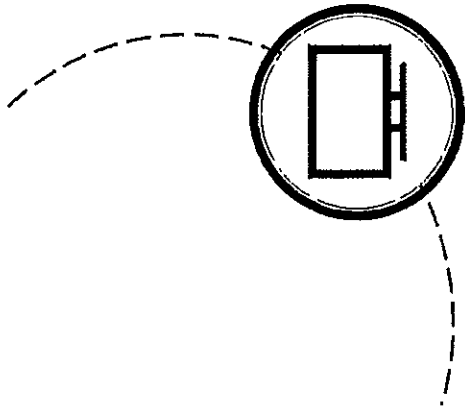
{BARRON'S MAGAZINE}

2020 - \$292M

2021 - \$725M (2 1/2 X MORE THAN 2020)

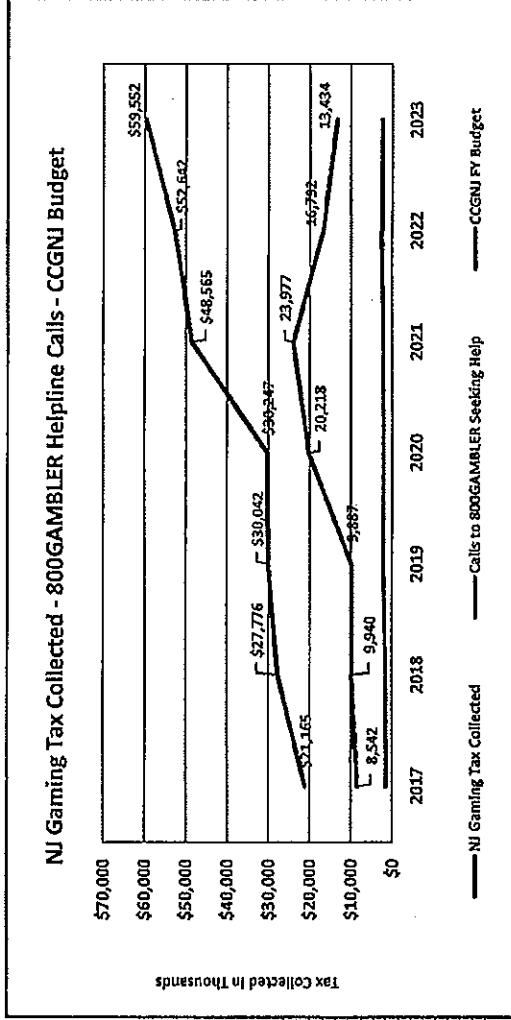
- ADVERTISING IS EVERYWHERE & THE PUBLIC IS BOMBARDED WITH COMMERCIALS, INCLUDING OFFERS FOR FREE BETS, LINES OF CREDIT, ETC.
- INCREASED LIKELIHOOD FOR INDIVIDUALS TO DEVELOP A GAMBLING PROBLEM
- KINDBRIDGE BEHAVIORAL HEALTH (IN THE UK) IDENTIFIED INCESSANT ADVERTISING IS AN ACCELERATOR FOR INDIVIDUALS TO RELAPSE AND BREAK THEIR SOBRIETY FROM GAMBLING

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THE COUNCIL ON COMPULSIVE GAMBLING OF NJ
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IN 2023 THE STATE OF NEW JERSEY COLLECTED TAX REVENUE OF OVER \$595M*

COMPARED TO THE FY24 CCGNJ BUDGET OF \$2.462M

A MERE .41% (LESS THAN 1%) OF TAX REVENUE COLLECTED HAS BEEN ALLOCATED TO THE CCGNJ

114x

HOW DOES CCGNJ SPEND CASINO TAX

REVENUE?



- Prevention via Education & Public Awareness
- Referrals to Support Groups & Treatment



rts

- 800GAMBLER Helpline
- Statewide Presentations
- Statewide Event Participation • Educational Programs
- National Council on Problem Treatment Provider Network Gambling • Paid Treatment for those

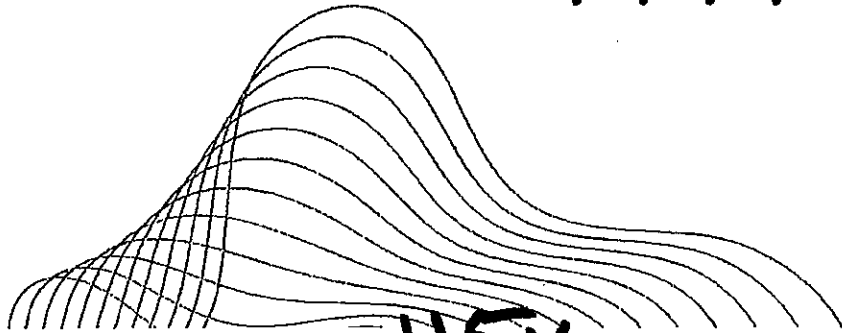
Affiliate Membership & Struggling

Participation



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HOW DOES PROBLEM GAMBLING FUNDING IN NEW JERSEY COMPARE WITH

OTHER STATES?

NEW JERSEY RANKS NUMBER THREE IN THE COUNTRY FOR GROSS GAMING REVENUE

BUT DROPS TO NUMBER 19 OF THE 42 STATES THAT ALLOCATE FUNDS TO PROBLEM GAMBLING TREATMENT AND PREVENTION.

AVERAGE PER CAPITA ALLOCATION OF PUBLIC FUNDS FOR PROBLEM GAMBLING SERVICES IN STATES WITH PUBLICLY FUNDED SERVICES WAS 40 CENTS, WHEREAS NEW JERSEY'S PUBLIC INVESTMENT WAS 34

CENTS.

116x

THE COUNCIL ON COMPULSIVE GAMBLING OF NJ
800-GAMBLER[®]

SURGE IN HELPLINE CALLS SINCE LEGALIZATION OF SPORTS BETTING =
INCREASE OF 277%

117x

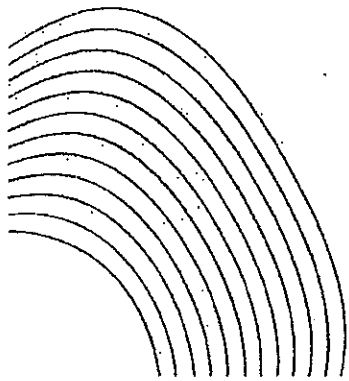
RESULTING IN AN INCREASED DEMAND FOR CCGNJ SERVICES

ALTHOUGH OVER \$2.9B IN SPORTS BETTING TAX REVENUE WAS GENERATED
{SINCE 2018}

(SOURCE: NJ DIVISION OF GAMING ENFORCEMENT)



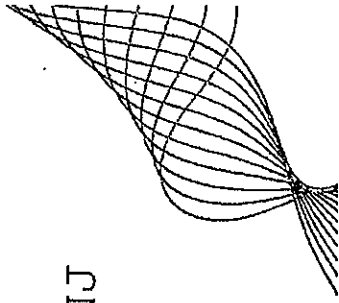
NO SPORTS BETTING TAX REVENUE WAS DIRECTED TO THE CCGNJ



THE COUNCIL ON COMPULSIVE GAMBLING OF NJ
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ISSUES OF CONCERN

- INCREASE IN HELPLINE CALLS -
 MORE NJ RESIDENTS NEED HELP
- CONTENT & FREQUENCY OF
 GAMBLING ADVERTISING (YOUTH
 EXPOSURE)
- LIMITED PUBLIC AWARENESS
 ABOUT GAMBLING'S DARK SIDE
- EXISTENCE OF ILLEGAL GAMBLING
 SITES
- PREDOMINANCE OF UNDERAGE
 GAMBLING
- NEED FOR ADDITIONAL CCGNJ
 FUNDING

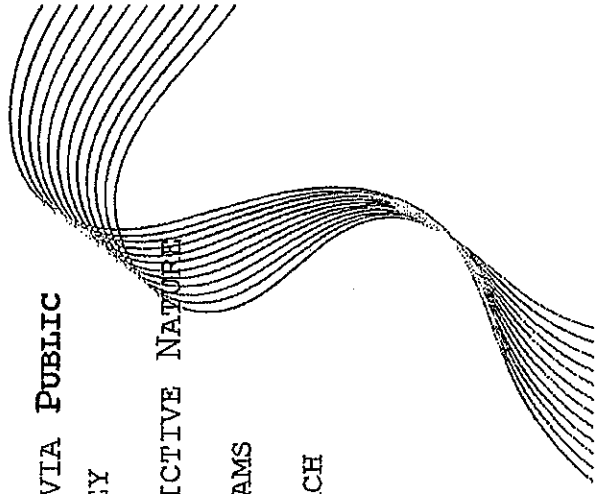


THE COUNCIL ON COMPULSIVE GAMBLING OF NJ
800-GAMBLER

WHAT CAN WE DO TO ADDRESS PROBLEM GAMBLING?

- 1 - GREATER PUBLIC AWARENESS OF GAMBLING'S "DARK SIDE" VIA PUBLIC SERVICE ANNOUNCEMENTS SPONSORED BY THE STATE OF NEW JERSEY
- 2 - REQUIRE WARNING LABELS RE: GAMBLING'S POTENTIAL ADDICTIVE NATURE
- 3 - INCLUDE GAMBLING ADDICTION EDUCATION IN SCHOOL PROGRAMS
- 4 - INCREASE CCGNJ BUDGET TO EXPAND SERVICES AND OUTREACH

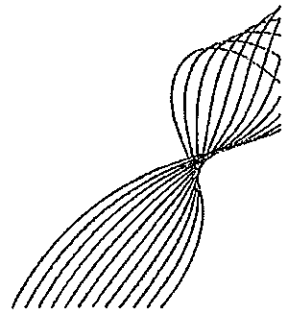
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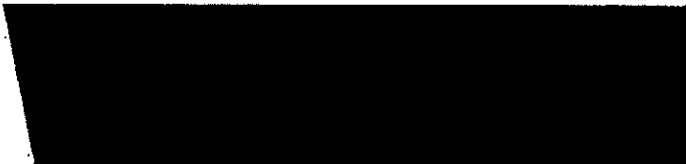


THE COUNCIL ON COMPULSIVE GAMBLING OF NJ
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**THANK YOU FOR PROVIDING US
WITH THE OPPORTUNITY TO
MEET WITH YOU TODAY!**





MEMORANDUM

TO: Members of the **Senate State Government, Wagering, Tourism & Historic Preservation Committee** and the **Assembly Tourism, Gaming and the Arts Committee**

FROM: Hilary Chebra, Manager, Government Affairs, *CCSNJ*

RE: **Impact of Online Sports Betting on South Jersey**

DATE: October 24, 2024

Chairman and members of the committee, thank you for the opportunity to provide testimony on the economic and job impacts of sports betting in New Jersey.

The gaming and hospitality industry has long been a cornerstone of Atlantic County's economy, serving as a major driver of jobs, tourism, and local revenue. Atlantic City, in particular, relies heavily on its casinos and entertainment venues to attract visitors, generate business activity, and support a wide range of local industries, from restaurants to retail. This sector is vital not only for the livelihoods of thousands of South Jersey residents but also for the region's broader economic stability. While we see positive revenue contributions from sports betting, we are concerned about trends that threaten the long-term sustainability of this critical industry.

Since the 2018 Supreme Court decision to lift the federal ban on sports betting, New Jersey has successfully positioned itself as a leader in the industry. The revenue generated through sports betting has provided a valuable stream of income for the state. According to the Division of Gaming Enforcement's latest report, the September 2024 revenues for internet gaming set records at \$208.1 million. However, brick-and-mortar gaming revenues lagged behind. Land-based returns for September were 6.5 percent below 2023, the lowest since the pandemic. Year-to-date, brick-and-mortar revenues were flat year-over-year; \$2.15 billion compared to \$2.17 billion for 2023.

While it's important to recognize that while the state's sports betting industry has thrived, we remain concerned about the decline in foot traffic to South Jersey's brick-and-mortar casinos. This trend poses a growing challenge for the casino and hospitality sectors, which have traditionally relied on in-person patrons for revenue.

Atlantic City's gaming industry employs approximately 22,000 South Jersey residents, approximately 21,000 of which are from the seven most counties of South Jersey. With fewer visitors traveling to casinos due to the convenience of sports betting, there is an increasing concern about job loss in South Jersey's and the impact it would have on the South Jersey region as a whole.

The convenience of mobile and online sports betting platforms has significantly reduced the need for bettors to visit physical casinos. While this shift has boosted state revenue, it has had a direct impact on the number of visitors who support the state's casinos, restaurants, hotels, and local businesses.

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**CHAMBER OF COMMERCE
SOUTHERN NEW JERSEY**
Connecting the region since 1873

The CCSNJ recognizes that sports betting, particularly in its digital form, is here to stay and provides significant economic benefits for the state. However, we believe that the success of online platforms must be balanced with efforts to preserve the viability of physical casino locations and the local businesses they support.

It is essential that policymakers work closely with industry leaders to find ways to prioritize the health of the state's brick and mortar casinos, and therefore reinvest in the long-term sustainability of the region. The CCSNJ stands ready to assist in working on policies that help to ensure the health of the gaming industry, South Jersey jobs and its economy.

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Testimony respectfully submitted by Senator Kristin Corrado (R-40)

To Chairman Beach and my esteemed colleagues on the Senate State Government, Wagering, Tourism & Historic Preservation Committee and members of the Assembly Tourism, Gaming and the Arts Committee,

I would first like to thank Chairmen Beach and Moen for holding this hearing on such an important topic. Since its nationwide allowance and adoption by many states, sports betting has become woven into the fabric of our society. When done properly and responsibly, wagering on athletic competitions can add excitement and be a fun way to enhance the fan experience. The legalization of sports betting has also provided numerous benefits to our great state, aiding in the revitalization of Atlantic City and our horse racing industry and providing additional revenues to help New Jerseyans.

Unfortunately, not all of what has come from the legalization of sports betting has been positive, and this form of gambling is not always done properly and responsibly. While there are numerous resources for those who struggle with gambling addiction, there has been another group suffering from the rise of sports betting across the nation, student-athletes.

According to a study done by the NCAA, 1 in 3 "star athletes" in sports where betting is most prevalent receive threats and abuse by bettors. This is unacceptable. These threats, often heaved over social media, either publicly or through private messages, can take a toll on the mental health of these athletes who can be as young as 17. One student-athlete received a message saying "You deserve to get unalive for blowing my bet," while another received a message stating "I hope your dog gets cancer." Even more concerning, is that the NCAA found that the female student-athletes were targeting with abuse at higher rates when compared to men of the same sport.

As legislators, our first reaction when we see a problem is to begin working on a solution. My solution to this serious problem is S-3080, a bipartisan bill sponsored by myself and Senator Joe Cryan. This bill would ban player-specific proposition bets, commonly known as "prop bets," on college sports. Thirty-eight states offer legal gambling on sports, and eighteen of those thirty-eight have a similar ban in place. According to a new study released this month by the NCAA, those states have reported fewer issues of harassment of student-athletes.

New Jersey was the leader on the legalization of sports betting and New Jersey must also be the leader on knowing how to keep student-athletes safe from this unacceptable harassment which they are facing.

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