

Involuntary illegal Gambling: Consequences of Legalization

Gillian Russell

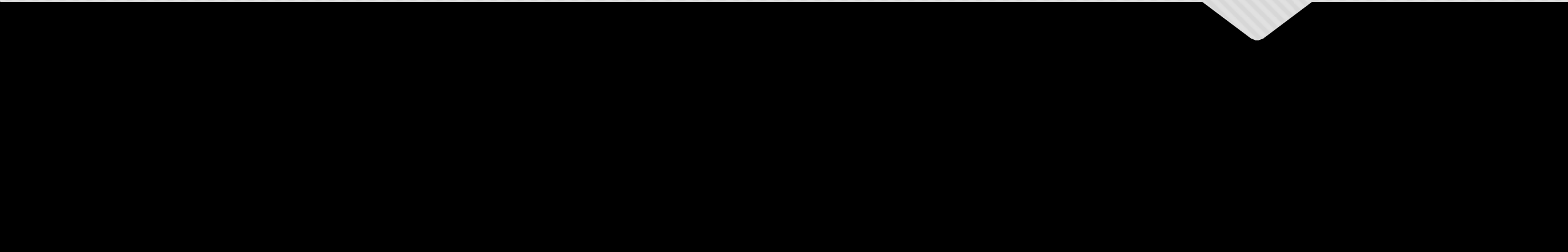
Assistant Research Professor



PennState



**Show of hands do you think
the following things legal
and regulated gamble on
in Pennsylvania**



Online 50/50 Tickets

Betting on Animal Fighting

Online Bingo

Charity Poker Night

Skins Betting

**Now show of hands for the
following ads is this legal
and regulated gambling in
Pennsylvania.**

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NO DEPOSIT REQUIRED

USE PROMO CODE: **GANC130**

14

YEARS ONLINE

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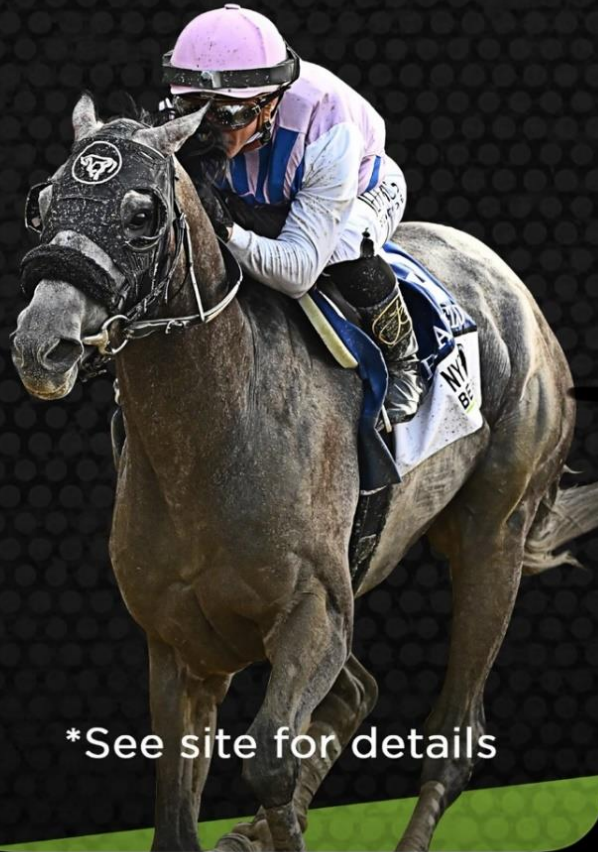
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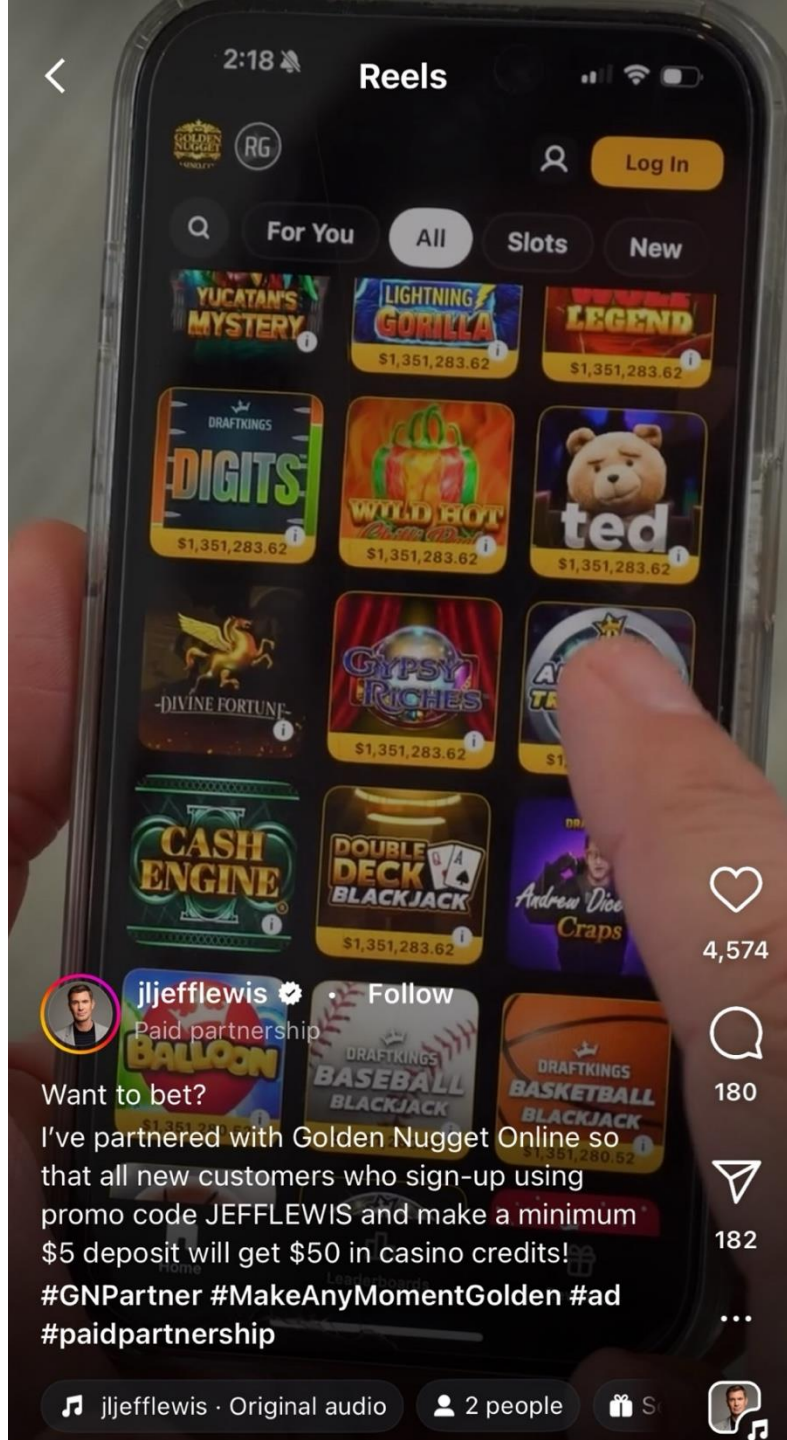
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100% Deposit MatchUp to \$200
Use Code **APPLE200**



*See site for details



2:18

Reels

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For You

All

Slots

New

YUCATAN'S MYSTERY

LIGHTNING GORILLA

LEGEND

\$1,351,283.62

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DIVINE FORTUNE

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CASH ENGINE

DOUBLE DECK BLACKJACK

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4,574



180



182



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CASH, GLORY!**



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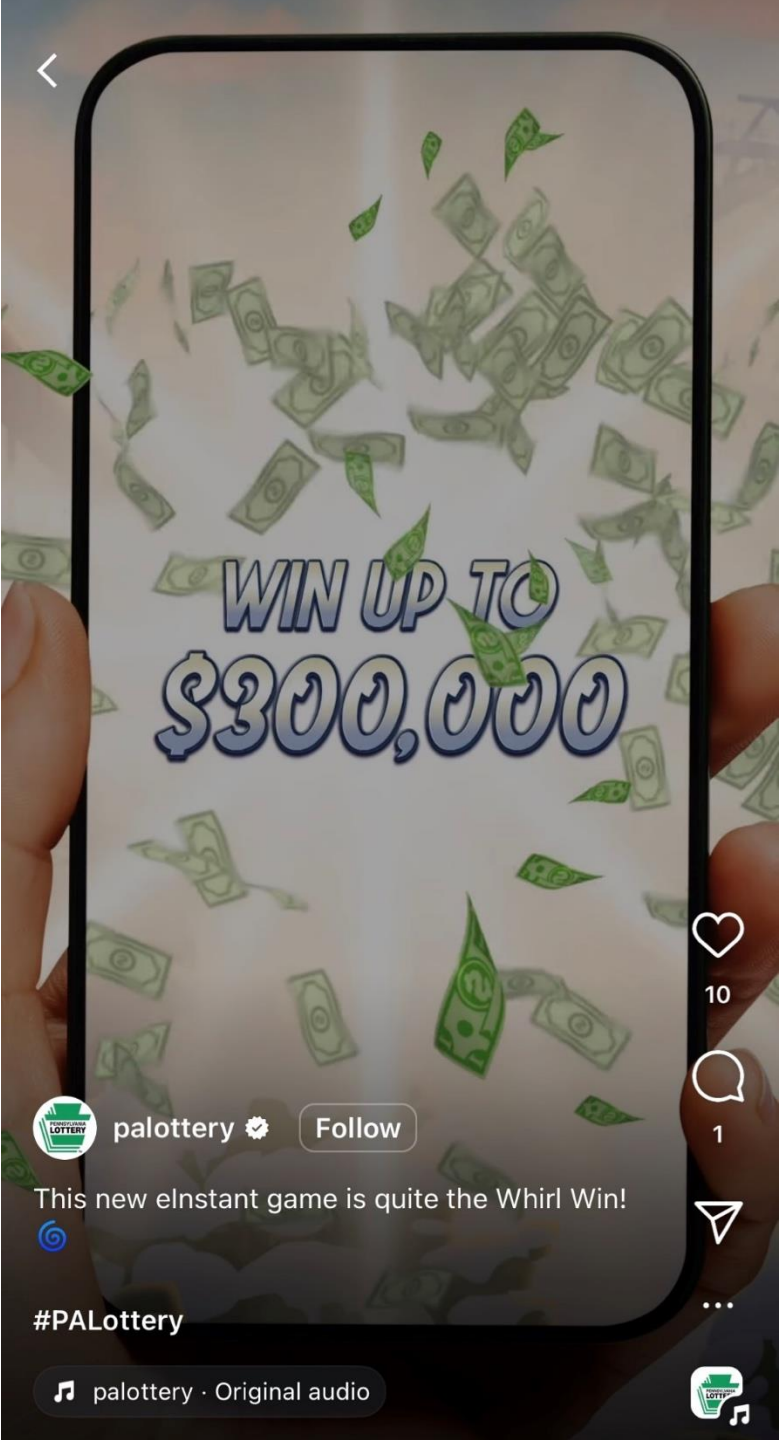
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\$300,000



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1





With my code

DMM

TO GET EXCLUSIVE



BENEFITS

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- ✓ Welcome bonus
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- ✓ Guess & win on Bonus Hunt
- ✓ Exclusive bonus drops
- ✓ Youtube giveaways

BeGambleAWARE.org

Don't think of gambling as a way to make money. The venue is using gambling to make money.

It's not designed to work the other way around. Over time you will give away more money than you receive!

Think of gambling as an entertainment expense - just like buying a movie ticket.

Only gamble with money you can afford to lose. Gamble within your weekly entertainment budget, not with your phone bill or rent budget.

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IMPERIAL
88

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 - Set a time limit in advance
 - Never chase your losses
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 - Take frequent breaks
- Don't drink or use drugs when gambling

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(AZ) Call 1-800-NEXT-STEP for text "NEXT-STEP" to 53342; (DE) Call the DCGP Helpline at 888-850-8888 or visit www.deproblemgambling.org; (IA) Call 1-800-BETS-OFF; (LA) In partnership with Bossier Casino Venture, Inc. d/b/a Margaritaville Resort Casinos; (OH) In partnership with Dayton Real Estate Ventures, LLC d/b/a Hollywood Gaming at Dayton Raceway.



633



How did you do?

Legal

Non-Legal

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3 CARDS, CASH, GLORY!

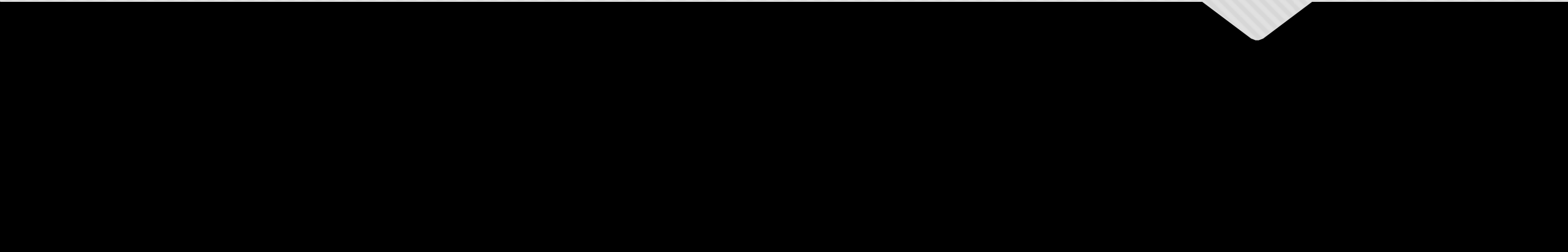
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bydcasino Every hand is a new chance to cash in, play Blackjack today!

#casino #onlinecasino #cryptocasino #blackjack #gambling #dealer #21

**How well did you do? How
did you decide what is
legal?**



Definitions

Legal Gambling

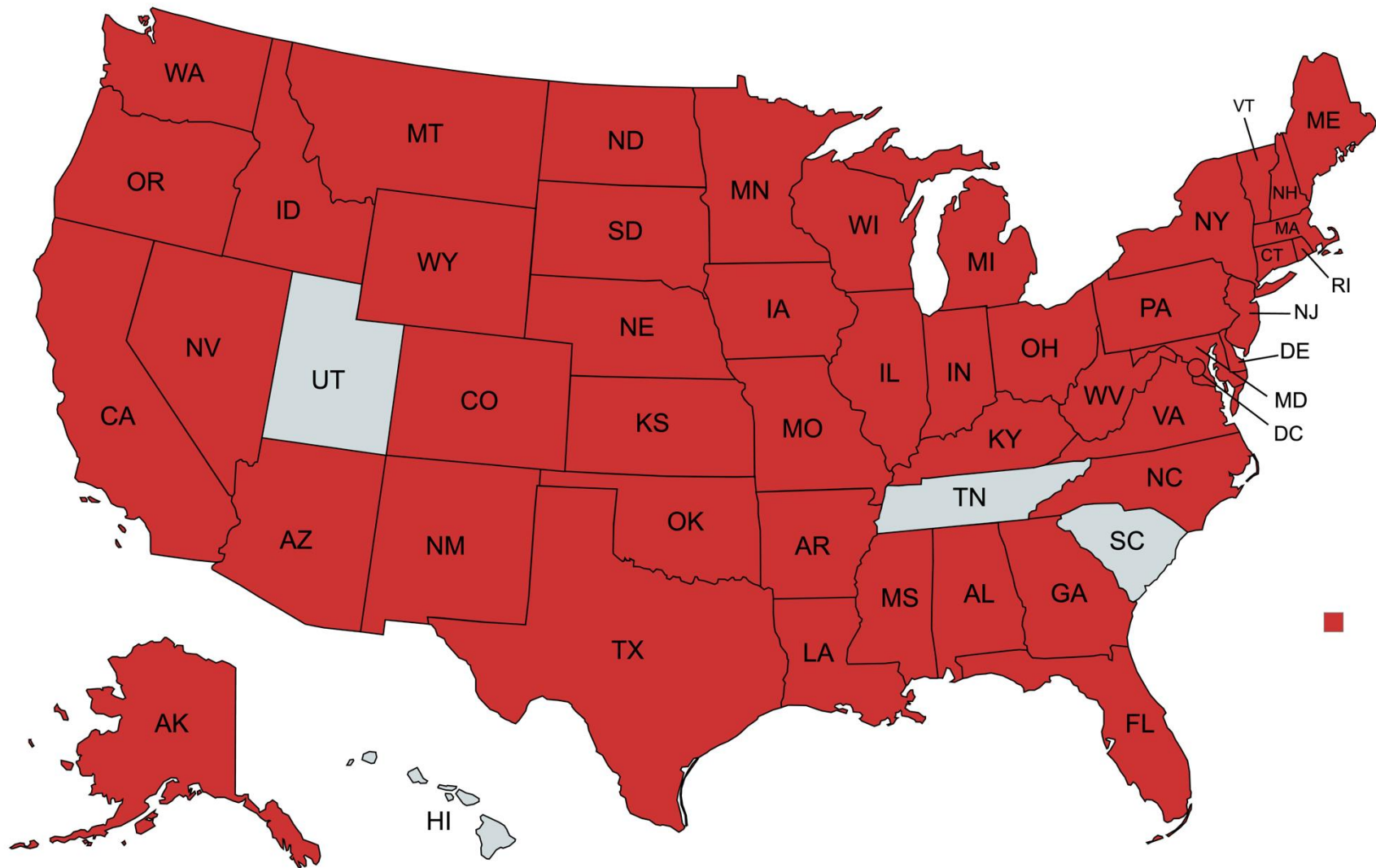
Any gambling that is engaged in that is legal and regulated in that jurisdiction

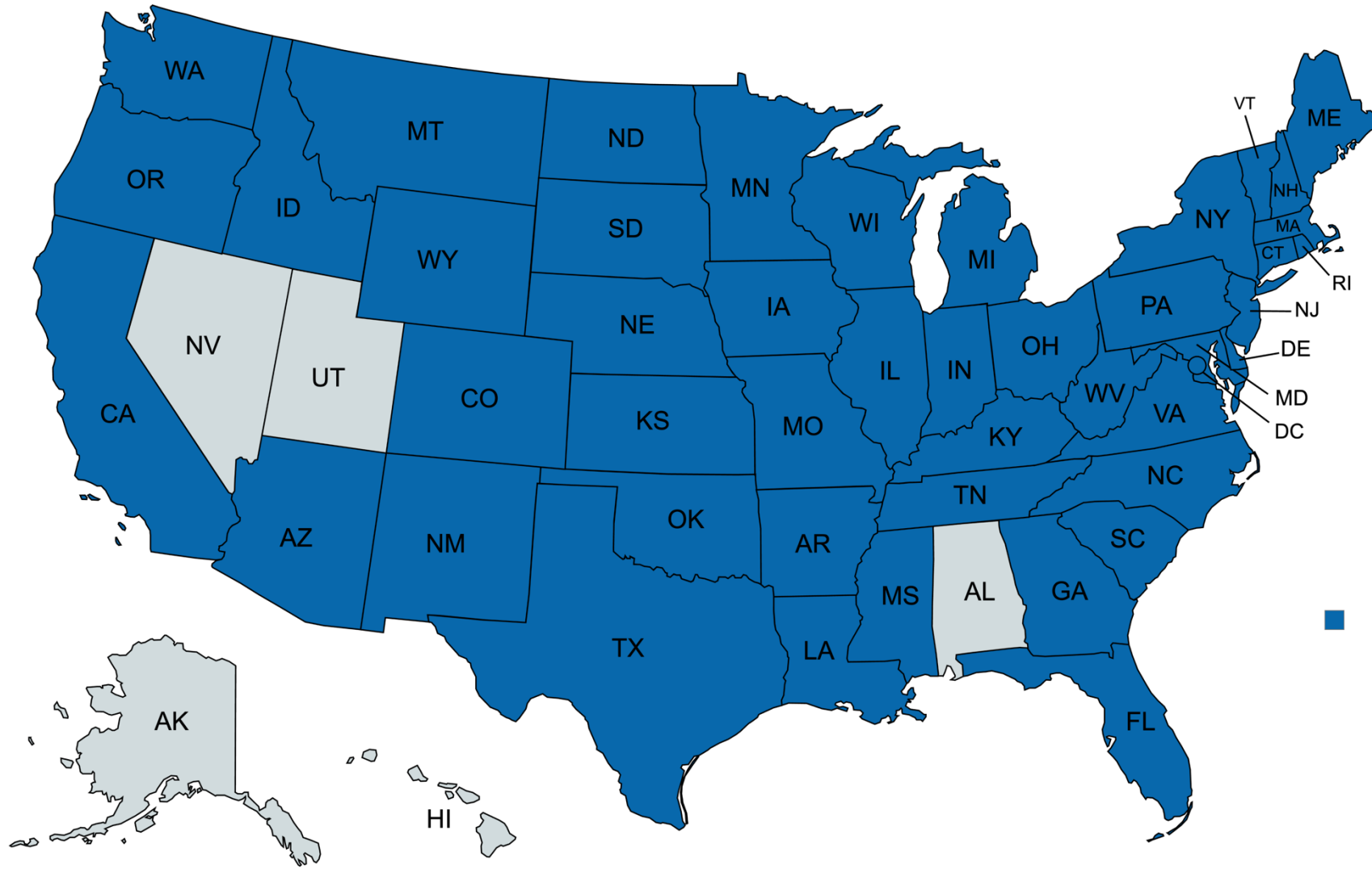
Illegal/Unregulated Gambling

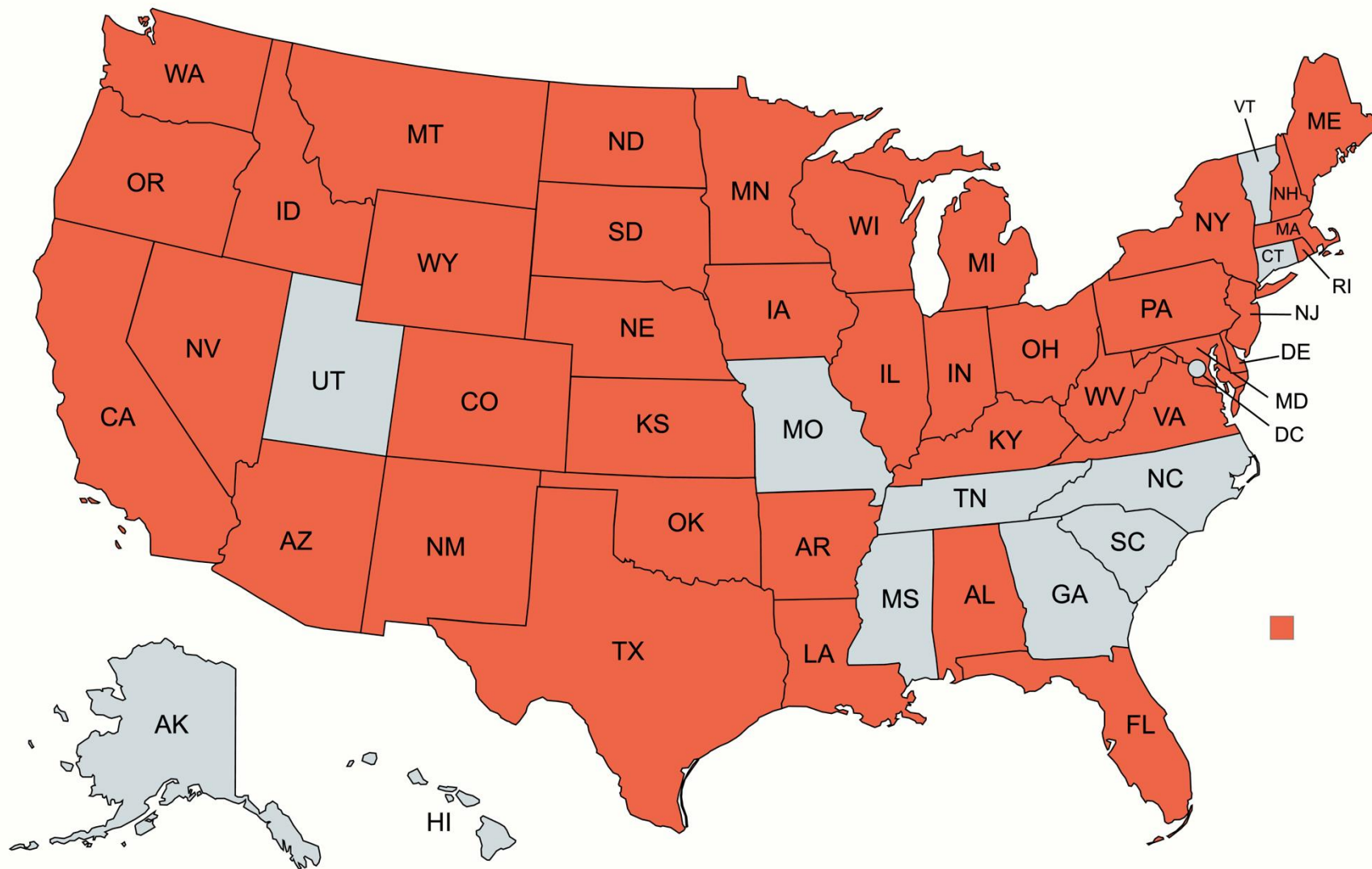
Any gambling that is engaged in that is not legal and/or regulated in that jurisdiction

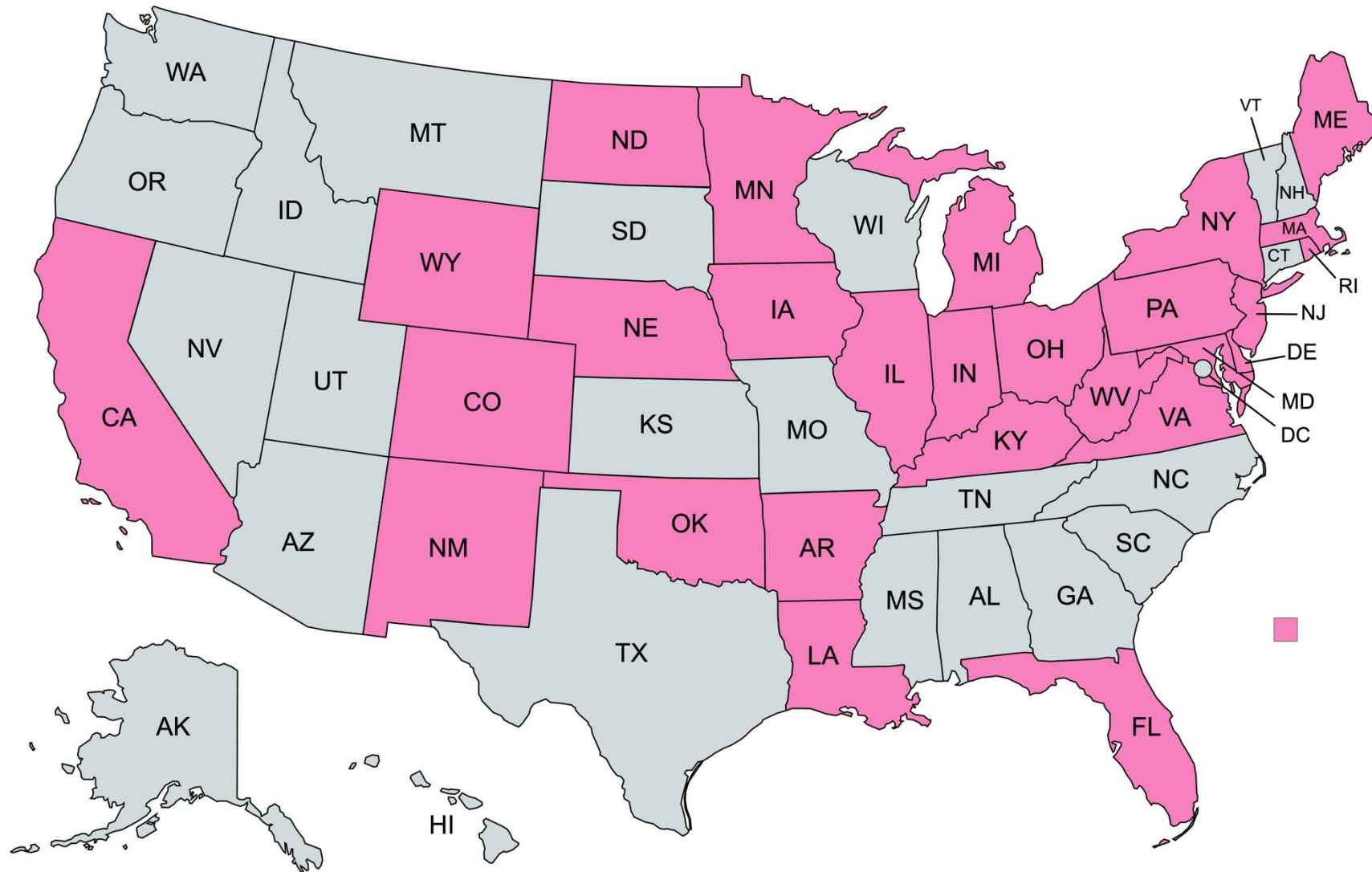
Legal Gambling In the US

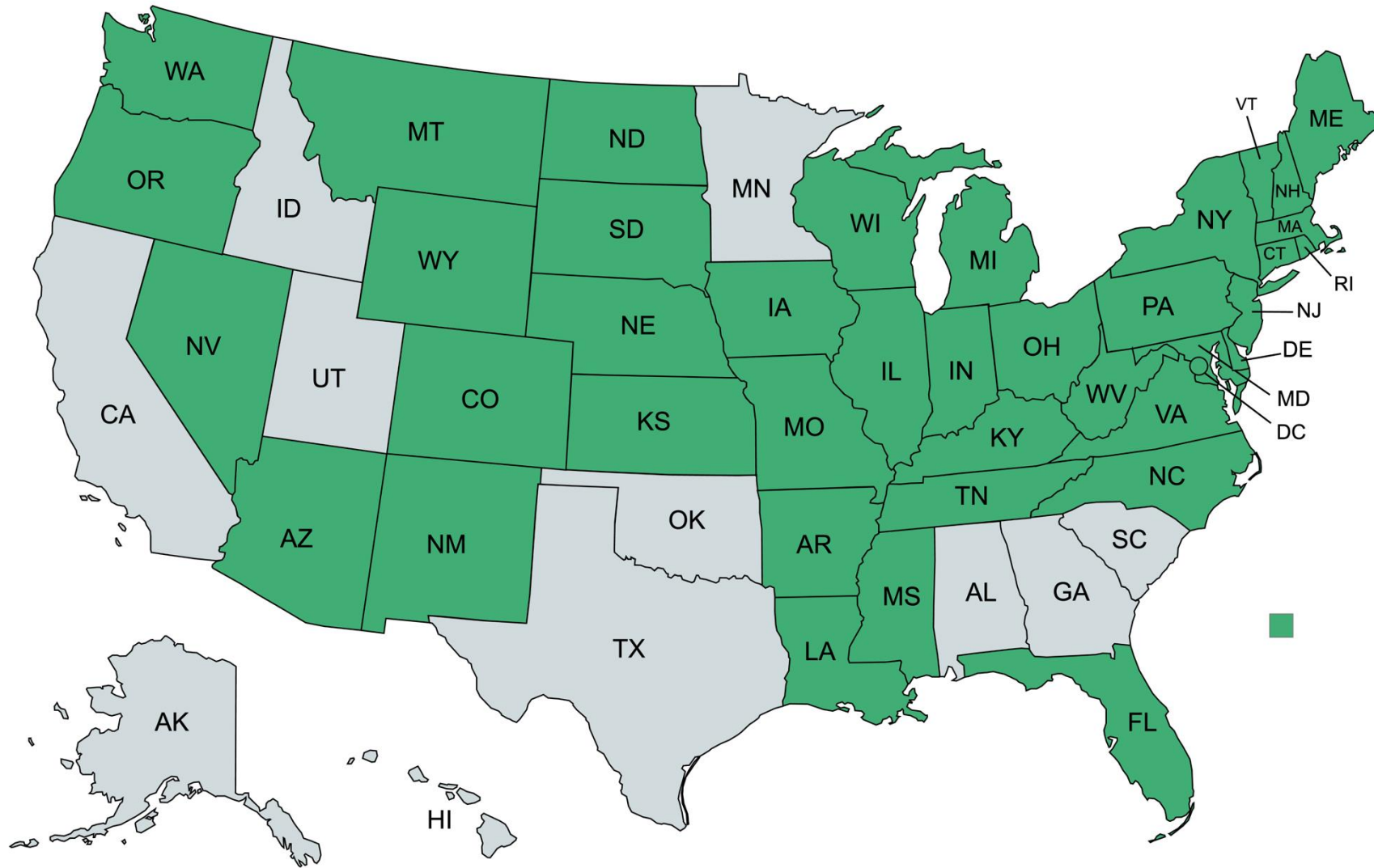
- **Gambling a state decision – large variation in provision**
 - Ranging from no provision to widespread

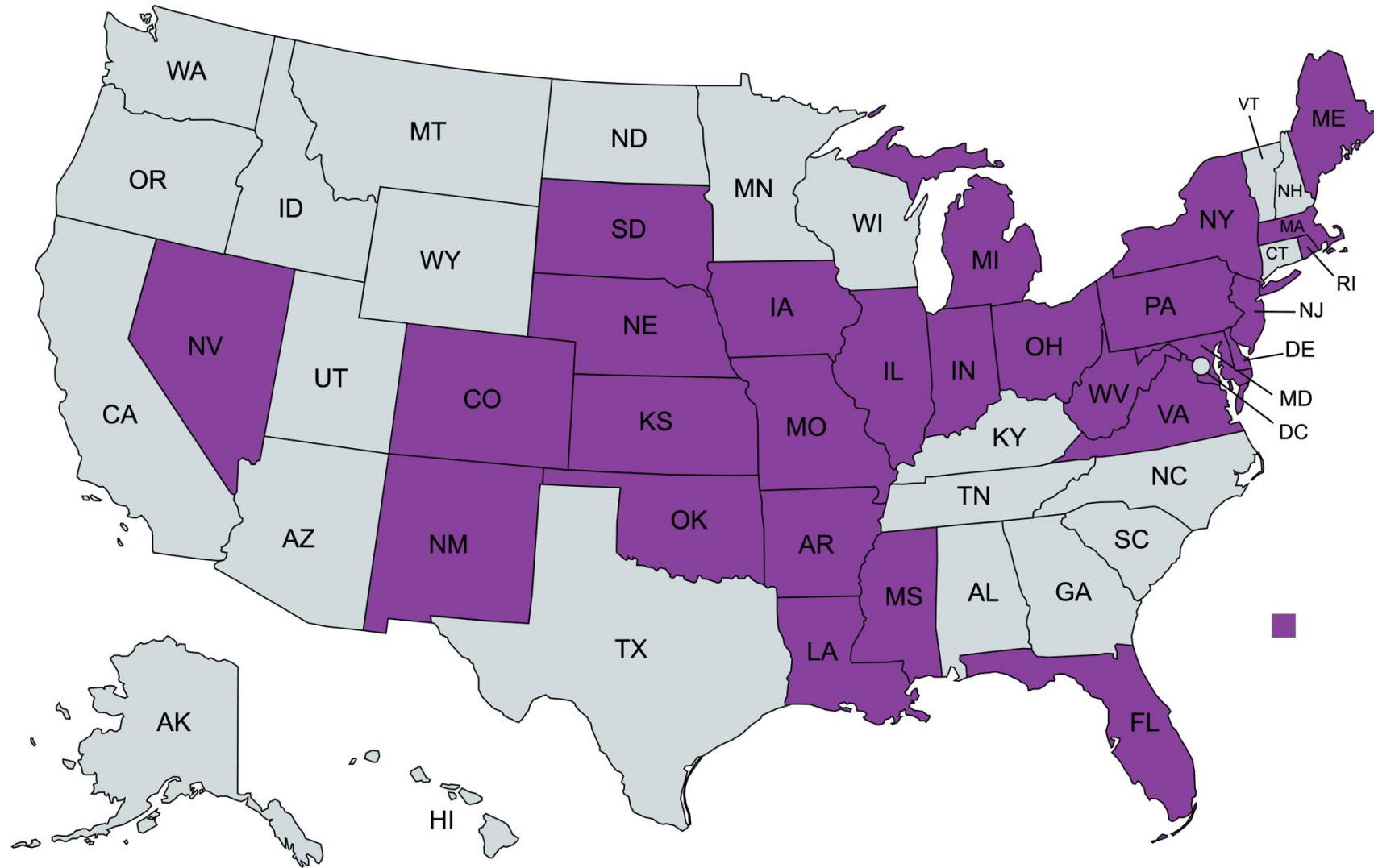


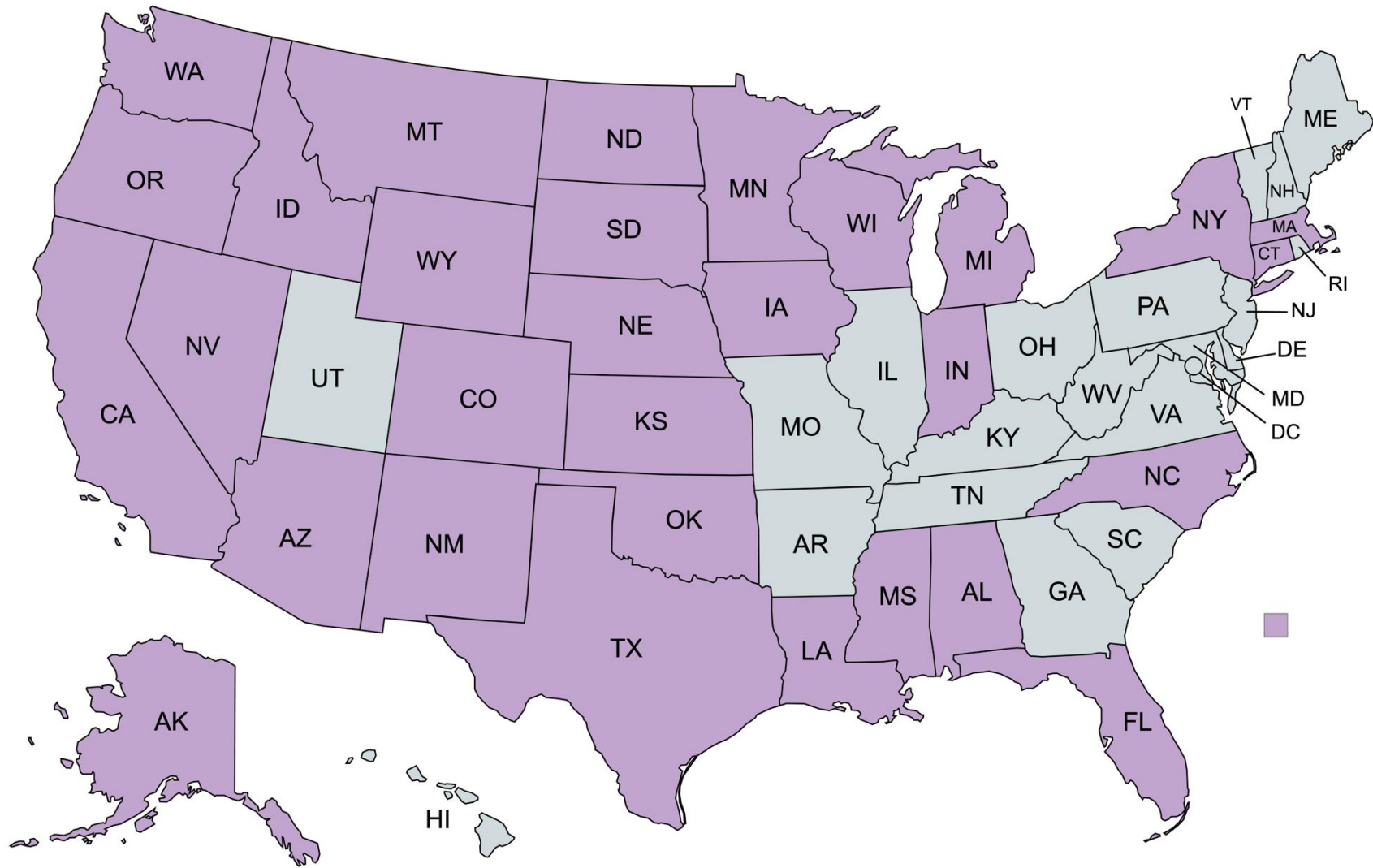


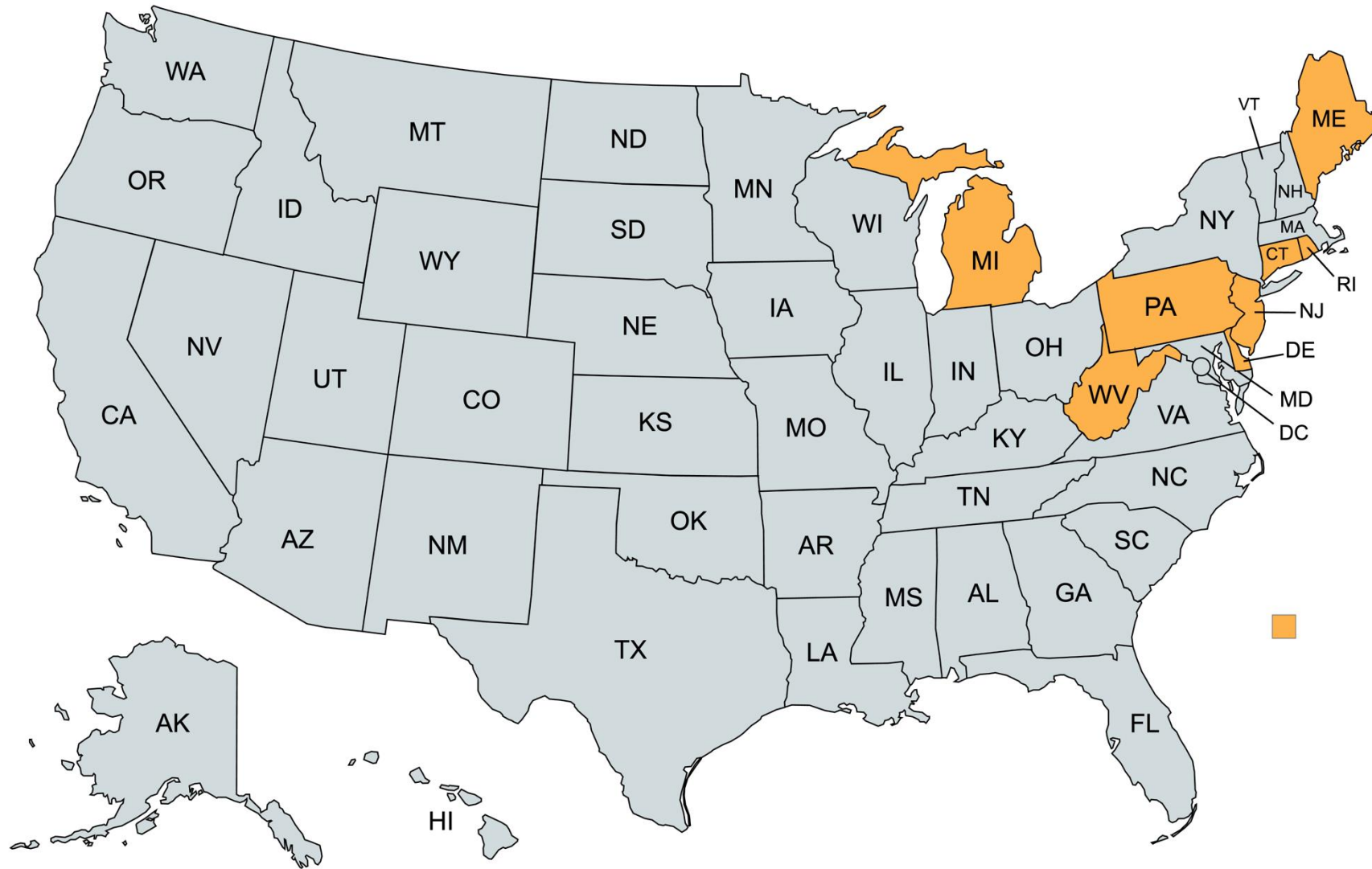












Illegal Gambling Research

- Predictors of illegal gambling

- No legal provision

- Age

- Race/Ethnicity

- Gambling behaviors

- Having a gambling problem

- Risks of illegal gambling

Illegal Gambling Research

- Motivations for legalization

The Interactive Gaming Assessment

- Legislated annual assessment of online gambling within the state
 - Establish prevalence
 - Evaluate problems
 - Monitor trends

2020-2021 Data (Russell et al., 2023)

I am going to read another list of interactive gaming experiences. Again, please say yes or no to each.

In the past 12 months, did you participate in:

- Offshore online sports books (such as Bovada, MyBookie, or BetOnline)
- Offshore online poker sites (such as Bovada Poker, Ignition, or SB Poker)
- Offshore online casinos
- Are there any other interactive gaming experiences you have done in the past 12 months? _____

A horizontal bar chart with a light gray bar. The bar is labeled with the percentage 1.3% in bold black text.

1.3%

% of Pennsylvanians that engaged in illegal/offshore online gambling

A horizontal bar chart with a light gray bar and a black segment on the left. The bar is labeled with the percentage 11.8% in bold black text.

11.8%

% of Pennsylvanians that gamble online that engaged in illegal/offshore online gambling

2021-2022 Data (Stern et al., 2023)

Remember, all of your responses are kept confidential. We are examining if Pennsylvania's legal online options are changing the way residents gamble over the internet. In the past 12 months which of these interactive online gaming experiences that were not approved by Pennsylvania, did you participate in? (Select all that apply)

- Offshore online sports books (such as Bovada, MyBookie, or BetOnline)
- Offshore online poker sites (such as Bovada Poker, Ignition, or SB Poker)
- Offshore online casinos
- Other: <LIST TEXT RESPONSES>

A horizontal bar chart with a light gray bar. The bar is labeled with the value 1.5% in bold black text.

Category	Percentage
% of Pennsylvanians that engaged in illegal/offshore online gambling	1.5%

% of Pennsylvanians that engaged in illegal/offshore online gambling

A horizontal bar chart with a light gray bar. The bar is labeled with the value 13.3 % in bold black text.

Category	Percentage
% of Pennsylvanians that gamble online that engaged in illegal/offshore online gambling	13.3 %

% of Pennsylvanians that gamble online that engaged in illegal/offshore online gambling

2022-2023 Study Updates

- In the past 12 months, how often would you say you have_____?
- Did you do this:
 - In Person
 - Online (Please specify which websites) _____
 - Both (Please specify which websites) _____



Which websites are legal to gamble online PA X

List of legal online gambling websites in PA

Is DraftKings legal in PA?

Is FanDuel legal in PA?

Online bingo Pennsylvania

Can I legally gamble on Stake online in PA?

Can I legally gamble on Bovada online in PA?



[Pennsylvania Department of Revenue](#) > [Tax Types](#) > [Small Games of Chance](#) > [Club Licensees & Eligible Organizations](#) > Basic Guidance on What is Legal/Illegal

Basic Guidance on What is Legal Versus Illegal for Club Licenses and Eligible Organizations

In Pennsylvania, all forms of gambling are illegal unless specifically authorized by law. The Pennsylvania Lottery, bingo, slots, table games and small games of chance are forms of gaming authorized by law.

The Pennsylvania Local Option Small Games of Chance Act was passed in 1988 and has been amended several times since enactment. The law authorizes club licensees and eligible organizations licensed by county treasurers to conduct small games of chance to offer the following types of gambling:

- Pull-tab games
- Punchboards
- Raffles, including raffle auctions and special permit raffles
- Daily drawings
- Weekly drawings
- 50-50 drawings
- Race night games obtained from distributors licensed with the department
- Pools

Following are some examples of illegal forms of gambling:

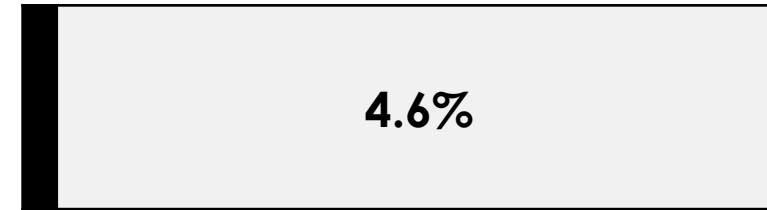
- Quarter auctions
- Monte Carlo/casino/poker nights (outside of authorized casinos)
- Numbers games (outside the Pennsylvania Lottery)

NOTE: This list is not exhaustive and is intended for illustrative purposes only. Ultimately, police and law enforcement officials are responsible for determining and prosecuting illegal gambling activity.

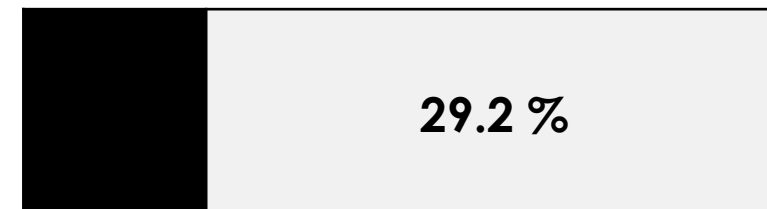
2022-2023 Data

- In the past 12 months, how often would you say you have_____?
- Did you do this:
 - In Person
 - Online (Please specify which websites)

 - Both (Please specify which websites)



% of Pennsylvanians that engaged in illegal or unregulated

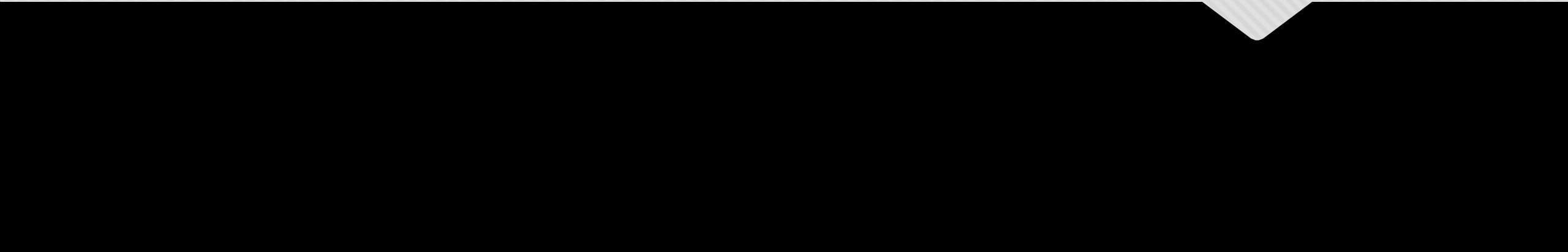


% of Pennsylvanians that gamble online that engaged in illegal or unregulated online gambling

2024-2025 Data

- Include coding, underage, and fringe formats.
 - 0.7-0.9% underage
 - 4.0-10.7% illegal or unregulated sites
 - 0.1-0.9% skins betting
 - 0.1-1.5% animal fighting
 - 0.4-1.7% non-casino card games
 - 0.2-1.8% non-casino dice games
 - 0.3-1.7% board games
 - 0.6-0.9% televised entertainment events
 - 0.7-1.1% political events
 - 3.4-3.6% bought crypto currencies
 - 1.2-1.7% speculative financial practices
 - 11-19.7% engage in skill games

But there's a catch.....



**ONLY 2.2% of
Pennsylvania adults
report intentionally
engaging in some form of
illegal or unregulated
gambling in the past year**

Some New Definitions

Intentional Illegal Gambling

Illegal or unregulated gambling that an individual knowingly engages in. That is, they are aware of the legal status of the activity at the time of engagement.

Involuntary Illegal Gambling

Illegal or unregulated gambling that an individual engages in without the knowledge that it is not legal to do so.

2024-2025 Data

- Using our supplemental sample – 14.0% engaged in some form of illegal or unregulated gambling (not including skill games) based on researcher coding, significantly less than the 2.2% - adding in the researcher coding to this admission 14.4% indicated illegal gambling in the past year
 - Indicates that of those engaging in illegal or unregulated gambling:
 - 15.0% were doing so intentionally
 - 79.3% did so without intention (involuntarily)
 - 5.8% prefer not to answer

**Why do you think so many are
classified as involuntary?**

Who gambles illegally?

- Online bingo gambling!
 - 4.3% of Pennsylvania adults engaged – no legal online bingo!
- Demographics
- Gambling Behaviors
- Problem Gambling

How do you decide what is legal?

- Confidence in decisions?
- Name recognition of provider is key
 - Complications....

Live Channels

Clips

Sort By Viewers (High to Low)



Ripp2

START 3000 \$ GIVEAWAY SUR !DISCORD...

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antaurus

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English 18+ Gambling



KyleTooReal

BlackJackin !duelbits !newmax

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Mendigo

8000€ BONUS HUNT STAKE

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Português 18+ Gambling



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★ CODE DROPS for STAKEUS/.COM + HU...

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English 18+ Gambling



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Casino Games with BIGRED!

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English 18+ Gambling



BTCs

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English 18+ Gambling



xRORox

1k to 10k stream giveaways if we profit! s...

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English 18+ Gambling

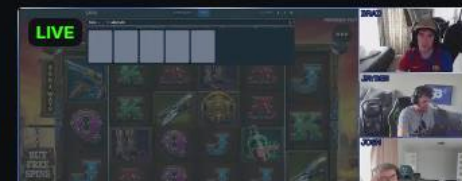
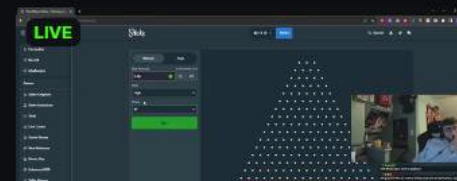


thestevestream

\$3,000 BONUS HUNT ON STAKE - !stake

Slots & Casino

English 18+ Gambling

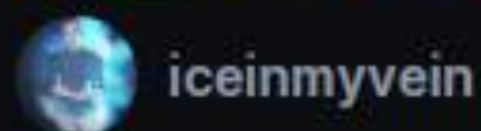


Slots & Casino

Français

18+

Gambling



iceinmyvein

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Slots & Casino

Slots & Casino

Español

18+

Gambling



xzost

Casino Games with BIGRED!

Slots & Casino

ER ANOBIS: FOOTBE

Blackjackin: udelbits: newmax

8000€ BONUS F

Slots & Casino

English

18+

Gambling



xROROX

1k to 10k stream giveaways if we profit! s...

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NUSES WIN UP ...

Slots & Casino

Português

18+



thestevestrea

\$3,000 BONUS H

Slots & Casino

Twitch Mega Streamer xQc Signed By Gambling Company For \$100 Million

The top streamer has joined the Amazon-owned platform's biggest rival amid a flurry of controversies

By **Ethan Gach** Published June 16, 2023 | Comments (89)



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<https://www.formula1.com/en/teams/kick-sauber>

Stake



<https://stake.us/drake>

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1

3 more replies

MemorySnake · 4mo ago

If only there were regulations in place to protect a player from these predatory practices. Oh well

5.5K

yooluvme · 4mo ago

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PayMoneyWubby's net worth

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Best clips of PayMoneyWubby on Kick

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2



8



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Sort by: Best



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AutoModerator MOD • 5d ago

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1



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schmockman • 5d ago

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r/gambling • 1mo ago

I need help with online casino/gambling

5 upvotes • 32 comments

HONDA Honda_Powe... • Promoted

Prep your home for any weather with Honda's range of fuel-efficient, dependable generators.

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r/gambling • 4mo ago

Have anyone actually won big playing online casino?

10 upvotes • 129 comments



r/gambling • 1mo ago

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r/gambling · 5d ago
FatalRat

Is this site legit? (vazebet.gl)

As the title says and I want to screenshot it but wont let me, I tried to explore website. It has some sponsorships and i tried to check for Licenses and Security. There, I found that it is licensed through CGA(Curacao Gaming Authority) there is also business code. They claimed that they are from TechSolutions Group N.V so I tried to look to CGA website and actually found their company name and business code. Lastly, this is actually a loss for me since I just deposited like 300\$ because of a promotion and before I withdraw it I need to add 260 to reach for Copper VIP status (which stated it is needed to withdraw and I am currently in Bronze)

TLDR: Tried going to this site and deposit 300\$ hoping for the best and cant withdraw because i need to raise my VIP status. And that is how I tried to check if its real or scam



Locked post. New comments cannot be posted.



0



4



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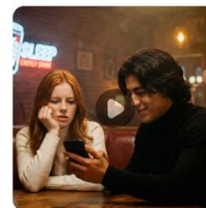


CoinTracker_official · Promoted

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ReginaldWatson **MOD** · 5d ago · Stickied comment

This is a common scam site. Please read the pinned post

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r/gambling · 20d ago

I won a big amount on a online casino but I got this message i...

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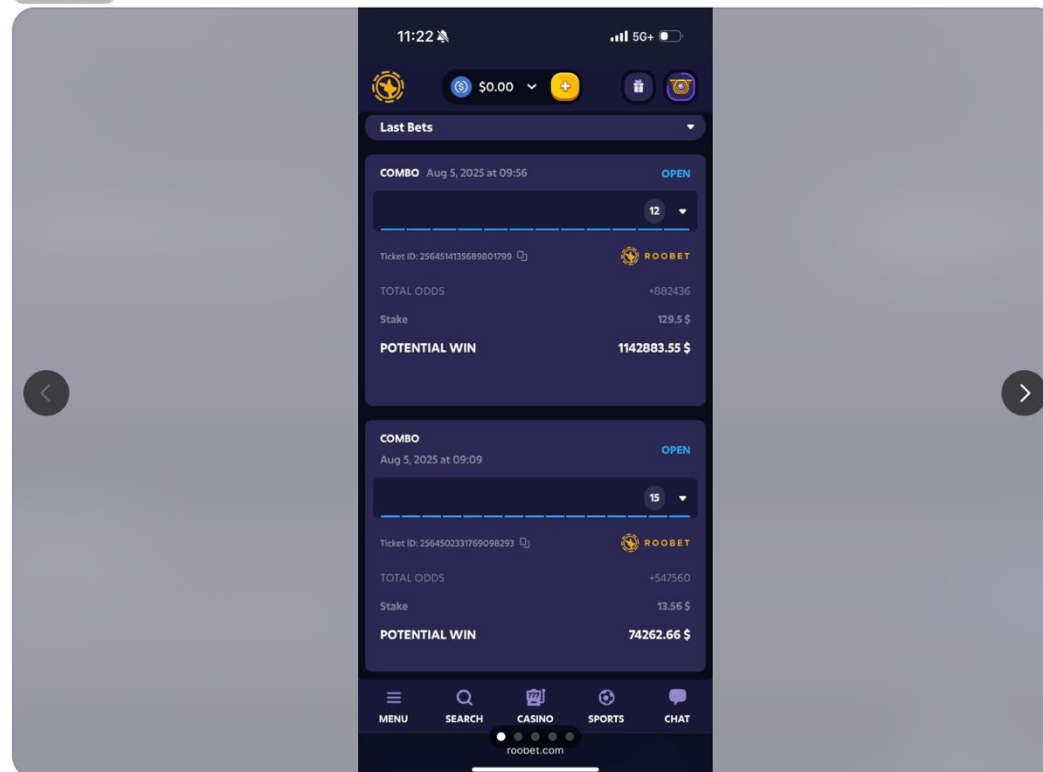
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r/sportsbetting · 2mo ago
vvivid32

ROOBET SPORTSBOOK stole 3 million from a user with no reasoning

Discussion



Roobet supposedly rejected this person from claiming their money due to the bets being placed "late." There is direct evidence on Roobet + tournament officials have confirmed that the tournament in fact did not start late and these bets were placed before the tournament started.

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r/sportsbetting · 9mo ago

Attn: HR bettors

39 upvotes · 22 comments



r/sportsbetting · 5mo ago

What separates a decent bettor from a consistently profitable one?

43 upvotes · 16 comments



r/sportsbetting · 6mo ago

Nice HR win today!

40 upvotes · 9 comments



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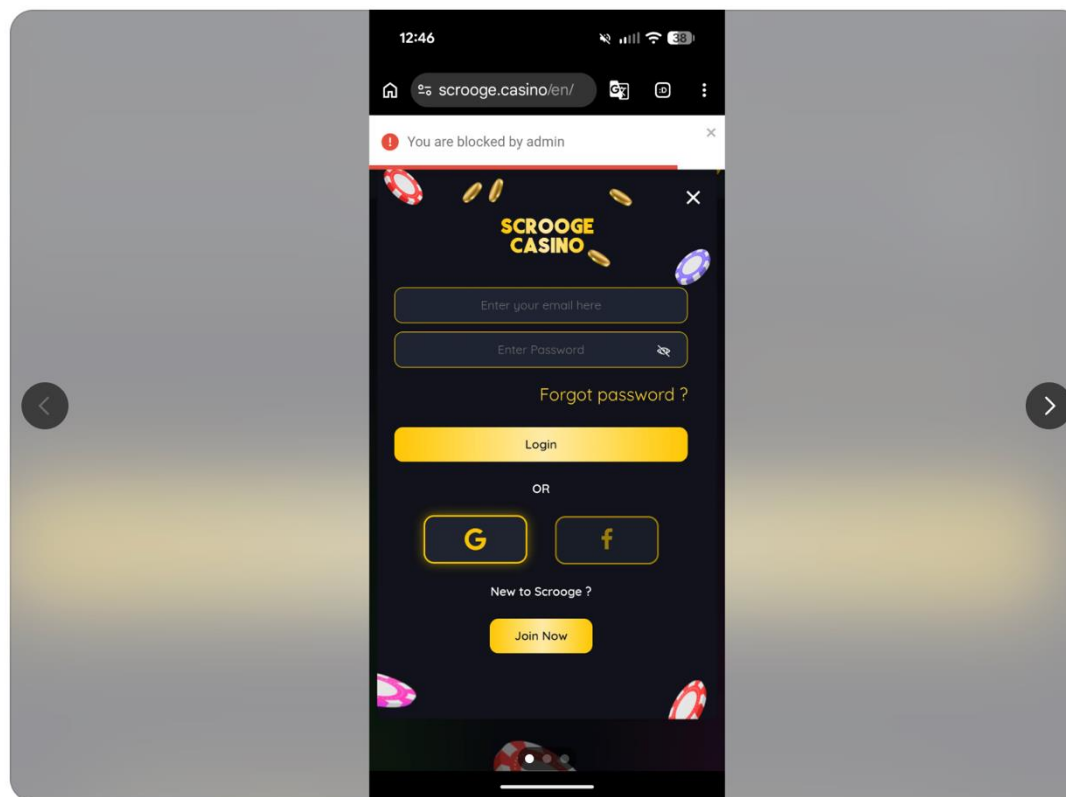
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r/gambling • 7d ago
Slow_Occasion3922

Scrooge Casino is a scam



Hi. Just wanted to warn all of you that Scrooge Casino is a scam. I deposited money and got to about \$600 and requested a withdrawal. They asked for verification and I provided it. The next day I logged in to check on the status and realized that they banned me. This was my only account and there was no legitimate reason to block my account besides stealing my money. I tried getting in contact with their support and they completely ghosted me. Apparently this has happened to others as well. If you would like some proof I am willing to send it via private messages.

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r/gambling • 3mo ago

I destroyed the casinos!

85 upvotes · 66 comments

GambitOdds • Promoted

Simple truths about Gambit Odds vs. our biggest competitor

gambitodds.com

Sign Up

r/gambling • 6mo ago

looking for legit online casino

8 upvotes · 32 comments

r/gambling • 8mo ago

Online casinos been whooping me, had to get it back in person.

Future Directions

- Study differences based on state/jurisdictional differences in provision
- Continue to monitor new and emerging forms
- Track changes in prevalence annually
- Push for further changes in policy and regulation

Year 1 Report



Year 2 Report



Year 3 Report

**THE PENNSYLVANIA INTERACTIVE GAMING
ASSESSMENT:
ONLINE GAMBLING REPORT
2023**

**PREPARED BY:
THE PENNSYLVANIA STATE UNIVERSITY**

Year 4 Report

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2024

Prepared By:
The Pennsylvania State University

Year 5 Report

2025

The Pennsylvania Interactive Gaming Assessment

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