

**Inside the Game:
Understanding Sports
betting and Protecting
Against Gambling Harm**

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Presentations Goals

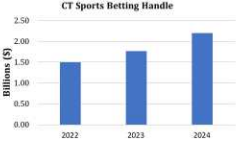
1. Describe different types of bets that sports bettors can make.
2. Review demographic and clinical characteristics of individuals who are attracted to sports betting.
3. Discuss approached to preventing harm.

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Sports Betting Landscape in Connecticut

Three online sportsbooks and up to 11 in-person locations.

- In 2024, the per capita amount bet on sports by CT residents age 21 and over was \$772.
- Tax rate is 13.75% of revenues (excludes money paid out to winners and marketing expenses)



Year	Handle (Billions \$)
2022	~1.4
2023	~1.7
2024	~2.1

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Types of Sports Bets

Sports betting apps have betting guides:

HOW TO BET 101: SPORTS BETTING EXPLAINED

Ready to get started betting on sports with DraftKings Sportsbook? Good!

SIGN ME UP



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Reading the Odds

Many odds are listed as “+” or “-”.

Washington Football Team <small>MONEYLINE</small> Dallas Cowboys @ Washington Football Team <table border="1"> <tr> <td>WAGER</td> <td>TO WIN</td> </tr> <tr> <td>\$100</td> <td>\$120.00</td> </tr> </table>	WAGER	TO WIN	\$100	\$120.00	+120	Dallas Cowboys <small>MONEYLINE</small> Dallas Cowboys @ Washington Football Team <table border="1"> <tr> <td>WAGER</td> <td>TO WIN</td> </tr> <tr> <td>\$120</td> <td>\$100</td> </tr> </table>	WAGER	TO WIN	\$120	\$100	-120
WAGER	TO WIN										
\$100	\$120.00										
WAGER	TO WIN										
\$120	\$100										

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Moneyline Bets

A **moneyline** is a bet on which team will win a game outright.

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\$100	\$120.00										
WAGER	TO WIN										
\$120	\$100										

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Point Spread Bets

A **spread** bet is wagering by how many points you think your team will win or lose by.

	SPREAD	MONEYLINE	TOTAL
Dallas Cowboys	-4 -110	-190	O 48 -110
Washington Football Team	+4 -110	+160	U 48 -110

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Total Bets

A **total** bet (i.e., **Over/Under**) is bet on the total points that will be scored in the game (adding up both teams scores)

	SPREAD	MONEYLINE	TOTAL
Dallas Cowboys	-4 -110	-190	O 48 -110
Washington Football Team	+4 -110	+160	U 48 -110

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Proposition (Prop) Bets

A **prop** bet is not tied to the outcome of the game, but on aspects of the game or a player's performance.

Game Props:

1. Will the game go to overtime?
2. Duke will hit the first 3-pointer of the game.
3. The Bears will have 3 or more penalties called against them in the first half.

Player Props:

1. Will Shohei Ohtani have 7 or more strike outs? (-110)
2. Will Sebastian Aho have 2 or more assists? (+130)
3. Will DeMar DeRozan score less than 23.5 points?

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Live/In-Game Betting

In-game betting is about betting on different aspects of a game as they happen in real time.

Examples:

- Which team will score next
- Which team will have a penalty called next
- Updated over/under (total score)
- Updated point spread
- First team to specific number of runs (baseball)
- Yes/no will the next player get a hit or strikeout (baseball)



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Live In-Game Betting

Lions vs Chiefs - 09/07/23

New bets during the sporting event is underway



Source: GeoComply

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Where are they betting?

The Philadelphia Inquirer

SPORTS BETTING coverage provided by Action Network

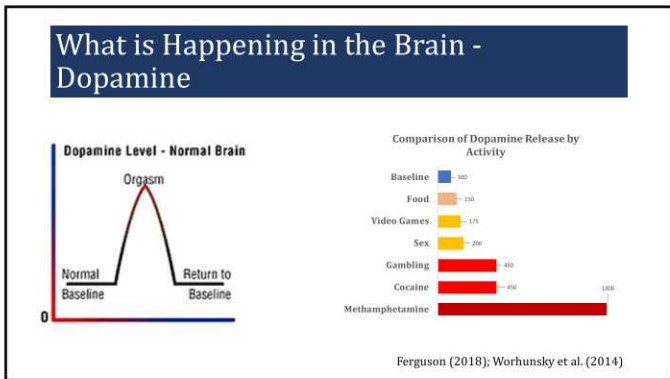
Data shows Eagles fans like betting at Lincoln Financial Field and around stadium complex

Eagles fans like betting on their phones while in and around Lincoln Financial Field, data shows.

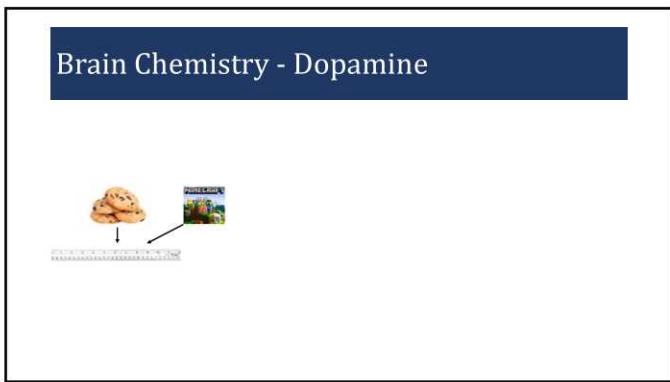
Soldier Field in Chicago leads the way, with an average of 13.5% of attendees engaging with betting apps at this season's games!



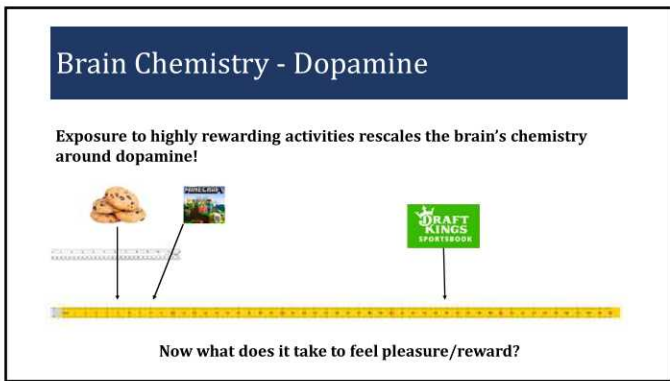
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Saturation of Marketing



Wheaton, Rossi, Moxey, Tozzi, & Moradipour (2024)

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Sports Betting Advertising



Potential to chase one's losses?

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How do the sports betting apps work?

1. Download the app!
2. Create an account and verify your identity (e.g., name, birthday, SSN, address)
3. Scan your drivers license
4. Deposit money
5. Withdraw your winnings

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Demographic Characteristics

Gambling expenditure on online platforms is highly skewed toward low intensity involvement.

Top 10% of gamblers account for >50% of the gambling activity.

Young adult (≤35 years) educated single males.

No differences by race/ethnicity in terms of engagement; **however, ethnic minorities are more likely to experience problems.**

Grubbs & Kraus, 2023

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Demographic Characteristics

Social network also engage in sports betting.

Gamble across multiple apps/platforms.



Individual who gamble on sports have double the prevalence rate of gambling disorder than other gamblers.

Compared to problem gambling non-sports bettors, sports bettors are motivated by financial goals, by a desire for social interaction, and self-esteem boosts

National Council on Problem Gambling, 2019; Winters & Derevensky, 2019

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Clinical Characteristics

Sports betting while under the influence:

- 73% of sports bettors reported betting while intoxicated
- About 25% report ≥ weekly binge drinking
- Marijuana co-use is also common



In-game betting while using substances led to:

- Greater gambling intensity – frequency and dollars bet
- Greater gambling-related harms – financially and relationships

Grubbs & Kraus, 2024; Kim et al., 2023; Winters & Derevensky, 2019

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Prevention Strategies

1. What are the low-risk limits (moderation)?
2. Use of Responsible Gaming Tools in the Apps
3. Self-Exclusion
4. Normative Feedback?
5. Messaging on early signs of a problem?

IS SPORTS GAMBLING A SMART WAY TO MAKE MONEY?

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Low Risk Limits

<p>2</p> <p>HOW MANY</p> <p>Avoid regularly gambling at more than 2 types of games</p>	<p>1</p> <p>HOW MUCH</p> <p>Gamble no more than 1% of household income before tax per month</p>	<p>4</p> <p>HOW OFTEN</p> <p>Gamble no more than 4 days per month</p>
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<https://gamblingguidelines.ca/lower-risk-gambling-guidelines/what-are-the-guidelines/>

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Prevention: Responsible Gambling Features in Apps

Players can set:

1. **Deposit limits** – daily, weekly or monthly limits on the amount of money you deposit into your account.
2. **Wagering limits** – limits to size of bets, maximum bet
3. **Time limits** – limits the amount of time you spend on the app/website
4. **Timeout/Cool Off** – logs user out and cannot get back in until time has expired.

Self-exclusion is possible.

HAVE A GAME PLAN
Bet responsibly.

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Are Responsible Gambling Tools Used?

Percentage of users using RG tools:

1. Time Limit: <0.10%
2. Spend Limit: 0.13%
3. Wager Limit: 0.40%
4. Cool Off Limit: 1.40%
5. Deposit Limits: 2.30%




Penn Gaming reported <2% of players used in app RG tools

Massachusetts Gaming Commission (November 2023)

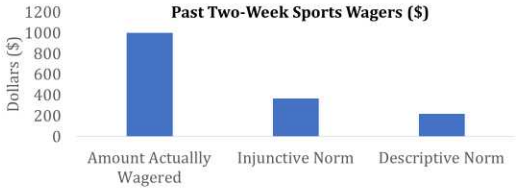
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Restricting Access – Self Exclusion



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Normative Feedback Information



Perceiving friends to be more accepting and more engaged in sports betting is associated with greater sports betting behaviors!

Lambuth et al. (2025)

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Early Signs of Gambling Problem

1. Chasing Losses – Make additional bets to recoup prior losses.
2. Preoccupation – Thinking A LOT about gambling
3. Lying to others about their gambling

How do we turn this information into prevention messaging?



Toce-Gerstein, Gerstein, & Volberg (2003); GeoComply (2024)

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Thank you!

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