

Unintended Consequences: Illegal and Unregulated Gambling Post Legalization

Gillian Russell

Assistant Research Professor of Criminal Justice



PennState



**Show of hands are 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.**



\$130.00 FREE BONUS

NO DEPOSIT REQUIRED

USE PROMO CODE: GANC130

PROGRESSIVE WELCOME
BONUSES UP TO 600%

JOIN NOW!



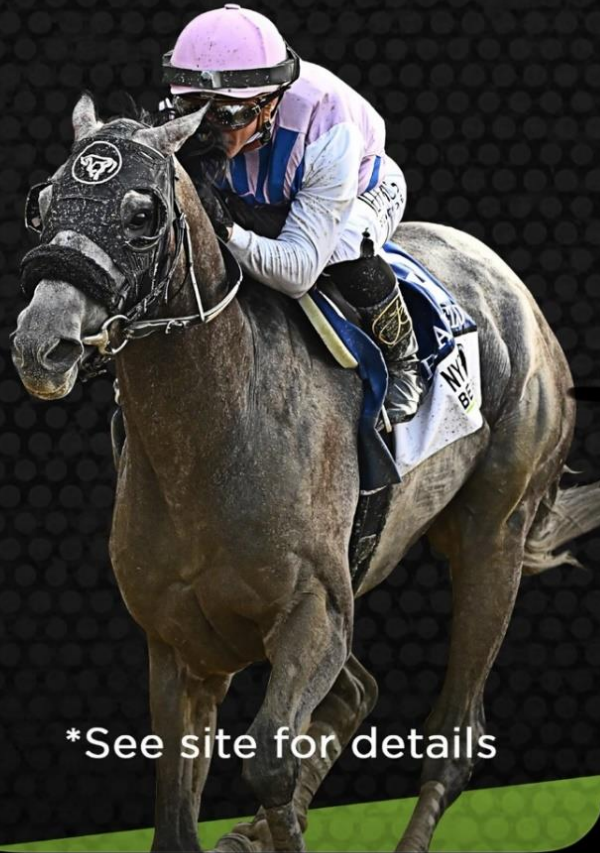
NEED HELP?



NYRA BETS

**HAVE \$200
ON US!**

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



*See site for details



2:18

Reels



RG



Log In



For You

All

Slots

New



jljefflewis

Follow

Paid partnership

Want to bet?

I've partnered with Golden Nugget Online so that all new customers who sign-up using promo code JEFFLEWIS and make a minimum \$5 deposit will get \$50 in casino credits!

#GNPartner #MakeAnyMomentGolden #ad #paidpartnership



4,574



180



182



jljefflewis · Original audio



2 people



S





**CARDS,
CASH, GLORY!**



BLACKJACK

DEPOSIT WITH CRYPTO AT BOVADA



bvdcasino Every hand is a new chance to cash in, play
Blackjack today! 🎴 🌸

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



u/fanduelcasino Promoted



Take your talents from the court to Casino and shoot for wins with Chandler Parsons, Former NBA Player, when you play NBA Super Slam – only on FanDuel Casino!



FanDuel Casino - Real Money Games ★ 4.8

Install

↑ Vote | ↓

0

Share



My World with Jeff Jarrett

Follow



@MyWorldPod

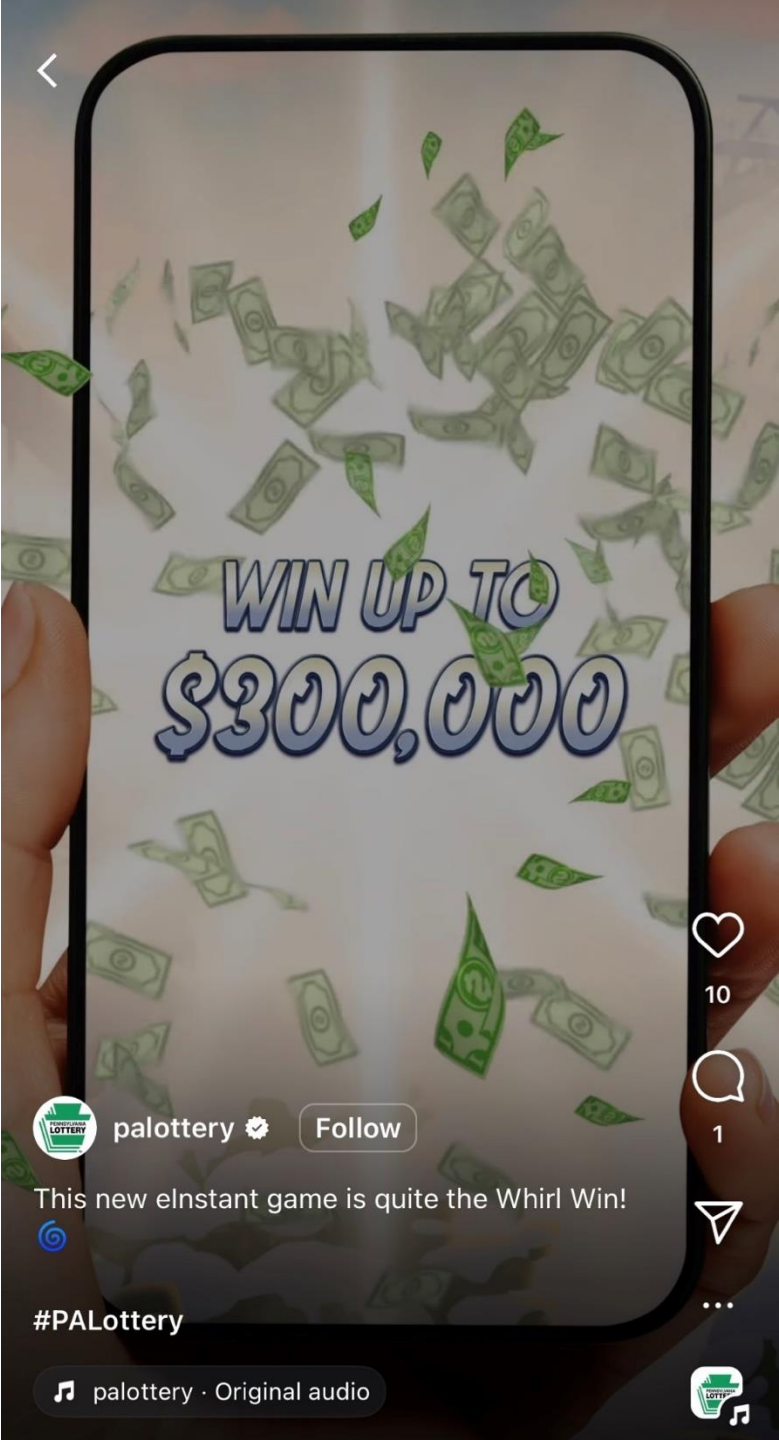
Every point counts with [@DKSportsbook!](#)

Download the DraftKings Sportsbook app and use code MYWORLD. New customers to get \$200 in bonus bets when you bet just \$5. Only on [@DraftKings](#) - The Crown Is Yours

[@RealJeffJarrett](#) [#DKSportsbook](#) [#DKPartner](#) [#DraftKings](#)

The advertisement features a central smartphone displaying the DraftKings Sportsbook app interface. The app screen shows a navigation bar with 'SPORTSBOOK', 'QUICK PARLAY', 'SOCIAL', 'POOLS', and 'FLASH'. A prominent green banner offers '\$200 INSTANTLY IN BONUS BETS' for new customers who bet \$5 or more. Below this, there are tabs for various sports: 'NBA', 'MLB', 'VALERO TEXAS OPEN', 'ATP - MIAMI', 'COLLEGE BASKETBALL', 'NHL', and 'ENGLISH PREMIER LEAGUE'. At the bottom of the app screen, there is a referral offer: 'REFER A FRIEND & YOU BOTH GET A BONUS BET UP TO \$200'. The background of the ad is split into two images: on the left, Jeff Jarrett in his wrestling attire, and on the right, a football player in a blue jersey (number 14) in action. At the bottom of the ad, there is a call to action: 'DOWNLOAD THE DRAFTKINGS SPORTSBOOK APP AND USE CODE: MYWORLD'. The DraftKings logo is also present in the bottom right corner.

2:29 PM · Jan 9, 2025 · 496 Views



WIN UP TO
\$300,000



10



1



palottery



Follow

This new elnstant game is quite the Whirl Win!



#PALottery



palottery · Original audio



Join
 ROOBET

With my code

DMM

TO GET EXCLUSIVE



BENEFITS

Exclusive Benefits

- ✓ \$2,000 USD Leaderboard
- ✓ Welcome bonus
- ✓ Perpetual loyalty bonus
- ✓ Weekly free spin raffle
- ✓ 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.

When the fun stops, **STOP!**



playbetusa and betparx
Sponsored



bet
PARX

TIGER LORD
IMPERIAL
88

GET UP TO

\$10000

BONUS BACK

CLAIM NOW



GAMBLING PROBLEM? CALL 1-800-GAMBLER

21+ Located in PA, NJ, MI. In Michigan, if you or someone you know has a gambling problem, call 1-800-270-7117. New Users Only, TC's apply, see site for details. Casino bonus must be wagered.

Get offer



playbetusa Play Tiger Lord Slots at betPARX online casino and enjoy up to a \$1000 bonus back 🎰



SIGN UP & VERIFY
FREE BONUS
250,000 GOLD COINS
& \$25 STAKE CASH

CLAIM BONUS

BeGambleAware[®].org

- Don't think of gambling as a way to make money
- Only gamble with money you can afford to lose
 - Set a money limit in advance
 - Set a time limit in advance
 - Never chase your losses
- Don't gamble when you're depressed or upset
 - Balance gambling with other activities
 - Don't take your bank card with you
 - Take frequent breaks
- Don't drink or use drugs when gambling

Gamble Responsibly. 18+



BetMGM 🏆 🌟 @BetMGM · 12m

Got a friend who enjoys sports as much as you? 🤝

Invite them to join [#BetMGM](#) 📱 and you receive a \$100 bonus! 💰

Find out more here → → → betmgm.com/refer-a-friend...



BETMGM

REFER A FRIEND

GET \$100

WHEN YOU REFER A FRIEND TO BETMGM

**GAMBLING PROBLEM? CALL 1-800-GAMBLER (AVAILABLE IN THE US).
CALL 877-8-HOPENY OR TEXT HOPENY (467369) (NY). CALL 1-800-327-5050 (MA).**

21+ ONLY. PLEASE GAMBLE RESPONSIBLY. CALL 1-800-NEXT-STEP (AZ). 1-800-867-5 OFF (AL). 1-800-981-0023 (PA) OR VISIT WWW.MDGAMBLER.NET (NY). SUBJECT TO ELIGIBILITY REQUIREMENTS.
IN PARTNERSHIP WITH KANSAS CROSSINGS CASINO AND HOTEL. SEE BETMGM.COM FOR TERMS. US PROMOTIONAL OFFERS NOT AVAILABLE IN MASSACHUSETTS, MISSISSIPPI, NEVADA, ONTARIO, OR PUERTO RICO.





BetRivers Sportsbook 🏆 @BetRivers · 16h

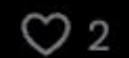
10 solid matchups on the ice tonight!

Place 3+ SGP wagers of \$10 or more on NHL games in one week to receive a 50% profit boost at BetRivers.com 🏒

NHL SGP
BET & GET

BETRIVERS GAMBLING PROBLEM? CALL 1-800-GAMBLER (CO, IL, IN, LA, MD, MI, NJ, OH, PA, VA, WV) (NY) Call (877-8-HOPENY) or text HOPENY (467369).

Must be 21+ and present in AZ, CO, DE, IA, IL, IN, LA, MD, MI, NJ, NY, OH, PA, VA, WV. Void where prohibited. T&C Apply.
(AZ) Call 1-800-NEXT-STEP "or 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 Casino; (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

BetRivers Sportsbook @BetRivers · 16h
 10 solid matchups on the ice tonight!

Place 3+ SGP wagers of \$10 or more on NHL games in one week to receive a 50% profit boost at [BetRivers.com](#)

NHL SGP BET & GET

BET RIVERS GAMBLING PROBLEM? CALL 1-800-GAMBLER (CO, IL, IN, LA, MD, MI, NJ, OH, PA, VA, WV) (NY) Call (877-8-HOPENY) or text HOPENY (487269).

BetMGM @BetMGM · 12m
 Got a friend who enjoys sports as much as you?

Invite them to join #BetMGM and you receive a \$100 bonus!

Find out more here [betmgm.com/refer-a-friend...](#)

BETMGM

REFER A FRIEND GET \$100

WHEN YOU REFER A FRIEND TO BETMGM

GAMBLING PROBLEM? CALL 1-800-GAMBLER (AVAILABLE IN THE US). CALL 877-8-HOPENY OR TEXT HOPENY (487269) (NY). CALL 1-800-221-0000 (MA).

playbetusa and betparx Sponsored

bet PARX

GET UP TO **\$1000 BONUS BACK**

CLAIM NOW

GAMBLING PROBLEM? CALL 1-800-GAMBLER (CO, IL, IN, LA, MD, MI, NJ, OH, PA, VA, WV) (NY) Call (877-8-HOPENY) or text HOPENY (487269).

Get offer

playbetusa Play Tiger Lord Slots at betPARX online casino and enjoy up to a \$1000 bonus back!

WIN UP TO **\$300,000**

#PALottery

patlottery · Original audio

Join ROOBET

With my code **DMM** TO GET EXCLUSIVE BENEFITS

- ✓ \$2,000 USD Leaderboard
- ✓ Welcome bonus
- ✓ Perpetual loyalty bonus
- ✓ Weekly free spin raffle
- ✓ Guess & win on Bonus Hunt
- ✓ Exclusive bonus drops
- ✓ Youtube giveaways

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

When the fun stops, STOP!

Stake

SIGN UP & VERIFY **FREE BONUS** 250,000 GOLD COINS & \$25 STAKE CASH

CLAIM BONUS

BeGambleAware.org

- Don't think of gambling as a way to make money
- Only gamble with money you can afford to lose
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 - Set a time limit in advance
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NYRA BETS HAVE \$200 ON US!

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

*See site for details

My World with Jeff Jarret @MyWorldPod

Every point counts with @DKSportsbook!

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2:29 PM · Jan 9, 2025 · 496 Views

Fanduel Casino Sponsored

Take your talents from the court to Casino and shoot for wins with Chandler Parsons, Former NBA Player, when you play NBA Super Slam - only on FanDuel Casino!

FAN DUEL CASINO

SCORE WINS ABOVE THE RIM

GAMBLING PROBLEM? CALL 1-800-GAMBLER (AVAILABLE IN THE US). CALL 877-8-HOPENY OR TEXT HOPENY (487269) (NY). CALL 1-800-221-0000 (MA).

Vote

Reels

Want to bet? I've partnered with Golden Nugget Online so that all new customers who sign-up using promo code JEFFLEWINS and make a minimum \$5 deposit, will get \$50 in casino credits! #NAPartner #MakeAnyMomentGolden #ad #sponsored

2 people

Bingo Billy PROMOTIONS GAMES COMMUNITY HELP ABOUT US

ALIAS LOGIN
 PASSWORD JOIN NOW
 Forgot your Password?

\$130.00 FREE BONUS NO DEPOSIT REQUIRED USE PROMO CODE: GANCT130

PROGRESSIVE WELCOME BONUSES UP TO 600%

JOIN NOW!

VISA ecoPayz NETELLER

14 YEARS ONLINE

65 15 16

Bingo Billy

PROVISIONS | HELP | TERMS AND CONDITIONS | ABOUT US | BILLY'S BLOG | FREE TRIAL | SIGN UP BONUS | TERMS | BINGO AFFILIATE PROGRAM | 2025 | REGISTERED

2:00 PM

3 CARDS, CASH, GLORY!

BLACKJACK

6 2

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

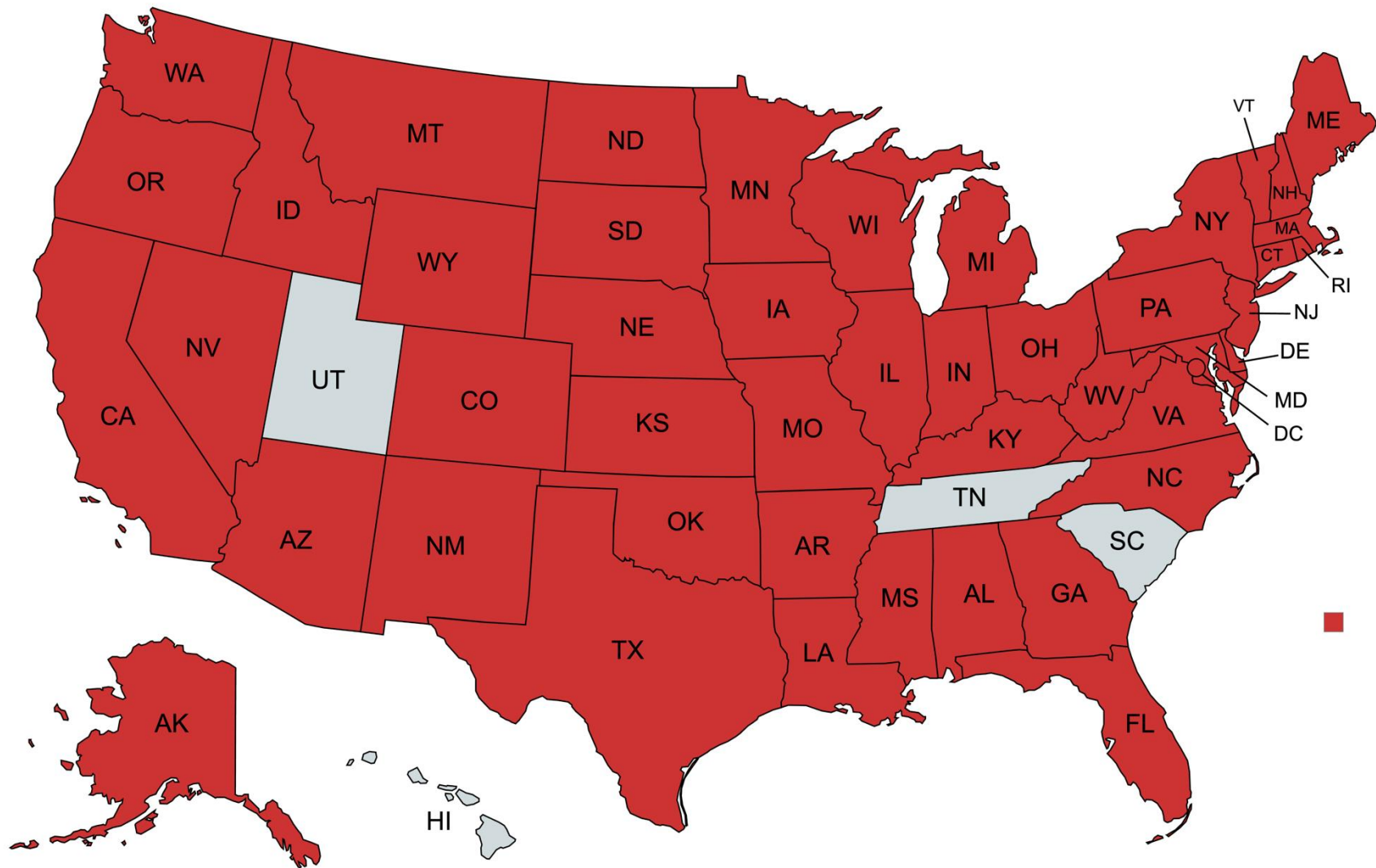
Any gambling that is engaged in that is legal and regulated in that jurisdiction

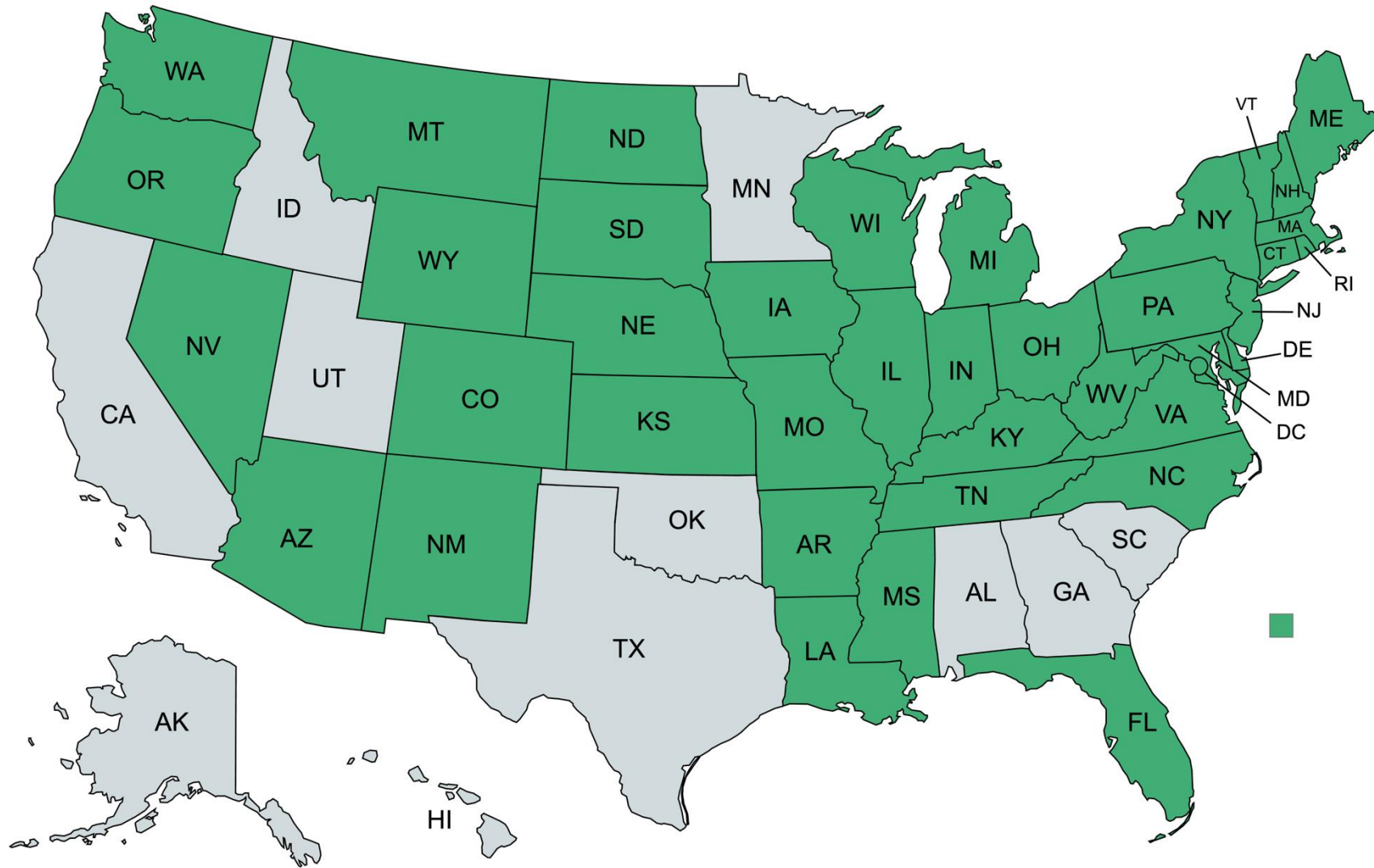
Illegal/Unregulated Gambling

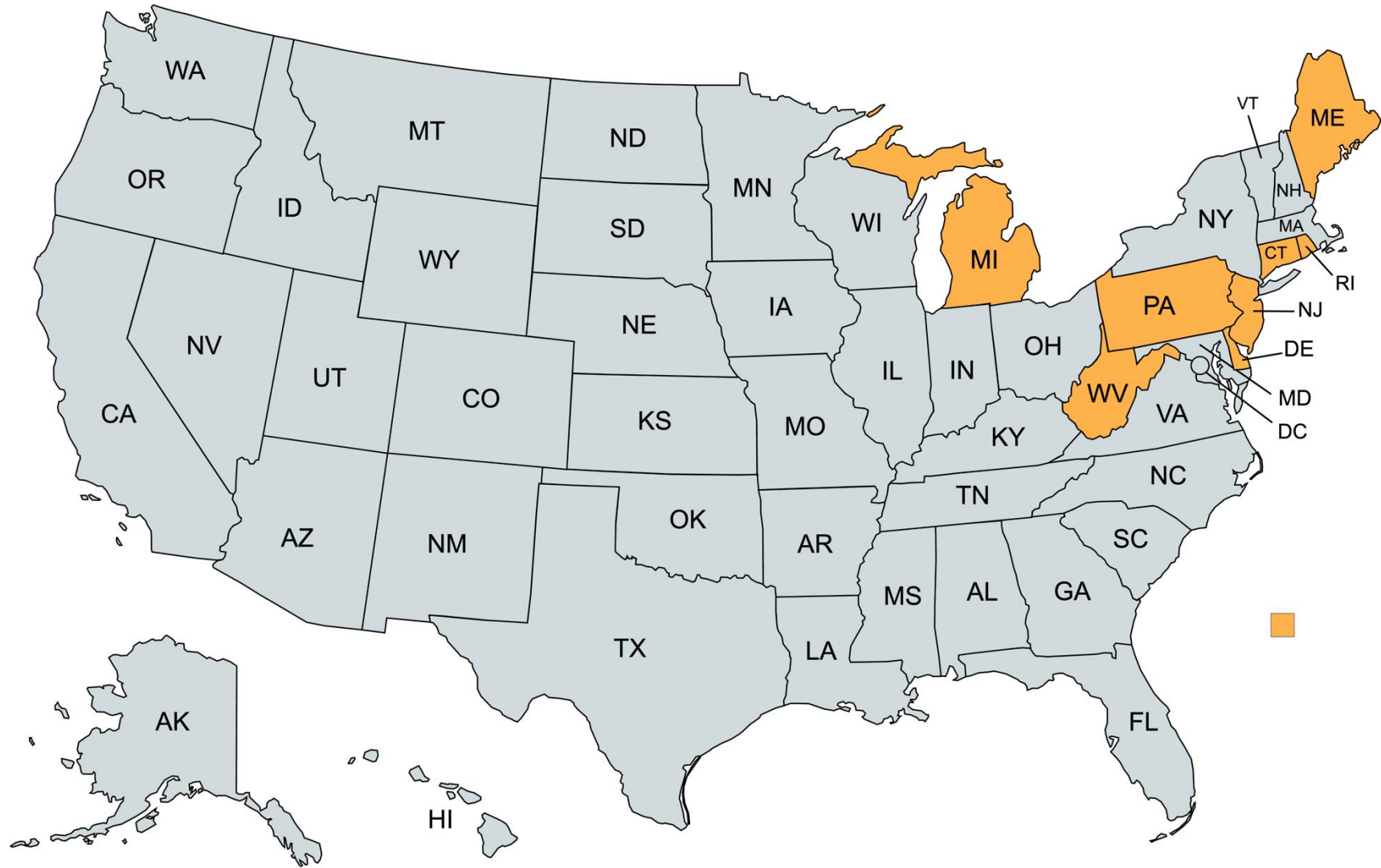
Any gambling that is engaged in that is not legal and/or regulated in that jurisdiction

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? _____



1.3%

% of Pennsylvanians that engaged in illegal/offshore online gambling



11.8%

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

2021-2022 Data (Sterner 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>



1.5%

% of Pennsylvanians 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?



myPATH



Make a Payment




Where's My Income Tax Refund?



Property Tax/Rent Rebate Status



Customer Service 



Instructional Videos

[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

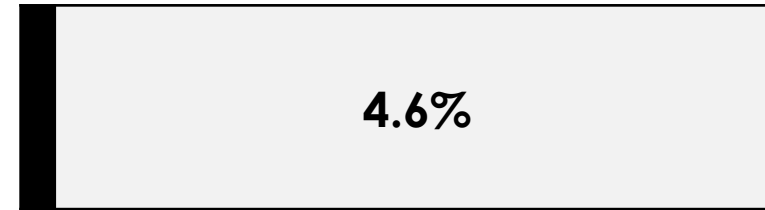
Following are some examples of illegal forms of gambling:

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

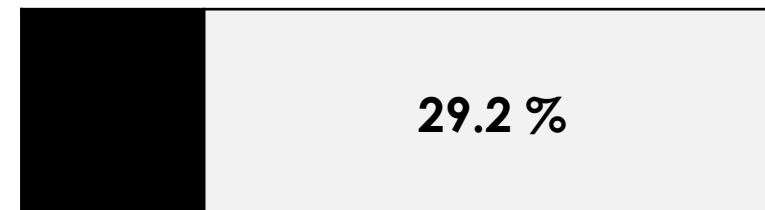
NOTE: This list is not exhaustive and is intended for illustrative purposes only. Ultimately, police and law enforcement officials are responsible for determining and prosecuting illegal gambling activity.

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... Slots & Casino Français 18+ Gambling



6tnn TIMBEANDO CON LOS PIBES EN !roobet Slots & Casino Español 18+ Gambling



antaurus QUISIERA UN MAX WIN EN ANUBIS !roobet Slots & Casino English 18+ Gambling



KyleTooReal BlackJackin !duelbits !newmax Slots & Casino English 18+ Gambling



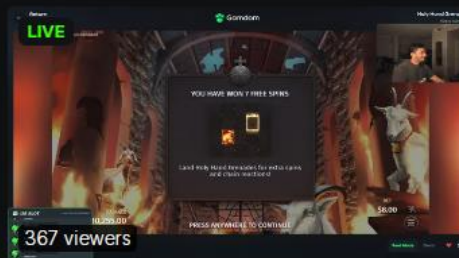
Mendigo 8000€ BONUS HUNT STAKE Slots & Casino Português 18+ Gambling



iceinmyvein CODE DROPS for STAKEUS/.COM + HU... Slots & Casino English 18+ Gambling



xzost Casino Games with BIGRED! Slots & Casino English 18+ Gambling



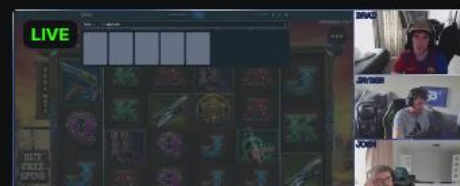
BTCs BUYING VIEWER BONUSES WIN UP ... Slots & Casino English 18+ Gambling



xROROX 1k to 10k stream giveaways if we profit! s... Slots & Casino English 18+ Gambling



thestevestream \$3,000 BONUS HUNT ON STAKE - !stake Slots & Casino English 18+ Gambling



Slots & Casino

Français

18+

Gambling

LIVE


Team Tournament - 65 People!
4 People Per Team! Each Team Will
Have 100 Points By The Mystery Wheel
Highest X of each group of 4 teams starts on
Mystery Wheel!
1 to 4 chance at winning a prize. Just make the wheel
1st Place - \$200 CASH
2nd Place - \$100 cash for each member
3rd Place - \$50 cash if subbed (or sub = \$1)
4th - 20 cash (or sub)

486 viewers

Stake
USE BY
CODE: VIPMEMBER

DANS JARDIN

Player	Balance
Random	1.23
Kawakawa	1.23
POBO	
Ravozny	
Island jet	
THE GIGS	
Polymathy	45
Therocoff	
POBO	
POBO	

 iceinmyvein

🔥 CODE DROPS for STAKEUS/.COM + HU...

Slots & Casino

Slots & Casino

Español

18+


Gambling

LIVE

15
MAKE YOUR BET NOW!

460 viewers

xzost

 xzost

Casino Games with BIGRED!

Slots & Casino

ER ANOBIS :FOOBEL

BLACKJACK!! :debits :newmax

8000€ BONUS P

Slots & Casino

English 18+ Gambling



Slots & Casino

Português 18+



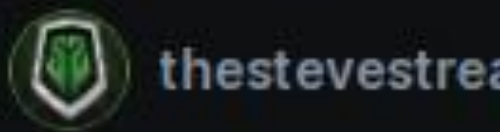
301 viewers

CODE RORO Stake

244 viewers



xROROx



thestevestrea

NUSES WIN UP ...

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

\$3,000 BONUS H

Slots & Casino

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)



Photo: Amy Sussman (Getty Images)

<https://youtu.be/TIECs6MA5t4?si=vnNIudV8VMhUd00B&t=3172>

<https://kick.com/>



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

Stake



<https://stake.us/drake>

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



Prepared by
The Pennsylvania State University

Year 2 Report



Year 3 Report

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

**PREPARED BY:
THE PENNSYLVANIA STATE UNIVERSITY**

Year 4 Report

The Pennsylvania
Interactive Gaming
Assessment:

ONLINE GAMBLING REPORT

2024

Prepared By:
The Pennsylvania State University

Year 5 Report

2025

The Pennsylvania Interactive Gaming Assessment

ONLINE
GAMBLING
REPORT

PREPARED BY :
The Pennsylvania State University



Let's Talk:

Gillian Russell
gxr5199@psu.edu