CHA — Division on **Addiction**
Cambridge Health Alliance

HARVARD MEDICAL SCHOOL — TEACHING HOSPITAL

Using "Markers of Harm" to track risky gambling in two cohorts of online sports bettors

Online gambling data provides unique opportunities to detect and intervene with at-risk users.

A group of UK gambling companies developed and agreed to implement a "Markers of Harm" system to estimate the risk for gambling harm among their customers.

The Study

Analyzed **betting records** of *bwin* online sports bettors from 2005 – 2007 (*n* = 33,248) and 2015 – 2017 (*n* = 16,087).

Evaluated how well the Markers of Harm **detected risk for gambling harm.**

Bettors were assigned a **risk score for each marker.**

0 = no risk
1 = low risk
2 = medium risk
3 = high risk

Marker scores were then added together to provide an **overall risk score.**

0 – 7 = no risk
8 – 9 = low risk
10 – 14 = medium risk
15 – 27 = high risk

Markers of Harm: selected behavioral measures that are believed to identify a gambler's risk for potential harm
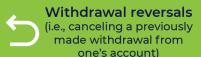
Spend from norm (i.e., deviations in wagering patterns)

Frequency of play

Deposit frequency

Using credit cards

Withdrawal reversals (i.e., canceling a previously made withdrawal from one's account)

Late-night play

Increase in frequency of play

Multiple payment methods

Failed deposits (e.g., deposits made without enough money to cover them)

Key Findings

	Prevalence	Redundancy	Temporary vs. Lasting	Correlations
Question	Are markers too rare or too common to identify those at risk?	Are markers redundant (i.e., measure the same concept) with other markers?	Are markers able to differentiate temporary situations from lasting patterns of risk?	Are markers associated with extreme betting behavior, indicators of gambling harm, or demographics?
Results	**Too rare.** Few users (< 0.3%) had a risk score above 0 for any marker on any given day, except for using credit cards.	**It varied.** Some redundancy between measures (e.g., frequency of play, increase in frequency of play, deposit frequency).	**Generally unable to differentiate.** But, the ability to differentiate increases for individuals with low-risk or very high-risk scores.	**Strongly associated with extreme betting behavior.** Associated with indicators of gambling harm, but not demographics.

Key Takeaways

The Markers of Harm identified a low number of online sports bettors as being at-risk for gambling harm.

Operators should lower score cut-offs to ensure they trigger interventions for a meaningful percentage of users.

Markers were associated with gambling involvement and indicators of harm.

Future work should differentiate predictors of gambling involvement from harm.