

## PS 135: Atlantic City Casinos RTP | Massachusetts and Michigan Slots in 2021

### Opening

Hello! Today's episode #135 of the Professor Slots podcast discusses Atlantic City casinos return-to-player statistics for the 2020 pandemic. Are they done yet with tightened down the odds on their slot machines? Plus, in this episode, I'll be covering the current state of slot machine casino gambling in the great U.S. states of Massachusetts and Michigan.

Thank you for joining me for the Professor Slots podcast show. I'm Jon Friedl and this is the podcast about slot machine casino gambling. It is where I provide knowledge, insights, and tools for helping you improve your slot machine gambling performance.

### On Last Week's Episode...

In case you missed it, on my last episode I revisited my 5-spin winning slots strategy during my weekly live stream Q&A session on YouTube.

Further, I reviewed Maryland slot machine casino gambling in 2021.

I hope you enjoyed listening to my last episode as much as I enjoyed making it for you.

### Call to Action (add sound effect afterward)

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### ARTICLE: *New Jersey Slots Return-To-Player 2021*

#### Introduction

All U.S. casinos closed for months in 2020. Since that unprecedented event, a big concern for slots enthusiasts is if casinos have reduced their return-to-player (RTP) and, if so, have they stopped yet? But is that true? Let's look closely at the return statistics for New Jersey slots return-to-player for its Atlantic City casinos.

#### Casino Financial Woes

Every U.S. casino closed in 2020 due to the global pandemic. These abrupt closures financially hurt the U.S. casino industry. And after re-opening, their financial woes continued mostly due to low numbers of visiting casino patrons.

As my audience of slots enthusiasts returned to newly re-opened casinos, they began to report “tight” slot machine game play, accepted for the most part as understandable.

But these reports have continued, so the question is: Have casinos stopped a policy of lower odds as seen in my analyzes of Florida RTP and Mississippi RTP?

Let’s use New Jersey’s own publicly available return statistics for Atlantic City’s casinos and find out for ourselves. To be clear, we want to know if return statistics dropped and, if so, how long they dropped and if player win% has returned to pre-pandemic averages.

## New Jersey’s Slots Industry: An Overview

There are nine commercial casinos in New Jersey, all located in Atlantic City.

In 1976, New Jersey established legalized gaming in Atlantic City on the eastern side of the United States from Nevada. The first casino in New Jersey opened in 1978.

During their peak in 2006 as the only commercial casinos in the eastern U.S., Atlantic City casinos were an economic boon. After many casinos opened throughout the eastern states, the profitability of Atlantic City casinos significantly declined. But they underwent a substantial resurgence after two casinos re-opened in mid-2018.

The State of New Jersey Casino Control Commission regulates online and Atlantic City casino gambling alongside the state’s Division of Gaming Enforcement.

New Jersey has nine casinos in Atlantic City including:

1. Bally’s Atlantic City Hotel and Casino (closed on November 17, 2020)
2. Borgata Hotel Casino and Spa
3. Caesars Atlantic City
4. Golden Nugget Atlantic City
5. Hard Rock Hotel & Casino Atlantic City
6. Harrah’s Resort Atlantic City
7. Ocean Resort Casino
8. Premier (opened on November 18, 2020)
9. Resorts Casino Hotel
10. Tropicana Casino & Resort

## New Jersey’s Return Statistics for Slots

The Division of Gaming Enforcement makes New Jersey gaming Financial and Statistical Information publicly available with monthly and quarterly gross revenue reports. The monthly gross revenue reports are most useful with regards to return statistics.

Further, the Division offers Monthly Gross Gaming Revenues by casino. These monthly statistics provide the casino hold percent rather than player win percent, but subtraction from 100% yields the player win percentage.

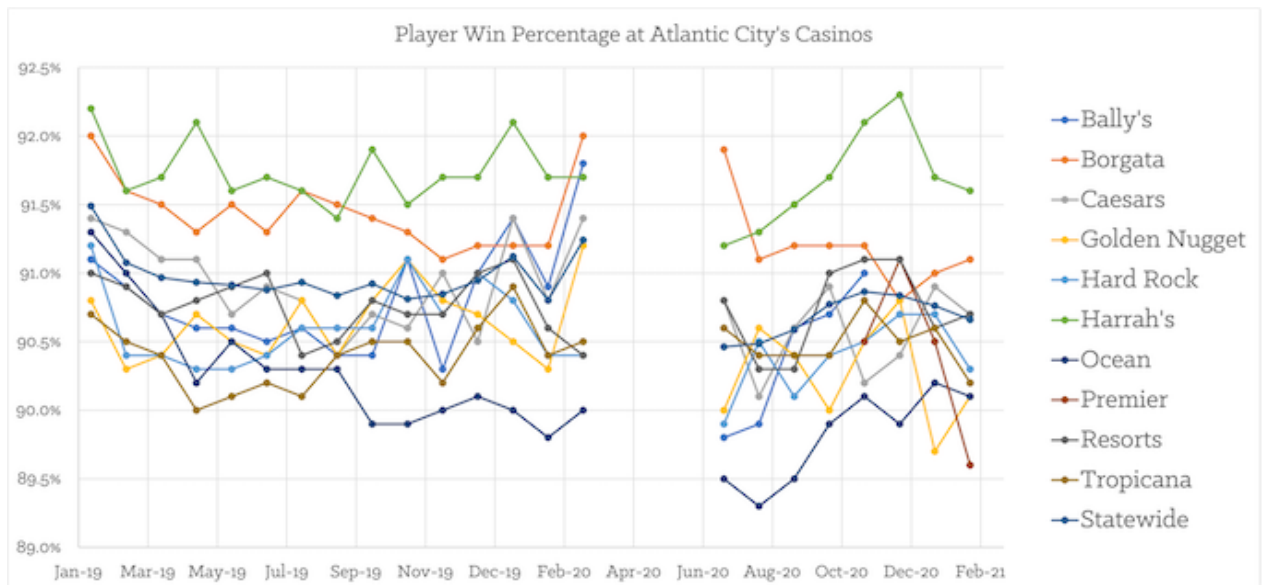
It's worth mentioning that New Jersey gaming regulations require all slot machines have a minimum theoretical payout of 83%.

## New Jersey's Monthly Player Win Percentages

The return statistics for Atlantic City casinos are available all the way back to calendar year 2013.

These monthly returns offer the casino hold percentage, where the more common player win percentage is 100% minus the win % provided in these state returns.

After downloading and converting the casino hold percent provided to player win percent, I plotted them as shown below.



Atlantic City Monthly Play Win% by Casino [New Jersey Slots Return-To-Player 2021]

Atlantic City casinos closed for three full months, April, May, and June in 2020, as a public health response to the pandemic. Further, Bally's changed ownership to Premier on November 18, 2020, when returns ended for Bally's and began for Premier.

Notice how Harrah's typically had the highest monthly player win%, with few exceptions, while Ocean typically had the lowest return. In 2020, the player win% for all casinos had a 3% range from a low of 89.3% for Ocean to a high of 92.3% for Harrah's.

Summaries help to understand trends, so let's examine the statewide average monthly player win percentages.



Atlantic City Monthly Play Win% Statewide [New Jersey Slots Return-To-Player 2021]

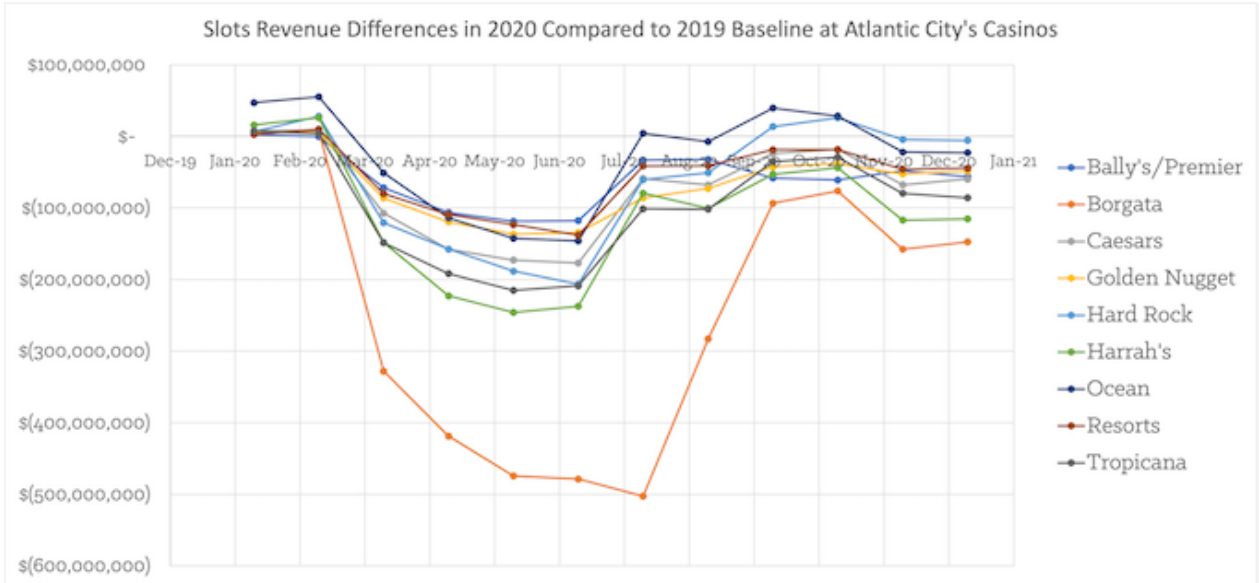
Here, we can see how three interesting times of behavior:

- January 2019: This month shows the highest statewide return in over two years. I suspect this peak is related to Atlantic City casinos return to profitability due to two re-opened casinos in mid-2018. However, exploring that theory is not the topic under study now.
- January 2020 thru March 2020: Here we see unsteady behavior in the statewide average indicating the Atlantic City casinos changed their financial plans in these months. March's peak resulted from four casinos maintaining their financial targets in March while five casinos increased their win% by 1.5% or more.
- July 2020 thru February 2021: These months show the lowest statewide returns, except for November 2020 which was 0.1% greater than four other months prior to the start of the pandemic.

## 2020 Changes Slots Revenues by Casino

New Jersey's monthly revenue reports also include the "drop" or amount spent by slots enthusiasts at Atlantic City casinos. I've tabulated these dollar values for each month starting in January 2019.

Let's consider 2019 as a baseline, since it didn't have a pandemic, to which we compare monthly casino revenues in 2020. What we want to know is, did casinos lose money in 2020 compared to 2019 and, if so, how much did each casino lose. Here's those revenue difference along with statewide.

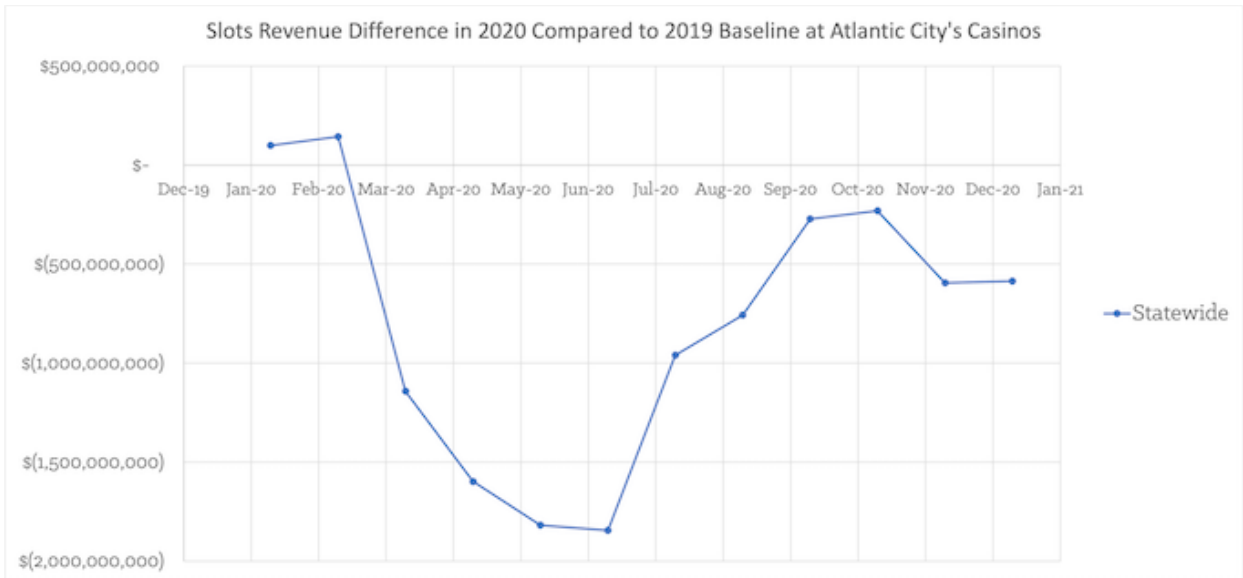


Monthly Revenue Loss by Casino (2019 minus 2020) [New Jersey Slots Return-To-Player 2021]

Atlantic City casinos had no slots income in April, May, and June 2020, so revenue losses were substantial in those months when compared to being open in 2019. However, casinos closed for part of March and July 2020, so those months also saw significant slots revenue losses. These revenue losses are clear in the above graph.

Note that Borgata had the greatest losses, more than twice that of the casino with the second greatest revenue loss. Why is that? It's apparent Borgata stayed closed for weeks longer in July 2020 than Atlantic City's other casinos.

As it served us well earlier to identify trends, let's check the statewide average revenue loss. As shown below, Atlantic City casinos were on track to making a \$100 million to \$140 million revenue gain in January and February 2020 as compared to the year before.



Monthly Revenue Loss Statewide (2019 minus 2020) [New Jersey Slots Return-To-Player 2021]

However, on average, they've suffered a relative revenue loss during the remainder of 2020. May and June 2020 each had a revenue loss of over \$1.8 billion. Total slots play revenue loss for 2020 was over \$9.5 billion.

## Conclusions

So, what have we learned? We've learned, as we saw in the returns-to-player in Florida and Mississippi, that Atlantic City casinos carefully control their monthly financial performance. They have a financial plan and they stick with it throughout the year, whether it be the best return of all casinos, the worst, or somewhere in-between.

But we also saw a certain amount of lost control of monthly financial performance in the month they closed. Looking at the statewide average player win% after the pandemic, it appears that financial control resumed. And that control exemplifies tight, tight, tight slot machine returns for every casino except Harrah's and perhaps Borgata, relative to 2019 and pre-pandemic 2020 returns.

Are New Jersey's casino in Atlantic City cheating you by having tight slot machine returns? Perhaps "cheating" is too strong of a word. But whatever you want to call their attempted recover of nearly \$10 billion in losses, most have yet to stop doing it. Frankly, I sympathize.

## Summary of *New Jersey Slots Return-To-Player 2021*

All U.S. casinos closed for months in 2020. Since that unprecedented event, a big concern for slots enthusiasts is if casinos have reduced their return-to-player (RTP) and, if so, have they stopped yet? Looking closely at the return statistics for New Jersey slots return-to-player of its Atlantic City casinos, the answer appears to be a resounding, “No, not yet.”

## Call to Action (add sound effect afterward)

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## Introduction

This is the next segment of the show on slot machine casino gambling. Here, I provide a brief overview of the current state of gambling in a U.S. state, territory, or the federal district emphasizing, by far, anything of interest to slot machine casino gamblers.

First up is Massachusetts slot machine casino gambling in 2021. Here goes!

Massachusetts slot machine casino gambling consists of two casino resorts, one slot machine parlor, and cruise ships with onboard casinos sailing to international destinations.

## Relevant Legal Statutes on Gambling in Massachusetts

The minimum legal gambling age in Massachusetts depends upon the gambling activity:

- Land-Based Casinos: 21
- Poker Rooms: 21
- Bingo: 18
- Lottery: 18
- Pari-Mutuel Wagering: 18

Massachusetts gaming regulations define casino resorts as Category 1 and slots parlors as Category 2. Each casino category has different income tax structure. For instance, the daily gross revenue tax for Category 1 resorts is 25% while it's 40% for Category 2 slots parlors.

In 2011, the Commonwealth of Massachusetts created three gaming regions, each with a casino resort gaming license:

- Eastern Region A: This license went to MGM, who constructed a casino in downtown Springfield. It opened on August 24, 2018.
- Western Region B: This license went to Wynn Resorts, who constructed Encore Boston Harbor in Everett. It opened on June 23, 2019.
- Southeastern Region C: No license awarded.

## Slot Machine Private Ownership in Massachusetts

Next up is a usually short statement about slot machine private ownership, which I have included in case you live in this U.S. state and are considering owning a slot machine. Here it is:

It is legal to own a slot machine privately in Massachusetts if it is 30 years old or older.

## Gaming Control Board in Massachusetts

The Massachusetts Gaming Commission (Mass Gaming) became law on November 22, 2011 when Governor Deval Patrick signed the Expanded Gaming Act.

## Casinos in Massachusetts

In this section, I'll discuss Massachusetts gambling establishments.

Massachusetts has three commercial casinos including two casino resorts and one slots parlor, as well as cruise ships with onboard casinos sailing from the Port of Boston to international destinations.

The largest casino in Massachusetts is Encore Boston Harbor. The second-largest casino is MGM Springfield.

## Non-Tribal Casinos in Massachusetts

The Commonwealth of Massachusetts three commercial casinos are:

1. Encore Boston Harbor in Everett, 5 miles north of downtown Boston.
2. MGM Springfield, 92 miles west of Boston and 26 miles north of Hartford, Connecticut.
3. Plainridge Park Casino in Plainville, 36 miles southwest of Boston and 22 miles northeast of Providence, Rhode Island.

This list, along with a casino map and other useful links for Massachusetts slots enthusiasts, are on my webpage for this state at [professorslots.com/MA](http://professorslots.com/MA).



## American Indian Casinos in Massachusetts

In 2016, the Mashpee Wampanoag Tribe presented plans for their First Light Casino and Resort in Taunton in Eastern Region C. If opened, this tribal casino would be the largest casino in Massachusetts.

However, construction of this casino is on hold due to lengthy and ongoing legal battles as reported in 2020 by WBUR News.

A second tribal casino on Martha's Vineyard, Aquinnah Cliffs Casino, remains on hold since 2019 pending building permits required by local zoning laws.

## Other Gambling Establishments

As an alternative to enjoying Massachusetts slot machine casino gambling, consider exploring casino options in a nearby state. Bordering Massachusetts is:

- North: New Hampshire and Vermont
- East: The Atlantic Ocean
- South: Connecticut and Rhode Island
- West: New York

To visit any of my articles on these U.S. states, simply visit ProfessorSlots.com followed by its two-letter postal designation. For example, my New Hampshire slots article is available at ProfessorSlots.com/NH.

## Our Massachusetts Slots Community Facebook Group

Are you interested in sharing and learning with other slots enthusiasts in Massachusetts? If so, join our Massachusetts slots community on Facebook at [professorslots.com/FBMA](https://www.facebook.com/professorslots.com/FBMA). All you'll need is a Facebook profile to join this private Facebook Group freely.

There, you'll be able to privately share your slots experiences as well as chat with players about slots gambling in or near Massachusetts. Again, use this convenient link I've created to go directly to our Group on Facebook: [professorslots.com/FBMA](https://www.facebook.com/professorslots.com/FBMA). Join us!

## Payout Returns in Massachusetts

Massachusetts gaming regulations have set a minimum theoretical payout of 80% for gaming machines.

Monthly revenue reports for each casino are publicly available from Mass Gaming. These return statistics offer casino hold percentages as Slot Hold % and player win percentages as Slot Payout %.

The February 2021 player win percentage for each casino is:

- Encore Boston Harbor: 92.0%
- MGM Springfield: 91.6%
- Plainridge Park: 92.6%

## Summary of Massachusetts Slots in 2021

In summary, Massachusetts slot machine casino gambling consists of two casino resorts, a slots parlor, and cruise ships offering onboard casinos when traveling to international destinations.

## Annual Progress in Massachusetts Slot Machine Casino Gambling

In the last year, there has been little change in the slots industry in the Commonwealth of Massachusetts after a new casino resort opened beforehand in each of the prior two years.

## Call to Action (add sound effect afterward)

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## Introduction

Next up is Michigan slot machine casino gambling in 2021. Here goes!

Michigan slot machine casino gambling consists of three commercial casinos in Detroit and 23 tribal casinos throughout the state. Furthermore, Caesars Windsor is a popular destination just across the international border from Detroit in the Canadian Province of Ontario.

## Relevant Legal Statutes on Gambling in Michigan

The minimum legal gambling age in Michigan depends upon the gambling activity:

- Land-Based Casinos: 18 or 21 if alcohol is served
- Poker Rooms: 18
- Bingo: 18
- Lottery: 18
- Pari-Mutuel Wagering: 18

The minimum legal age for gambling at Caesars Windsor is 19 years old.

In 1996, Michigan voters approved three licensed casinos for Detroit via the Michigan Gaming Control & Revenue Act.

## Slot Machine Private Ownership in Michigan

Next up is a usually short statement about slot machine private ownership, which I have included in case you live in this U.S. state and are considering owning a slot machine. Here it is:

It is legal to own a slot machine privately if it is 25 years old or older.

## Gaming Control Board in Michigan

The Michigan Gaming Control Board (MGCB) within the Michigan Department of Treasury regulates commercial casinos in Detroit. Further, the MGCB provides compliance oversight authority for tribal-state compacts with Michigan's federally recognized tribes.

Federally recognized American Indian tribes are sovereign nations. As such, the State of Michigan does not have general regulatory authority over tribal casinos, although the state has oversight authority of compliance with state-tribal compact provisions.

Instead, through the federal Indian Gaming Regulatory Act (IGRA) of 1988, Michigan's tribes have tribal-gaming compacts in place to allow Class III games-of-chance slot machines. Therefore, the National Indian Gaming Commission and each tribal government regulate Michigan's tribal casinos.

For Canadian casinos, the Alcohol and Gaming Commission of Ontario (AGCO), a crown agency, and the Ontario Lottery and Gaming Corporation (OLG) regulates gaming at Caesars Windsor across the international border from Detroit.

## Casinos in Michigan

In this section, I'll discuss Michigan gambling establishments.

Michigan has three commercial casinos, 23 American Indian tribal casinos, and a nearby Canadian casino across the international border from Detroit.

The largest casino in Michigan is MGM Grand Detroit. The second-largest casino is Soaring Eagle Casino & Resort.

## Non-Tribal Casinos in Michigan

Detroit's three commercial casinos and the popular Caesars Windsor in Canada are:

1. Caesars Windsor Hotel & Casino across the Canadian border from Detroit in Windsor, Ontario.
2. Greektown Casino-Hotel
3. MGM Grand Detroit
4. MotorCity Casino Hotel

## American Indian Casinos in Michigan

Tribal casinos in Michigan are a thriving business, and many major expansion projects are underway throughout the state. This is especially true for casinos in northern Michigan.

Michigan has 23 tribal casinos. As usual when there are too many casinos to mention here, a complete list, along with a casino map and other useful links for Michigan slots enthusiasts, are on my webpage for this state at [professorslots.com/MI](http://professorslots.com/MI).

## Other Gambling Establishments

As an alternative to enjoying Michigan slot machine casino gambling, consider exploring casino options in a nearby state. Bordering Michigan is:

- North and East: The Canadian Province of Ontario
- South: Indiana and Ohio
- West: Minnesota and, across Lake Michigan, Illinois

To visit any of my articles on these U.S. states, simply visit [ProfessorSlots.com](http://ProfessorSlots.com) followed by its two-letter postal designation. For example, my Indiana slots article is available at [ProfessorSlots.com/IN](http://ProfessorSlots.com/IN).

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There, you'll be able to privately share your slots experiences as well as chat with players about slots gambling in or near Michigan. Again, use this convenient link I've created to go directly to our Group on Facebook: [professorslots.com/FBMI](https://www.facebook.com/professorslots.com/FBMI). Join us!

## Payout Returns in Michigan

Detroit's commercial casinos have a minimum theoretical payout of 80%. In addition, they have a maximum theoretical payout of 100% unless otherwise approved by the Michigan Gaming Control Board.

Class II skill-based electronic gaming machines at commercial casinos in Detroit also have these payout limits when played perfectly. Return statistics from Detroit's casinos are not publicly available.

Payout limits for machines at Michigan's tribal casinos don't exist nor are return statistics publicly available.

Finally, Canadian casinos in Ontario such as Caesars Windsor have a minimum theoretical payout of 85% and a maximum theoretical payout of 99.1% for Class III Vegas-style games-of-chance. However, Class II competition-style games-of-skill machines such as video poker have a minimum theoretical payout of 88%.

According to Canada's OLG Slots Brochure, Ontario casinos have a single return statistic: Their average return is 91.8%.

## Summary of Michigan Slots in 2021

In summary, Michigan slot machine casino gambling consists of three casinos in Detroit and 23 tribal casinos throughout the state. Otherwise, Caesars Windsor in Canada, across the border from Detroit, is a popular casino destination.

## Annual Progress in Michigan Slot Machine Casino Gambling

Over the last year, there has been little change to the slots gaming industry in Michigan.

## Call to Action (add sound effect afterward)

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## On the Next Episode of Professor Slots

Part I of the next episode of the Professor Slots podcast will likely be on the March 2021 annual financial report from one of a primary slot machine manufacturer, International Game Technologies also known as IGT.

Part II of the next episode of the Professor Slots podcast is another brief overview of the current state of gambling in a U.S. state, territory, or the federal district. Next time, I'll be talking to you about the great U.S. state of Minnesota.

## Closing (closing music)

That's the end of another great episode of the Professor Slots podcast. Thanks so much for listening!

Show notes for this episode are on my website at <https://professorslots.com/episode135>.

I plan to have the next episode come out very soon for you, where I'll have more amazing content for the show.

Until the next episode: Have fun, be safe, and make good choices! Bye!