Appendix Table 1. List of variables. The left column contains the names of the variables. The right column contains descriptions and details.

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| ***A. Cohort demographics.*** |
| User ID | An ID number that uniquely identifies the player across all data tables. Except in the name of this variable, we will be using the word "player" instead of "user." |
| Gender | "M" for male, "F" for female. |
| Country ID | Numeric ISO code for the country of residence. |
| Age | Age in years at the time the player first registered with GVC and/or one of its platforms. |
| ***B. Daily aggregates of cash game activity.*** |
| Date | Date of the cash game activity.  |
| Daily Number of Cash Games | Number of cash game sessions the player entered on that date. From GVC: “[This variable] captures the [number] of tables that a player is playing in a day. Even if [a] player sits out for some time it will still be counted as 1. If a player [logs off] and comes and [joins] the same table it will be counted as 2.” |
| Daily Cash Put into Pots | The total amount of cash (in Euros) the player has put into pots in cash game hands that day (blinds and antes included). |
| Daily Cash Won from Pots | The total amount of cash (in Euros) the player won in pots in cash game hands that day (including uncalled bets or portions of bets). |
| ***C. Daily aggregates of tournament activity.*** |
| Date | Date of the tournament gambling activity. |
| Daily Number of Tournaments | Number of tournaments the player entered with start times during that date. |
| Daily Tournament Spend | Total amount spent (in Euros) on tournament entry fees and purchases of additional tournament chips that day. |
| Daily Tournament Prizes | Total amount won (in Euros) as prizes in tournaments that started that day (even for tournaments that ended the next day or later). |
| ***D. Deposit records.*** |
| Transaction ID | An ID number used to differentiate one transaction from another. |
| Date | Date the player entered the financial information and attempted the deposit. |
| Payment Method | Brand of the payment method (e.g., MasterCard, Visa, PayPal, Neteller). |
| Payment Type | Credit, debit, or other.  |
| Amount | Amount of the deposit (in Euros). |
| Status | Completed or failed. Only completed deposits result in money entering the player's gambling account (and a charge to the player). |
| ***E. Withdrawal records.*** |
| Transaction ID | An ID number used to differentiate one transaction from another. |
| Date | Date the player entered the financial information and attempted the withdrawal. |
| Amount | Amount of the withdrawal (in Euros). |
| Status | Completed or reversed. Only completed withdrawals result in money leaving the player's gambling account. |

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| ***F. Non-financial variables describing poker activity.*** |
| First Cash Game Date Stamp | Date for the player’s first hand at a cash game table. |
| Last Cash Game Date Stamp | Date for the player’s last session at a cash game table. |
| First Tournament Date Stamp | Date for the start time of the player’s first tournament. |
| Last Tournament Date Stamp | Date for the start time of the player’s last tournament. |
| First Overall Date Stamp | Date from either First Cash Game Date Stamp or First Tournament Date Stamp, whichever is earlier. |
| Last Overall Date Stamp | Date from either Last Cash Game Date Stamp or Last Tournament Date Stamp, whichever is later. |
| Number of Cash Games | Number of cash game sessions the player entered across the study period. |
| Number of Tournaments | Number of tournaments the player entered across the study period. |
| ***G. Monetary variables describing poker activity.*** |
| Total Cash Put into Pots | The total amount of cash the player has put into pots in cash games hands over the course of the study period. Sum of the values of Daily Cash Put into Pots. |
| Total Cash Won from Pots | The total amount of cash the player won in pots in cash games hands over the course of the study period. Sum of the values of Daily Cash Won from Pots. |
| Total Tournament Spend | Total amount spent on tournament entry fees and purchases of additional tournament chips across the study period. |
| Total Tournament Prizes | Total amount won as tournament prizes across the study period. |
| Total Cash Game Plus/Minus | Total Cash Won from Pots minus Total Cash Put into Pots. |
| Total Tournament Plus/Minus | Total Tournament Prizes minus Total Tournament Spend. |
| Total Overall Plus/Minus | Total profit from all poker play across the study period. Total Cash Game Plus/Minus plus Total Tournament Plus/Minus. |
| ***H. Measures of poker activity used in the data analysis.*** |
| Duration | Number of days between Last Overall Date Stamp and First Overall Date Stamp, inclusive (i.e., difference in days between Last Overall Date Stamp and First Overall Date Stamp plus one). This variable has a direct analog with the same name in LaPlante et al. (2009). |
| Number of Sessions | Number of Cash Games plus Number of Tournaments. This variable has a direct analog with the same name in LaPlante et al. (2009). |
| Sessions per Day | Number of Sessions divided by Duration. This variable has a direct analog with the same name in LaPlante et al. (2009). |
| Total Overall Spend | Total Cash Put into Pots plus Total Tournament Spend. This variable has an analog called Total Wagered in LaPlante et al. (2009). |
| Average Spend per Session | Total Overall Spend divided by Number of Sessions. There is a similar variable called Euros per Session in LaPlante et al. (2009). |
| Net Loss | Total Overall Plus/Minus times -1. This variable has a direct analog with the same name in LaPlante et al. (2009). |
| Percent Lost | 100 times Net Loss divided by Total Overall Spend. There is a similar variable with the same name in LaPlante et al. (2009). |

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| ***I. Measures of deposit activity.*** |
| Number of Attempted Deposits | Number of attempted deposits, both successful and failed. |
| Number of Failed Deposits | Number of attempted deposits classified as failed. |
| Number of Completed Deposits | Number of attempted deposits classified as completed. |
| Percentage of Failed Deposits | 100 times Number of Failed Deposits divided by Number of Attempted Deposits. |
| Total Amount Deposited | Sum of the values in Amount in rows corresponding to completed deposits. |
| Number of Deposit Days | Number of unique dates in the rows corresponding to completed deposits. |
| Deposits per Deposit Day | Number of Completed Deposits divided by Number of Deposit Days. |
| Average Amount Deposited per Deposit Day | Total Amount Deposited divided by Number of Deposit Days. |
| Number of Unique Payment Methods | Number of unique Payment Method/Payment Type combinations from all of the attempted deposits (both completed and failed). |
| Number of Unique Credit Cards [Used for Deposits] | Number of unique values for Payment Method found in rows where Payment Type is "Credit" and Status is "Completed." |
| ***J. Measures of withdrawal activity.*** |
| Number of Attempted Withdrawals | Number of withdrawals, both completed and reversed. |
| Number of Reversed Withdrawals | Number of withdrawals classified as reversed. |
| Number of Completed Withdrawals | Number of withdrawals classified as completed. |
| Percentage of Reversed Withdrawals | 100 times Number of Reversed Withdrawals divided by Number of Attempted Withdrawals. |
| Total Amount Withdrawn | Sum of the values in Amount in the rows corresponding to completed withdrawals. |
| Number of Withdrawal Days | Number of unique dates in the rows corresponding to completed withdrawals. |
| Withdrawals per Withdrawal Day | Number of Competed Withdrawals divided by Number of Withdrawal Days. |
| Average Amount Withdrawn per Withdrawal Day | Total Withdrawal Amount divided by Number of Withdrawal Days. |