



CENTRE FOR THE
ADVANCEMENT OF
BEST PRACTICES

INSIGHT 2012

Responsible Gambling
for Lotteries

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PREAMBLE

The Responsible Gambling Council's (RGC) Centre for the Advancement of Best Practices is pleased to present its findings from *Insight 2012*—a research project designed to investigate and identify best practices for the responsible gambling provision of lottery operations. The research included:

- An in-depth literature review;
- A stakeholder training and procedures review;
- Focus groups with lottery players who have experienced problems related to their play; and
- An Expert Forum consisting of lottery operators, retailers, regulators, treatment providers, responsible gambling experts and others.

RGC wishes to thank the Alberta Gaming and Liquor Commission, the Atlantic Lottery Corporation, the British Columbia Lottery Corporation, the Manitoba Lotteries Corporation, the Nova Scotia Provincial Lotteries & Casino Corporation, and the Ontario Lottery and Gaming Corporation for the financial support that made this project possible.

RGC also thanks the many individuals who contributed to the project. These include the gamblers who participated in the focus groups and the individuals who attended the Expert Forum.

While this project results from the contributions of many, the work is a product of RGC's analysis and RGC assumes responsibility for its content.

EXECUTIVE SUMMARY

Playing the lottery is one of the most popular forms of gambling, both in Canada and internationally. Part of the reason for this popularity is that it offers an opportunity to win a large cash prize for a relatively low cost. Lottery tickets are also much more readily available than other types of gambling, with places to buy a ticket on most street corners. Nearly 30,000 venues sell lottery products across Canada, and—more recently—lottery gambling has even become available on the Internet, with seven of ten Canadian provinces now offering online ticket sales.

Although the lottery is considered among the less risky types of gambling, it still has the potential to be played in an unsafe manner, and a percentage of lottery players do experience problems related to their play. To date, however, there has been no research or investigation into best practices for responsible gambling (RG) provision for lottery operators.

While some RG initiatives currently exist for lotteries, they are minimal compared to those for other types of gambling, such as casinos or electronic gaming machines. Given the popularity of lottery gambling, its potential to lead to problematic play, and the sparseness of RG programs for lottery provision, the Responsible Gambling Council's (RGC) *Centre for the Advancement of Best Practices* undertook a research project designed to investigate and identify best practices for the responsible provision of lottery operations. The project, *Insight 2012: Responsible Gambling for Lotteries*, is the focus of the present report.

Insight 2012 took an in-depth look at current RG practices for lottery provision, considered possible ways those practices could be improved, and explored opportunities for the development of new practices—particularly in light of the new and upcoming forms of lottery delivery. The project gathered information from both Canadian and international jurisdictions, and sought viewpoints from multiple stakeholder groups, including lottery operators, regulators, players, treatment providers, retailers, and others.

Through the review process it became clear that although there is some debate about the best means to address safe lottery play, there is a shared interest in wanting to find better ways to prevent, and respond to, customers with potential gambling problems. The results provided in this study are expected to help those who participate in lottery gambling be more informed about their play, be better able to manage their play, and be more aware of the potential risks involved and where to get help should they develop problems that require formal assistance.

Insight 2012 gathered and analyzed information from a wide range of sources, including:

- An in-depth literature review of national and international research, as well as policy and regulatory documents;
- A training and procedures review of stakeholder policy/procedure documents and employee training materials;
- Focus groups with lottery players who have experienced problems related to their play; and
- An Expert Forum consisting of lottery operators, retailers, regulators, treatment providers, RG experts and others.

Findings

In order to identify best practices for RG provision of lottery products, RGC carefully considered and synthesized results from all of the above information sources in order to identify the specific policies, practices, and procedures that not only would be most practical to implement for RG purposes, but also be of greatest benefit to those who participate in lottery gambling.

Based on all the information and insights gathered for this report, RGC has identified emerging RG best practices for lottery provision in five core areas (Figure 1): *responsible gambling policies; advertising and*

promotion; informed decision making; assisting customers; and staff training. These are each presented in turn below.

Figure 1. Emerging Responsible Gambling Best Practices for Lottery Operations



Responsible Gambling Policies

All lottery jurisdictions across Canada have policies, guidelines and practices in place to educate consumers of lottery products about issues related to responsible and problem gambling. This is also true of many U.S. jurisdictions, as well as parts of Europe and Australia. These policies include age restrictions, advertising and marketing restrictions, the provision of information to assist players with informed decision making about the products, and staff training. Below are emerging best practices for lottery policies.

Emerging Best Practices

- Corporate policy statements make a clear commitment to promote RG and prevent problem gambling. They also make explicit corporate expectations for performing RG actions.
- Selling lottery products to minors is prohibited. Mystery shopper programs, which are fairly common, can help assess non-compliance issues.
- Lottery corporations have a clearly articulated commitment to advertise their products in a way that does not mislead or target players with gambling-related problems, or target minors.
- Lottery corporations have a comprehensive and publicly available policy committed to helping players make informed decisions about gambling on lottery products.
- Lottery corporations have a policy for responding to customers who may be experiencing gambling-related problems.
- There is a maximum spend on lottery products at any one time at a given store. While customers could certainly go to other stores to buy tickets, this policy creates a forced break in play.
- There are penalties for non-compliance with corporate RG policies and retailers are made aware of these penalties.
- Regular reminders about RG policies are given to corporate and retail staff. Updates to these policies are communicated in a timely manner.
- Lottery corporations have a policy that all new games and technologies are reviewed from an RG perspective.

Advertising and Promotion

All Canadian jurisdictions have policies in place that restrict how lottery games can be advertised. For example, ads cannot appeal to minors, they cannot encourage excessive gambling, and they cannot exaggerate the chances of winning. In several jurisdictions, advertising cannot be placed near schools or appear on television during prime youth viewing periods, such as after school.

In the majority of cases, these policies have been in place for close to a decade. But with the rapid expansion of gambling in recent years, including more lottery retail outlets and legal online gambling available in several Canadian provinces, it is important to look at what else can be done to prevent problems with lottery play.

Emerging Best Practices

- A screening process is in place for all advertising to ensure adherence to established RG policies.
- Advertising is not misleading about gambling outcomes and does not misrepresent the odds of winning or losing.
- Advertising does not target at-risk populations or minors. Nor does it use images or themes that appeal to children.
- RG messaging appears for a minimum amount of time on all television and radio advertisements that promote the lottery.

Informed Decision Making

All Canadian jurisdictions and many others worldwide, have a strong policy commitment to ensure that consumers have access to information that will assist them in understanding basic features of the lottery products they purchase.

Expert Forum participants agreed that customers need to know key information: there are risks to lottery play; lotteries should be played for entertainment and not to make money; the odds of winning and losing; and the random nature of lottery gambling. Further, participants felt strongly that targeted education about popular myths and misconceptions needs to be available. While some beliefs differ depending on the type of lottery play--for example, sports lotteries carry different misconceptions than Scratch/Instant Win--many beliefs cross all forms. These include certain superstitions; believing in a "system" or lucky numbers; the notion that more skill is involved in playing games than is actually the case; and the belief that the more you play the better your chances of winning. *Insight 2012* identified several emerging best practices for informed decision making. These are presented below.

Emerging Best Practices

- Clear information is made readily available to players in order to help them make informed decisions about their gambling. This includes information about the odds of winning, the truth about common myths, the risks associated with play, and how to keep gambling safer.
- Information provided to players about lottery games does not reinforce common myths.
- Responsible and problem gambling information is made available at lottery ticket outlets in languages that are culturally appropriate for the customer base.
- In addition to traditional methods of providing information to players (e.g., brochures), non-traditional methods are used in order to engage customers and increase uptake/interest in the information. Some examples include digital signage, RG quizzes/contests, ticket wallets with RG information, and messages on the front of tickets or receipts.
- RG messaging speaks to different ethno-cultural groups by ensuring that the information is culturally appropriate and relevant.

- Partnerships between lottery corporations and retailers are in place to develop and promote RG initiatives. This helps enhance awareness of the initiatives among retailers and frontline staff.
- Periodic audits are conducted in order to ensure that RG information is readily available to lottery customers.

Assisting Customers

Assisting people with problems related to playing the lottery is a much more difficult task than assisting customers in gaming facilities such as casinos and bingo halls. The majority of lottery ticket outlets are “mom and pop” operations or convenience store chain, where customers come and go at a rapid rate. Staff members are often young and inexperienced, and tend to turn over frequently. While providing RG training to retailers and their staff would give them better awareness of problem play, most are unlikely to be comfortable doing much more than providing information to customers.

An added challenge is that programs such as voluntary self-exclusion, which is an important tool to many casino and online gambling patrons, are not available to people purchasing tickets at traditional lottery outlets or playing Keno at their local bar. While customers may ask a retailer not to sell them tickets as an informal way to curtail their play, implementing such a program across retail operations is simply not feasible. Play is anonymous, there are thousands of outlets, and there is no centralized system that documents and monitors play. These are among the reasons why voluntary self-exclusion is currently unrealistic. Despite these limitations, several emerging best practices were identified by *Insight 2012*.

Emerging Best Practices

- In order to be able to respond to customer requests for problem gambling information, all staff members are knowledgeable about the provincial problem gambling helpline and where to get information about local resources should a customer want formal assistance.
- On an informal basis, retailers can help support customers who want to manage their play. The “know your customer” approach has real advantages. Where the retailer is comfortable, they can give customers information such as the odds of winning or the problem gambling helpline. This can help promote RG, prevent problem gambling, and support those who may already be experiencing gambling-related problems.
- All lottery retailers have brochures available on-site with information about responsible play, the odds of winning, and the problem gambling helpline. In cases where a customer appears to be struggling with their gambling, frontline staff members have takeaway information available to give the customer should the opportunity arise.
- Retailers do not up-sell lottery products to customers who are showing potential signs of a gambling problem.

Staff Training

Lottery corporations across Canada require training and/or certification with regard to the operation of equipment, validating tickets, and how to redeem winning tickets. In fact, all jurisdictions provide very sophisticated training manuals and other materials to ensure retailers and their staff manage lottery products appropriately. Most lottery corporations provide an in-person and/or online training program, of which a portion is dedicated to RG education. Because this training covers all lottery operations, it is mandatory for owners and managers; the requirement for frontline staff to take this training varies from province to province.

Emerging Best Practices

- All staff members are trained in RG upon hiring and informed of any subsequent changes to policies and procedures. Training is a condition of contract (or licence) for lottery retailers.
- RG training addresses the different types of lottery gambling (e.g., traditional, Scratch/Instant Win, sports, Keno).
- Training reflects the ethnic and linguistic composition of staff as well as the customer base.
- “One and done” training is not sufficient. Training is refreshed on a periodic basis and regular bulletins specific to RG are circulated to all retailers.
- Staff receive training that is appropriate for their level of seniority and responsibility.
- Enough time is allocated to allow staff to learn about problem gambling, its impacts, and key RG information.
- Staff members are taught skills and procedures required for assisting customers who may be experiencing problems with gambling. Training focuses on how to assist customers in a way that is comfortable for staff.
- Staff members are trained to avoid messaging that reinforces misleading or false beliefs. They are also trained not to up-sell to customers who are showing potential signs of a gambling problem.
- A formal evaluation process is in place to measure the extent to which training objectives are met.

Concluding Comment

As technology advances at a rapid pace, all forms of gambling in Canada have become more sophisticated and readily available. In some provinces, all types of gambling are available online, and it will not be long before every jurisdiction offers regulated Internet gambling. Moving forward, it is important to keep in mind that these same technological advances also provide an opportunity to expand the ways in which we have traditionally approached RG and problem gambling prevention. While these RG best practices represent the most comprehensive and reliable standards available for lottery operations, it is important to view them as dynamic. As new research emerges and new technologies continue to evolve in the industry, these best practices will need to be critically reviewed and adapted to the changing frontier.

OVERVIEW

Playing the lottery is one of the most popular forms of gambling both in Canada and internationally. Part of the reason for this is that it offers an opportunity to win a large cash prize for a relatively low cost. Tickets are also much more readily available than other types of gambling, with places to buy a ticket on most street corners and—more recently—online in some jurisdictions. Although the lottery is considered among the less risky types of gambling, it still has the potential to be played in an unsafe manner, and a percentage of lottery players do experience problems related to their play. To date, however, there has been no research or investigation into best practices for responsible gambling (RG) provision for lottery operators. While some RG initiatives currently exist for lotteries, they are minimal compared to those for other types of gambling, such as casinos or electronic gaming machines. Given the popularity of lottery gambling, its potential to lead to problematic play, and the sparseness of RG programs for lottery provision, the Responsible Gambling Council's (RGC) *Centre for the Advancement of Best Practices* undertook a research project to investigate and identify best practices for RG provision for lottery operations. The project, *Insight 2012: Responsible Gambling for Lotteries*, is the focus of the present report.

Insight 2012 takes an in-depth look at current RG practices for lottery provision, considers possible ways those practices can be improved, and explores opportunities for the development of new practices—particularly in light of the new and upcoming forms of lottery delivery. The project gathers information from Canadian and other jurisdictions, and seeks viewpoints from multiple stakeholder groups, including lottery operators, regulators, players, treatment providers, retailers, and others. Literature reviews, policy and procedure document reviews, focus groups, and a two-day Forum are all used to collect data. Results are expected to help those who participate in lottery gambling be more informed about their play, be better able to manage their play, and be more aware of the potential risks involved and where to get help should they develop problems that require formal assistance.

The report is divided into six chapters. Chapter one provides context with a brief review of the history of lottery gambling in Canada, the key Criminal Code provisions that allow for it to operate, and the different types of lottery games available. The chapter ends with an overview of the methodology used to gather information for the report, and the approach used to analyze the information collected. Chapter two provides an overview of lottery availability in Canada, as well as participation rates, demographics, revenues, and the prevalence of lottery-related problem gambling. It also looks at some of the reasons why people play the lottery, and some of the factors that might put players at risk of developing lottery-related gambling problems. The chapter ends with a look at some of the new and upcoming forms of lottery provision. Chapter three reviews lottery policies in Canada, while chapter four presents the results of focus groups that RGC conducted with lottery players. Chapter five discusses the results of RGC's 2-day Expert Forum that brought together national and international experts to debate and discuss issues relevant to lottery RG. Chapter six provides an analysis of best practices for lottery provision, taking into consideration all of the knowledge and insights learned from the previous chapters.

HISTORY AND LEGALITY OF LOTTERY GAMBLING IN CANADA

In Canada, gambling is made legal through provisions set out in the *Criminal Code of Canada* (the Code), which is closely based on the English laws that Canada adopted at the time of its Confederation in 1867. In 1892, the Code banned most gambling activities with the exception of horse racing, but in the following years gradually lifted some restrictions to allow for small-scale charitable gaming and some betting at summer fair midways. In 1969, amendments to the Code allowed provincial and federal governments to use lotteries to raise money for worthwhile causes. The first provincial lottery in Canada was Quebec's *Inter-Loto* in 1970. Other provinces and regions introduced their own lotteries through the 1970s, and the federal government ran *Loto Canada* (originally the Olympic Lottery) for several years starting in 1973 to help pay for the 1976 Summer Olympics. While provincial governments were allowed to conduct and manage lottery schemes at

this time, the federal government still had control over the activities. In 1985, a major amendment to the Code gave provincial governments' exclusive control over gambling, and allowed them to administer ticket lotteries on their own in addition to other gaming activities, such as slot machines and video lottery terminals. Since 1985, lottery gambling in Canada has continued to evolve, with a greater variety of games being offered at an increasing number of diverse outlets (Canadian Partnership for Responsible Gambling, 2013; Pruden, 2002; Stevens, 2005).

Key Criminal Code Provisions

Sections 206 and 207 of the Code are the principal provisions regulating gambling in Canada. Section 206 prohibits a broad range of gaming activities, while Section 207 enumerates exceptions to the prohibitions. It is Section 207 that allows lotteries and lottery schemes to be "conducted and managed" by a province in accordance with any law enacted by that province. It also allows provincial governments to conduct and manage lotteries and games of chance that are operated on or through a computer, slot machine or video device (Canadian Partnership for Responsible Gambling, 2013; OMAC, 2012; Pruden, 2002; Stevens, 2005).¹

DEFINITION OF LOTTERY AND GAMES AVAILABLE

The traditional definition of lottery is, "A method of raising money in which players select a small group of numbers out of a larger group printed on a ticket. If a player's selection matches some or all of the numbers drawn at random the player wins a proportion of the prize (Lottery, 2013). While this definition of lottery is true, it is somewhat narrow by today's standards, as there are several different types of lotteries available for people to play, both in Canada and abroad. These will each be described briefly in turn below. (Source: Canadian Partnership for Responsible Gambling, 2013; Stevens, 2006).

- Traditional lottery tickets are those referred to in the definition above. They are usually played by selecting a series of numbers—or having numbers chosen randomly by a ticket terminal or other device—and winning number combinations are determined by draw. Typical examples of traditional lottery tickets include *LOTTO 6/49* and *Pick 3*.
- Breakopen/Pull-tab tickets (also known as Nevada Tickets) have perforated covers that hide symbols underneath. Players break open or pull away the covers to see if they have a winning combination of symbols. While breakopen/pull-tab tickets are typically sold by charitable/religious groups for charitable purposes, some gaming operators also sell them commercially. A recent development in Ontario is electronic breakopen ticket devices which are electronic forms of the paper games. It involves a self-pay terminal where the player hits a button and symbols appear on the screen with a message of the outcome (win or loss). A breakopen ticket is dispensed from the bottom of the machine which represents the game just played.
- Electronic (rapid) Keno is a lottery game whereby players select several numbers between 1 and 80 that are matched against randomly-generated winning numbers. Draws occur at regular, short intervals (e.g., every four to ten minutes).
- Scratch/Instant Win lottery tickets are played by scratching off certain areas of a ticket to determine whether or not a prize has been won. The game usually involves matching symbols, pictures, or words. Some examples of Scratch/Instant Win tickets include *Super Bingo*, *Instant Crossword*, and *Cash for Life*. *Keno*, discussed above, is also available in Scratch/Instant Win form.
- Sports lottery tickets are played by predicting the outcome of professional sporting events, such as hockey, football, basketball, etc. Some examples of sports lottery ticket games include *Pro-Line*, *Sports Action*, and *Point Spread*.

¹ For further detail, please see Part VII, Sections 206 and 207 of the Criminal Code of Canada, available at <http://laws-lois.justice.gc.ca/eng/acts/C-46/page-105.html>.

Currently, there are two national lotteries in Canada: LOTTO 6/49 and LOTTO MAX. The games are administered by the Interprovincial Lottery Corporation, which is a consortium of the country's five regional lottery operators, all of which are owned by their respective governments: *Atlantic Lottery* (New Brunswick, Nova Scotia, Prince Edward Island, Newfoundland and Labrador); the *British Columbia Lottery Corporation*; *Loto-Québec*; the *Ontario Lottery and Gaming Corporation*; and the *Western Canada Lottery Corporation* (Manitoba, Saskatchewan, Alberta, Northwest Territories, Nunavut, Yukon Territory). In addition to national lottery games, each province offers a host of other lottery games, the particular type offered depending on the individual province.

For the purposes of the present report, when we use the term "lottery," we are referring to the types of lottery games discussed above, and only to those that are run by *gaming operators for commercial purposes*—not to those that are run by charitable/religious organizations, hospitals, and other groups for charitable or other causes.²

PROJECT METHODOLOGY AND ANALYSIS

Methodology

Insight 2012 collected information from the following multiple sources:

1. *Literature Review*

RGC reviewed national research (and international research where relevant), as well as policy and regulatory documents related to lottery products, gambling participation, problem gambling, and other relevant topics.

2. *Stakeholder Training and Procedures Review*

RGC reviewed stakeholder policies and procedures—as well as employee training materials—on problem gambling, RG, and customer service. The purpose was to learn how gaming providers train their lottery retailers to provide RG information to customers, handle difficult situations, etc.

3. *Lottery Player Focus Groups*

RGC conducted two focus groups with lottery players who have experienced problems related to their play. The purpose of the groups was to learn what motivates them to play the lottery; how they believe playing could become a problem for some people; what their experience has been with retailers; any suggestions they may have to make lotteries safer for players; among other topics. Participants were recruited through a newspaper advertisement and screened to determine their eligibility (e.g., 19+, played lotteries at least once per week, had concerns about their play).

4. *Expert Forum*

RGC held a two-day Forum that brought together various gaming industry stakeholders and field experts (e.g., operators, retailers, treatment providers) to discuss and share knowledge in an effort to understand how best to insert RG into various aspects of lottery operations. Forum participants listened to presentations and panel discussions about various topics (e.g., retailer realities/training, non-traditional retail outlets, RG in international jurisdictions, counselling clients with gambling-related problems). They also participated in breakout groups and discussions with all forum attendees.

Analysis

In order to identify best practices for RG provision for lottery operations, RGC carefully considered and synthesized results from all of the above information sources in order to identify the specific policies, practices, and procedures that not only would be most practical to implement for RG purposes, but would also be of greatest benefit to those who participate in lottery gambling.

² While there are other types of lottery games available in addition to those discussed above, the ones reported here are the most common.

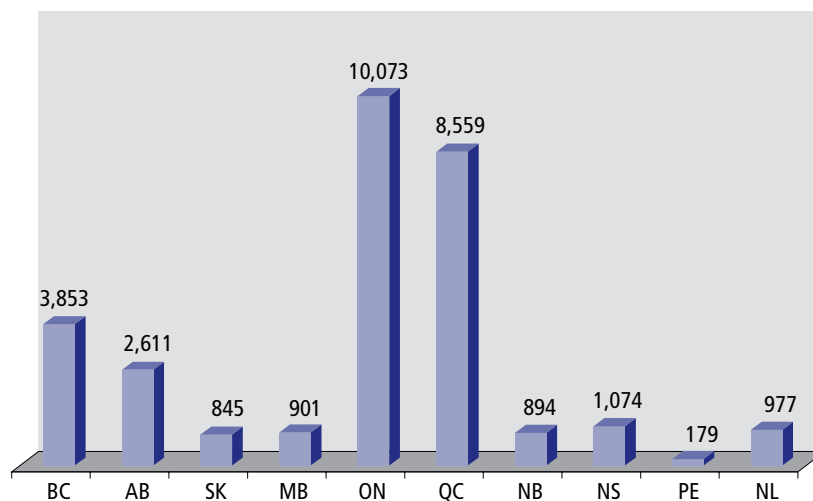
This chapter presents the findings of a review conducted on the available research on lottery gambling—mostly in Canada, but internationally where relevant. While there is some discussion of problem gambling, it is important to note that there is minimal research specific to lottery participation.

LOTTERY AVAILABILITY

Land-based Venues

According to the most recent data available, there were 29,966 lottery ticket outlets in Canada in 2011-12 (Canadian Partnership for Responsible Gambling, 2013). As shown in Figure 2 below, Ontario and Quebec had the highest number of outlets (10,073 and 8,559); Prince Edward Island had the lowest (179).

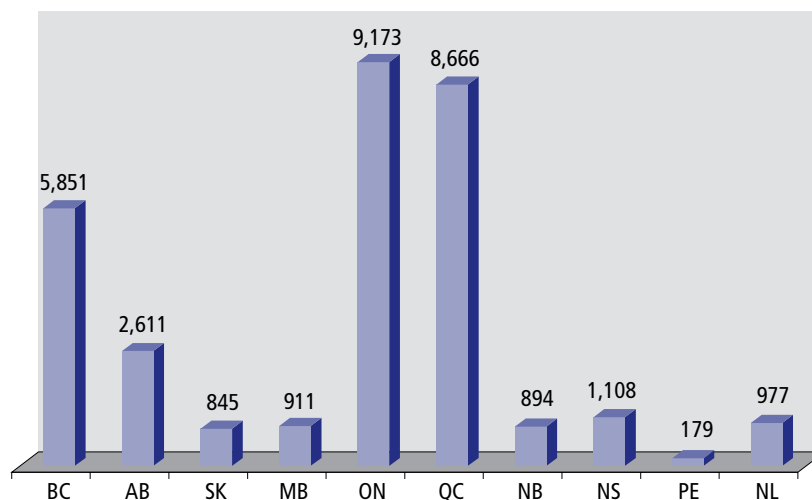
Figure 2. Number of Lottery Ticket Outlets across Canada (2011-12)



Source: Canadian Partnership for Responsible Gambling, 2013.

In terms of the number of lottery terminals available to purchase tickets at lottery outlets, there were 31,215 in total across the country in 2011-12: 2,097 self-serve terminals (available in British Columbia, Quebec, and Nova Scotia); 29,118 retailer terminals (Canadian Partnership for Responsible Gambling, 2013). As shown in Figure 3 below, Ontario and Quebec had the highest number of terminals (9,173 and 8,666); Prince Edward Island had the lowest (179).

Figure 3. Number of Lottery Ticket Terminals across Canada (2011-12)



Source: Canadian Partnership for Responsible Gambling, 2013. Includes self-serve and retailer terminals.

Internet

Increasingly, lottery players are able to purchase tickets and related products over the Internet. Players set up an account through a designated website and their lottery selections are entered into a central computer system which tracks results. No physical ticket is actually produced and any winnings are credited to the player's account (Stevens, 2006). In Canada, lottery tickets can be purchased over the Internet in 7 of 10 provinces: British Columbia, Manitoba, Quebec, New Brunswick, Nova Scotia, Prince Edward Island, and Newfoundland and Labrador. Ontario is expecting to offer lottery tickets online in late 2013. Internet gambling will be discussed again later in this chapter, along with some other new forms of lottery provision.

LOTTERY PARTICIPATION RATES AND DEMOGRAPHICS

Traditional Lottery Tickets

In Canada, playing traditional lottery tickets (e.g., LOTTO 6/49, LOTTO Max) is the most popular form of government-operated gaming across the country. As shown in Table 1 below, past year participation rates range from approximately 52% in Ontario to 78% in Nova Scotia, with the average across the country being roughly 64%. This is considerably higher than the participation rates for other government-operated gaming activities, such as casino slot machines (15%), table games (6%), and electronic gaming machines outside of casinos (11%).

People who play traditional lottery tickets tend to be 35 to 54 years of age, married or living with a partner, employed full-time, and educated at the high school or post-secondary level (Ipsos Reid & Gemini Research, 2008; Marketquest Research, 2010, 2011). Overall, the gender split of traditional lottery ticket players tends to be equal.

Table 1. Past Year Participation in Government-operated Gaming Activities across Canada (2001 – 2009)

	BC	AB	SK	MB	ON	QC	NB	NS	PE	NL	CANADA
Survey Details											
Age of Sample	18+	18+	19+	18+	18+	18+	19+	19+	18+	19+	
Sample Size	3,000	1,054	1,848	6,007	3,604	11,888	2,821	2,500	1,000	4,002	
Year of Survey	2007	2009	2001	2006	2005	2009	2009	2007	2005	2009	
Activity											
Bingo	5.0	4.8	8.4	12.9	4.8	4.6	7.5	11.6	6.9	8.7	7.52
Casino Slots	25.0	15.4	20.3	23.9	16.5	10.1	7.6	15.5	6.1	4.8	14.52
Casino Table Games		7.0	7.3	6.4	6.5	-		3.6	3.7		5.75
EGMs (Non-casino)	3.0	11.7	17.7	27.7	8.9	4.6	6.4	13.6	8.4	8.2	11.02
Internet	3.0	3.1	0.2	1.5	1.7	1.4	0.9	0.2	0.7	0.4	1.31
Scratch/Instant Win	In Lotteries	33.0	27.5	41.7	24.9	31.1	32.2	49.8	50.4	28.0	33.6
Sports Lotteries	3.0	Unavailable	5.3	6.6	4.3	1.5	2.8	Unavailable	2.8	2.4	3.5875
Ticket Lotteries	59.0	62.3	62.6	74.4	52.4	65.2	58.3	77.6	66.6	61.3	63.97

Source: Canadian Partnership for Responsible Gambling, 2013.

Scratch/Instant Win Tickets

After traditional lotteries, the next most popular form of lottery gambling across Canada is Scratch/Instant Win tickets. As can be seen in Table 1, past year participation rates for this type of lottery gambling range from a low of approximately 25% in Ontario to a high of 50% in both Nova Scotia and Prince Edward Island. The average across the country is approximately 34%.

Scratch/Instant Win ticket players are more likely to be female, 25 to 54 years of age (although those who play pull-tab tickets specifically tend to be slightly older, approximately 35 to 54 years of age). Scratch/Instant Win players also tend to be married, employed full-time, and have a post-secondary education (Ipsos Reid & Gemini Research 2008; Marketquest Research, 2010, 2011).

Sports Lottery Tickets

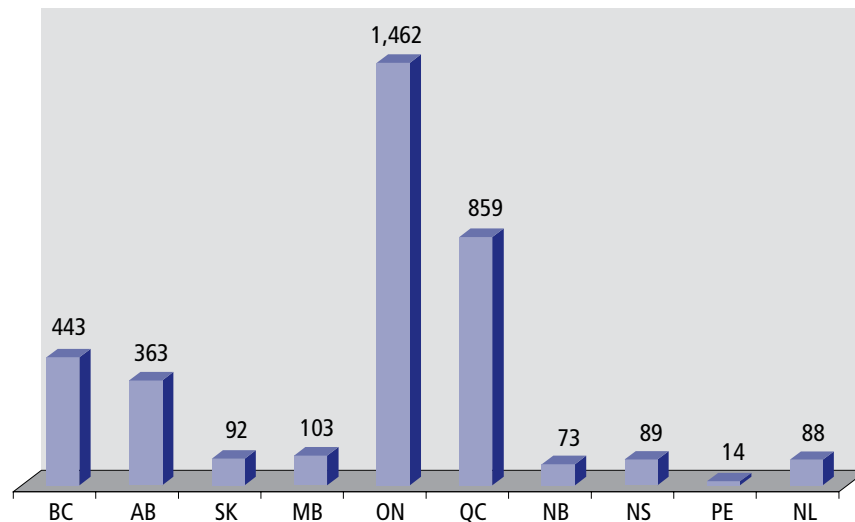
Compared to participation in traditional and Scratch/Instant Win lotteries, participation in sports lotteries is far less common. As shown in Table 1, the average participation rate across the country for this type of lottery gambling is approximately 4%, ranging from a low of roughly 2% in Quebec to a high of 7% in Manitoba.

Sports lottery gamblers are predominantly young males (Ipsos Reid & Gemini Research, 2008; Schrans & Schellinck, 2008; Wiebe, Mun & Kauffman, 2006).

LOTTERY REVENUES

In Canada, total revenues generated from lotteries in 2011-12 were approximately \$3.6 billion (revenue measured as wagers less prize payouts). As shown in Figure 4 below, revenues ranged from roughly \$14 million in Prince Edward Island to \$1.5 billion in Ontario (Canadian Partnership for Responsible Gambling, 2013).

Figure 4. Lottery Revenues across Canada in 2011-12 (In millions)



Source: Canadian Partnership for Responsible Gambling, 2013.

While playing the lottery is generally the most popular form of gambling in Canada and its revenues—as seen above—are considerable, its contribution to overall gaming revenue when all sources of government-operated gaming are combined is smaller than some other popular activities, such as casinos or electronic gaming machines. As shown in Table 2 below, the average percentage of revenue that lottery tickets contributed to total gaming revenue in 2010-11 was 27%, compared to 66% for electronic gaming machines and 34% for casinos.

Percentage of Total Government-operated Gaming Revenue Driven from Major Gaming Sectors											
	BC	AB	SK	MB	ON	QC	NB	NS	PE	NL	CANADA
Bingo	10.2	0.5	0.0	0.6	0.4	0.6	0.0	0.0	0.0	0.0	1.2
Casinos	66.1	51.8	53.2	36.8	33.8	29.8	12.9	24.3	28.2	0.0	33.7
EGMs	55.6	81.3	83.0	79.5	60.8	59.5	54.6	66.0	64.4	57.5	66.2
Internet Gaming	1.3	0.0	0.0	0.0	0.0	0.0	0.8	0.9	0.8	0.8	0.5
Lottery Tickets	23.0	18.1	14.3	16.1	29.9	32.3	32.2	30.2	33.3	42.1	27.1

Source: Canadian Partnership for Responsible Gambling, 2012. Revenue based on wagers less prizes, before operating expenses deducted.

PROBLEM GAMBLING PREVALENCE AND RISK FACTORS

Prevalence

While the majority of lottery players do not experience problems related to their play, a percentage of them do. Compared to lottery players who do not experience problems associated with their play, lottery players who do tend to play more frequently, place more bets per draw, and try to win back money they have lost. They feel excitement when lottery numbers are being drawn, crave lottery gambling, lose control over time and money spent, and some even feel withdrawal symptoms when lottery activities are reduced (Grusser et al., 2007).

Table 3 shows the percentage of sports, Scratch/Instant Win, and traditional lottery ticket players who can be classified as having moderate to severe gambling problems using standardized measurement instruments. (Data based on individual prevalence studies conducted in each province from 2001-2009). As can be seen, 14-22% of those who play sports lottery tickets, 4-7% of those who play Scratch/Instant Win tickets, and 3-6% of those who play traditional lottery tickets can be classified as having moderate to severe gambling problems.

Table 3. Percentage of Lottery Players with Moderate/Severe Gambling Problems

Activity	Moderate / Severe (%)
Sports Lottery	14-22
Scratch/Instant Win	4-7
Traditional Lottery (e.g., 6/49)	3-6

Source: Provincial prevalence studies.

Table 4 gives a different perspective by showing the percentage of players with moderate to severe gambling problems who have participated in some form of lottery play. As can be seen, 59-91% of players with moderate/severe gambling problems play traditional lotteries; 43-80% play Scratch/Instant Win tickets; and 5-23% play sports lotteries. Therefore, while the lottery may not be the main source of gambling that is causing problems, it is clear that a large proportion of individuals with gambling problems gamble on the lottery.

Table 4. Percentage of Gamblers with Moderate/Severe Gambling Problems who Play Lotteries

Activity	Moderate / Severe (%)
Traditional Lottery (e.g., 6/49)	59 - 91
Scratch/Instant Win	43 - 80
Sports Lottery	5 - 23

Source: Provincial prevalence studies.

Risk Factors

While very little research is available on the relationship between lottery play and the development of gambling problems, there has been some discussion of the unique factors associated with lottery gambling that may contribute to increased risk for some individuals.

Availability/Accessibility of Lottery Products

As already mentioned, lottery games are readily available across Canada at retail outlets (e.g., convenience stores, grocery stores, shopping malls), gas stations, gaming venues, the Internet, and other locations. This widespread availability makes playing the lottery more convenient than it's ever been before, and makes it easy for people to make impulse purchases (Bellringer & Abbott, 2008). It also poses a risk for those who are vulnerable to gambling problems or who are already experiencing problems related to their play. For these individuals, it may be difficult to cut down or stop gambling when lottery tickets are so widely available (Bellringer & Abbott, 2008).

Opportunity for Continuous Play

Games which provide the most immediate reward are associated with a greater likelihood of gambling problems (Bellringer & Abbott, 2008). Scratch/Instant Win cards are deemed one of the riskiest types of lottery games because they provide immediate results and the time between each gamble is short (Abbott & Volberg, 2000; Bellringer & Abbott, 2008). Due to these factors, it may be difficult for some individuals to control how much time and money they spend on lottery gambling, and may lead to excessive play (Bellringer & Abbott, 2008; Griffiths & Wood, 1999).

Perceived Skill

Perceived control over game outcomes can promote players to continue to gamble and "beat the odds." This is especially true for sports lotteries, where players may believe that knowledge of the teams and players significantly increases their chances of winning (Cantinotti, Ladouceur & Jacques, 2004; Ranyard & Charlton, 2006).

Specific Features of the Games Themselves

There are several features of lottery games that make them quite appealing in contrast to other forms of gambling. One is the relatively low cost of play for the chance to win a large prize (e.g., a \$5 ticket for a potential \$50 million prize). As noted by Barclay, “In the small scrap of paper there is the possibility of winning a life transforming sum of money. Referred to as ‘buying a dream’ this factor is considered by many to constitute the largest utility from playing the Lottery” (Barclay, 2007). This reason for playing the lottery becomes even more pronounced as lottery jackpots grow (Beenstock & Haitovsky, 2001; Bellringer & Abbott, 2008).

While low cost of play is one of the reasons why people like to play the lottery in general, there are some other reasons why people buy specific kinds of lottery tickets. For example, some people find Scratch/Instant Win tickets appealing because of the “near winning” experience that results from the instant feedback of the game; rapid event frequencies (short payout intervals); and the opportunity for repeated and continuous play (Griffiths & Wood, 1999). Sports lottery tickets are appealing—especially among men—for the social and sports (competitive) aspects of the game. In addition, by betting on real-life events, players can get involved and follow games for an “interactive” experience (Ranyard & Charlton, 2006).

Beliefs and Superstitions

Some lottery players believe that playing the lottery is an easy and fast way to receive a large sum of money. The belief that one is due for a win after successive losses is a common misconception that players hold and has been shown to increase problem gambling risk, especially when the opportunity for continuous play is high (Ariyabuddhiphongs, 2011; Bellringer & Abbott, 2008; Griffiths & Wood, 2001; McCaffery, 1994). Players who misunderstand the realities of randomness and probability may believe that they have a better chance of winning than they actually do. As a result, they are more likely to play (Barclay, 2007).

Superstitions are irrational and persistent beliefs and habits that individuals have when they play the lottery or gamble on another activity that relies on chance. While lotteries are games of chance, many individuals continue to do things that they hope on some level will give them extra ‘luck’ (Ariyabuddhiphongs, 2011; Barclay, 2007). Two of the most common superstitions about the lottery include:

- **Lucky numbers.** Many lottery players have one or more lucky numbers that they play when purchasing their tickets. Some may have specific numbers that they play on every ticket they purchase (e.g., family birthdays). Others may have to buy a specific number of tickets with specific numbers on them. Players may believe that playing “their numbers” on a lottery ticket gives them a sense of control of the game, and a better likelihood of winning. Having regularly played numbers can also contribute to ongoing play for fear that their numbers would be winning numbers the time they decided not to purchase a ticket.
- **Lucky store.** Some lottery players are superstitious about the retailer they visit to purchase their lottery tickets each week. Some players routinely purchase tickets from a specific place because they either have previously bought a winning ticket from that retailer or someone who won the lottery had bought a ticket from that retailer.

NEW FORMS OF LOTTERY PROVISION

In recent years, lottery operators have expanded their product offerings to increase revenues, convenience to players, and the social and entertainment value of the games that they sell. Some of these new offerings include the sale of lottery games through the Internet, and—most recently—through Lotto Signature Stores and self check-out in grocery stores. These are each discussed briefly in turn below.

Internet Lottery

Some provinces in Canada have been selling lottery tickets and other lottery-type games on the Internet since 2004. As mentioned earlier, the jurisdictions in Canada that currently offer Internet lottery gambling are British Columbia, Manitoba, Quebec, and the four Atlantic provinces—with Ontario expecting to offer lottery tickets online in late 2013.

Lotto Signature Stores

In the fall of 2012, the British Columbia Lottery Corporation opened its first Lotto Signature Store—a designated lottery venue in a shopping mall that sells lottery tickets; provides players with information about lottery products; and serves as a regional payout centre. The store is designed to enhance the customer gaming experience by selling tickets in a relaxed, comfortable, and social environment. It offers a seating area, digital signage, music, televisions, improved customer service, and marketing promotions. The store sells the same lottery products that other retail outlets sell, but the focus is on entertainment. More of these Signature Stores are expected to open in the future.

Check Outs

In June of 2012, the British Columbia Lottery Corporation introduced a lottery system at select grocery stores whereby customers can purchase lottery tickets themselves while paying for their groceries. The tickets print directly from the same PIN pad credit card/debit machines that are used to process the customer's other purchases. All the customer does is select the desired ticket (i.e., LOTTO Max, LOTTO 6/49 or Extra) and the number of plays they want using prompts that appear on-screen. A confirmation slip is then printed out and handed to the cashier, who adds the ticket amount to the customer's total bill. Once the payment is processed, the lottery ticket prints out directly from the PIN pad.

SUMMARY

In summary, the following key points emerged from the literature review presented in this chapter:

- Lottery gambling is widely available across Canada, with nearly 30,000 outlets across the country as of 2011-12. Consequently, lottery is the most commonly played game in the country. Lottery has become even more readily available via the Internet, with 7 out of 10 provinces currently offering online lottery games.
- Traditional lottery tickets are the most played lottery game by Canadians, followed by Scratch/Instant Win tickets and sports lottery tickets.
- In 2011-12, total revenues generated from lotteries in Canada were approximately \$3.6 billion.
- Among lottery games, sports lotteries are associated with the highest percentage of players with moderate to severe gambling problems, followed by Scratch/Instant Win tickets and traditional lottery tickets.
- Some of the unique factors associated with lottery gambling that may present increased risk for some players include: availability/accessibility of lottery products, the opportunity for continuous play on some products, perceived skill, superstitions and luck.
- New forms of lottery provision have emerged that have made lottery play more convenient and accessible than ever before. Some of these new innovations include Lotto Signature Stores—which are designed to enhance the entertainment experience of lottery gambling—and the availability of lottery tickets at checkouts in grocery stores.

EXISTING POLICY CONTEXT

All lottery jurisdictions across Canada have policies, guidelines and practices in place to educate consumers of lottery products about issues related to responsible and problem gambling. This is also true of many U.S. jurisdictions, as well as parts of Europe and Australia.

Lottery is one of the oldest forms of gambling available to consumers. It is also the most widely available; a large percentage of the population purchases lottery products on a regular basis. And unlike many other forms of gambling, lottery tickets can be purchased at an infinite number of corner stores, gas stations, grocery stores and bars/pubs across Canada. This makes the need for a solid policy framework all the more important.

Age Restrictions

Most countries have minimum age limits in place for gambling, and in many jurisdictions these age requirements are entrenched in law.

In Canada, individual provinces set the age of majority for gambling, and these laws are strictly enforced. In all provinces, consumers must be either 18 or 19 years of age before they can gamble.

In the case of lottery, additional policies and procedures pertaining to age verification have been put in place to help ensure tickets are not sold to minors. Some jurisdictions have implemented “secret shopper” programs, whereby minors or people who appear to be under age are sent in to purchase lottery products. Others require the checking of identification for anyone who appears to be under the age of 25. Most have escalating penalties for retailers caught selling to minors.

Norway and South Australia also require patrons to be at least 18 years of age before they are permitted to participate in the lottery. The same is true of many American states. The age requirement for those wishing to participate in the United Kingdom’s National Lottery is 18; the age limit for certain other types of raffles is 16.

Advertising and Marketing Restrictions

All Canadian jurisdictions surveyed had a number of policies in place regarding the advertising and promotion of lottery products. For example, lottery advertising cannot:

- Depict minors, or appeal to minors;
- Encourage excessive or irresponsible play;
- Encourage people to play beyond their means;
- Exaggerate the chances of winning;
- Suggest that skill can influence the outcome of the game;
- Imply the certainty of financial reward;
- Link a celebrity with gambling; or
- Promote gambling as a way to a better life.

Additionally, several jurisdictions require all advertising to contain problem and/or RG messages, such as taglines or helpline information. Many do not permit advertising to appear on television or radio during youth programming, and many prohibit ads being placed close to schools.

Other important policies exist that restrict the targeting of certain audiences. Advertising and marketing materials cannot:

- Target problem gamblers;
- Target minors;
- Target specific ethnic groups; or
- Specifically target the economically disadvantaged.

Several lottery corporations review their advertising and promotional materials through an RG lens, to ensure the integration of marketing initiatives with RG policies and standards.

Informed Choice

All Canadian jurisdictions, and many other countries, have a strong policy commitment to ensure that consumers have access to information that will assist them in understanding basic features of the lottery products they purchase. Availability and access varies from jurisdiction to jurisdiction.

In Canada, all provinces make certain types of information about lottery available to consumers. These include how the games work, the odds of winning, and randomness. Problem and RG information, which focuses on warning signs, myths pertaining to skill and luck, tips on how to gamble responsibly, and resources available to people with a gambling problem, are also widely available. Most provinces require this information to be available at point of sale and ticket selection tables at lottery ticket outlets.

Other sources of responsible and problem gambling messaging at retail outlets include digital signage, display screens at ATMs, print materials (e.g., posters, brochures, newsletters) and information on the lottery tickets themselves.

This information is targeted to all lottery consumers, and in some jurisdictions, efforts are made to educate potential at-risk players and friends and families of gamblers. In some provinces, this information is translated into multiple languages in order to reach the community being served.

In South Australia, copies of gaming rules must be made available to customers, and RG materials and signage must be prominently displayed. Posters and pamphlets must be available in five languages other than English: Arabic, Chinese, Greek, Italian, and Vietnamese. Warning messages and the helpline number must be available at point-of-sale terminals and ATMs.

The National Lottery in the U.K. requires that players have information that allows them to assess the risks and benefits of playing. The odds of winning must be available for Scratch/Instant Win cards, draw games and online instant win games.

Staff Training

In Canada, all jurisdictions have training and/or certification programs in place for lottery retailers and their staff. Much of this training pertains to lottery operations, a portion of which is specific to educating retailers about issues and responsibilities related to RG.

One of the challenges of employee training in this sector is the high staff turnover rate at corner and chain stores, which means that a constant cycle of training is in effect. Given that churn, the approach to training tends to be different depending on level of responsibility. Owners and managers are more likely to attend an in-person training session, while frontline staff may complete a short, self-directed online seminar. Several provinces use a “train the trainer” approach, in order to ensure this information is passed on to new employees.

Responsible and problem gambling training sessions range from 30 minutes to three hours in length, depending on level of responsibility and jurisdiction. Some provinces require management and frontline staff to take refresher courses on a periodic basis.

RG training programs for lottery retailers typically contain the following types of information:

- Education on the different games, including odds of winning, randomness, common myths;
- Warning signs of problem gambling, resources available for people who need them, tips on how to gamble responsibly; and
- How to respond to customers who enquire about issues related to responsible or problem gambling.

In British Columbia and Nova Scotia, additional information is provided to retailers about how to handle situations where players are exhibiting signs of problem gambling. Similar training and/or information is provided to retailers in other jurisdictions, such as South Australia, the United Kingdom and several U.S. states.

Some other examples of training that takes place in the U.S. include ongoing training classes and RG information disseminated by lottery field representatives and through regular newsletters. In the state of Kansas, lottery representatives attend monthly meetings of the Kansas Coalition on Problem Gambling.

SUMMARY

Minimum Age Restrictions

All Canadian jurisdictions, and most international ones, have either policies or laws in place to prohibit minors from participating in all forms of gambling, including the purchase of lottery products. In particular, sports lotteries are very attractive to young males, who are generally considered to be an at-risk population.

Advertising and Marketing Restrictions and Standards

Ensuring that advertising and marketing is not targeted to vulnerable groups, and that it does not encourage excessive or irresponsible play, are extremely important safeguards. This is true from both an RG, and corporate social responsibility, perspective. For some people, advertising and marketing campaigns can significantly influence how they make decisions, which in the case of gambling can have negative consequences.

All Canadian jurisdictions and many worldwide, have advertising and marketing guidelines in place to help minimize risk to players.

Informed Choice

Policies requiring the availability of information that helps people make informed decisions about their participation in gambling exist in most Canadian jurisdictions. This information is available in a variety of formats, such as brochures, digital signage, websites, and on lottery products themselves. The intent is to educate the public about how games work, the odds of winning, tips on how to gamble responsibly, how to recognize the signs of a gambling problem, and where to find help and resources.

Some jurisdictions require this information to be available in multiple languages.

Staff Training

Lottery corporations across Canada, and elsewhere, provide RG training to owners, managers, and frontline staff at lottery retail outlets. All jurisdictions surveyed have training programs in place, although the content and duration of this training varies from place to place. The opportunity to refresh this training also varies across the country.

Training tends to be more intensive for owners and/or managers, and often requires attendance at an in-person session. Self-directed training is typically offered online to frontline staff. There is an ongoing challenge with training, given high staff turnover rates at certain types of lottery retail outlets, such as convenience stores and gas stations.

All jurisdictions provide training to retail staff on how to respond to customer enquiries about responsible or problem gambling; most do not train staff on how to approach customers who exhibit signs of problem gambling behaviour.

BACKGROUND

Focus groups with individuals who had concerns about their lottery play were conducted in order to gain a better understanding of the risk factors involved, as well as to learn what players thought could be done to prevent problems from developing and assist those who already have problems.

METHODOLOGY

Focus group participants were recruited through a newspaper advertisement and screened to meet the following criteria: They had to be 19 years of age or over; had to play traditional, Scratch/Instant Win, and/or sports lotteries at least once per week; and had to have concerns about their lottery play. RGC staff conducted the groups in Toronto, Ontario in November, 2012. In total, two focus groups were held, consisting of 12 gamblers in total (7 males and 5 females).

RESULTS

Lottery play

Participants had been playing the lottery for 5 to over 20 years. Almost all participants gambled on other activities in addition to the lottery. These included: bingo, poker, horse races, and slots. Some participants also had concerns related to these other types of games. No matter what the activity, though, the main concern involved spending more than they could afford to lose.

For the most part, participants purchased lottery products at a variety of locations and often at multiple locations in one day. As one participant said, "If I pass a lot of variety stores on my way home, I might just go in and get a LOTTO Max in each." Another participant said, "If I pass a gas station then I'll go and get a ticket. Later on, I'll go to a different gas station or store and get a ticket there."

Some participants felt that location is an important factor when it comes to purchasing lottery tickets. For instance, some play at gas stations because the last big winner bought a ticket at one. Or, if they have won--even a small amount--at a particular store, they will go back to that store because it is "lucky."

Why Play Lotteries?

Participants were asked, "Other than hoping to win, why do you play these games?" The most common reasons were that it's a habit (e.g., they play numbers regularly and never miss a draw); it's a potential income when they're out of work; and they believe they deserve to win. Less common reasons included a desire to be "the person in the photo receiving the cheque" and being jealous of someone who they know has won. All participants were aware of the chances of winning the lotteries they play. Many characterized the chances of winning as "very slim" and having no element of skill involved. Sports lottery players, however, perceived an element of skill in winning and believed that the odds are "better" than traditional lottery or Scratch/Instant Win tickets. A number of sports lottery players reported that factors such as injuries, and where the game takes place, play a role in who will win as well.

Setting Limits

When asked, "Each time you go to buy tickets, do you know how much money you will spend?," participants responded that they have a general idea. But other factors affect their spending, such as if the jackpot is higher than normal, or if they had a small win from a previous ticket. Participants estimated

that they spend 20-25% more than they normally would when a large jackpot is at stake. Participants said, “When you have won a small amount—say \$40-\$50—that gives you an incentive and you end up spending more,” and, “If it’s a big jackpot, you know in advance, so you set aside some more time and some extra change towards it.”

For sports lottery players, spending more was conditional on their excitement with the teams or their perceived skill. For instance, one participant said, “You have a rough idea of how much you have in your pocket. But you get excited and you get lost a little when you see the selection of teams. You want to pick more and more so that you can win.” Another participant said, “I usually spend more on games that I can win. I guess in sports, you look at the point spread, who is playing who, the odds, etc.” Another participant said, “Once you think that you know the teams and stuff, you feel that you know more so you put more down.” Generally, sports lottery players invest more time in their selections. Participants reported spending at least 10 hours per week on their selections.

Lotteries and Gambling Problems

When asked, “Are there some games that are more likely to create problems compared to other games?,” almost all participants reported Scratch/Instant Win tickets as more problematic. Participants said that it was the immediate win/loss that encouraged them to keep playing. Sports lotteries were also seen to be problematic due to the amount that can be wagered per ticket.

All participants had concerns about their lottery play. The starting point of their concerns began 5 to over 20 years ago. When asked, “Was there a specific event or some other reason associated with the development of those concerns?,” participants reported: losing a job, loss of a relationship, changes in lifestyle (i.e., retiring), gambling with friends and having a big win.

For the majority of participants, lottery play has negatively affected their lives. The effects reported were emotional, financial, and psychological. Comments included:

“For me, when I have my ticket and the game doesn’t go to my satisfaction I get upset. I break things. I once threw my television. It wrecks my day and affects my mood. It’s dangerous to health, lifestyle, and relationships because everything is hinged on that result.”

“It causes a lot of stress and anxiety.”

“If I play a lot of them, I blame myself for not picking the right numbers—I’m such a loser.”

“I lie about it. Where I’m going and how much I’m spending. It causes issues when you get caught.”

In response to the negative impacts, some participants reported attempting to make changes such as trying to stick to a budget, talking to friends or family, talking to a professional, and taking it day by day. Participants were asked, “Are there certain factors associated with lottery play that make it difficult for someone to manage their gambling?” The most common factors reported were advertising, accessibility, seeing winners on the news, knowing someone who has won, and the sound of winning tickets at the store. Participants said:

“When I see those ads, it is like a reminder that I have to play.”

“When I see winners on the news, I think ‘that should be me’.”

“For me, the sound that you hear when it’s a winning ticket makes me want to play.”

“Knowing someone has won a big amount makes you want to play more. If they did it, why can’t you, right?”

Another factor was up-selling by retail clerks. Participants reported that clerks encourage them to spend more than they intended when they ask if they want to buy lottery products (i.e., due to a big jackpot) that they were not intending to purchase. Some feel that this is a sign that they could win, so they purchase additional lottery products. A less common factor was the introduction of new games. Some felt that new games encourage players to keep playing, believing that “One has better chances of winning because it’s new and the prizes are still there.”

When asked, “What are some signs that someone is having a problem with their lottery play?,” participants reported:

- Borrowing money;
- Chasing losses;
- Lying about gambling or gambling expenditures;
- Depression;
- Stealing;
- Strained relationships with family or friends; and
- Irritable or pushy behaviour when making purchases.

Less common signs reported were neglecting basic needs (e.g., housing, food); playing all forms of lotteries; denial in spite of family or friends’ concerns; constantly thinking about gambling; losing sleep to gamble; larger number of tickets being purchased; and a greater amount of time spent gambling. One participant added, “I think that if it’s affecting other areas in your life, regardless of the dollar amount or the number of tickets, then it is a problem for sure.”

When participants were asked, “What are some of the signs that a customer with problems may show when purchasing a ticket at a retail outlet?,” almost all said that it would be very difficult to identify a person with a problem, but some potential signs reported were:

- Irritability;
- Fidgeting;
- Sweating profusely;
- Being frustrated with others in the store;
- High frequency of visits (e.g., 3 to 4 times a day);
- Spending large sums of money; and
- Buying a large number of tickets.

While it is hard to identify a person who may be having gambling problems while in the store, some participants felt that they have seen other lottery players show signs of a gambling problem. Participants said:

“Some people say things out loud, such as, ‘If this doesn’t come in, I can’t make my rent or I’m in a lot of trouble, I owe this person,’ and stuff like that.”

“The guy comes in and he owns the whole world, he’s demanding and commanding, ‘I want this and this, now’. When the store clerk says wait, he gets upset and confrontational.”

“An extreme sign of a person having a severe problem with gambling is when they start to borrow money from you—a complete stranger. That person doesn’t have money to play any games.”

Participants felt that in comparison to other gambling environments such as the casino, the lottery retail environment does not provide enough time for an interaction where the clerk would be able to see if someone was having problems. As one participant said, "When in the casino, one can spend hours there and the dealer could see you constantly losing and coming back to the table. But it would be really hard to see in a matter of a few minutes when buying a ticket at a store."

Retailer Awareness

When focus group participants were asked, "Do you think that the person selling the lottery tickets is aware that a customer is having concerns with their gambling?," there were mixed reactions. The majority of participants felt that store clerks were aware but did not care. Participants said: "Yeah, of course, but for them it's all about the profit," and "The retailer wouldn't even think about that, even if they saw the signs. They are just there to sell more tickets."

Other participants felt that the clerk would know if you are a regular at the store, but it would be more difficult when a player goes to various locations. As one participant said, "If you were going to the same place all the time, they may pick up that you may have a problem. But if you are going to different places, there is no way that the clerk behind the desk will be able to tell." A few participants said, "It's not their job," and, "There is no way they would know."

When asked, "Have you ever been approached by a store clerk or someone else about your gambling?," all participants reported, "No." When asked, "How would you respond if a retailer approached you about your gambling?," almost all participants said they would "take their business elsewhere." Responses included:

"Mind your own business. Leave me alone."

"I would tell the retailer, 'calm down, I know what I'm doing.'"

"I would just go to another store."

"I wouldn't appreciate someone telling me I have a problem."

Some participants felt that if there was a relationship between the retailer and the player, then it is appropriate to say something, although not directly or in front of other customers. One participant said, "I think that a store owner should say something if someone they know is coming in more often and spending more. They wouldn't prevent them from buying but they should say something."

Participants felt that it is appropriate for a store clerk to approach a player in a tactful way when there are clear signs of distress. They suggested having discreet ways of approaching a player such as, "Give them a business card with gambling information on it when they purchase a lottery ticket." While many participants agreed that it may not be the store clerks' place to speak to the player about a gambling problem, they did mention that it may plant a seed.

None of the participants ever approached a store clerk about a potential gambling concern. But all participants felt that store clerks need to have the appropriate information available to help if a customer approaches them to disclose a problem.

New Forms of Purchasing Lottery Tickets

When asked, "What are your thoughts on being able to buy lottery tickets online and during check-out at big box stores such as Wal-Mart?," participants had mixed reactions. Some liked the increased convenience, while others thought that it was "risky" in terms of the security. Some referred to the ability to buy a lottery ticket online as "opening a can of worms," in the sense that it could lead to potential problems. With increased accessibility (e.g., 24 hours a day) and the ability to use a credit card to purchase tickets, playing online could result in mounting debt. One participant said, "I think it would be more problematic for me. I think I would spend more because it's online. I wouldn't have to think about it so it's easier to spend more and do more damage that way."

When it came to purchasing lottery tickets at check-out in big box stores such as Wal-Mart, participants had more positive attitudes. Almost all participants felt that it was nothing new and found it to be similar to “buying a lottery ticket at a drugstore.”

Lottery Information Provision

Participants were asked, “What do you think is important for lottery players to know in order to reduce their risk of developing a problem?” The majority of participants felt that players need to know the following:

- Gambling is risky;
- Gambling is a form of entertainment;
- The odds of winning;
- Tips for safer play;
- Signs of a gambling problem; and
- Where to get help.

Participants felt that players need to understand the real odds of winning. That is, saying more than just “1 in 14 million” --actually showing what it means. For instance, “It’s like [finding] one red marble among millions of black marbles” or something that would let players see that it is really a small chance.

When asked, “How would you communicate this to players?,” participants had several suggestions. Some focused on providing information at the retail store by having a designated kiosk with brochures, pamphlets, and business cards with help information. Others thought of incorporating RG messages onto the lottery tickets. While almost all participants were not aware that lottery tickets already had messages on the back of the ticket, they felt it should be “on the front,” “prominent” and “in bigger font.” Other suggestions included:

- Having the provincial helpline number scrolling on the scanner where players check their tickets;
- Having messaging on the lottery terminal; and
- Having a website dedicated to gambling information.

Participants felt strongly that other types of gambling (e.g., casino games) have received more attention in terms of risk. To address this, they suggested having campaigns or public service advertisements that “show lottery is gambling and it has risks.” Some participants even suggested that at the end of lottery advertisements, there should be the provincial helpline number or a message saying that lottery play has risks.

SUMMARY

In summary, the following key points emerged from the focus groups:

- The majority of participants held misconceptions about gambling and superstitions surrounding their lottery purchases. Perceived skill was a major factor in playing sports lotteries.
- The most common reasons for playing the lottery included the need to play regular numbers, deserving to win, and seeing a potential income when out of work.
- Participants felt they tend to spend more on the lottery than they normally would when the jackpot is high.
- Most participants felt that Scratch/Instant Win tickets were the most problematic due to the continuous form of play, and sports lottery was seen as problematic due to the amount that can be wagered per ticket.
- The majority of focus group participants felt that lottery had negatively affected their lives—that is, having experienced emotional, financial, psychological, and/or relationship consequences.
- Participants were aware of the signs of a gambling problem. These included borrowing money, irritability, frequent retailer visits, and spending large amounts of money.
- The majority of participants felt that retail clerks are aware when someone is experiencing gambling problems, but that they do not care to do anything about it. Participants acknowledged that it may be difficult for a clerk to recognize signs when a player visits various locations to gamble.
- Most participants were not in favour of a retail clerk approaching them or making a comment about a potential gambling problem. Yet, if there were a relationship formed between the clerk and the player, then it would be appropriate to discreetly approach and give out information.
- The availability of lottery gambling over the Internet was viewed as potentially encouraging problematic play due to the high availability/accessibility of it and the ability to use credit to purchase tickets.
- Participants felt it is important for players to understand the odds of winning in a way that is clear and relatable to the player, and to understand that lottery play has risks.
- Many players were not aware that odds and help information are currently on tickets, and felt the information could be more prominent and obvious.

BACKGROUND

The Expert Forum was held November 27th to 29th, 2012 in Toronto, Ontario. Attendees came from across North America and Europe, and included lottery operators, retailers, regulators, treatment providers, RG experts and others. Forum proceedings were moderated by a professional facilitator and consisted of presentations, panel discussions, breakout sessions, and large group conversations. The main purpose of the forum was to discuss and debate issues relevant to making lotteries safer for players and assisting those who may be experiencing gambling-related problems.

DISCUSSION OF FINDINGS

The findings of the Expert Forum are, for the most part, presented in the order in which the proceedings occurred. Presentations and panel discussions took place on the first day; breakout sessions and large group discussions took place on the second day. They are discussed in turn below.

Presentations

The Forum opened with the presentation, *Lottery Play and Responsible Gambling in Canada: An Overview*. The presentation revealed that lottery play is one of the most popular forms of gambling in Canada. As with any gambling activity, there is risk associated with play, yet this risk is generally overlooked by lottery players. As a result, a small percentage of players do experience problems related to their play. Furthermore, RG initiatives for lotteries are under-developed when compared to those for other gambling activities such as casino games.

In the session, *Responsible Gambling for Lotteries: An International Perspective*, three separate presentations provided an overview of current RG initiatives in the United States and Europe. Some common RG initiatives mentioned included: the prevention of underage gambling, advertising restrictions, and the provision of helpline numbers and other RG information on tickets and brochures.

The presentation, *New Kids on the Block: The Rise of Non-Traditional Retail Outlets*, revealed that lottery gambling is no longer confined to the retail environment—there are many new ways to purchase tickets. Players can now, or will soon be able to, buy tickets through grocery and liquor store check-outs, Lotto Signature Stores, self-serve machines/kiosks, websites, e-wallets on mobile devices, casino slot machines, and Facebook (via virtual social lottery games). It was discussed how these new innovations offer a unique opportunity to introduce RG initiatives (e.g., limit setting) which previously might not have been possible.

The presentation, *Problem Lottery Players: Focus Group Results*, reviewed the findings of two focus groups that RGC conducted with lottery players who had concerns about their gambling. The presentation explained the motivations behind playing the lottery such as satisfaction, escape, loneliness, excitement and interest. It was clear that problem lottery players are aware of the odds of winning but strongly believe that they can win. The presentation also revealed that the most problematic forms of lottery gambling are sports lotteries and Scratch/Instant Win. Problems related to lottery play start for a variety of reasons that include unemployment, relationship breakdown, having a big win and life changes (e.g., retirement). Factors that make it difficult for problem lottery players to manage their play include seeing winners on TV and in newspapers; hearing the sound of winning tickets at the store; the introduction of new games; accessibility; and advertising. The presentation also revealed that problem lottery players feel that retail clerks know they may be having problems, but nevertheless encourage them to purchase lottery products they otherwise had not intended to buy.

The above presentations set the stage for the panel discussions that followed with trainers, retailers and counsellors. Results of these are discussed in turn below.

Panel Discussions

Trainers

The panel discussion, *Training Retailers in Responsible Gambling*, presented the key components of an RG program for retailers. Generally, retailers learn about under-age play, dispelling myths, warning signs of a gambling problem, and available help resources. Trainers stressed that a significant challenge in delivering the training is getting retailers to recognize the importance of having RG programs in place to educate players. Other challenges include lack of compliance, not enough stakeholder buy-in, inconsistent approaches to promoting training, and lack of a strong communication network with retailers.

Once retailers are trained, there are other challenges that may hold them back from implementing what they have learned. These include:

- Language and cultural barriers;
- Difficulty speaking about gambling problems;
- Not having resources available for players; and
- Managing frontline staff.

Retailers

The panel discussion, *The Realities of the Retail Experience*, showed that retailers have multi-product environments such that lottery products represent only a small part of their overall business. Retailers work in a busy and public setting, constantly dealing with high staff turnover. This makes it difficult to train each and every staff member. Furthermore, interactions with customers are usually very brief, lasting at most 60 seconds.

Typically, interactions with customers regarding lottery play are about gambling information such as how to play games, what the jackpot is, which games have better prizes, etc. Retailers pointed out that these interactions are challenged by language and cultural barriers. For instance, for many retailers and customers, English is their second language and at times there may be misunderstandings.

While retailers are trained to provide information on RG, seldom do they respond to customer requests for such information. The retailer panel revealed that many retailers are not aware or do not understand when a player may have a gambling problem or what their role is in such situations. Retailers have been trained to wait for the player to disclose a potential problem before they provide any help information. For this reason, retailers would prefer a training program that focuses on the role of the retailer. This way, retailers are not only aware of their role, but also know how to identify a player who may need help and how to interact with that player tactfully. Retailers also pointed out that some ethnic groups are reluctant to talk about their problems, whether the talk takes place with a stranger or family member. Thus, there is a need to be trained on cultural sensitivity.

There was general consensus among retailers that more could be done to better promote RG at the retail front. Suggestions included:

- Having a prominent message on the ticket (e.g., on the front and in bold);
- Putting a brochure in the customer's shopping bag along with their receipt;
- Having RG information at point-of-sale displays;
- Having signage in the store with strong messaging; and
- Having information in multiple formats (e.g., via websites, digital signage, videos, business cards).

The concept of card-based play was also debated among retailers. While they saw value in having a card that would enable players to set limits, they felt that players would not see a need for the card since lottery gambling is not seen as a “big deal.” Retailers suggested that if a card was linked to a loyalty rewards program that it may attract players. But they also said that it may turn off some players and lose business as a result.

Overall, panel participants felt that the ability to assist a customer who may be experiencing a gambling problem is limited in a retail context.

Counsellors

The panel discussion, *Counselling Problem Lottery Players*, revealed the types of lottery games that are most problematic for lottery players. These include sports betting, keno, Scratch/Instant Win, and traditional lottery tickets. For the most part, while clients tend to gamble on the lottery, they identify other forms of gambling such as slots and the racetrack as more problematic. Generally, players with gambling problems do not consider lotteries to be gambling, and see it as a harmless thing to do.

Typically, clients in treatment for gambling problems seek help because they have lost a significant amount of money. Other reasons include: referrals from family; participation in a self-exclusion program; and having faced despair and destruction in their life as a result of gambling.

Counsellors mentioned that many clients also have mental health issues, particularly gamblers who have identified lottery as their primary problem. Counsellors have found high levels of distorted thinking among those who are heavy lottery players. Other mental health issues include: depression, anxiety, ADHD, bipolarity, and OCD. For many clients, lottery gambling has become an escape, a way to make an income, or a way to cope with illness.

Some of the challenges that counsellors face in treating clients with lottery-related gambling problems include:

- The belief among clients that playing the lottery is normal and that it isn't gambling;
- The inability of clients to self-exclude or take a break;
- Getting clients to see that the costs of playing don't outweigh the benefits;
- Excessive advertising and marketing of lottery products; and
- The accessibility and ease of playing—lottery products are everywhere.

Counsellors felt that educating players on the risks and realities of developing a gambling problem is the most important way to address and prevent problems related to lottery play. Other suggestions included:

- Having a compulsory player I.D. that would show trends in gambling behaviour and allow for targeted education based on play and risk levels (similar to what is done in Sweden);
- Providing a takeaway with the lottery ticket;
- Making RG messages more visible; and
- No up-selling—retailers should not ask customers if they want to play a particular game.

Breakout Groups

On the second day of the Forum, attendees were divided into four breakout groups to discuss key topics that emerged from the presentations and panel discussions on the previous day. Each group had a different focus and was tasked with answering several pre-determined questions (see Appendix B). Members of each group chose a presenter who would share results of the group's discussion with the rest of the Forum attendees

once all the breakout groups were finished. The professional facilitator engaged the group as a whole in discussion at this time on each of the breakout topics.

The breakout groups were as follows:

- Advertising and Promotion: This group was asked to review existing Canadian advertising restrictions to determine if: they are enough, if anything is missing, if anything should be changed, and if they should vary by game type.
- Informed Decision Making: This group was tasked with identifying 1) the information that lottery players need to know in order to make informed decisions; 2) the most important misconceptions to target and how to target them; 3) the best ways to disseminate information; and 4) other RG messages that are important to communicate with lottery players. The group was also asked to discuss whether it is possible to target information by level of risk.
- Assisting Customers: This group was asked to identify the role that retailers should play in assisting customers with potential problems; the best way to train retailers for that role; the best way for retailers to interact with a player; what resources should be on-site; and how best to reach all staff with training.
- New and Creative Responsible Gambling Initiatives: This group was asked to come up with some new RG initiatives that could be developed in the future, including ways to help lottery players manage their play. They were also asked to discuss the feasibility of implementing limits for lottery gambling and the possible use of social media to promote RG.

An overview of each of the breakout group discussions is presented below. Feedback from Forum attendees that was given during the large group discussion that followed the breakout sessions is included where relevant.

Advertising and Promotion

The Advertising and Promotion breakout group discussed some common advertising and promotion restrictions in Canadian jurisdictions that are in place to avoid misleading and misrepresenting products and to prevent targeting potentially vulnerable players. In reviewing the restrictions, group participants felt that a key aspect missing from current restrictions is that advertising must contain information on the risks associated with excessive lottery play. Participants felt that it would be beneficial to have rotational messages about risk. One message could focus on a specific risk, such as, “gambling can cause x” while another could be a more general statement such as, “gambling has risks” or “gambling can be addictive.” Participants suggested using a celebrity, sports player or someone with a gambling problem to talk about the risks of lottery gambling in an advertisement.

Group participants felt that current RG information is too small to read and sometimes hard to find on advertising. They suggested having the information placed in a prominent location in bold, in a different colour and font, and in all types of advertising media. Some group participants felt that the RG information would be more effective if it was a standalone piece from a regulator or independent third party, rather than having it as part of the advertisement.

Participants also suggested using heightened and stronger messaging to portray that lottery is gambling no matter what format it comes in (e.g., sports). They suggested the use of campaigns to get this message across or displaying the message in between lottery draws. Other participants suggested not promoting high-risk lottery products (e.g., sports lottery and Scratch/Instant Win tickets) in the same way as low-risk lottery products. They added that people who want to play high-risk lottery products will find the avenues to play so they do not need to be advertised.

Overall, Advertising and Promotion participants stressed that real estate is valuable on the advertisement and any messaging would need to be brief but impactful.

Informed Decision Making

In the Informed Decision Making breakout group, participants felt that there is a host of information that would be helpful to lottery players. But the most important piece of information for players to know is that lottery play has risks just like any other type of gambling. Aside from risk, participants felt that lottery players also need to know the following information:

- Odds of winning;
- Myths;
- Tips for safer play; and
- Gambling is a form of entertainment.

In the discussion about dispelling myths, there were several things that participants felt needed to be addressed. These include:

- Superstitions;
- Chasing losses;
- Ignoring probability;
- Illusion of control; and
- The Gambler's Fallacy.

Superstitions were important to address by making players aware of the realities of gambling. While superstitions are fun and relatively harmless, they do not increase the chances of winning or have any influence on the outcome of a game. Participants continually reinforced the importance of ensuring that players understand the entertainment value of the game versus the perceived financial value.

Some participants felt that current RG messages are too "soft." They suggested having stronger messages, such as, "Gambling can destroy your family." They cautioned that soft messages such as, "Play within your limit," may not resonate with players.

Participants thought it would be beneficial for players to receive information based on the type of lottery game they play. For traditional lottery tickets and Scratch/Instant Win cards, it is important to inform players about risk and the chances of winning the largest prize. Due to the potential for continuous play with instant games, it is also important for players to receive messages about taking breaks and setting limits on money and time. For sports lottery, it is important for players to know that the degree of skill involved is not as great as they may think it is. Participants added that information could be targeted to the young male demographic, as this group is most likely to experience gambling problems.

Moreover, participants felt that it is possible to tailor RG information by level of risk. Generally, the best way to gather information for tailoring at the retail level is through card-based play, although other options are available. For instance, messages could be printed out with the ticket when a player reaches a certain transaction level. A more feasible way of targeting information is through an online platform where players have already created an account and gambling activity is documented.

Delivery of information was greatly discussed among group participants. There was consensus that the delivery of information is more challenging for retail-based versus online gambling platforms.

At the retail level, participants felt that at minimum, brochures or pamphlets ought to be available to players. Some participants thought that information is best when it targets a specific population rather than the general public. With this in mind, they suggested having tailored messages based on play frequency (e.g., low, regular and high). Other participants thought that having a spending threshold could prompt the retailer to provide RG information (i.e., high bets). Additional methods included having:

- Responsible gambling messages on screens, tickets and receipts;
- Take-away cards for those who have purchased a ticket or won a prize; and
- Advertisements with warnings on the risks associated with lottery play.

An online platform allow for more ways of providing information to players. The website may have a page dedicated to RG that provides specific information to players. Similarly, the website may have RG initiatives that facilitate the provision of information to players during play. For instance, players may receive pop-ups providing normative feedback on what the average person spends or what the average bet size is. Accompanying that message could be a forced break in play. Players also have the ability to set limits, see play history and receive targeted messages based on play behaviour.

Participants identified a few tools that could be used in a more efficient manner to disseminate RG information going forward. A key focus is raising awareness of young adults through the mediums they use since this age group is the least interested in current RG initiatives.

Digital screens

Digital screens such as those found at retail outlets, grocery stores, and gas stations are often used for marketing purposes. These screens could be used to deliver RG information. Participants suggested using messages that would make players reflect on their gambling such as, “Are you spending more money than you used to spend?” or, “Are you chasing your losses?” A few participants felt that displaying RG information at the point of purchase would be more effective than on the lottery ticket.

Promotional events

While many jurisdictions run RG awareness weeks or similar informational events, breakout group participants suggested the use of special events such as music festivals or fairs as an alternative opportunity to reach a mass audience. They pointed out that the benefit of using large events is that the intended RG message gets out more often than just one time during the year. Another suggestion was the use of flash mobs to raise awareness about gambling problems.

Social media

With the exceptional growth in popularity of social media (e.g., Twitter, Facebook, and YouTube) in the last several years, many lottery corporations have looked into this area as a potential marketing opportunity. Yet, the use of this medium as a means of communicating RG information is still in its infancy. Participants believed that using social media is a good opportunity to disseminate RG messages to a mass audience. But, they pointed out that one of the key challenges in adopting these media is the requirement to engage the audience constantly. It is not sufficient to post one or two messages; rather, content needs to be updated daily, if not several times a day. Despite this challenge, participants felt that social media could offer various possibilities for message dissemination or even as a help resource. Some participants mentioned using social media as a way for players to request help for a gambling problem, noting that some players are not comfortable talking about their problems over the phone or in person.

Overall, the Informed Decision Making breakout group felt that RG information needs to be more prominent and more visible at the retail level.

Assisting Customers

The Assisting Customers group discussed how to train retailers to help players who may be experiencing gambling problems. Many participants suggested that training be two-fold. That is, having a main training program for the sale of lottery tickets and another program specific to RG, focusing on assisting customers. Some participants suggested having an RG certification program for retailers.

Participants also proposed having multiple formats to conduct the training in order to ensure that all staff receives the appropriate training. In-class training was the preferred method among participants, but it may not always be feasible. In light of this, other formats suggested were the Internet or a DVD, which would allow training to be done at home or in the store. Participants also pointed out that refresher training is needed to keep staff current on RG developments. Refresher training does not need to be an exhaustive exercise; rather, it could be as simple as sending out scenarios on an intermittent basis. Participants added that language barriers can be dealt with by offering training in the prevalent second language or using translation support.

One of the most debated topics in the breakout group was the role of retailers in assisting players who may have a gambling problem. The group explored what the most realistic role is for retailers to play. At a minimum, group participants felt that retailers are to provide customer service and engage in a brief conversation. This, however, does not mean that the retailer gives advice; rather, the role of the retailer is to provide information (e.g., via brochures or a business card) that may be helpful to the player and correct any myths they may hold. Participants added that the challenge is balancing the need to generate sales and provide appropriate customer service on the one hand with dealing with someone with a potential gambling problem on the other. While many participants understood the retailers' motivation to generate lottery sales, they felt that retailers are not to encourage the sale of lottery products the customer did not intend to buy.

When discussing how retailers might tactfully interact with a player who may have a gambling problem, participants felt that it is difficult for retailers to know if a player may be having a problem. However, they did identify warning signs that may be visible to retailers. These include:

- High frequency of play (e.g., multiple times per day);
- Increased expenditures over time;
- Playing larger amounts at once;
- Wanting to borrow money or use credit;
- Showing frustration or distress; and
- Speaking about financial difficulties.

Group participants believed that the decision to interact depends on: how severe the behaviour is, the familiarity between clerk and player, and the clerk's comfort level. The player's reaction is always an uncertainty as it may be positive or negative. The general idea is to promote a conversation, build rapport and get the player thinking about RG and possibly getting some help. If the player has a negative reaction to the interaction, then participants felt it was the wrong time to provide RG information.

Overall, the Assisting Customers breakout group felt that there was limited opportunity for retailers to play a significant role in helping a player with potential gambling problems. Retailers are not expected to resolve problems, but are to provide players with information.

New and Creative Responsible Gambling Initiatives

The New and Creative Responsible Gambling Initiatives group discussed the implications of introducing new methods of purchasing lottery tickets. They identified some issues with these new innovations that could potentially increase gambling-related problems such as attracting new and younger customers, promoting impulse buying, and the further normalization of gambling. Yet, these new forms of purchasing a lottery ticket may offer the opportunity to implement RG safeguards that cannot be implemented in a retail environment. Suggested initiatives include:

Age controls

Breakout group and other Forum participants felt that the greatest opportunity from emerging technology is age controls, especially for an online platform. For instance, Austria's *Win2Day* online gambling website that

provides lottery products requires players to provide bank account information as part of the registration process. Age is then verified by comparing the personal details provided at registration with those of the bank account. Similarly, Sweden's *Svenska Spel* online gambling site requires the provision of one's social insurance number along with bank account information as part of the verification process for registration. While credit cards are the most popular form of payment for online platforms, they do not provide such a secure verification format. The possibility still exists that an underage player could pose as someone who is of legal age to play. The effectiveness of age verification would be dependent on the form of payment.

Setting limits

With new technology, the ability exists to limit not only spending but also the number of tickets that could be purchased in a given timeframe. For instance, in British Columbia, self-check outs in grocery stores have a maximum purchase price of \$21 per transaction. Player protection capabilities are enhanced in the online environment. In Austria, players are required to set a daily, weekly or monthly spending limit during the registration process and the limit cannot exceed the predetermined 800 Euros per week. On some websites, players are able to set the number of tickets they can purchase per week.

Reminders

Many of the online gambling websites have implemented pop-up messages that could alert players when they are close to reaching their preset limits or when they have exceeded their limits. Breakout group participants explored how technology could communicate to players how much they have spent on gambling in the retail environment. Some participants suggested having a mobile app that would be linked to players' bank accounts and keep track of their expenditure. The app would notify players how much they have spent gambling. If there is a limit set, players would be notified when the limit is close to being reached. A few participants pointed out that a potential problem with the alerts is that, generally, players who do not experience problems with their gambling are more apt to sign up for such alerts. Perhaps if setting limits and receiving alerts was mandatory, then this idea would be more effective. Another participant mentioned that an unintended consequence of showing players their gambling expenditure is that they may chase losses.

Play history

Players are currently not able to see their total lottery expenditure unless they keep detailed records of each purchase. Since online platforms are account based, all transactions are recorded and players have the ability to see all of their transactions during a given time frame. For instance, UK's *National Lottery* website allows players to see their purchase transactions for the last 180 days.

Self-exclusion

Self-exclusion is a tool that many Forum participants suggested would be beneficial for lottery players experiencing gambling problems. In fact, the panel discussion with counsellors revealed that some players have asked for this tool at the retail level. However, this is most effective when done through an online platform, as access to player accounts can be monitored and blocked. Many online websites offer this option to players.

Risk assessment

Group participants felt that it is important to provide players with educational information based on play and risk level. This is something that cannot be done at the retail level, especially without the implementation of card-based play. However, there is an online website that currently provides such a service. Sweden's *Svenska Spel* online gambling site has implemented *PlayScan*, a tool that assesses a player's risk level based on play behaviour. When players are reaching risky play levels they are presented with messages tailored to them.

SUMMARY

In summary, the following key points emerged from the Forum presentations, panel discussions, breakout groups, and large group conversations presented in this chapter:

- Retailers have very little time to interact with customers, and this makes it difficult to directly provide RG information to lottery customers. Some suggestions to improve RG messaging at the retailer level included: a prominent message on tickets, giving out a brochure along with receipts, and RG information at point-of-sale displays.
- One challenge for retailers is recognizing the importance of training staff to educate players on RG. Further challenges to implementing what is learned in training include: being able to identify warning signs; cultural and language barriers; lack of resources; and difficulty speaking about gambling problems with customers.
- Retailers feel that their role in assisting customers is only informational, by engaging in brief conversation and providing customer service. The decision to interact with customers is dependent on the severity of the behaviour, the relationship between clerk and player, and the clerk's comfort level.
- Lottery advertisements are seen as a trigger for gambling for those who experience problems, and participants believe that advertisements could include information about the risk associated with excessive play. RG information could be placed more prominently in advertisements.
- It is important that players understand that there are risks associated with lotteries, just as there are risks associated with other forms of gambling. Players also need to know the odds of winning, the truth about myths, tips for safer play, and that gambling is a form of entertainment. RG messages could be stronger than they are currently in order to better resonate with players.
- Participants suggested that information delivered to players could be targeted based on the type of game, the player population, and risk level. For example, Scratch/Instant Win players should know to take breaks and set limits, while sports lottery players should know about the real level of skill involved in playing the games. Information could also be targeted based on demographics such as age and gender.
- It was suggested that RG messaging be delivered at the retail site through takeaway cards brochures, messages on screens and tickets, and advertisements. Messaging through online platforms could be done more extensively.
- RG messaging could also be delivered through digital screens at retail outlets, promotional events, and through social media. This could broaden messaging to beyond the retail outlet itself, reaching more individuals.
- Participants suggested that RG information be more prominent and visible at the retail level.
- With the rise of new innovative ways to purchase lottery products, various concerns regarding RG were raised among participants. These include further normalizing lottery gambling, and encouraging lottery purchases. However, new lottery technology offers an opportunity for better age control, limit setting, reminders such as pop-up messages when limits are reached, play history, self-exclusion, and risk assessment.

While playing the lottery is the most popular form of gambling in Canada, minimal attention has been given to RG initiatives for lottery operators. Part of the reason for this is that the risk of developing a problem from lottery play is considered relatively low compared to other gaming activities. Another reason is that compared to some other types of gambling, the *opportunities* for RG initiatives for lotteries have—at least until recently—been fairly limited, and some of the opportunities that do exist have faced a number of challenges (e.g., high staff turnover, language barriers).

Nevertheless, as evidence presented in this report demonstrates, while lottery gambling may not be as risky as some other types of gambling, it still has the potential to be played in an unsafe manner, and there are lottery players who do experience negative (social, emotional, and financial) consequences related to their play. Moreover, because of recent technological and other advances in lottery delivery, there are new opportunities for lottery safeguards to be put into place that until recently would not have been possible. Taken together, there is now a clear, recognized need—not only by the players who provided input for this report, but by the operators, regulators, retailers, treatment providers and others—for current lottery RG initiatives to be improved, and for new initiatives to be developed. This need is especially imperative in light of the changing landscape of lottery provision, that is seeing an activity that is already widely available and accessible become even more so, as an increasing number of games are being offered through a growing and diverse range of outlets, both online and offline.

Based on all the information and insights gathered for this report, RGC has identified emerging RG best practices for lottery provision in five core areas: *responsible gambling policies; advertising and promotion; informed decision making; assisting customers; and staff training*. These are each presented in turn below.

RESPONSIBLE GAMBLING POLICIES

Responsible gambling policies are critical to demonstrating an organization's commitment to RG and problem gambling prevention. The review showed that all lottery jurisdictions across Canada have policies and procedures in place related to responsible and problem gambling. These include age restrictions, advertising and marketing restrictions, the provision of information to assist with informed decision making, and staff training. Below are emerging best practices for broad lottery policies and procedures. Further details on policies specific to advertising, informed decision making, assisting customers and staff training follow.

Emerging Best Practices

- Corporate policy statements make a clear commitment to promote RG and prevent problem gambling. They also make explicit corporate expectations for performing RG actions.
- Selling lottery products to minors is prohibited. Mystery shopper programs, which are fairly common, can help assess non-compliance issues.
- Lottery corporations have a clearly articulated commitment to advertise their products in a way that does not mislead or target players with gambling-related problems, or target minors.
- Lottery corporations have a comprehensive and publicly available policy committed to helping players make informed decisions about gambling on lottery products.
- Lottery corporations have a policy for responding to customers who may be experiencing gambling-related problems.
- There is a maximum spend on lottery products at any one time at a given store. While customers could certainly go to other stores to buy tickets, this policy creates a forced break in play.
- There are penalties for non-compliance with corporate RG policies and retailers are made aware of these penalties.

- Regular reminders about RG policies are given to corporate and retail staff. Updates to these policies are communicated in a timely manner.
- Lottery corporations have a policy that all new games and technologies are reviewed from an RG perspective.

ADVERTISING AND PROMOTION

All Canadian jurisdictions have policies in place that restrict how lottery games can be advertised. For example, ads cannot appeal to minors, they cannot encourage excessive gambling, and they cannot exaggerate the chances of winning. In several jurisdictions, advertising cannot be placed near schools or appear on television during prime youth viewing periods, such as after-school programming. In the majority of cases, these policies have been in place for close to a decade. They were developed with the intention of ensuring that lottery advertising does not target young people and that the promotion of lottery products was ethical; that the chances of winning a prize were not misrepresented. But with the rapid expansion of gambling over the last decade, including more lottery retail outlets and legal online gambling available in several Canadian provinces, it is important to look at what else can be done to prevent problems with lottery products.

Emerging Best Practices

- A screening process is in place for all advertising to ensure adherence to established RG policies.
- Advertising is not misleading about gambling outcomes and does not misrepresent the odds of winning or losing.
- Advertising does not target at-risk populations or minors. Nor does it use images or themes that appeal to children.
- RG messaging appears for a minimum amount of time on all television and radio advertisements that promote the lottery.

INFORMED DECISION MAKING

As has been noted throughout this report, lottery gambling enjoys a very high participation rate across the country, with a wide range of lottery products readily available at retail outlets, as well as pubs/bars, gas stations, the Internet, Lotto Signature Stores, and other locations. It is, without a doubt, the most accessible form of gambling available to Canadians. Given this, and the fact that many people do not consider lottery play to be gambling--especially when compared to other forms of gambling like table games and slot machines--it is particularly challenging to ensure that people are making informed decisions.

All lottery corporations in Canada have posted information on their website with regard to how games work, randomness, and the odds of winning. In some jurisdictions, lottery retail outlets are required to make this information available to customers in the form of brochures and signage.

It has been argued that lottery players really don't care about information such as the odds of winning. They are participating in a low-cost activity that allows them to "live the dream" of winning big. They play for the excitement of it. While this is true for the vast majority of players, others are motivated differently, and can experience significant financial and emotional problems related to lottery gambling.

Expert Forum participants agreed that customers need to know that there are risks to lottery play and that lottery gambling is a form of entertainment--not a way to make money. They also need to know the odds of winning/losing and the random nature of lottery gambling. Further, participants felt strongly that targeted education about popular myths and misconceptions needs to be available. While beliefs differ depending on the type of lottery play--for example, sports lotteries carry different misconceptions than Scratch/Instant

Win--many beliefs cross all forms of lottery play. These include certain superstitions (e.g., certain numbers are luckier than others); believing in a "system;" the notion that more skill is involved in playing games than is actually the case; the belief that the more you play the better your chances of winning; and so on.

Emerging Best Practices

- Clear information is made readily available to players in order to help them make informed decisions about their gambling. This includes information about the odds of winning, the truth about common myths, the risks associated with play, and how to keep gambling safer.
- Information provided to players about lottery games does not reinforce common myths.
- Responsible and problem gambling information is made available at lottery ticket outlets in languages that are culturally appropriate for the customer base.
- In addition to traditional methods of providing information to players (e.g., brochures), non traditional methods are used in order to engage customers and increase uptake/interest in the information. Some examples include digital signage, RG quizzes/contests, ticket wallets with RG information, and messages on the front of tickets or receipts.
- RG messaging speaks to different ethno-cultural groups by ensuring that the information is culturally appropriate and relevant.
- Partnerships between lottery corporations and retailers are in place to develop and promote RG initiatives. This helps enhance awareness of the initiatives among retailers and frontline staff.
- Periodic audits are conducted in order to ensure that RG information is readily available to lottery customers.

ASSISTING CUSTOMERS

Assisting people with problems related to playing the lottery is a much more difficult task than assisting customers in bricks and mortar facilities, such as casinos and bingo halls.

As noted previously, there are tens of thousands of lottery ticket outlets across Canada. The majority of these are mom-and-pop operations and convenience store chains, where customers come and go at a rapid rate. Staff members are often young and inexperienced, and tend to turn over at a rapid rate.

Further, the cultural mosaic that is Canada means that the myriad of traditions, perceptions, and languages adds greater complexity to the issue of how and when to assist customers. In some cultures, discussion of behavioural issues--such as a gambling-related problem--with people outside one's immediate family or close circle of friends are discouraged, which can make it very difficult for retail staff to broach the topic with customers.

Should employees selling lottery tickets be tasked with the responsibility of trying to assist people they perceive as have a gambling problem? Can they be expected to correctly identify the signs of a problem, and then respond appropriately? Could they do more harm than good? While providing RG training to retailers and their staff would give them better awareness of problem play, most are unlikely to be comfortable doing much more than providing information to customers.

An added challenge is that programs such as voluntary self-exclusion, which is an important tool to many casino and online gambling patrons, are not available to people purchasing tickets at traditional lottery outlets or playing Keno at their local bar. While a customer may ask a retailer to not sell them tickets as an informal way to curtail their play, it simply isn't feasible to implement such a program across retail operations. Play is anonymous, there are thousands of outlets, and there is no centralized system that monitors and documents play. All of these are among the reasons why voluntary self-exclusion is currently unrealistic.

Emerging Best Practices

- In order to be able to respond to customer requests for problem gambling information, all staff members are knowledgeable about the provincial problem gambling helpline and where to get information about local resources should a customer want formal assistance.
- On an informal basis, retailers can help support customers who want to manage their play. The “know your customer” approach has real advantages. Where the retailer is comfortable, they can give customers information such as the odds of winning or the problem gambling helpline. This can help promote RG, prevent problem gambling, and support those who may already be experiencing gambling-related problems.
- All lottery retailers have brochures available on-site with information about responsible play, the odds of winning, and the problem gambling helpline. In cases where a customer appears to be struggling with their gambling, frontline staff members have takeaway information available to give the customer should the opportunity arise.
- Retailers do not up-sell lottery products to customers who are showing potential signs of a gambling problem.

STAFF TRAINING

As noted in earlier sections, staff turnover at corner and chain stores is enormous, which creates real challenges for employee education and training. Another challenge relates to language and cultural barriers. That said, lottery corporations across Canada do require training and/or certification with regard to the operation of equipment, validating tickets, and how to redeem winning tickets. In fact, all jurisdictions provide very sophisticated training manuals and other materials to ensure retailers and their staff manage lottery products appropriately. Most lottery corporations provide an in-person and/or online training program, of which a portion is dedicated to RG education. Because this training covers all lottery operations, it is mandatory for owners and managers; the requirement for frontline staff to take this training varies from province to province.

Emerging Best Practices

- All staff members are trained in RG upon hiring and informed of any subsequent changes to policies and procedures. Training is a condition of contract (or licence) for lottery retailers.
- RG training addresses the different types of lottery gambling (e.g., traditional, Scratch/Instant Win, sports, Keno).
- Training reflects the ethnic and linguistic composition of staff as well as the customer base.
- “One and done” training is not sufficient. Training is refreshed on a periodic basis and regular bulletins specific to RG are circulated to all retailers.
- Staff receive training that is appropriate for their level of seniority and responsibility.
- Enough time is allocated to allow staff to learn about problem gambling, its impacts, and key RG information.
- Staff members are taught skills and procedures required for assisting customers who may be experiencing problems with gambling. Training focuses on how to assist customers in a way that is comfortable for staff.
- Staff members are trained to avoid messaging that reinforces misleading or false beliefs. They are also trained not to up-sell to customers who are showing potential signs of a gambling problem.
- A formal evaluation process is in place to measure the extent to which training objectives are met.

FUTURE DIRECTIONS

As technology advances at a rapid pace, the delivery of all forms of gambling in Canada has become much more sophisticated, and much more available. In some provinces, all types of gambling are available online, and it won't be long before every jurisdiction offers regulated Internet gambling. Moving forward, it is important to keep in mind that these same technological advances also provide an opportunity to expand the ways in which we have traditionally approached RG and problem gambling prevention. While these RG best practices represent the most comprehensive and reliable standards available for lottery operations, it is important to realize that they are viewed as dynamic. As new research emerges and new technologies continue to evolve in the industry, these best practices will need to be critically reviewed and adapted to the changing frontier.

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1. To begin, what types of lotteries do you play?
 - Does everyone play weekly? How many times?
 - How many tickets do you purchase in a week?
 - Do you go to one place or various locations to buy your tickets?
 - Each time you go to buy tickets, do you know how much money to spend?
 - Do you spend more when there is a big jackpot or the playoffs are on?
2. Other than hoping to win, why do you play these games? Any other reasons?
3. When it comes to winning:
 - Traditional lottery players:
 - o What do you think your chances of winning are?
 - o Do you think there's skill involved in winning the big jackpot?
 - Sports lottery players:
 - o What do you think your odds of winning are during playoffs?
 - o Do you think there's skill involved in playing?
 - Instant Win/Scratch card players:
 - o What do you think your odds of winning are?
 - o Do you think there's skill involved in playing?
4. Are there some games that are more likely to create problems compared to other games?
5. Thinking about your current lottery play, are there certain games that cause you concern?
 - How long have you had concerns about your lottery play?
 - Was there a specific event or some other reason associated with the development of those concerns? When did they start?
 - Do you have concerns with other types of non-lottery gambling (e.g., racetracks, slots, poker)? Which one causes you more concern?
 - How have you been negatively affected by your lottery play (e.g., financially, emotionally, etc.)?
 - Have you ever made changes as a result of your concerns? How?
 - Are there certain factors associated with lotteries that make it difficult for someone to manage their gambling (e.g., advertisements, accessibility, big jackpots, and winners on the news)?
 - There is some talk that players will be able to buy lottery tickets online and during check-out at Wal-Mart. What are your thoughts on this?
6. In general, what are some signs that someone is having problems with their lottery play?
7. What are some signs that a customer with problems may show at the store?
8. Have you ever shown--or have you ever seen others show--signs that gambling was a concern while at the store? Describe.
 - How often did this happen?

9. Do you think that the person selling lottery tickets is aware that a customer is having concerns with their gambling? Explain. How?
10. Have you ever been approached by a store clerk or someone else about your gambling? Describe.
 - What was your reaction? How did you feel?
11. Have you ever approached a store clerk about a potential concern with gambling?
12. So, what do you think is important for lottery players to know in order to reduce their risk of developing a problem (e.g., signs of a problem, the risks involved, how the games work, randomness, etc.)?
 - How would you communicate this information to players (e.g., POS, tickets, media, public education, etc.)?
13. Now, if a store employee suspects that a customer has a problem, what should they do?
 - How may they tactfully approach the customer?
 - What if a customer tells the store clerk that they have a problem, what should be done in this case?
14. What about advertising? Any changes? (e.g., big jackpots or winners shouldn't be shown, etc.)
15. Thinking of everything we've talked about today, what do you think are the most important things that can be done to prevent gambling problems with lotteries or assist players with a problem?
 - Can you think of anything we haven't talked about today that might be useful in this regard?

Group 1: Advertising and Promotion

Some common Canadian advertising restrictions include:

- Ads cannot target problem gamblers
- Ads cannot target minors
- Ads cannot be placed directly on lottery products
- Ads cannot appear on TV/radio during youth programming
- Ads cannot be placed near schools
- Ads cannot depict or appeal to minors
- Ads cannot encourage excessive or irresponsible play
- Ads cannot encourage people to play beyond their means
- Ads cannot exaggerate the chances of winning
- Ads cannot imply the certainty of a financial reward
- Ads cannot promote gambling as a way to a better life
- Ads must contain problem/responsible gambling information (e.g., tips, resources, etc.)

1. Are these enough?
2. Is there anything missing?
3. Should anything be changed?
4. Should advertising restrictions vary by game type?

Group 2: Informed Decision Making

1. What information do lottery players need in order to make informed decisions about their play?
 - Does this vary by game type (i.e., Scratch/Instant Win, traditional lotteries, sports lotteries)?
 - Does this vary by how the product is delivered (e.g., at retail stores, over the Internet)?
2. What are the most important beliefs/misconceptions to target?
3. What are the best ways to disseminate this information (e.g., POS, tickets, media, public education, etc.)?
4. What other RG information and messages are important for lottery players to know?
5. Is it possible to target information by level of risk (e.g., casual/frequent/intensive players)?
6. How do we address superstitions? Or do we?

Group 3: Assisting Customers

1. What is the most realistic role for retailers to play in assisting customers who might be experiencing problems?
2. What is the best way to train them for that role?
3. How might they tactfully interact with a player who may have a problem? What warning signs might they look for?
4. What resources should they have on-site?
5. How can we best reach all staff with appropriate training?

Group 4: New and Creative Responsible Gambling Initiatives

1. Thinking of how lotteries are delivered now and will be in the future, what opportunities are there to help players manage their play?
2. What are some new and creative lottery responsible gambling initiatives that could be developed?
3. How can lottery operators assist players in limiting their play for both Internet and non-Internet lotteries (e.g., via player cards, self-bans, etc.)?
 - What would be the most practical way to implement this?
4. How can social media in particular be used as a vehicle to promote responsible gambling (not just for Internet lotteries, but for other types of lottery gambling)?

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