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*The gambling promoters' strategy is to make losers think that they're almost winning*

Mark Griffiths

## Scratch-card gambling: a potential addiction?

In a relatively short time, the *Instants* scratch cards have established themselves as a cultural phenomenon. Scratch cards are not new to the UK, but the fact that they are now heavily advertised, and have a potential £50,000 jackpot prize, has meant that they have become successful very quickly.

A potentially worrying aspect of scratch cards is the ease with which adolescents can buy them. Some supermarkets, petrol stations, convenience stores and newsagents have been shown to be breaking the law by selling scratch cards to children as young as 11 and 12 years of age. A children's charity (Children's Express), in a survey for *The Independent*, found that on two-thirds of occasions children between 12 and 15 were able to buy tickets. Another survey by the *Sunday Mirror* claimed that three-quarters of the 11-15 year old children in their sample were able to buy tickets.

Children are thus being introduced to the principles of gambling, and are growing up to believe that gambling is socially acceptable, particularly because the National Lottery and *Instants* are linked with good (i.e. charitable) causes. The advertising for *Instants* is telling children that gambling is normal.

A number of studies, including my own, have

### The gaming industry's marketing strategies

#### Situational

Number of outlets; location; advertising

#### Structural

Interval between consecutive gambles

Speed of payout

Frequency of 'near misses'

Probability of winning anything

Size of jackpot

Promoting 'suspension of judgment'

shown that fruit machine gambling amongst adolescents is a popular activity in the UK. Although most adolescents control their gambling activity, in a minority of cases gambling behaviour can be pathological. Accepting that fruit machine gambling is a major problem for a minority of adolescents, it could be the case that this age group will find scratch cards equally addictive. But what is it that makes scratch cards so addictive? The rest of this article concentrates on some structural characteristics (event frequency, the near miss, pay-out ratios and the suspension of judgment) that ap-

'social gambler' does not think about the actual probability of winning, but relies on heuristic strategies for handling the available information.

Most people concentrate on the amount that could be won, rather than the probability of doing so. The general finding is that the greater the jackpot the more people will gamble. For instance, more National Lottery tickets are sold on 'rollover' weeks because the potential jackpot is larger than normal.

#### *Suspension of judgment*

A number of gambling activities also rely to some extent on the suspension of judgment. This refers to structural characteristics that temporarily disrupt the gambler's financial value system, and may potentially stimulate further gambling. In the case of scratch cards, the money staked (£1) is fairly low, which makes the gambler think that there is little to lose on each gamble. However, if gamblers were to consider the money staked per session rather than per gamble (i.e., the total amount of money spent and lost during gambling) they might not gamble as much.

#### Winners and losers

I hope I have shown in this article that various structural characteristics of scratch cards have, at the very least, the potential to induce excessive gambling regardless of the gambler's nature and intentions. However, some structural characteristics are capable of producing psychologically rewarding experiences even when losing money — particularly the psychology of the near miss — although there is no evidence to suggest that the gaming industry has used the psychological literature to 'exploit' gamblers. However, the development of exploitative practices are not easy to define, identify, or prevent.

With their integration of conditioning effects, rapid event frequency, short payout intervals and psychological rewards, coupled with the fact that scratch cards require no skill, are deceptively inexpensive and highly accessible, and are sold in respectable outlets, it is not hard to see how this kind of gambling could become a habit.

There is plenty of evidence to suggest that gamblers' ignorance of probability or situational cues may encourage them to think that they have some influence over mainly chance-determined activities. However, it is difficult to use such information directly in the regulation of these activities. Another complicating factor is that

educating the public about gambling may have the reverse desired effect, and actually increase awareness.

It may be that regulation is best done not through changing the structural characteristics but through such practices as prohibition of advertising, decreasing the number of outlets, and situating them away from schools, colleges, and other locations where the more vulnerable members of the population are to be found.

***The amount to be won is more important than the probability of winning it.***

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pear to facilitate addictiveness. As we shall see, the decision to gamble is not always determined by the person's psychological state, but may also depend on the characteristics of the gambling activity itself.

### Getting people to gamble

An analysis of the gaming industry's marketing methods shows that these fall mainly into two categories. The first of these are *situational characteristics*, which get people to gamble in the first place. Over the last eighty years, the gaming industry has used techniques based both on appeals to expressive needs and the manipulation of situational factors to attract new custom or to increase their share of the market. These characteristics are primarily features of the environment, and can be considered the situational determinants of gambling. They include the location of the gambling outlet, the number of gambling outlets in a specified area, and the use of advertising in stimulating people to gamble in the first place.

These variables may be very important in the initial decision to gamble, and may help clarify why some forms of gambling are more attractive to particular socio-economic classes. There is no doubt that these characteristics have been critical in the success of scratch cards to date. Not only is the product heavily advertised on billboards, television, and in the national newspapers, but the accessibility is so widespread that they are difficult to avoid in most shops.

### Keeping people gambling

The second type of characteristics are *structural* ones, which are responsible for reinforcement, may satisfy gamblers' needs, and may actually facilitate excessive gambling. By identifying particular structural characteristics it may be possible to see how needs are identified, how information about gambling is presented (or perhaps misrepresented), and how thoughts about gambling are influenced and distorted.

Showing the existence of such relationships has great practical importance. Not only could potentially 'dangerous' forms of gambling be identified, but effective and selective legislation could be formulated. The Royal Commission said that gaming incorporated the largest number of gambling-induced characteristics. Such characteristics include a high payout ratio (i.e. jackpots) and rapid event frequency. In addition, heavy losses were viewed as a likely occurrence

because gaming contains structural characteristics which allow continuous gambling. However, some people argue that the essentially solitary nature of this form of gambling prevents the competitive pressure to increase stakes, which is present in other forms of gambling.

### Event frequency

At present, the Government line on scratch cards is that they are a 'soft' form of gambling like the National Lottery and the football pools. This is complete nonsense, as scratch cards are 'hard' gaming and could be described as paper fruit machines. Like fruit machines, scratch cards have a payout interval of a few seconds between the initial gamble and the winning payment. Three factors are inextricably linked with such a characteristic.

The first of these is the frequency of opportunities to gamble. Logistically, some gambling activities (e.g. the National Lottery or football pools) have a small event frequency — there is only one draw a week — making them 'soft' forms of gambling. However, in the case of scratch cards there are few constraints on repeated gambling as limits are set only by how fast a person can scratch off the covering of the winning or losing symbols.

The frequency of playing, when linked with the two other factors — the result of the gamble and the actual time until winnings are received — exploit certain psychological principles of learning. This process, called operant conditioning, conditions habits by rewarding behaviour. Reinforcement occurs through presentation of a reward such as money. To produce high rates of response, those schedules which present rewards intermittently have been shown to be the most effective, and since scratch cards operate on such schedules, it is not surprising that excessive gambling can occur.

Promoters appear to acknowledge the need to pay out winnings as quickly as possible, thus indicating that receiving winnings is seen by the gaming industry to act as a reinforcement to winners to continue gambling. Rapid event frequency also means that the loss period is brief, with little time given over to financial considerations and, more importantly, winnings can be regambled almost immediately.

### The 'near miss'

Another related aspect to operant conditioning is the 'psychology of the near miss', which

***'Instants' are so widespread that they are difficult to avoid.***

***In the case of scratch cards there are few restraints on repeated gambling.***

### *The 'psychology of the near miss'.*

can act as an intermediate reinforcer. A number of psychologists, including myself, have noted that near misses — that is, failures that are close to being successful — appear to induce continued gambling, and that some commercial gambling activities (particularly fruit machines and scratch card lotteries) are formulated to ensure a higher-than-chance frequency of near misses.

At a behaviouristic level, a near miss may have the same kind of conditioning effect on behaviour as a success. For example, the fruit machine's payout line is horizontally located in the middle of a 3x3 matrix. When three winning symbols are displayed, the jackpot is won and thus reinforces play. However, a near miss — such as two winning symbols on the payline and the third one just above or below — is still strongly reinforcing at no extra expense to the machine's owner. Therefore, the player is not constantly losing but *constantly nearly winning*.

The near miss can also be explained in terms of 'frustration theory' or 'cognitive regret'. According to frustration theory, failing to fulfil a

goal (for example, not winning with a scratch card) produces frustration that encourages the loser to continue gambling. Subsequent wins then reinforce high rate behaviour. Other psychologists say that the frustration produced by 'nearly winning' induces a form of cognitive regret. The elimination of regret can be achieved by playing again, and this in turn encourages future play.

### *Win probability and payout ratios*

These differ in most types of gambling, but are important structural characteristics, for it is these basic risk dimensions that may help determine whether a person gambles on a particular activity in the first place.

On scratch cards, these structural characteristics may or may not appear to be especially important to the gambler. Probabilities of winning something on scratch cards are fairly high in comparison with other gambling activities, although the chances of winning the jackpot are very small. It is therefore likely that the ordinary