



# Are your Numbers up?

## The psychological appeal of lotteries

Playing on national lottery games is one of the most popular forms of gambling worldwide and they are also a growing in popularity in their many online incarnations. But what is the psychological appeal of an activity where the odds of winning huge jackpot prizes are usually infinitesimal? For instance, the odds of winning the EuroMillions lottery are 76 million to one. I often joke that you would get better odds of Elvis Presley landing on the moon on the back of the Loch Ness Monster!

### Happiness is relative

Most of us have probably wondered what we would do if we ever won the lottery, but the sad fact is that almost all of us won't ever win even if

the research on lottery winners has shown that their lives are much better as a result of their life-changing wins but there is also a significant minority of winners who find other problems occur as a result of their instant wealth. They may give up their jobs and move to a more luxurious house in another area. This can lead to a loss of close friends from both the local neighbourhood and from their workplace. There can also be family tensions and arguments over the money and there is always the chance that winners will be bombarded with requests for money from every kind of cause or charity. However, despite potential problems, most of the psychological research (perhaps unsurprisingly) indicates that winners are glad they won.

help us decide whether we gamble in the first place. Some mathematicians say that playing lotteries is a tribute to public innumeracy and that playing the lottery is totally irrational. However, the probabilities of winning something on the National Lottery are fairly high in comparison with other gambling activities, although the chances of winning the jackpot are very small. Therefore, most players don't think about the actual probability of winning but rely on what we psychologists call 'heuristic strategies' – a fancy name for 'rules of thumb' – for handling the available information. What most lottery players concentrate on is the amount that could be won rather than the probability of doing so.

We also know that the greater the jackpot the more people will gamble. That is why more lottery tickets are sold on rollover weeks because the potential jackpot is huge. Also, by providing lots of coverage for the huge winners, it helps us forget the millions of people who lost!

We also know that as human beings we tend to overestimate positive outcomes and underestimate negative ones. For instance, if someone is told they have a one in 14 million chance of being killed on any particular Saturday night they would hardly give it a second thought because the chances of anything untoward happening are infinitesimal. However, given the same probability of winning the National Lottery and people suddenly become over-optimistic. For instance, one study found that 22 percent of people thought that if they played the national lottery every week until they died, they would scoop the National Lottery jackpot at some point in their lifetime.

Another factor that may be important in why lotteries are so financially successful is because of the 'psychology of entrapment' with people who choose the same numbers every week. By picking the same numbers the person may become trapped into playing every week. Each week the player thinks they are coming closer to winning. The winning day is impossible to predict but should the player decide to stop and cut their losses, they are faced with the prospect that the very next week their numbers might come up. Very simple, but effective, psychology. ■

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we play the lottery every week for the rest of our lives. Conventional wisdom says that big jackpot lottery winners should hopefully look forward to a long life of everlasting happiness. However, research studies have found that lottery winners are euphoric very briefly before they settle back to their 'normal' level of happiness or unhappiness. This is because happiness is relative. There is a popular belief by some psychologists that in the long run, winning on the lottery will not make you happy. Researchers who study happiness say that everyone has a certain level of happiness that stays relatively constant but can be changed by particular events that make you happy or sad.

For instance, if you are a generally happy person and a close relative dies, research shows that after a few months or so, you will go back to the same happiness level you were previously. However, this works the other way too. Say you are a person who is not very happy in your day-to-day life. You could win the lottery and would probably be happy for a couple of months, but then you would 'level out' and go back at your normal unhappiness level.

On a more practical day-to-day level, most of

There are also those groups of people who will view the acquisition of instant wealth as 'undeserved'. Basically, when people win the lottery, other people treat them differently, even if the winners don't move out of the area or carry on in their job. This can lead to envy and resentment, not just from people who know the winners, but also from those in the locality where the winners may move. Thankfully, most large lottery operators have an experienced team of people to help winners adjust to their new life and to minimise potential problems.

### Popularity

It's unlikely that the downsides of winning the lottery would be enough to put us off playing. Neither is the unlikely probability of winning. Why then – despite the huge odds against – do people persist with their dream of winning the elusive jackpot?

Part of the popularity of lotteries in general is that they offer a low-cost chance of winning a very large, life-changing amount of money. Without that huge jackpot, very few of us would play.

The probability of winning a large lottery prize is one of the basic risk dimensions that may

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