

New Horizons in Responsible Gambling

Insights from existing research and programs focused on winners

Sasha Stark, PhD, Senior Research Lead

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Literature on winners

What is an early big win?

→ **Early:**

- At a young age (i.e., adolescence or early adulthood)
- Early on in one's gambling experience (i.e. new to gambling, first bet)

→ **Big:**

- **Absolute:** small denominations, a few thousand, 100k+
- **Relative:** to bet placed or bankroll¹ (e.g., 10x), to income (e.g., several months salary,² 10% increase³)

How is winning linked to harm?

- Among adolescents and adults, early big wins are associated with:
 - Increased gambling **frequency** (weekly or more)
 - Gambling **problems**
- **Why?** Increased gambling fallacies lead to a higher **expectation of future wins**:²
 - Believe their luck and skill make it likely they'll win again

¹ Corney & Davis, 2010; Delfabbro & Thrupp, 2003; Griffiths & Wood, 2000; Lambos, Delfabbro, & Puglies, 2007; Ohtsuka & Chan, 2014; Turner et al., 2006

² Custer & Milt, 1985; Leonard and Williams, 2016; Scobria & Wilson, 2011; Williams et al. 2015

How do people use their wins?

- Most use winnings to achieve feelings of **fortune, security, and happiness**.¹
- Some keep the same spending patterns to **avoid feeling guilty and alienated**.²
- Those with limited financial means use winnings to provide **relief from economic worries**.³

→ Differences by **gender**:⁴

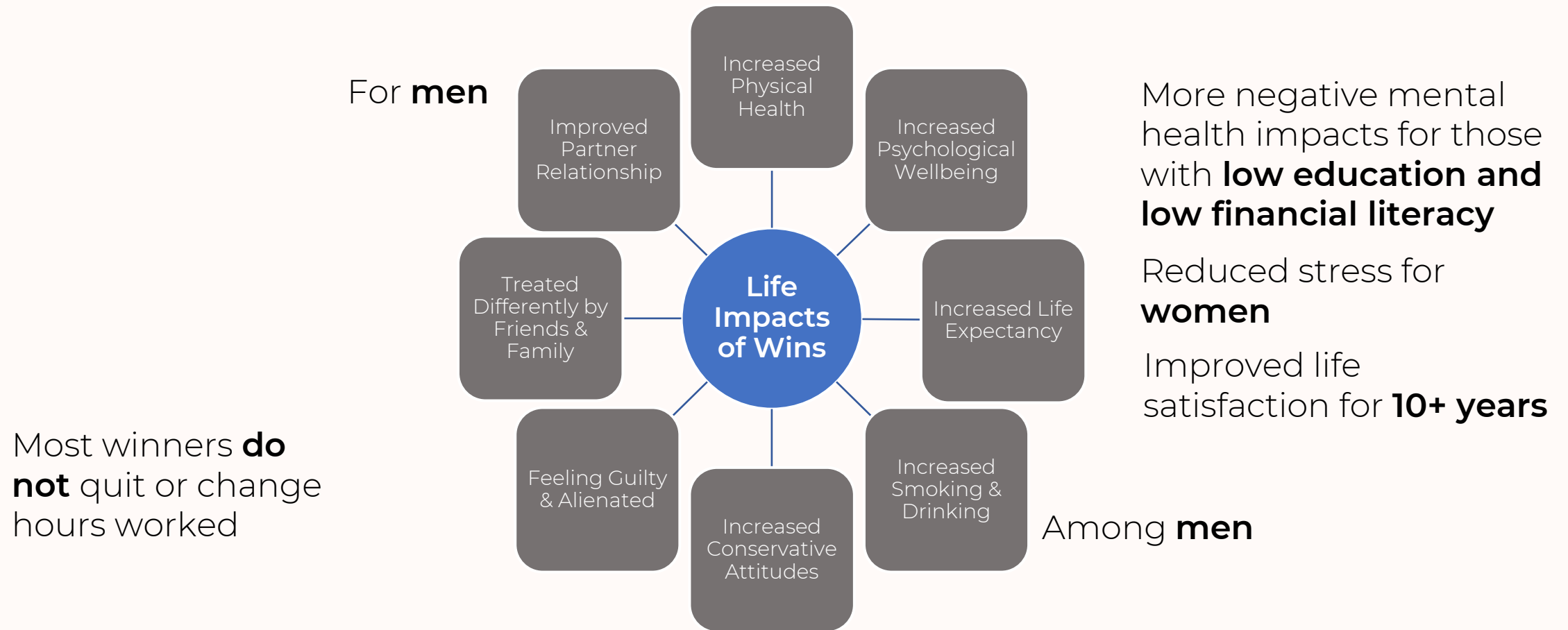
Women

Unchanged consumption
Durable items
Act in family-oriented way

Men

Increased consumption
Leisure activities
Act independently

What are the impacts for winners?



What are the research gaps?

- Limited understanding of what is considered a **win of importance**.
- Most research is focused on **lottery** winners.
- Information on **strategies** for/**needs** of winners is lacking:
 - Targeted support for an **early big win**
 - Addressing **fallacies**
 - Support by **gender, financial situation, education**, etc.

Programs for winners

- Programs for winners
-

UK National Lottery (Lottery)

- Program launched in **1994**.
- Supports available for those who win **over £50,000**.
- Assigned winner's **advisor** for guidance and support.
- Provided a **panel** of independent financial and legal advisors.
- Representative from a **bank** supports setting up a separate bank account.
- **Wellbeing program** available, including life coach, connection with other winners, and wellbeing resources.

- Programs for winners
-

Française des Jeux (Lottery, sports)

- Prizewinner Relations Department supports **€500,000+** winners.
- €1,000,000+ winners receive personalized support for **5 years.**
- Winners offered variety of **workshops** including:
 - **Money** – keys to sound management
 - Life as a prizewinner – finding the **right words**
 - Building a **community** with other prize winners
 - Giving **meaning** to your life as a prizewinner

- Programs for winners
-

Singapore Pools (Lottery, sports, horse racing)

- Care for Winners Program (**\$5,000+**) launched in March **2016**.
- Staff meet with **\$100,000+** winners.
- Partnership with MoneySENSE, the **national financial education initiative**.
- English and Chinese videos, brochures, posters, banners and standees.

- Programs for winners
-

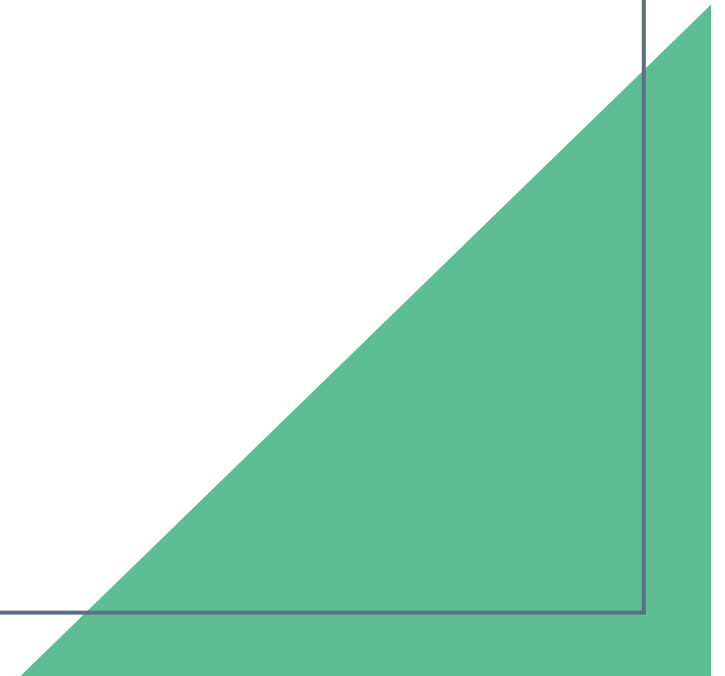
Program Content Overview

- **Financial planning:** paying off debt, seeking advice from a qualified advisor, increasing familiarity with financial services
- **Safer gambling**
- **Legal considerations:** tax regulations
- **Navigating life and relationships:** avoiding drastic life changes, sharing the joy with those in need, better understanding own and others' feeling about the win

New Horizons in Responsible Gambling Conference

Jackpot Winners Research Program

Melissa Salmon, PhD, Senior Researcher
Responsible Gambling Council



Jackpot Winners Research Program

Sustainable wins are ones where winners maximize the benefits and reduce the risks.

- Focus on **how jackpot winners are impacted by winning** and by responsible gambling messaging
- Documented **short- and long-term impacts**
- **27 winners** completed **baseline, one month, and six month surveys** (63% women, 78% between 35-64 years).

Winners were players who **won \$1,200 or more** on slot machines.



Sustainable Win Messages

Handout

IF YOU NEED SUPPORT, reach out.

Seek out advice on what to do with your winnings and how to take care of your emotional health if you feel it is needed.

MAKING THE MOST of your big win



Congratulations on your jackpot! This is an exciting time. Here are some things to keep in mind to help make the most of your big win.

mgmresorts.com/gamesense

Website

Jackpot Winners
AT MGM RESORTS

GameSense

Making the Most of your Big Win

Congratulations on your jackpot! This is an exciting time. You may be wondering what to do next. Here are some things to keep in mind to help make the most of your big win.

Making a plan for the win

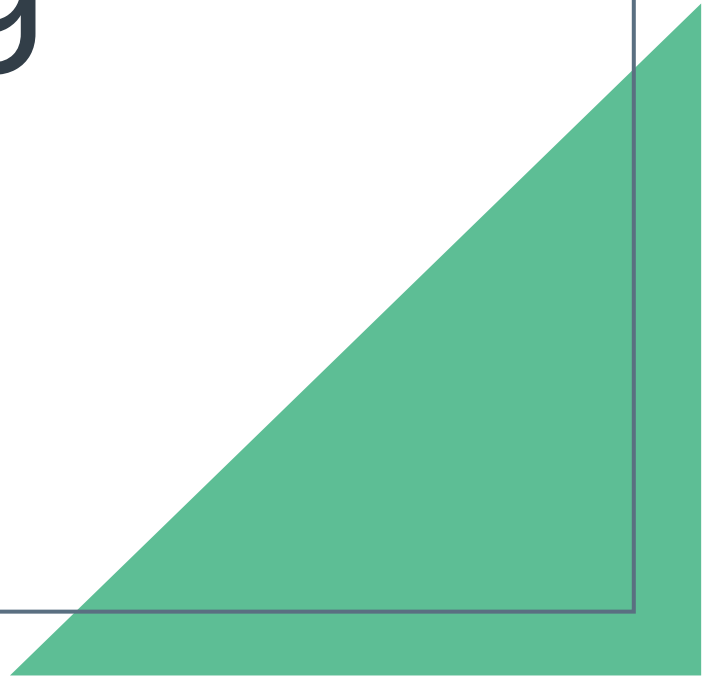
Available types of support for winners

How slot machines are based on chance

Setting limits if continuing to gamble

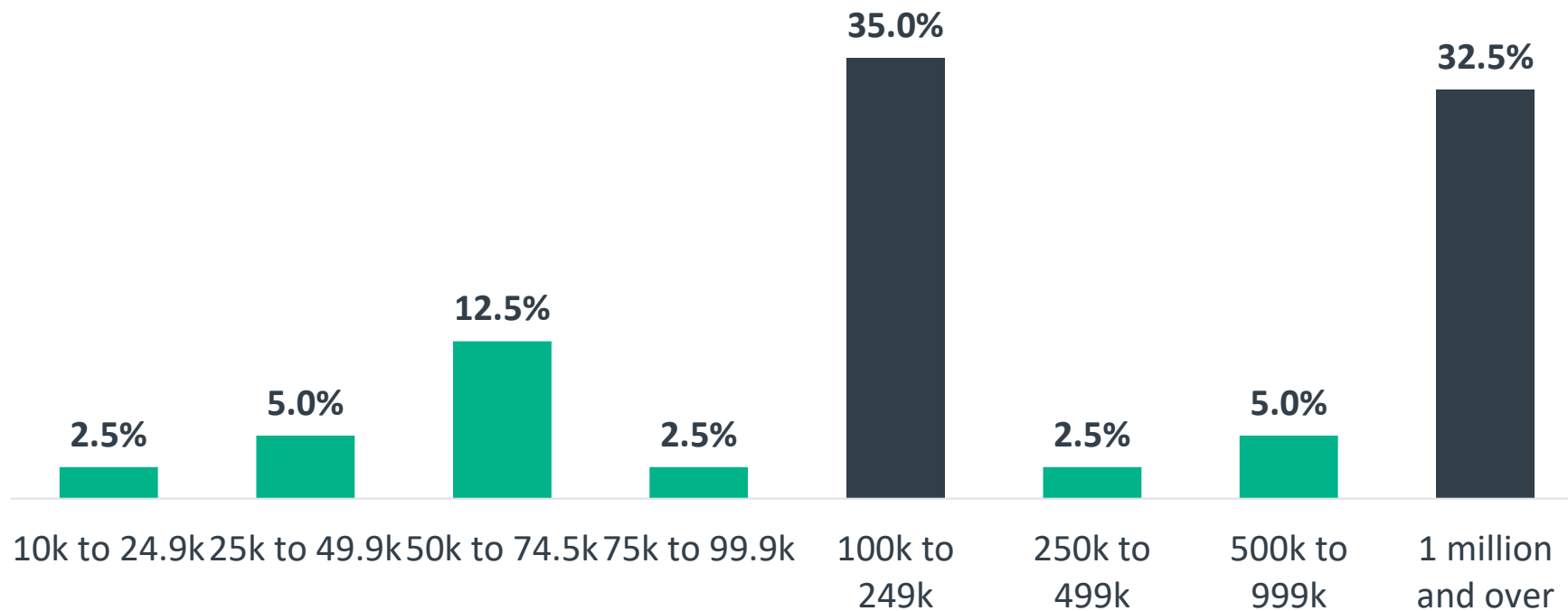
Support if gambling is no longer entertaining

Impacts of Winning Over Time



What is considered a 'big win'?

What size of jackpot would you consider to be a big (life changing) win?

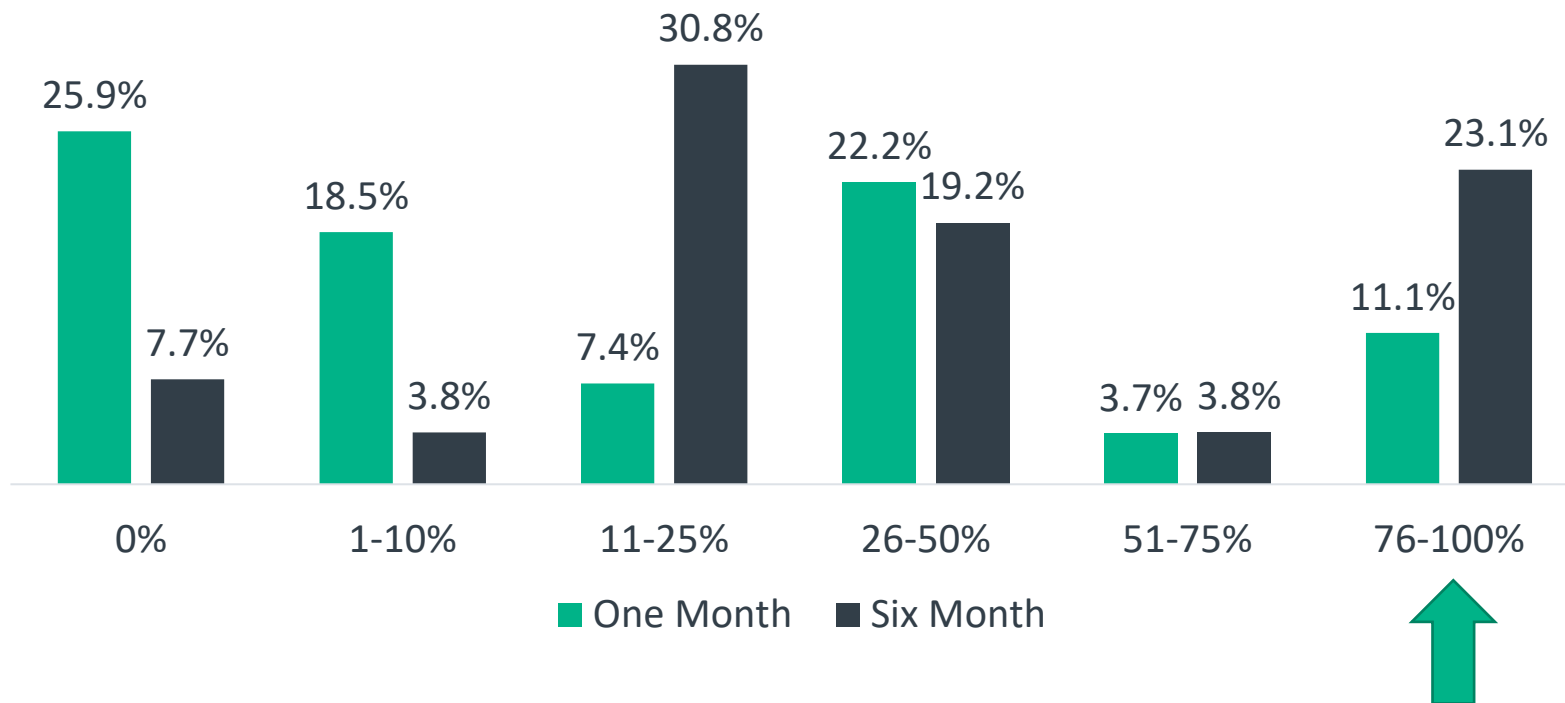


Big wins largely considered to be **over \$100k.**



How did players use their winnings?

Percentage of Jackpot Lost by Gambling Over Time



Winners **more likely** to have **lost almost all their jackpot by gambling** six months later.

Higher among those with **potential gambling problems.**

Sustainable Win Messaging

- Under half (**41%**) remembered getting GameSense information on how to use their winnings.
- All read the handout and one third (**29%**) also visited website.
- Winners may need content refresher after one month.



How did winning impact players?

- Most winners **satisfied or very satisfied** with their life.
- Minimal changes to **relationship or employment status**.
- Increasing **time and money spent** gambling.
- Playing **higher stakes slots** than before.

Risky behaviours were **higher** among those with **potential gambling problems**.

No differences between **message conditions**.

How did winning impact gambling beliefs?

"After a string of losses, I'm due for a win."

Lower levels of agreement with some risky beliefs over time for players in in both conditions.

Slightly higher levels of agreement with some safer beliefs over time for players in both conditions.

"The more I play the more likely I am to lose."

Differences in **message conditions** disappeared over time.

How does winning impact gambling problems?

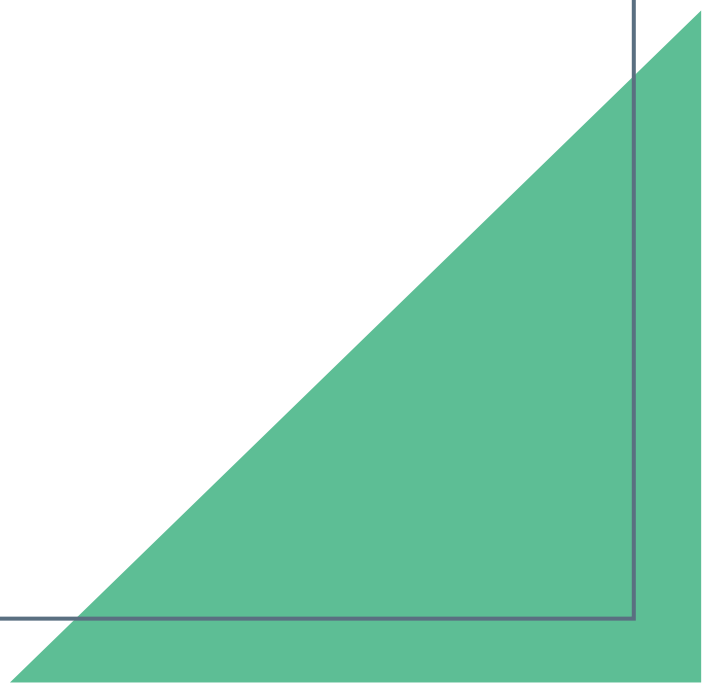
Potential Gambling Problems Over Time



Higher rate of **potential gambling problems** six months after jackpot.

Differences in **message conditions** disappeared over time.

Key Takeaways





Key Takeaways

- Winning can impact people's lives and their gambling beliefs, behaviours, and problems.
- Sustainable win information may be most effective **within one month** after their jackpot and may lose its effectiveness six months later.
- Consequences for those potentially experiencing **gambling problems** become more apparent over time.

New Horizons in Responsible Gambling

Perspectives from the Casino Floor

Laurie Norman, BA, BEAD, Manager of Responsible Gambling

SaskGaming Corporation
Casino Regina & Casino Moose Jaw

The Problem with Winning

- Having Big Early Win
- “I’m playing on the casino’s money”
- Not managing their wins
- Short term vs. Long term
- Tolerance to wins

How to Manage Wins

1. Set your limit before you leave home.
2. If you win, cash out,
3. Start with your original limit.
4. When your original limit is gone, so are you.
5. If you win that is your money

Congratulations!

Best time to talk is when they are winning:

- “What are you going to do with your winnings?”
- “I hope you are not going to put that back in the machine”
- “We always tell everyone put your winnings in your pocket and play with your original limit...”
- “Wow if I won that money I would...”

Want to Know How You Won?

- River analogy
- How fortunate
- Don't expect it to happen again.



Player Activity Statement

Players Club Card Gaming Activity

Statement Period : Full Year 2022

Electronic Gaming

Number of Recorded Casino Visits in Statement Period	73
Recorded Time on Electronic Gaming Devices in Period	185:20
Recorded Number of Plays	124,287
Recorded Total Dollars Wagered in Period	\$76,532.44
Recorded Total Dollars Paid Out in Period	\$70,205.85
Recorded Value of Casino Rewards Redeemed in Period	\$680.00
Recorded Total Dollars Won (Lost) in Period	(\$5,646.59)

Over to the Fabulous Rob Gazzola for Questions

MAKING THE MOST of your big win



**Congratulations on your jackpot! This is an exciting time.
Here are some things to keep in mind to help make the most of your big win.**

mgmresorts.com/gamesense

GameSense



**MGM RESORTS
INTERNATIONAL®**



3:15:7
15:3

Slot Machine Wins are Based on Chance

- Slot machine outcomes are **random**, and each spin is **independent** of the last. Slot machines always take in more than they pay out over time.
- Remember that wins are entirely based on **chance**: luck, skill, need or time/ money invested have nothing to do with winning.
- The safest way to play is to treat the games as **entertainment**. Playing to “make money” or win back losses is a risky way to play.

Make a Plan to Help You Make the Most of Your Win

- Enjoy your win over the long term: **make a plan** to ensure you get the most out of your jackpot winnings.
- **Take a break** from gambling, get some food, relax in the spa or take a walk to your room. For additional non-gaming options, ask an MGM Resorts employee for recommendations.
- Use a smaller portion of your winnings to do or buy something fun.
- Consider using a bigger portion of your winnings for **debts, saving and investing**.
- Did you know different types of debt can carry different interest rates? If choosing to pay down debt, consider consulting a professional to understand what debt is best to pay down first.



If you Keep Gambling, (Set and) Stick to Your Limits

- Just because you won, doesn't necessarily mean you'll win again. If you keep playing, **you may end up losing** what you've won since the odds are in favor of the house.
- If you choose to keep gambling, **stick to your original budget and stop once it's gone**. Keep your winnings separate. Some ways to do this are to take your winnings as a check, to put them on deposit with the cashier, or to take your winnings to your room.
- Stick to **money and time limits** to avoid spending more than you can afford.

If Gambling is No Longer Entertaining

If gambling has stopped being fun, it may be time to look for support. **Visit [mgmresorts.com/gamesense](https://www.mgmresorts.com/gamesense)** for information on finding help or speak to someone at the M life Rewards desk.



IF YOU NEED SUPPORT, reach out .

Seek out advice on what to do with your winnings and how to take care of your emotional health if you feel it is needed.

