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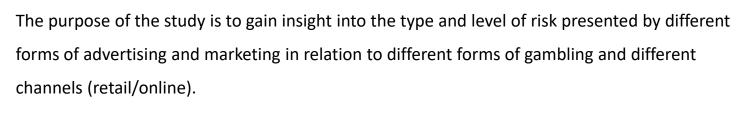
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Background

- The BGLC is the Government body in Jamaica that licenses, regulates, and monitors the local
 gaming industry, facilitates its growth and development, and protects the public from unfair,
 unscrupulous and illegal activities. The Commission grants permits, licenses and approvals to
 persons or entities considered fit and proper to conduct betting, gaming and lottery activities.
- BGLC's goal is to enable a viable and reputable gaming industry by balancing the interests of providers, consumers, the general public and Government by:
 - Improving gaming integrity
 - Ensuring satisfied and compliant licensees
 - Growing revenues

• Given its mandate and role in Jamaica, the BGLC was desirous of conducting a research study on the evidence of gambling advertising. This report details the findings of qualitative research undertaken by Hope Caribbean Company Limited.





Overall Research Objectives

- There is, however, absence of research evidence proving a strong correlation between gambling
 advertising and problem gambling, particularly among young children/adults. As the regulator
 of Jamaica's gambling industry, the BGLC has a responsibility to ensure that operators practice
 responsible marketing of gambling and gambling products.
- In order to proceed with the public consultation, BGLC must first conduct a call-for-evidence to
 conclude that there is a correlation between increased gambling advertising and an increase in
 problem gambling among young children/adults. The results of the call-for-evidence will help to
 inform the extent of regulatory measures.
- The BGLC's hypothesis is that increased gambling advertising causes harm to vulnerable populations including young children/adults.

Qualitative Research Questions

- Do you think there has been an increase in the number of people gambling on the island in the last few years?
- Has gambling become a normal activity? If so, why do you think this is the case?
- Do you think some forms of gambling perceived to be safer, less risky, or more acceptable than others?
- Do men and women have different attitudes to gambling/betting?
- Do children know or get involved in betting/ gambling style activity more than they used to? If so, do you think they understand it is gambling?
- What are the main reasons people or different groups of people gamble?
- Do you think gambling could be harmful to some people and if so who and why?
- Have you seen any advertising or marketing linked to gambling products, and if so, what are your thoughts about what you have seen?
- Have you seen any marketing or advertising relating to betting and gambling products?
- Where would you say you get most of your information about betting and gambling from which forms of marketing/advertising?
- Does the marketing/advertising you have seen explain how the product or game works clearly?
- Does the marketing/advertising you have seen reflect the chances of winning clearly?
- Do you think the marketing and advertising you have seen could be misleading to some people, and if so, why?
- Do you think the marketing and advertising you have seen could lead some people to gamble more than they could afford, and if so why?
- Do you think marketing and advertising should make it clear that gambling could be to some people?
- If you or someone you know had a problem, would you know where to go for help?
- On a scale of 1 to 5 please rate these activities based on how risky you think they are (1 being least risky and 5 being most risky): Betting, Bingo, Casino, Lottery, Slot games, Raffle tickets, Other





Study Design and Methodology

- To achieve the overall objective and test the hypothesis, Hope Caribbean was contracted to conduct focus group discussions with individuals from the following segments:
 - School Teachers
 - Guidance Counsellors
 - Pensioners lower income earning bracket.
 - Underage students/Children:
 - Children 11yrs and older those just starting secondary school.
 - Children 14 18 who have access to funds pocket money etc.



Study Design and Methodology

• A focus group is typically a gathering of 6-8 people who are unfamiliar with each other but have some common interest or characteristic. This methodology capitalizes on group dynamics by allowing for the interaction of respondents that will generally stimulate richer responses and allow new and valuable thoughts to emerge. It is this interaction between different types of people, in their various roles, which brings out the most useful information.

- The focus group discussion provides an understanding of how similar people think or feel about an issue or product. The group was comprised of similar persons as this foster greater disclosure and sharing of thoughts and experiences.
- The strength of the focus group discussion methodology relies on allowing the participants to agree or disagree with each other. This provides an insight into how a group thinks about an issue or product, as well as the range of opinions, ideas, and the inconsistencies and variation that exists in a particular community in terms of beliefs and experiences and practices.

Study Design and Methodology

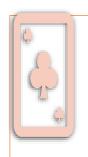


Discussions were held in urban and rural areas with a total of forty-nine (49) individuals
 from the following groups:

	Urban Participants	Rural Participants	
14-18 Males	5	7	
11-13 Males	6	-	
14-18 Females	5	-	
11-13 Females	-	2	
High School Guidance Counsellors and Teachers	14	-	
Pensioners	5	5	
TOTAL	35	14	49

- All discussions were conducted face-to-face by a trained moderator and an assistant between
 July 5th to July 13th, 2023.
- Discussions in the urban areas were held at Hope Caribbean offices in Kingston Jamaica, while discussions in rural areas were held at a central location in May Pen, Clarendon.





Gambling was thought to be widespread in Jamaica. Engaged in by both adults and children.



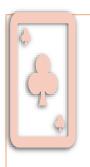
Gambling was thought to be harmful but could also make positive change in the lives of players



Gambling was used by some lower income individuals as a source of income.



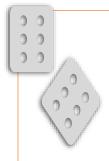




An increase in gambling in Jamaica was thought to be due to a variety of factors. These were though to include an increase in the games available, the ready availability of gambling outlets, gambling being marketed as fun, gambling being seen as an easier way to earn money.



The normalization of gambling could also be seen as leading to an increase in gambling. Participants generally endorsed gambling as an everyday part of life and a possible alternate way to earn money.



The main aim of gambling was perceived as being to win money to: take care of the family, other necessities, clear debts or used for entertainment.

Some individuals were also thought to gamble as a means of having fun and releasing stress. Others were thought to have been pressured directly or indirectly by their peer group. For some gambling was also thought to have become a way of life or even an addiction.





Summary:

Gambling Marketing & Advertisements



Gambling marketing and advertisements were readily recalled and had been seen across traditional and non-traditional channels.



While not many were able to describe what was seen in detail, mention was made of Cash Pot live draws and all participants were aware of and would have seen some marketing for Cash Pot.



Gambling related marketing and ads were thought to be misleading or untruthful by many participants. Others noted that the use of key phrases and fine print provided sufficient information to make them truthful. It was also thought that it was the responsibility of an individual to understand what was being communicated.



Summary:

Gambling Marketing & Advertisements



Ads were described as persuasive and playing on an individual's desire to win money or prizes. Tactics used include highlighting the grand prize, past winners and the small buy-in compared to the grand prize.



Common phrases used in popular ads were readily recalled and included phrases such as "bruk out a brukness" or "if you don't have a ticket, you don't stan' a chance"



Marketing and advertisements were thought to be sometimes influential as a few participants have noted that when it becomes known to them the lotto jackpot, they might be led to purchase a ticket because "if you don't have a ticket, you don't stan' a chance"



Perception of Gambling



Perception of Gambling

- Gambling was generally defined as individuals taking part in some game of chance or
 activity with the intention to win money or some sort of prize. Gambling included both
 legal and illegal activities. Any gambling activity held an inherent risk as the outcome was
 not always guaranteed. Gambling was thought of as a quick way to earn money, but not
 necessarily an easy way.
- It was generally believed that gambling was widespread and spanned all socioeconomic lines. Gambling was thought to be practiced by many Jamaicans.
- Gambling was seen as beneficial in that winning and associated financial rewards allowed
 the player to assist their family as needed. Gambling was also perceived negatively by
 some. The negative perception centered around the potential for gambling addiction
 which could lead to breakdown of families and the associated negatives which
 accompanied this.



In participants own words, gambling was defined as...

Perception of Gambling:

"...a means to win quick money based on chance...playing to win money...an illegal game that uses chances" Urban 14-18yrs Males "... a way to earn money while playing games...the prediction of a possible outcome & if your outcome is correct or close enough you get a reward" Urban 14-18yrs Males

Definition of Gambling

"...taking a chance. Hoping to win something...addictive once you get involved..." Urban Pensioners

"... a win lose situation...Gambling is quick money and fast money...looking for earnings to support your needs" Rural Pensioners



For children (11-18yrs), gambling had both positive and negative top of mind associations ranging from the games played for money, to the possibility of winning to the negative effects of losing or becoming addicted to gambling. Below are words or phrases children readily associated with gambling.

Gambling: Top of Mind Associations

Children (11-18yrs)



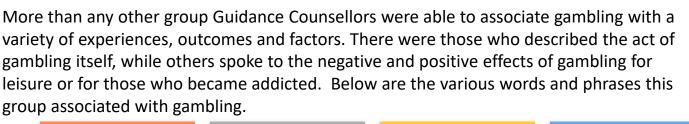


Gambling: Top of Mind Associations

Pensioners

Some pensioners in rural areas readily associated gambling with negative outcomes and experiences when compared to those in urban areas who readily recalled both positive and negative outcomes. Below are the words and phrases pensioners in urban and rural areas associated with gambling







Gambling: Top of Mind Associations

High School
Guidance
Counsellors &
Teachers



Is Gambling Harmful?



- This study specifically probed participant's perception of gambling as being harmful. Participants generally believed that gambling could be harmful. Factors that led to gambling being harmful included:
 - A dependence on or addiction to gambling
 - A dependence on gambling could lead to a breakdown of the family
 - A player's behaviour in dealing with a win or loss which could lead to
 - Emotional/mental distress (e.g., going into a depressive state, suicide)
 - Violence or abuse (e.g., physical fights)
 - Losing money that was dedicated to other expenses such as mortgage etc.
- There were instances that gambling was considered to be acceptable or not harmful e.g.,
 money gained could be useful to families to help offset expenses.
- Some participants believed that advertising and marketing surrounding gambling should indicate that it could be harmful to some people. Examples were drawn from the packaging of cigarettes which clearly outlines the danger of smoking the product.

Is Gambling Harmful?

 Participants provided reasons why gambling was thought harmful, these included...

"Can lead to addiction; destroy families; can make persons sell off all their assets..." Rural Male 14-18yrs

> "Losing your money can make you depressed..." Rural Female 11-13yrs

"...Can cause stress; can cause depressions; can cause a person to commit suicide; can cause bad mind; spending off money and don't have money to feed the children; can cause frustration; you can turn fool when you don't know what to do with so much money"

Rural Males 14-18yrs

"The person who is gambling family may leave them because they are gambling too hard" Urban Female 14-18yrs



 Some participants gave a few reasons why gambling was <u>not</u> always harmful, these included...

"That's their way of living, that's what they live off, instead of have to steal better they gamble" Rural Pensioner

"...I see people buy Cash Pot and win to be able to send their kids to school" Urban High School Guidance Counsellors & Teachers

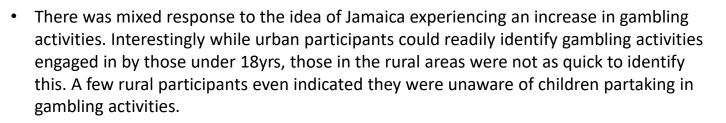
"...it is good when you win...if they are winning and they are comfortable with that game" Urban High School Guidance
Counsellors & Teachers

"...when you have it to put aside and [are] discipline enough to know that when the \$1000 finish I am not spending anything else then that's fine..." Urban High School Guidance Counsellors & Teachers



Perceived Increase of Gambling in Jamaica

Perceived Increase in the number of people gambling



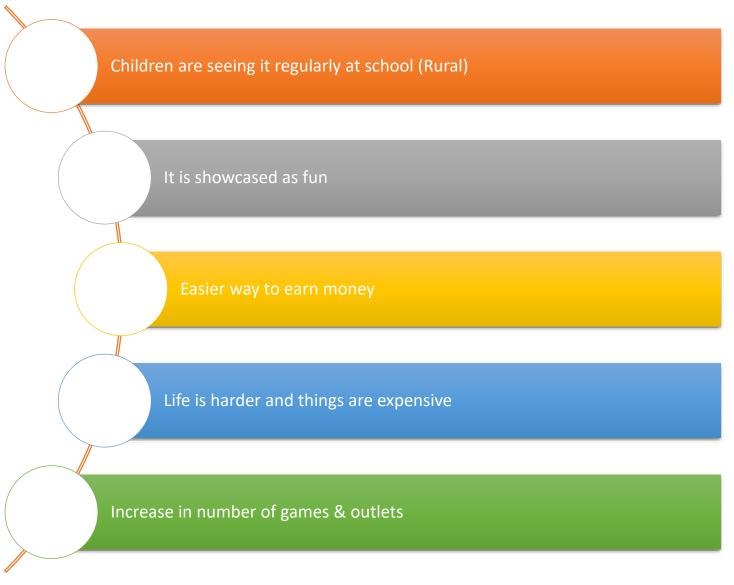


- Urban males 14-18 years believed that there was no increase in gambling, however there
 was an increase in scamming which was also a quick way to get money. (E.g., Flip Cash,
 Creating a fake profile of a female on Instagram and using communication skills to fleece
 men out of their money). Scamming is also reinforced through the entertainment industry
 as there are songs that outrightly encourage scamming.
- Those who believed there was an increase in gambling, credited this to the time that was spent at home during CoVid which tied children even closer to their devices. Some Urban Guidance Counsellors and High School teachers believed that children were now more heavily involved in earning money through various online ventures which may or may not include gambling.
- It was also generally believed by Urban Guidance Counsellors and High School teachers that the increase of gambling outlets and games, suggested that there is also an increase in gambling among Jamaicans.
- Additionally, gambling being portrayed as fun, growing economic constraints coupled with the view that gambling was an easy way to earn money, were also factors that some participants thought could lead to an increase in gambling.



REASONS FOR:

Perceived
Increase in
the number
of people
gambling



Perceived Increase in the number of people gambling

When probed about an increase in gambling, participants noted that...

"They're mostly doing digital gambling...because there is more technology...they're doing it more now because of COVID...they learn their device" Urban High School Guidance Counsellors & Teachers "The economy is getting stiffer, money is harder to come by, so you have to find other means...[some] parents have limited resources & [children] need other means to get lunch money..."

Rural Pensioner

"...The level of outlets that you see speaks to the volume...the lottery company keeps coming with new strategies" Urban High School Guidance Counsellors & Teachers

"Most times you at school and you walking pass, almost every class you see people a gamble...because they want money to spend" 14-18yrs Rural Males "...they see people having fun while they are doing it [gambling]...[think it's interesting]...and they see it in the movies and think that people don't get addicted to it...they see other people playing it and winning and they're like wow, it's a nice game"

11-13yrs Rural Females

CARIBBEAN

Perceived Increase in the number of people gambling

It was noted by some urban guidance counsellors that due to the ideology and thinking of the younger generation to earn money through non-traditional means, gambling was considered, by some, as a possible revenue stream.



Earning money through non-traditional means, whether legal or illegal, was a key marker of this younger generation. In Jamaica, scamming was often contemplated as one of the ways to earn money.

"... what I realize now that students are using gambling as part of their career. Yeah, because my son, he is in University, And he said you know Mom I don't want to continue, I want to do something to turn over money, To buy stuff, to do some of those things, You know, he doesn't want to work the way that we work."

Urban Guidance Counsellors

"People are waking up more now, they know that if you work a normal job, you are probably not going to get rich by 25 and you are probably not going to have any money now, so they would be thinking, why would I follow the same traditional route that many persons before me had followed and probably end up the same place, that is kind of stupid, you know what, I see a brother scamming down the street and him move in big house I am going to do it too."

14-18 Urban Males



Normalization of Gambling in Jamaica



• There was also mixed response to the normalization of gambling in Jamaica. A normal activity was one that was generally accepted by society and regularly engaged in, these ranged from using cellphone, playing sports, doing chores, socializing to special interests or hobbies such as performing arts or watching movies/series. For a few, a normal activity was also one that was easily accessible.

Is Gambling Normalized

Gambling **IS** a normal activity because...

- It is a means of earning money for lower income Jamaicans
- It is thought of as fun
- It is done everyday
- Participants who are good at it would think of it as such
- It is easy and accessible

Gambling is **NOT** a normal activity because...

- The main aim is to earn money and not just to have fun
- It can lead to addiction and breakdown of family
- It is not easily accessible
- (Children in the 14-18yr age group don't always have the initial money needed to gamble with)

Is Gambling Normalized

 In their own words participants noted that gambling was a normal activity because...

"I can afford the losses and so because it is accessible and there's no going out of my way to play the game, I would consider it a normal activity" Urban High School Guidance Counsellors & Teachers

"It is their (the gambler's) job, their profession, they depend on it..."

Urban Pensioners

"...do it everyday...it's fun" Urban Male 11-13yrs

"Some are struggling, they don't have money" Rural Female 11-13yrs

 In their own words participants noted that gambling was <u>not</u> a normal activity because...

> "Ignorant people will kill you for that...except for Lotto and Cash Pot all other gambling are dangerous...can lead to argument, things get sour, lead to knife or gun death" Rural Pensioner

CARIBBEAN

"persons can get addicted to it" Rural Males 14-18yrs

"The main goal is to win money, not to have fun" Urban Females 14-18yrs



Perception of Gambling as 'safe' versus 'risky'



Safe vs. Risky

- Games or activities gambled on were not perceived as inherently risky. There were a few key factors that determined the level of risk or whether a game was perceived as safe or risky, these included:
 - An individuals' level of expertise or knowledge of the game
 - An individual's skill or lack thereof in a particular game
 - An individual's response to a loss or win (could be violent or abusive)
- A few noted that gambling being safe was dependent on it being legal and not putting anyone else at risk, especially family members.
- Another factor highlighted by urban high school guidance counsellors and teachers was an individual's ability to afford a loss or being able to afford to spend the funds to be spent on gambling activities.
 - "How much [you can] afford to spend. How much are you willing to bargain. How much you are willing to spend...if I win or lose, I am not going to spend anything more so it can be a low risk"

Safe vs. Risky



- One rural pensioner attributed the level of risk/safety of gambling based on the environment or the specific place that the activity is taken place in, if it is open to others or closed. "Lotto is safe because you have to push it through the window"
- Another factor that determined whether gambling was safe or risky was if there is some form of administration. One rural 14-18yrs Male noted gambling is safe when it is "held in an arena under proper supervision...things are under control or there's some administration"
- Games such as Checkers and Chess could be deemed as safe because they require some level of skill or expertise to play. Skill was required to play and thus those who were wellversed in the game had a higher likelihood of influencing the outcomes of the game.
- Games such as Throw Money (a game that involves one individual throwing actual money in the air and others fighting for a chance to catch the cash) were risky as in fighting to grab the cash persons could physically hurt or damage themselves or each other.
- Some participants thought Lotto and Dice were risky because the chances of winning were low and not dependent on any skill of the player.

Safe vs. Risky

Participants shared instances that gambling was <u>safe</u> ...

"...it is safe if you're not putting anybody at risk...for instance you use your mortgage or put your house up to win something and if you lose, you lose your home and you can tear your family apart"

Urban High School Guidance Counsellors & Teachers

"...because we good we don't lose"
Urban Male 11-13yrs

"...it's only safe when you're sure that you're going to get something...no matter how small" Urban High School Guidance Counsellors & Teachers Participants provided several reasons they believed that gambling was <u>risky</u> these include..



"If [someone] don't understand [the] game or someone cheating you it risky..." Rural Male 14-18yrs

"Open lot playing is risky because people can pass and decide to rob you ..." Rural Male 14-18yrs

"Things that we are not good at are risky..."

Urban Male 11-3yrs

"You don't must win anything and you can win something and someone hit you down and take it from you...gambling is a game of chance so you can either win or lose" Urban Pensioners





- The main reason posited to explain why persons gamble was to win money. It was also noted that some persons gambled for the thrill or the fun of the different games, while others were naturally competitive.
- Gambling was seen as a quick way to earn money and for some this was a key driver to
 gamble. Urban Guidance Counsellors and High School Teachers pointed out that gambling
 was "not easy money but easily accessible...it's at my fingertips". Its accessibility meant it
 was a possible solution for many as a means of earning funds to take care of needs or
 drive desire to escape poverty.
- Reasons listed for needing or desiring the funds included the opportunity to:
 - Support household and family members
 - Purchase items
 - Break the cycle of poverty
 - Clear debts
 - To get bus fare/lunch money



- It was also noted that some persons used gambling as the main source of income or as an addendum to their main source. This seemed to be especially the case for those in lower income groups who may be unemployed or underemployed. Some participants shared stories of individuals using games such as Cash Pot as a job, playing to provide lunch money for children and to get funds to purchase meal items.
- There are also those who may be thought of as "lucky", one rural Male 14-18yrs stated that "they think they are lucky, they see that it works for them". This belief that they are lucky would drive them to gamble as it may become a way to earn money to do whatever they desire.
- Addiction was also highlighted by participants as one of the reasons that some individuals gamble. For these individuals who are addicted to gambling, their initial reason for gambling could be to earn money to do whatever they desired.

- Other reasons for gambling include:
 - Curiosity
 - Some individual's curiosity will lead them to try to play a game or engage in some activity to earn money.
 - Peer pressure or influence of friends and family, desire to fit in social group
 - There are individuals who have a desire to fit in a particular social circle and as the other
 members of the group are engaged in gambling activities, they may feel the need to fit in
 by gambling or they may be directly pressured by their peers to engage in gambling.
 - Socialization (norm in the family or community)
 - For some gambling was a part of their lives at home as parents gamble or they see it in the
 community they reside. In some instances, family or community members may even
 involve children in gambling activities and this becomes a part of their lifestyle in their
 adult years.
 - Used to reduce stress
 - Gambling was also used to reduce stress for some individuals. As entertainment, it allowed some to forget about the cares of life for a while and enjoy the various gambling activities.

Participants presented several reasons why individuals gamble, in their own words these included...



"...to win money to fill a need; some people love it; they want to be in a circle" Urban Pensioners

"...you have some persons who are smart enough to beat this thing so therefore they are full of confidence I am going to win this thing..." Urban High School Guidance Counsellors and Teachers

"...it can increase your standard of living...to get rich, to come out of poverty; they want more money and entertainment; they do it for fun...to win money to pay off their debt" Urban High School Guidance Counsellors and Teachers

"...to win money [to] buy food for the next day; to buy clothes; it is [a] job...; for the fun, use gambling as side money" Urban Male 14-18yrs "...fast earning; simple way of earning money...to have some money in their pocket; gamble for fun; don't want to work; to get rich quicker"

Rural Females 14-18yrs

"...for food; income,
earnings...don't have any
work so that's their
work...survival"
Rural Pensioners

"...when younger a parent who gamble would send them to buy it and they pick up the same habit and start doing it and they get addicted to it"

Rural Pensioners



Perception of Gambling Advertising and Marketing





- Generally, participants were able to recall seeing some marketing or advertising about gambling, the main ones being Cash Pot and Lotto. Additionally, some participants could recall promotional SMS from telecommunication companies which were thought of as gambling.
- Other gambling ads seen were centered around JustBet ,AnyBet , horse racing and internet ads requesting players to download a game to play and win.
- The main channels these gambling advertisements/marketing were seen or heard were the **television** and **radio**. Other channels included:
 - Billboards
 - Posters
 - Newspapers and Tabloids
 - Buses and Bus Stops
 - YouTube
 - Elsewhere on the internet (e.g. streaming movie sites, playing games)



Gambling Ads & Marketing

- Generally, the specifics of the ads were not always readily recalled. However, participants
 could recall that CashPot marketing and ads occurred during the times that the game was
 played and the actual draws.
- Likes for gambling advertisements or marketing include:
 - The individuals used in the ads (They look happy)
 - The colours
 - They are catchy
 - They are persuasive
- Some participants believed that the ads were not influential, and this was left up to
 personal responsibility and accountability. The onus was on the individual to decide
 whether they would gamble, could afford to gamble and how often they would do so.



Perception of Gambling Ads

Reflect chances of winning clearly:

 Participants stated that generally gambling advertisements did not and would not clearly share the chances that players had of winning any game. It was thought that highlighting such chances might discourage participation in these gambling activities.

Explain how product or game works clearly:

• Most participants stated that the advertisements seen did not clearly explain how a game should be played. However, a few indicated that the ticket bought for specific games would highlight how the game was played.

Lead people to gamble more than they can afford:

- It was thought by many that advertisements in and of themselves did not lead people to gamble more than they can afford. They noted that gambling was a personal decision, and it was the individual's responsibility to decide if they could afford to gamble.
- Others indicated that the amount of money to be won and testimonials of others who might have won could persuade some individuals to spend more on gambling than they can afford.



Perception of Gambling Ads

Persuasive Language or Tactics Used

- Participants readily identified specific phrases or tactics used to persuade individuals to gamble, these include:
- Showing that others have won
- Sharing the grand prize
- Highlighting that the initial buy-in is very small or insignificant compared to the winnings that one could receive
- Providing the times for draws (being done daily or at predetermined times of the day, so individuals can plan when to spend)
- Using phrases such as:
- Bruk out of brukness
- If you don't have a ticket, you don't stan' a chance
- You might be the next winner



Misleading or Deceptive Ads



- There was mixed response to gambling advertisements and marketing being misleading or deceptive.
- Reasons for believing ads were misleading or untruthful included:
 - The ads give people false hope
 - The ads tell you what could be won but do not say what could be lost
 - The low chances of winning were not highlighted
 - The ads did not clearly show that:
 - The winnings might be split between several persons
 - The winnings may not be the same due to tax deductions
- Some participants did not believe the ads were misleading or untruthful because the ads included the use of key phrases that protected the advertisers against court cases.



Sources of Information and Help for Gambling



Gambling Information Sources include...



People in the street: Taxi Driver, Bartender, Youth on the corner



Sources of help for persons who have a problem with gambling include...

