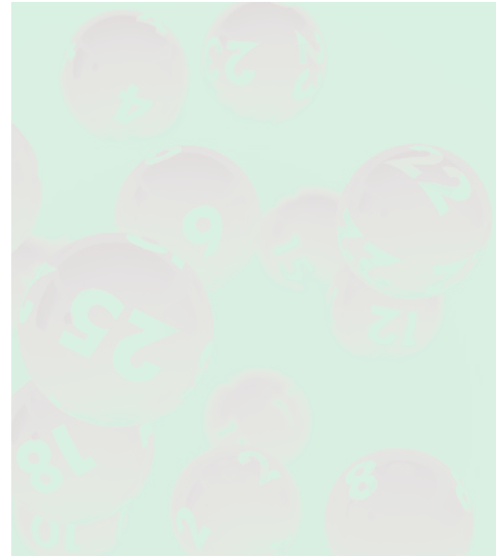
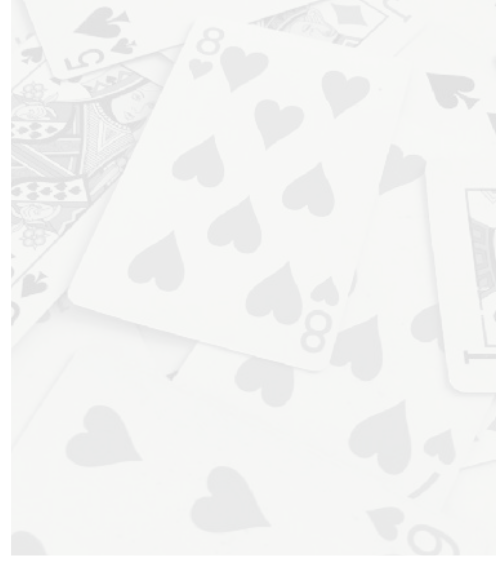




NATIONAL
BETTING
AUTHORITY



Report on the Results of the National Quantitative Survey on the prevalence, Behavior and characteristics of Gamblers in 2017

April 2018



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for the National Betting Authority Cyprus.

Title: Report on the Results of the National
Quantitative Survey on the prevalence, behaviours
and characteristics of gamblers in 2017.

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Report on the Results of the National
Quantitative Survey on the prevalence, Behavior
and characteristics of Gamblers in 2017

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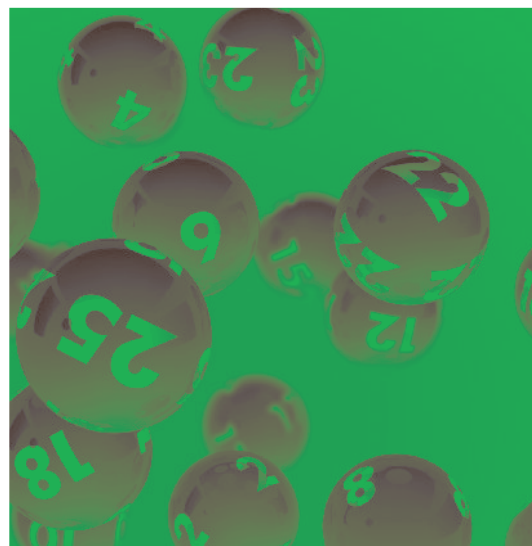
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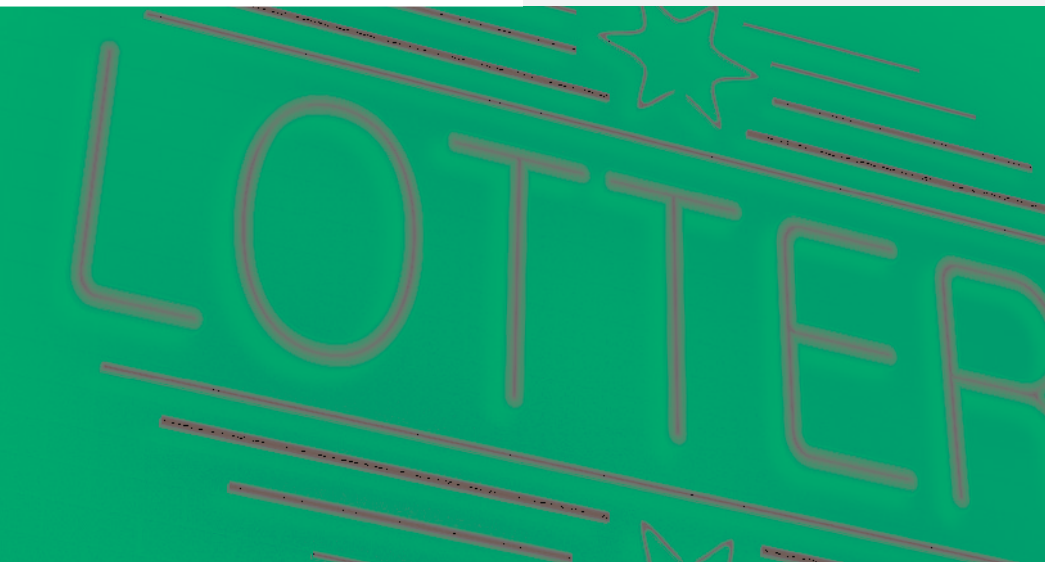
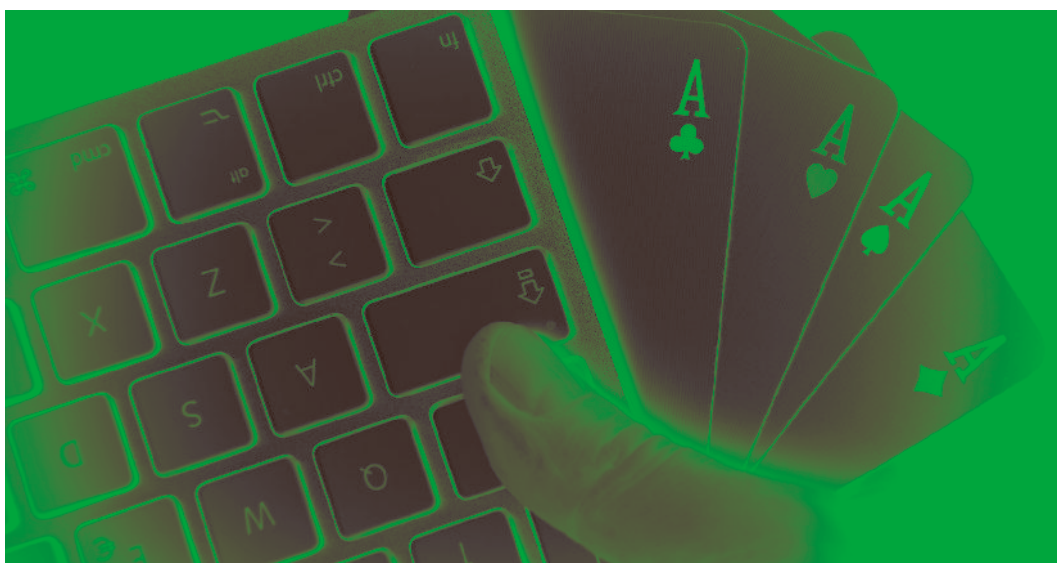
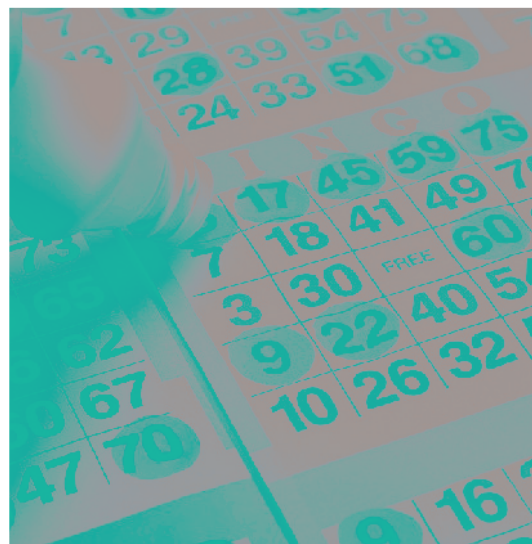
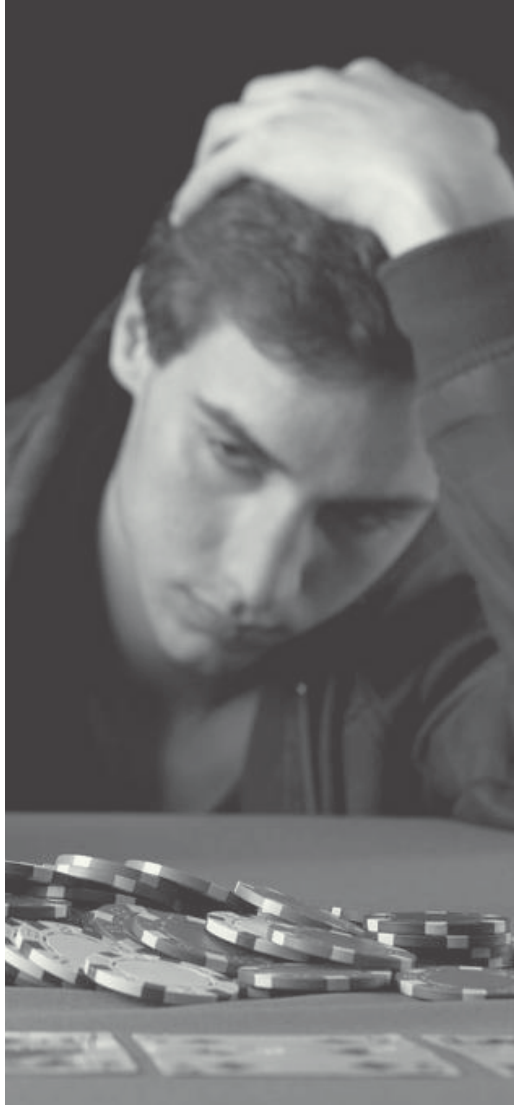
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Key Findings

92%

of Cypriots aged 15+ have played a game of chance at least once in their life

75%

of Cypriots aged 15+ play games of chance

12,5 years

is the average age when people start playing games of chance in Cyprus

323.798

Cypriot non-risk players in 2017

Scratch card/
national lottery

the most popular game of chance, preferred by **8 out of 10** players

6 out of 10

players bet or gamble aiming at financial profit

casino

is the most addictive game of chance, in the respondents' opinion, with a rate of

8.75/10

85%

of Cypriots demand an enhanced state role in regulating gambling activities

3 out of 4

gamblers spend < 1 hour/week on betting or gambling

Executive Summary

The current report is a detailed presentation and analysis of the results of the first National Quantitative Survey on the Prevalence, Behavior and characteristics of Gamblers in 2017, which was conducted on behalf of the Cyprus National Betting Authority.

According to the results of the epidemiological survey, games of chance are an integrated aspect of modern life in Cyprus, being part of thousands of Cypriots' life. More specifically, 92% of Cypriots state that they have bet or gambled at least once in their life, whereas 75% of the respondents are regularly involved with games of chance.

Cypriots start gambling quite early, at the average age of 12,5 years old. Another significant finding is that a high proportion of current gamblers (66%) were accompanied by a relative in their first encounter with games of chance.

The overwhelming majority of Cypriot gamblers over 15 (81% of the current gamblers) are classified as out of danger (non-risk), meaning that their involvement in betting or gambling is healthy. 13% of the gamblers depict symptoms of problematic behavior (at risk), while 6% of gamblers are considered problem/pathological gamblers. The most vulnerable groups are gamblers over 65 years old, young adults aged 18-35 and underage gamblers aged 15-17, with men being more prone to addiction than women.

A general observation on Cypriots' habits with regard to betting and gambling reveals that the majority spends a little time and money on it. Approximately 3 out of 4 gamblers spend less than an hour per week on games of chance.

The most popular games of chance among Cypriots are the scratch card, national lottery and lottery betting. The least popular games are the "new generation" games, such as online games and horse racing betting. Nevertheless, there are significant variations among the gamblers' preferences in the three categories. The greatest preference differences are found between non-risk and at-risk gamblers and are related to sports betting –online and land-based, casino games, card games and online games. These types of games are more popular with more addicted gamblers than with non-risk gamblers.

Moreover, the survey revealed that a large proportion of gamblers, especially younger ones, combine betting and gambling with socializing, as they meet friends while playing.

As far as the respondents' perceptions are concerned, it is noticed that in general Cypriots realize the determining role of "luck" in the outcome of games of chance.

With regard to the developments on betting and gambling on a national level, the public opinion observes an increase

in betting and gambling in Cyprus over the last few years. Furthermore, respondents consider that there is inadequate responsibility when it comes to gambling. Another relevant finding is that citizens believe that the proportion of people who are addicted to gambling is high. In addition, there is a relative homogenous understanding that there is a need for tackling gambling addiction as a social problem and that this should be undertaken by the relevant authorities.

According to Cypriots, the most addictive games are casinos and online games of chance, whereas the most "innocent" ones are scratch cards, land-based Bingo, and lottery betting.

As far as the state's role with regard to regulating betting and gambling is concerned, the overwhelming majority of the respondents demand the enhancement of the state's regulatory role in this sector.

Finally, the survey results indicate that there is a need for further and more effective public awareness raising on prevention and treatment of gambling addiction.

Chapter 1 | Introduction

1.1 Research Background and Objectives

Among the duties and responsibilities of the National Betting Authority of Cyprus is the regular research conduct on issues relating to betting and gambling and the submission of recommendations to the relevant services and stakeholders based on the research results. Furthermore, the Authority is implementing its wider strategic planning for the promotion of responsible betting and the minimizing of gambling-related harm. Consequently, the first national prevalence study was conducted on influence, behavior and characteristics of gamblers. Following a public procurement, the survey was assigned to the Market and Social Research Organization Insights Market Research (IMR) Ltd, which cooperated with experienced academic experts of the University of Nicosia.

The primary objective of the research was to shed light on Cypriots' gambling and betting activities, where no official research and data had been made available in the past, in order to provide the National Betting Authority with the necessary insights and knowledge that will allow it to create and implement targeted measures and policies, in the context of a national strategy of dealing with problem/pathological gambling.

The secondary research objectives were the following:

- recording the levels of participation in gambling activities
- recording the levels of problematic gambling behaviors
- studying the social and demographic characteristics of gamblers
- recording the frequency and financial cost of the involvement with such activities
- studying the public awareness on legal and illegal betting and gambling
- identifying the gamblers' profile and features (gamblers' segmentation)
- analysis of the features and profile of problem gamblers
- studying the public awareness on gambling addiction.

The national survey, which was conducted between November 2017 and January 2018, is a comprehensive and representative research on the participation levels, opinions and perceptions of Cypriots on betting and gambling, based on evidence collected for the first time on this field. It is, therefore, expected that it will be used as a reference point in future comparative studies in Cyprus and abroad.

In order to achieve a clear and comprehensive presentation

of the survey results, the current report is structured in twelve chapters. This introductory chapter is followed by Chapter 2 in which the people's spontaneous responses with reference to the various games of chance are portrayed. Chapter 3 presents the people's participation in betting and gambling in figures.

In Chapter 4, the gamblers are classified in three categories based on their demographic and social profile. Chapter 5 presents the gamblers' betting or gambling habits. Chapters 6-10 portray the public opinion on games of chance. More specifically, Chapter 6 focuses on people's opinion on luck and games of chance. Chapter 7 presents the respondents' views regarding the Cypriots' involvement with games of chance and the developments on these games on a national level. Chapter 8 discusses the people's views on the possibility of gambling addiction. Chapter 9 focuses on the public views on the gamblers' rights and the state's regulatory role. In Chapter 10 there is reference to the level of public information with regard to the state's role in regulating games of chance, as well as in prevention and dealing with addiction. Chapter 11 discusses the research findings and Chapter 12 presents the recommendations based on the research findings, for the drafting of strategies and measures for gambling prevention, intervention and addiction treatment.

Graph 1 # Sample by gender and age group

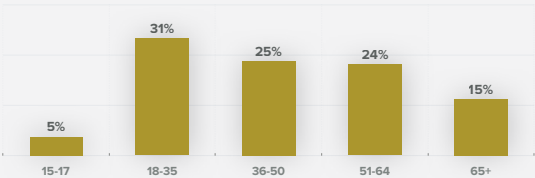
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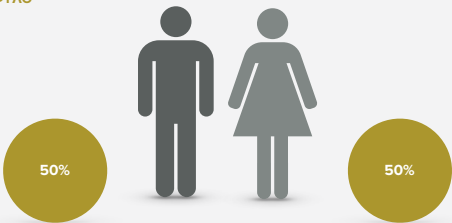


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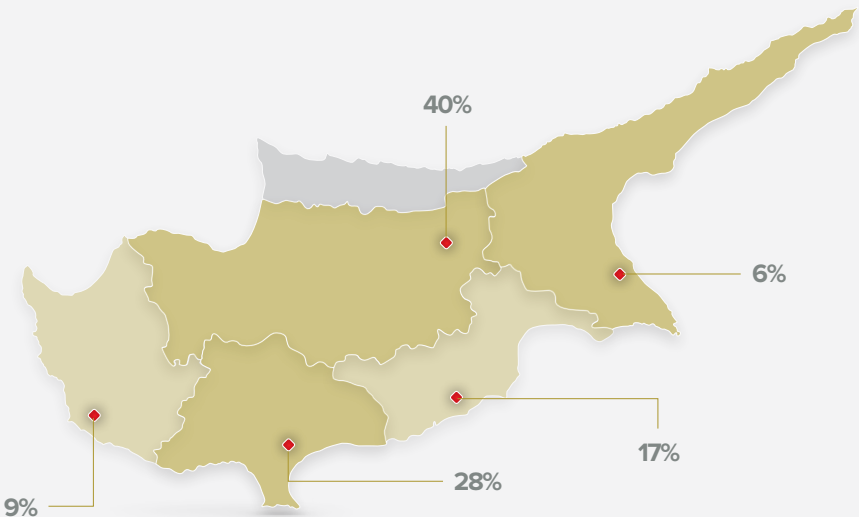
ΗΛΙΚΙΑ



ΦΥΛΟ



Graph 2 # Sample by district



	1208	ΛΕΥΚΩΣΙΑ
	166	ΑΜΜΟΧΩΣΤΟΣ
	516	ΛΑΡΝΑΚΑ
	853	ΛΕΜΕΣΟΣ
	257	ΠΑΦΟΣ

Chapter 1 | Introduction

1.2 Survey Design Overview

1.2.1. Data Collection Method

For the collection of data, CAPI method (Computer Assisted Personal Interviewing) was used. The questions were posed to participants by an experienced group of researchers from Insights Market Research (IMR) Ltd. and their responses were entered in a tablet.

1.2.2. Sample Size and Coverage

The survey covered the urban and rural areas of the Republic of Cyprus. The sample consisted of men and women aged 15+. The age groups were classified as below:

- underage 15-17 years old
- young adults 18-34 years old
- individuals 35-49 years old
- individuals 50-64 years old
- individuals 65+ years old

The sample distribution was representative of the socio-demographic structure of the population, based on the 2011 population census (reviewed in 2015) of the Cyprus Statistical Services.

As far as the sample size is concerned, 3000 individual interviews were conducted. The sample size provides statistical adequacy, with the possibility of statistical error ranging between $\pm 1.78\%$.

1.2.3. Sample Selection Method

Stratified Multistage Sampling was conducted based on the respondents' distribution by district, area, gender and age group (see graphs 1-2).

1.2.4 Research Tools

For the purposes of the survey two separate questionnaires were formed, one for underage and one for adult respondents, based on the information requirements of the National Betting Authority.

The underage questionnaire consisted of approximately 70 variables, including demographic ones. The adult questionnaire consisted of more than 110 variables, including demographic ones. Copies of both questionnaires can be found in the Appendices section.

Both questionnaires included questions which were based on international psychodiagnostics tools with regard to betting and gambling participation, aiming at gamblers' segmentation. Based on the findings analysis, gamblers were classified in three categories: **a)** non-risk gamblers, **b)** at risk gamblers, with symptoms of possible problematic behavior and **c)** problem/ pathological gamblers.



Chapter 1 | Introduction

1.3 Restrictions of the Study

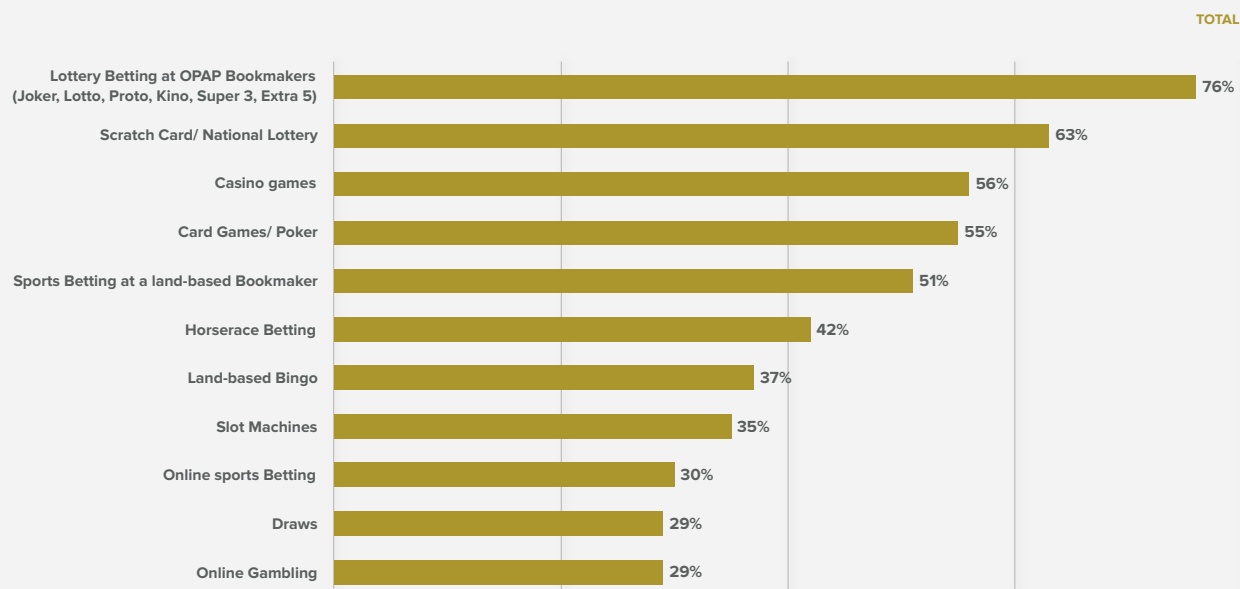
In the absence of previous specialized national research on the population's involvement in games of chance, betting and gambling and the levels of addiction to them, no relevant official records are available to the research team for comparison with this study. Thus, it was not possible to identify any alarming trends and changes on Cypriots' gambling activity in comparison to previous years. However, the survey was based on similar international surveys, which are listed in the secondary bibliography of this report and which are referred to in the analysis, when useful.

1.4 Guidelines into Reading this Report

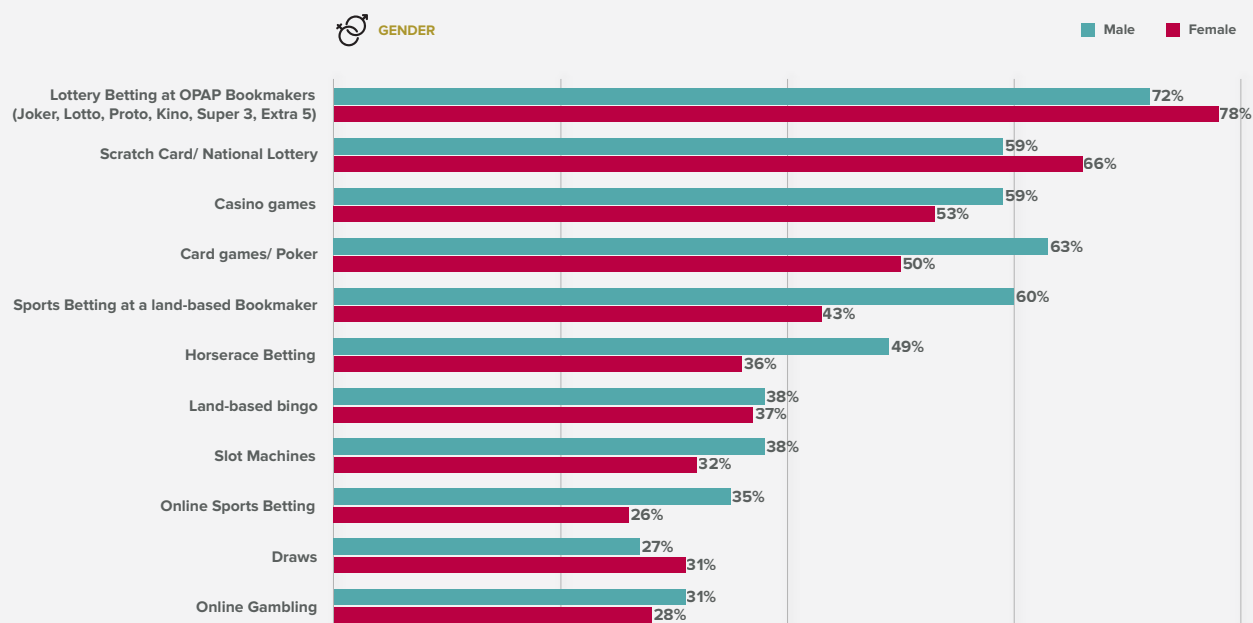
- The references to the relevant graphs are noted in brackets and in bold fonts for the reader's convenience.
- The adjective "gambling" is used in the context of general participation in betting, gambling and games of chance, unless stated otherwise. For instance, the term 'gambling behavior' refers to the person's behavior during any betting or gambling activity.
- The terms "gambler" and "player", as well as "problem gambler" and "addicted gambler" are used interchangeably in the report and define the person that engages in betting or gambling activities.
- The percentages in the report are presented after a rounding of the figures.
- In certain variables, where respondents were allowed to give more than one answer (multi-coded), the percentage total exceeds 100%.

¹ There is some evidence, deriving from previous researches with different focus, such as Floros, G. at al, "Adolescent Online Gambling in Cyprus: Associated School Performance and Psychopathology", Journal of Gambling Studies 31 (2015), 367-384, as well as a few questions on addiction to gambling in ESPAD (The European School Survey Project on Alcohol and other Drugs) of 2015.

Graph 3 # Spontaneous Reference to Games of Chance – Overview



Graph 4 # Spontaneous Reference to Games of Chance by Gender



Chapter 2 | Spontaneous Reference to Games of Chance

2.1 Definitions

Spontaneous Reference: All research participants were asked to name games of chance that they knew or had heard of. The responses were spontaneous, without any prompts nor options provided by the researcher. The respondents could name as many games as they could think of.

The spontaneous reference proportion of each game displayed in this chapter derives from the total spontaneous references of all the research participants.

2.2 Spontaneous Reference to Games of Chance – Overview

The overview of the spontaneous reference to games of chance (**see graph 3**) ranks first the various lottery betting options offered by OPAP, i.e. the games of chance that are based on predicting the numbers that will occur from a manual or electronic draw, referred to by 76% of participants. More specifically, there was reference to the following games of this category: Joker, Lotto, Proto, Kino, Super 3 and Extra 5.

Second most popular is the scratch card/national lottery, mentioned by 63% of the respondents, followed by casino games –with 56% reference, card games/poker –mentioned by 55%, and land-based sports betting (at a betting premise) with 51% reference. Horserace betting was referred to by 42% of the respondents, followed by Land-based Bingo (37%) and slot machines (35%). Online sports betting was mentioned by even fewer participants (30%), while draws and online gambling were referred to by 29% each.

A first level analysis of the spontaneous reference of Cypriots over 15 years old to games of chance they know reveals that for 3 out of 4 people, the term “games of chance” relates to lottery betting, while scratch cards/national lottery are also high in people’s understanding of the term, possibly due to its long history on Cyprus, as well as casino games, card games including poker, and land-based sports betting.

2.3 Analysis of the Spontaneous Reference to Games of Chance by Gender

Moving on to an analysis of the spontaneous reference to games of chance by gender (**see graph 4**), we observe a couple of diversions, which provide some initial indications with regard to the various games of chance popularity among genders.

First of all, it is worth mentioning that the only games of chance that were more often mentioned by women were the lottery betting games offered at OPAP bookmakers (Lotto, Joker, Kino, Proto, Super 3, Extra 5), scratch card/national lottery and draws. All other games were mostly mentioned by men.

Ranking of spontaneous reference to games of chance by men in Cyprus:

1. The most well-known games among men respondents were the lottery games offered at OPAP bookmakers (72%).
2. Second came card games, such as poker (63%).
3. The third most mentioned game was land-based sports betting at a bookmaker (60%).
4. Scratch card/national lottery and casino games came next (59%).
5. Horseraces betting was mentioned by almost half of the male participants and took the 5th place (49%).
6. Land-based Bingo had even lower reference among men (38%), as well as slot machines (38%).
7. Online sports betting was mentioned by 35% of men.
8. Online gambling was at an even lower place, referred to by 31% of male participants.
9. Draws were in the last place, mentioned only by 27% of men.

Ranking of spontaneous reference to games of chance by women in Cyprus:

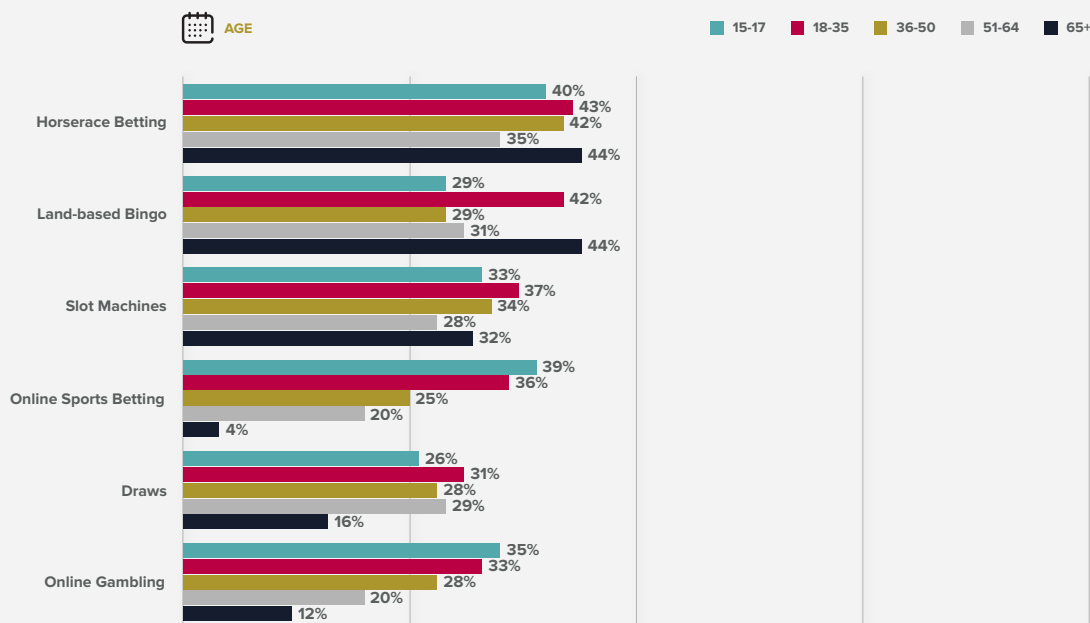
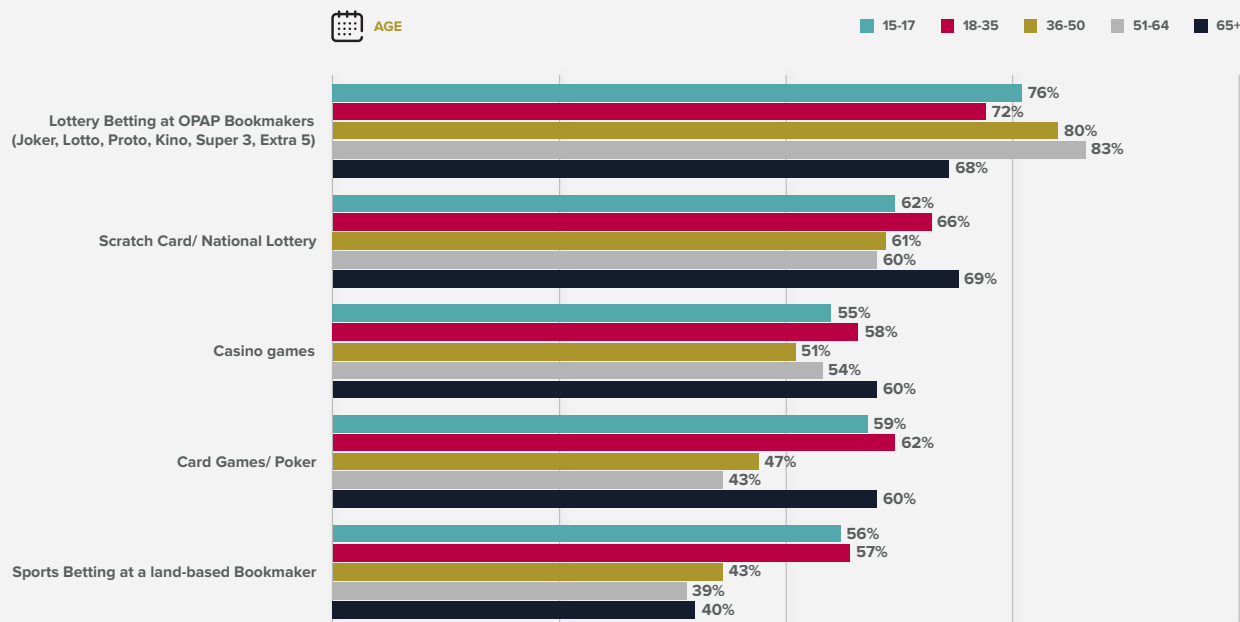
1. Nearly eight out of ten female respondents referred to lottery betting games offered at OPAP bookmakers (78%).
2. Scratch card/national lottery came second (66%).
3. Casino games took the third place (53%).

Chapter 2 | Spontaneous Reference to Games of Chance

4. Half of the female respondents (50%) mentioned card games, including poker.
5. Land-based sports betting (at a bookmaker) was referred to by 43% of women.
6. Land-based Bingo was mentioned by 37% of female participants.
7. Horserace betting had slightly fewer references by women (36%).
8. Slot machines came next (32%).
9. Draws were referred to by 31% of women.
10. Online gambling was mentioned by 28% of women.
11. The least mentioned game by women was online sports betting, which was mentioned by about one out of four female respondents (26%).

Therefore, when the majority of women hear of games of chance, they tend to think of lottery betting and scratch card/national lottery. On the other hand, men think of the aforementioned ones, along with card games and land-based sports betting.

Graph 5 # Spontaneous Reference to Games of Chance by Age Group



Chapter 2 | Spontaneous Reference to Games of Chance

2.4 Analysis of the Spontaneous Reference to Games of Chance by Age Group

Apart from the differences observed in the spontaneous reference to games of chance by gender, one can find even more differences in the analysis by age groups (see graph 5). This analysis portrays several findings with regard to the popularity of various games of chance among different age groups.

Starting with the teenager participants' responses, games of chance had the following ranking, based on their mention by respondents aged 15-17:

1. Lottery betting games offered at OPAP bookmakers (76%)
2. Scratch card/national lottery (62%)
3. Card games, including poker (59%)
4. Land-based sports betting at a bookmaker (56%)
5. Casino games (55%)
6. Horserace betting (40%)
7. Online sports betting (39% - slightly higher than the average)
8. Online gambling (35% - slightly higher than the average)
9. Slot machines (33%)
10. Land Bingo (29%)
11. Draws (26%)

Moving on to young adults, aged 18-35, their reference to games of chance were as follows:

1. Lottery betting games offered at OPAP bookmakers (72%).
2. Scratch card/national lottery was mentioned by two out of three respondents (66%).
3. Card games, including poker (62%)
4. Casino games (58% - slightly higher than the average)
5. Land-based sports betting at a bookmaker (57% - slightly higher than the average)
6. Horserace betting (43%)
7. Land-based Bingo (42%)
8. Slot machines (37%)
9. Online sports betting (36% - slightly higher than the average)

10. Online gambling (33% - slightly higher than the average)
11. Draws were the least mentioned game referred to by young adults, but still with higher mention than the average (31%)

Based on the responses of participants aged 36-50 with regard to the games of chance that they know, the following ranking occurs:

1. Lottery betting games offered at OPAP bookmakers had a quite high reference (80%).
2. Scratch card/national lottery came second with quite a difference from the first (61%).
3. Casino games were mentioned by about half the respondents of this age group (51%).
4. Card games, including poker (47%)
5. Land-based sports betting at a bookmaker (43% - slightly lower than the average)
6. Horserace betting (42%)
7. Slot machines (34%)
8. Land-based Bingo was mentioned by almost three out of ten respondents of this age group (29%).
9. Online gambling and draws (28% each)
10. Online sports betting was referred to by one of four respondents aged 36-50 (25%)

The following ranking is the outcome of the spontaneous reference to games of chance by participants aged 51-64:

1. Lottery betting games offered at OPAP bookmakers were mentioned by the overwhelming majority of the respondents of this age group (83%).
2. Scratch card/national lottery came second with much lower reference than the first (60%).
3. Casino games were referred to by more than half respondents (54%).
4. Card games, including poker (43% - much lower than the average)
5. Land-based sports betting at a bookmaker (39% - much lower than the average)
6. Horserace betting (35%)
7. Land-based Bingo (31%)
8. Draws (29%)
9. Slot machines (28%)
10. Online sports betting and online gambling were each referred to by one out of five participants of this age group (20%).

Chapter 2 | Spontaneous Reference to Games of Chance

Finally, the spontaneous reference to games of chance by participants aged 65+ yields the following ranking:

1. Scratch card/national lottery (69%). This is the only category where lottery betting games are not the prevailing game.
2. Lottery betting games offered at OPAP bookmakers come in second place but with very little difference from the first (68%).
3. Casino games are mentioned more by this age group, compared to the others (60%). Card games, including poker receive an equal percentage (60%).
4. Horserace betting and draws receive higher reference in this age group compared to the others (44% each).
5. Land-based sports betting at a bookmaker are mentioned by four of ten participants of this age group (40%).
6. Land-based Bingo (32%)
7. Online gambling received lower reference (16%).
8. Slot machines (12%)
9. Online sports betting (4% - much lower than the average).

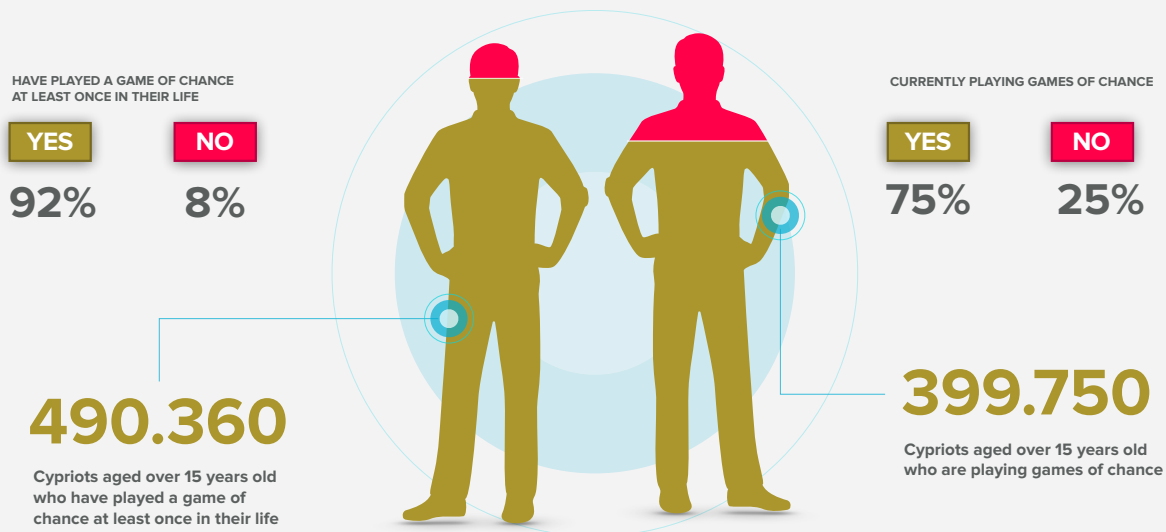
From the above analysis of the spontaneous reference to games of chance by age group, it derives that Cypriots of all ages have connected the term “games of chance” to lottery betting, which is currently exclusively offered by OPAP Cyprus. Older age groups mentioned these kinds of games more often than younger age groups.

Online sports betting and online gambling seem to gain popularity among younger age groups (underage 15-17 and young adults 18-35 years old), as these were mentioned more often by younger than by older respondents. The fact that these two categories are spontaneously mentioned more often by young people proves a higher knowledge about the industry of online gambling and betting and might be an initial indication of a higher involvement of these age groups with online betting.

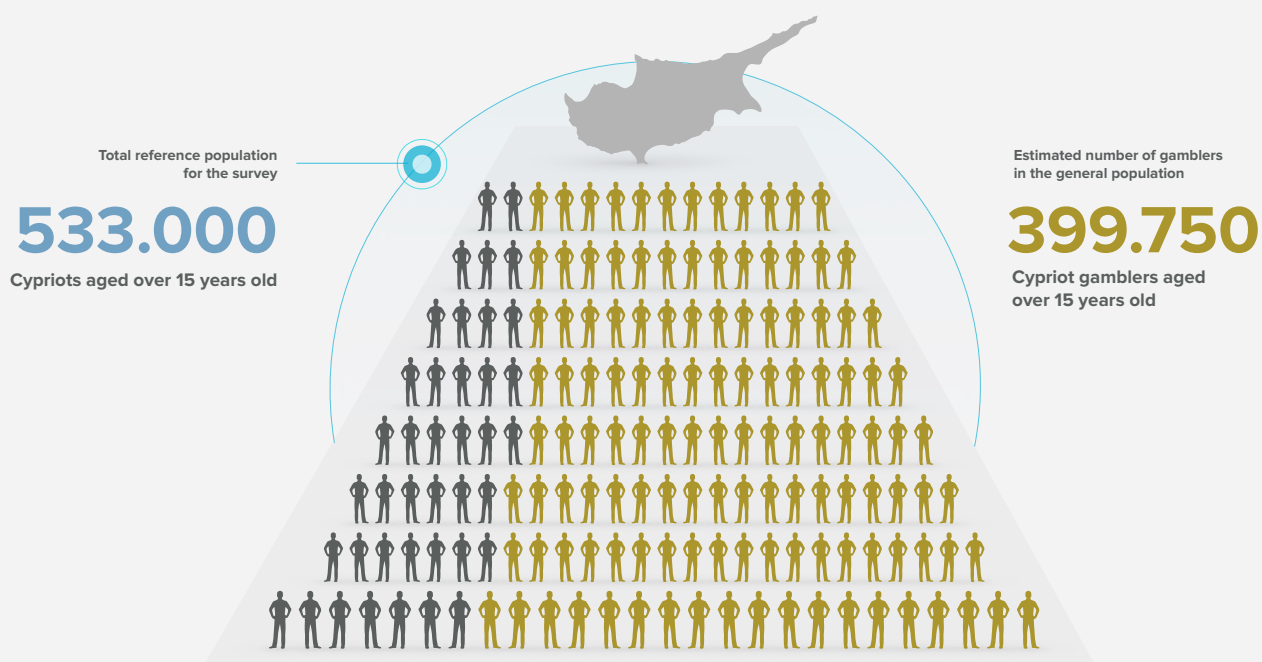
Online sports betting and gambling received lower percentages in spontaneous reference among older age groups, indicating a lower engagement of these age groups with these new betting methods.



Graph 6 # Cypriots' participation to games of chance



Graph 7 # Estimation of number of players among the total population



Chapter 3 | Participation to Games of Chance

3.1 Participation to Games of Chance Once in the Past

The results of the national survey reveal that the overwhelming majority (92%) of the participants have played a game of chance at least once in their life. Only a small percentage of 8% stated that they had never played a game of chance **(see graph 6)**.

Based on an estimation taking the actual Cyprus population over 15+ into account, 490.360 Cypriots are estimated to have played a game of chance at least once in the past.

3.2 Participation to Games of Chance at Present

Taking into consideration their gambling activity in the last 12 months, 75% of the survey participants stated that they participate at games of chance **(see graph 6)**. This translates to 399.750 Cypriots over 15 years old, based on the total reference population **(see graph 7)**.

The betting behavior of individuals who have stated that they participate at games of chance at present, hereafter called “gamblers”, shall be analyzed in the following chapter.

One out of four participants (25%) have stated that they do not participate in gambling activities at present. Comparing this percentage with the 8% of participants that have stated that they had never played a game of chance, it is concluded that 17% of the participants have indeed engaged in gambling activities sometime in the past, however, they have quit their gambling activity at present.

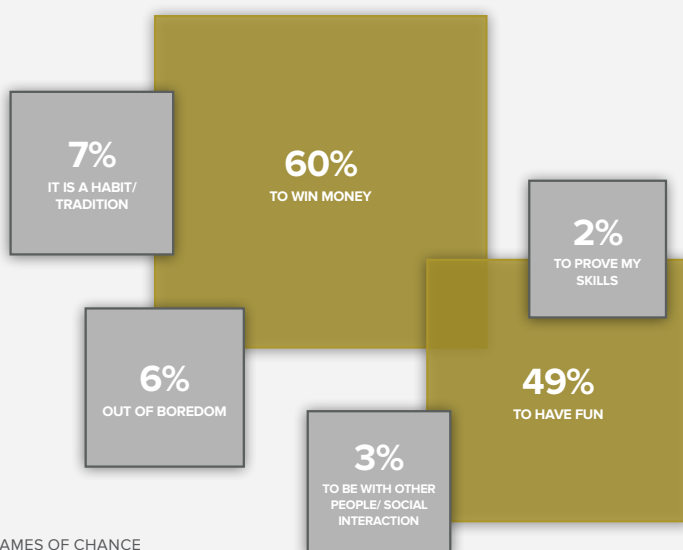
² The total reference population for the survey is the population of Cypriots aged 15+, which is about 553.000 people (Source: Cyprus Statistical Survey, 2011 Population Census (last reviewed on 17/06/2015)).

Graph 8 # Reasons for not participating to games of chance



BASIS: ΟΣΟΙ ΔΕΝ ΠΑΙΖΟΥΝ ΤΥΧΕΡΑ ΠΑΙΧΝΙΔΙΑ

Graph 9 # Reasons to participate to games of chance



BASIS: THOSE WHO PLAY GAMES OF CHANCE

Graph 10 # Household financial situation



Chapter 3 | Participation to Games of Chance

3.3 Reasons for not Participating to Games of Chance

A quarter of the survey participants (25%) stated that they do not participate to games of chance at present. These will be hereafter be called “non-gamblers” for the purposes of the study (see graph 8). Respondents could refer to the reasons why they do not engage in games of chance in an open-ended question and could mention as many reasons as they wanted.

The most prominent reason for not participating to games of chance was that they do not like such games or that such games do not appeal to them (65%). 36% of the respondents consider games of chance a waste of time and/or money, as they never win, and they would rather spend their time/money on other things. Fear of addiction was mentioned much less (7%), as well as low financial capacity (6%). A very small percent (2%) considers games of chance a taboo.

easy way to gain money.

The survey participants' reference to their household financial status is quite hopeful (see graph 10). Although 30% of the participating households struggle to make a living with their monthly income and one in ten households (10%) does not earn enough to cover their basic needs, the fact that more than half of the households (51%) state that they earn enough to have a comfortable living and almost one out of ten (9%) make more money than what they spend, indicates that the financial situation of Cypriot households is in a state of gradual financial recovery.

The improvement of the financial situation in Cypriot households is a positive sign that is expected to result to the decrease of obsessive gambling for financial gain and to the creation of a healthy and conscious gambling behavior in the form of a pleasant leisure activity.

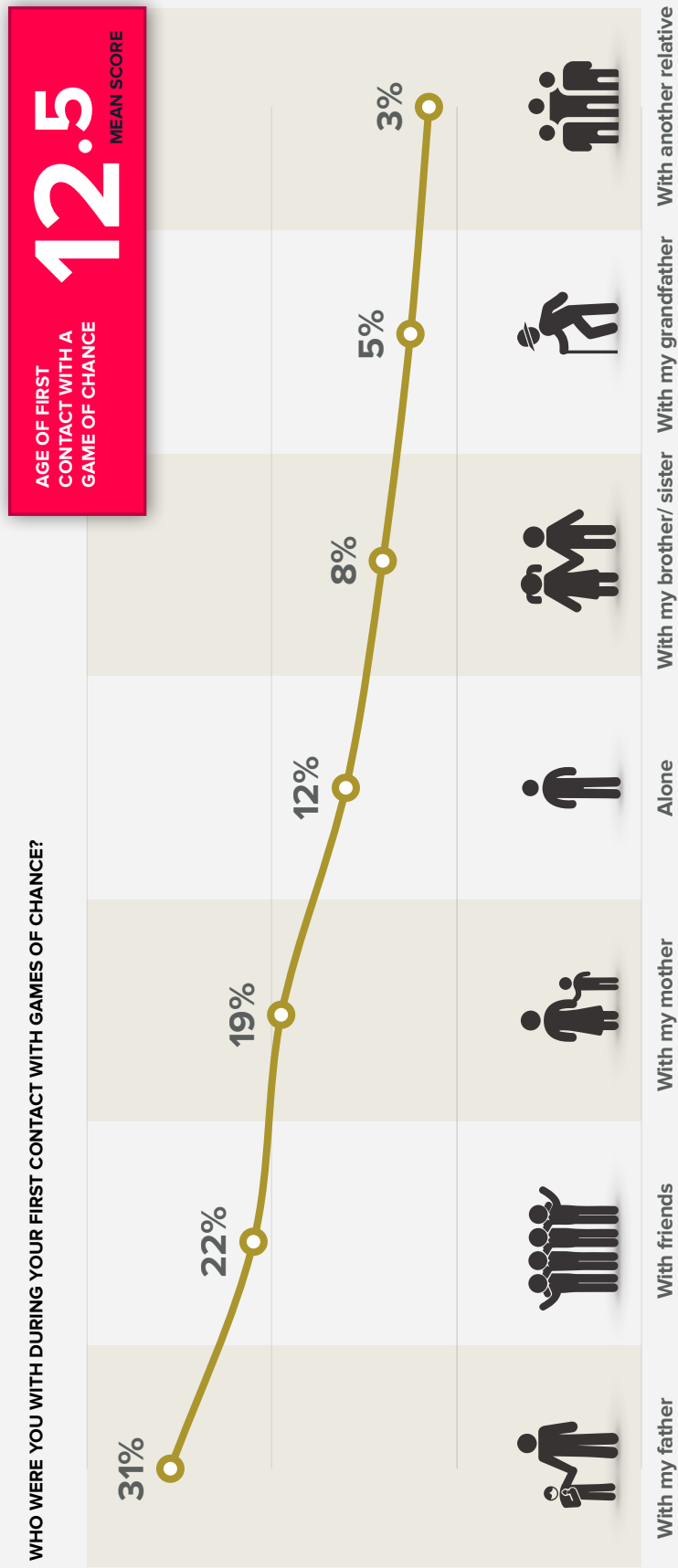
3.4 Reasons for Participating to Games of Chance

Three quarters of the participants who stated that they play games of chance were asked about the reasons for doing so (see graph 9). Respondents could refer to the reasons why they engage in games of chance freely and could mention as many reasons as they wanted.

The majority of gamblers play games of chance in order to win money (60%). Another popular reason for playing is to have fun (49%). The reason “it is a habit/tradition” gains a much lower percentage (7%), as well as “out of boredom” (6%), to be with other people (3%) and to demonstrate skills (2%).

The findings lead to the conclusion that a high proportion of gamblers expect a financial gain and the improvement of their financial situation through their participation to games of chance, which, from a sociological point of view, might be related to the recent economic crisis on the island. Even though there is no official data, regarding Cypriots' participation to games of chance before the financial crisis, that would allow a safe comparative analysis, it might be the case that during periods of recession, games of chance are presented as a way to deal with financial problems in a household or as an

Graph 11 # Gamblers' first contact with games of chance



Chapter 3 | Participation to Games of Chance

3.5 First Contact with Games of Chance

All gamblers were asked about their first experience with games of chance, in order to investigate the average age when Cypriots start gambling, and who they are accompanied with during their first contact with games of chance (see graph 11).

The gamblers' responses to the question "How old were you when you first played a game of chance?" reveal that the average age when Cypriots start betting is 12,5 years. This finding is quite alarming both from a social and a legal point of view, as underage participation in games of chance is prohibited by the law in Cyprus.

Looking into the person who accompanied gamblers during their first contact with games of chance, it is noticed that one out of three were accompanied by their father (31%), 22% were accompanied by friends, 19% by their mother, 12% were alone, 8% were accompanied by a sibling, 5% by their grandfather and 3% by another relative.

The above statements indicate that a high percentage of 66% of today's gamblers were brought into contact with gambling by a relative, highlighting the decisive role of the Cypriot family in shaping behavior and consciousness that are related to gambling.

³ According to surveys based on similar methodology in other countries, the average age when one starts betting is 11,5 years. See Gupta, R. & Derevensky J. L., "Adolescent Gambling Behavior: A Prevalence Study and Examination of the Correlates Associated with Problem Gambling", *Journal of Gambling Studies* 14 (1998), 336.

⁴ According to the Cyprus Law, "underage" person is a person below 18 years old.

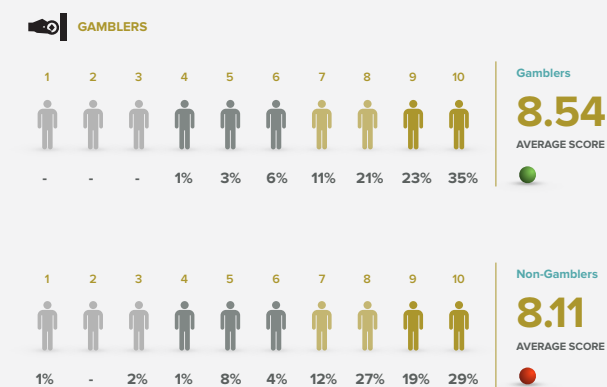
Graph 12 # Comparison of levels of life satisfaction among gamblers and non-gamblers



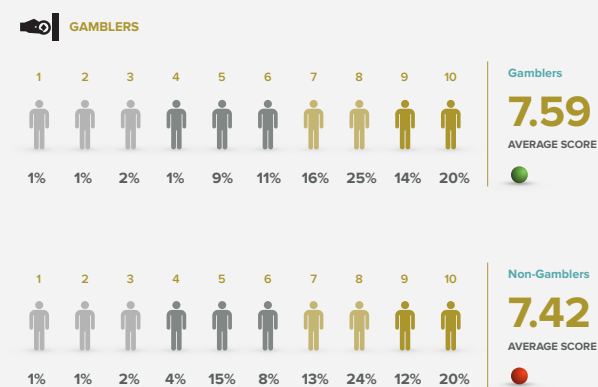
Graph 13 # Comparison of levels of family satisfaction among gamblers and non-gamblers



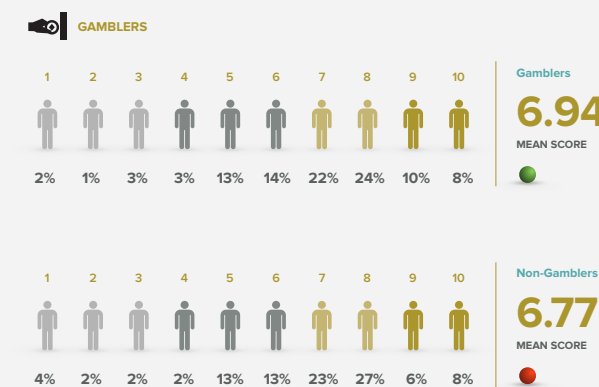
Graph 14 # Comparison of levels of satisfaction with friends among gamblers and non-gamblers



Graph 15 # Comparison of levels of satisfaction with colleagues/fellow-students among gamblers and non-gamblers



Graph 16 # Comparison of levels of satisfaction from the financial situation of the household among gamblers and non-gamblers



10 POINT-SCALE:
1 = NOT AT ALL SATISFIED
10 = VERY SATISFIED

Chapter 3 | Participation to Games of Chance

3.6 Comparison of Level of Satisfaction with Social Circle among Gamblers and Non-Gamblers

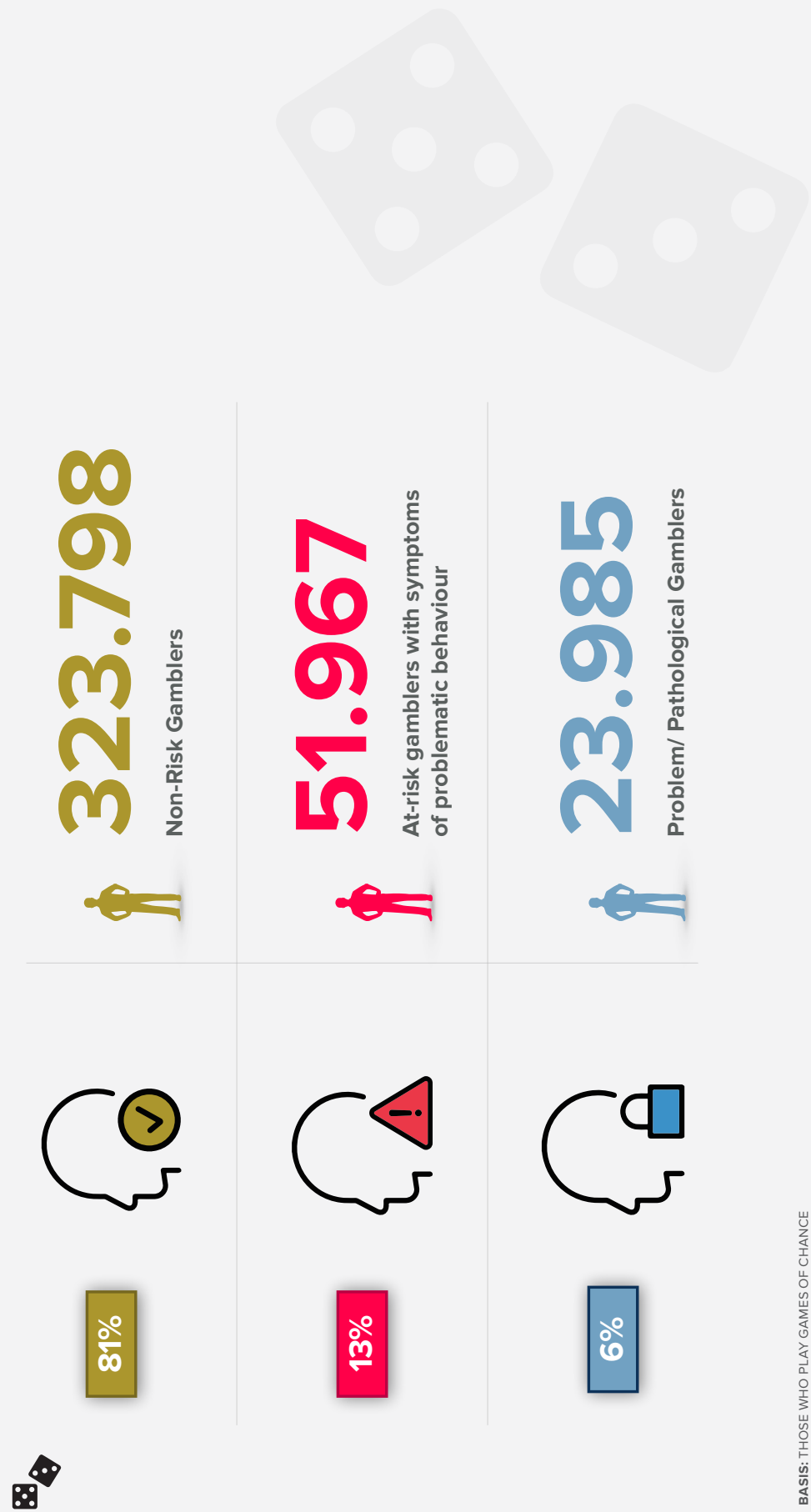
The analysis of responses of gamblers and non-gamblers regarding a series of variables on the levels of satisfaction with their life, people of their social circle and their financial situation, provides an indication as to whether individuals who engage in gambling activities have a different approach to life. The participants were asked to rate their level of satisfaction with specific aspects of their life on a scale from one (not satisfied at all) to ten (very satisfied).

Responding to the question on their level of life satisfaction (**see graph 12**), gamblers and non-gamblers are equally satisfied (average level of satisfaction: 7,87 out of 10 for both groups). Hence, there is no difference in relation to this variable.

A small differentiation is observed among gamblers and non-gamblers with regard to their relations within their social circle. In all cases, gamblers appear to be slightly more satisfied than non-gamblers. More specifically, the average level of gamblers' family satisfaction is 8,83 out of 10, compared with 8,77 out of 10 of non-gamblers (**see graph 13**). Similarly, the average level of gamblers' satisfaction with their friends is 8,54 out of 10, compared with 8,11 out of 10 of non-gamblers (**see graph 14**). A similar correspondence is noticed in relation to the levels of satisfaction with colleagues/fellow students (**see graph 15**), where gamblers appear slightly more satisfied than non-gamblers (7,59 and 7,42 out of 10 respectively).

These findings present a slightly higher satisfaction level with people of their social circle among gamblers. Thus, gambling activity might be associated to reinforcement of social bonds between the gamblers and people of their social circle, indicating that healthy gambling might have a positive contribution to gamblers' socializing.

Graph 17 # Gamblers classification and estimated number of gamblers by type in the total population



BASIS: THOSE WHO PLAY GAMES OF CHANCE

Chapter 4 | Classification and Profile of gamblers

4.1 Definitions

Non-risk Gamblers: For the purposes of this study, non-risk gamblers are those who participate actively in gambling but without demonstrating any symptoms of problematic, or potentially problematic, behavior with regard to their gambling activity. Their participation to betting or gambling is currently considered healthy, based on their responses.

At Risk Gamblers: For the purposes of this study, at risk gamblers are those who participate actively in gambling and their responses have revealed potential problematic activity. This means that some of their gambling behaviors and activities are not considered healthy.

Problem Gamblers: For the purposes of this study, this term refers to gamblers whose responses reveal a problematic or pathological engagement in gambling. The distinction between problematic and pathological gamblers is not something relevant to the purposes of this study.

4.2 Number of Gamblers by Type

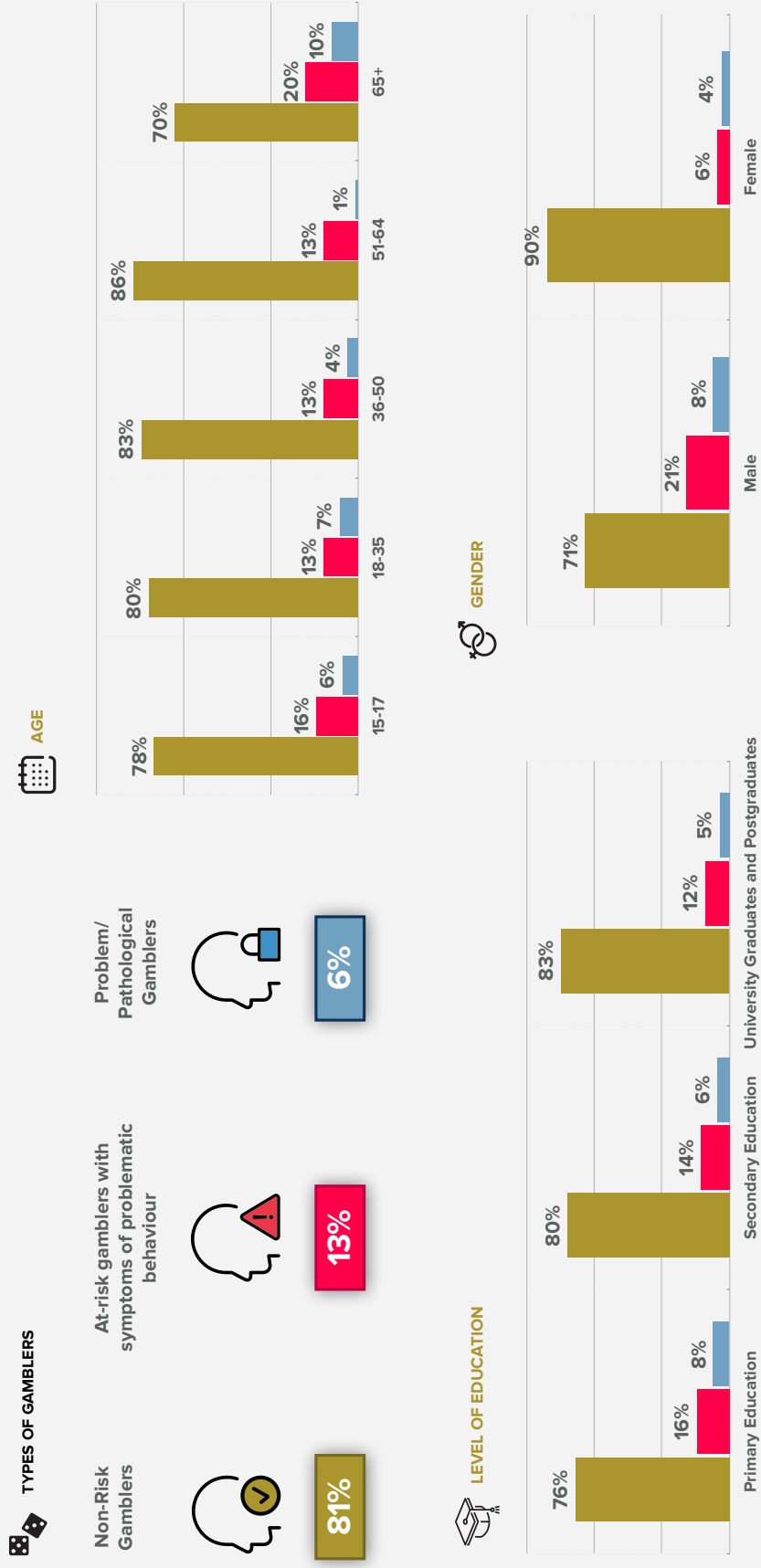
The analysis of the responses of all gamblers (i.e. 75% of the respondents) bred the following findings and estimations with regard to the proportions of gamblers by type in Cyprus (**see graph 17**):

The vast majority of Cyprus population (81%) falls in the category of non-risk gamblers. In absolute numbers, this amount corresponds to 323.798 Cypriot gamblers aged 15+ in 2017. 13% of the players belong to the category of at risk gamblers. Taking the actual population into account, it is estimated that 51.967 Cypriot gamblers aged 15+ revealed symptoms of potential problematic gambling behavior in 2017.

In the category of problem gamblers are 6% of the gamblers. This corresponds to 23.985 Cypriot gamblers aged 15+ who demonstrated problematic/pathological gambling behavior in 2017.

The following sub-categories present the profile of gamblers by type based on socio-demographic features, in an attempt to detect the population groups that are more vulnerable to developing problematic gambling behavior.

Graph 18 # Demographic profile of the three types of gamblers



Chapter 4 | Classification and Profile of gamblers

4.3 Demographic Profile of Non-risk Gamblers

As shown earlier, the overwhelming majority of Cypriot gamblers aged 15+ fall in the category of non-risk gamblers (81% of the gamblers). The socio-demographic features of this category are described below (see graph 18).

As far as the non-risk gamblers' gender is concerned, it is obvious that the percentage of this gaming behavior is much higher among women (90% of women over 15 years old who participate in gambling) than among men (71% of men over 15 who participate in betting).

An age analysis of the non-risk gamblers indicates that the highest percentage of non-risk gamblers is found in the age group between 51 and 64 years old. More specifically, 86% of gamblers aged 51-64 are considered non-risk gamblers. The percentage is slightly lower among the age group 36-50 (83%) and it falls even more among young adults aged 18-35 years old (80%) and teenage gamblers (78%). The lowest proportion is found among players over 65, where only 70% are non-risk gamblers.

Moving on to the education level of non-risk gamblers, the highest proportions are found among the most educated gamblers, holders of a university or a postgraduate degree, as 83% of university graduate gamblers are considered non-risk gamblers. The rates are a bit lower (80%) among gamblers who have completed secondary education (High school/Lyceum or Technical High School). The lowest percentage of non-risk gamblers is found among people who only attended primary education (76%).

The above data suggests that gamblers between 36-64 years old with a high education level are more likely to have a healthy engagement in gambling activities, compared with gamblers who are younger than 36 or older than 65, as well as with gamblers with lower education. In addition, it is more common for women to demonstrate a healthier gambling activity than men.

4.4 Demographic Profile of At-Risk Gamblers

According to the study, 13% of Cypriots over 15 years old demonstrate symptoms of potential problematic gambling behavior and are therefore considered at risk. Their socio-demographic features are described below (see graph 18).

The percentage of at-risk gamblers is significantly higher among men than among women. More specifically, according to the figures, 21% of Cypriot gamblers over 15 years old demonstrate symptoms of potential problematic gambling behavior, whereas the percentage is only 6% among female gamblers.

As far as their age is concerned, the highest percentage of at-risk gamblers is found among gamblers aged 65+ (20% of gamblers of this age group). The proportion of this type of gamblers is also high among teenage gamblers (15-17 years old), reaching 16%. In the remaining age groups, 18-35, 36-50 and 51-64, the percentage of gamblers with symptoms of potential problematic gambling activity is 13%.

With regard to the education level of this type of gamblers, no obvious deviations are observed, though their percentage is slightly higher among gamblers who have only attended primary education (16%), followed by high school graduates (14%). At risk gamblers who attended tertiary education are limited to 12%.

Hence, symptoms of potential problematic gambling behavior are most likely to be found among Cypriot men aged 65+ and underage boys, while the chances are also slightly higher among people of a lower education level.

Chapter 4 | Classification and Profile of gamblers

4.5 Demographic Profile of Problem/Pathological Gamblers

Moving on to the socio-demographic features of the 6% of gamblers who are considered problem/pathological (see graph 18), the following information is derived.

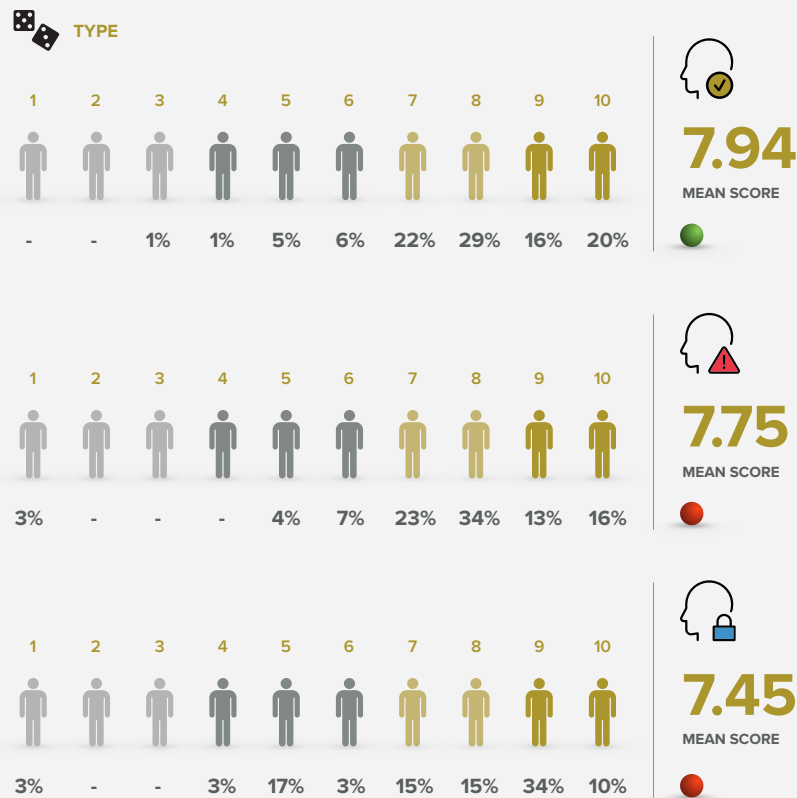
Problematic gambling behavior appears to be higher among men. In fact, 8% of male Cypriot gamblers aged 15+ demonstrates a problematic gambling behavior. The respective percentage among female gamblers is 4%.

As regards their age profile, the highest proportion of problem/pathological gamblers appears among male gamblers over 65 years old, 10% of which fall in the category of pathological gamblers. Young adult gamblers (18-35 years old) follow, 7% of which are considered pathological, whereas among underage gamblers (15-17 years old) 6% demonstrate problematic gambling activity. 4% of gamblers aged 36-50 are pathological. A marginal percentage of 1% is found among gamblers aged 51-64 years old.

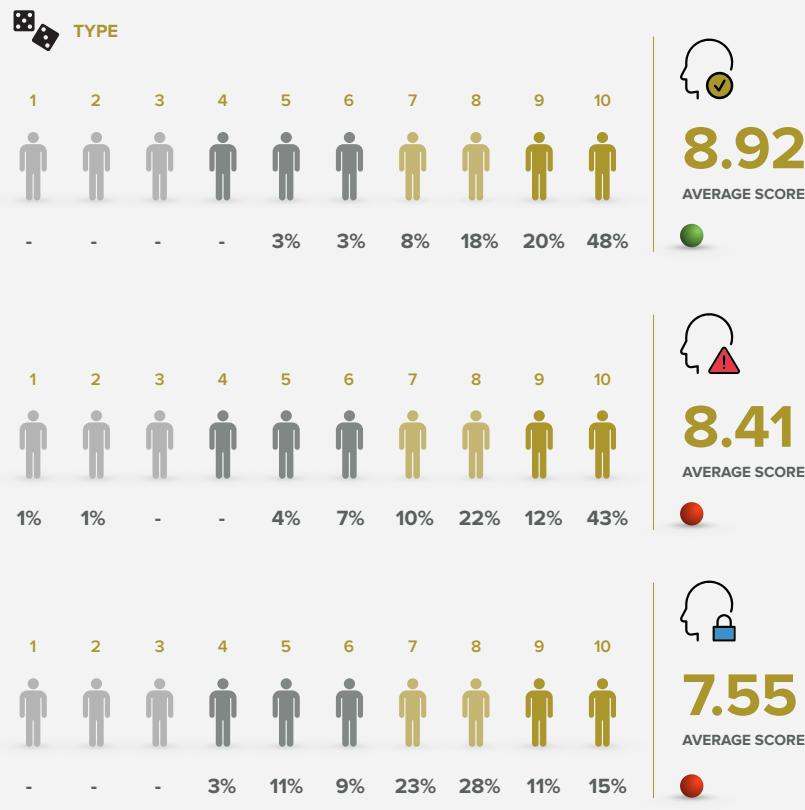
Among the gamblers who have only attended primary education, the percentage of problematic gamblers reaches 8%, and falls to 6% among secondary education graduates. The downward trend continues among gamblers of higher education, only 4% of which are considered problem/pathological gamblers.

Taking the above findings into account, it is obvious that gamblers over 65, young adults and underage gamblers are more vulnerable to gambling addiction. The same goes for men, who seem to be more prone to addiction than women. The chances of developing a problematic or pathological gambling activity slightly decrease as the gamblers' education level increases.

Graph 19 # Comparison of levels of life satisfaction by gamblers' type



Graph 20 # Comparison of levels of family satisfaction by gamblers' type



Chapter 4 | Classification and Profile of gamblers

4.6 Comparison of Levels of Satisfaction with Social Circle by Gamblers' Type

The socio-demographic analysis of the gamblers' profile has also looked into the levels of satisfaction with various aspects of their social circle, aiming at examining possible correlations between lower satisfaction with social environment and more problematic gambling activity.

4.6.1 Level of Life Satisfaction

Responses to the question on life satisfaction (**see graph 19**) reveal no significant differences, though in general, it seems that non-risk gamblers express a higher satisfaction level (average rate: 7,94 out of 10), in comparison to at risk gamblers. In fact, one out of five non-risk gamblers (20%) rates his life satisfaction with 10 out of 10. At risk gamblers appear to be more satisfied with life (average rate: 7,75 out of 10) in comparison to problem/ pathological gamblers (average rate: 7,45 out of 10).

Therefore, there is evidence that the levels of life satisfaction and the risk of pathological betting are inversely proportional, meaning that the more satisfied with life a gambler is, the fewer the chances to become addicted.

4.6.2 Level of Satisfaction with Social Circle

Among the examined variables was the level of gamblers' satisfaction with people of their social environment, in order to investigate whether gamblers' relationships with people around them are related to their gambling activity.

Responses on the satisfaction level with their family relation (**see graph 20**) reveal that non-risk gamblers are apparently more satisfied compared to the other two types. More specifically, non-risk gamblers rate their family relations with 8,92 out of 10, considering their family relations "excellent". It is worth noticing

that almost half of non-risk gamblers (48%) rate their family relations with 10, whereas one out of ten (20%) rate them with 9.

At risk gamblers seem to be satisfied with their family relations as well, though at a slightly lower rate than non-risk gamblers. Their average family relations rating is 8,41 out of 10.

Problem/Pathological gamblers are obviously less satisfied with their family relations, rating them at 7,55 out of 10. Taking into account the strong family bonds and the high esteem and role of the family institution even in contemporary Cypriot society, the "very good" rating of family relations at 7,55 out of 10 is considered quite low for Cyprus standards. This is also obvious considering the general tendency of Cypriots to rate their family relationships with 10 out of 10.

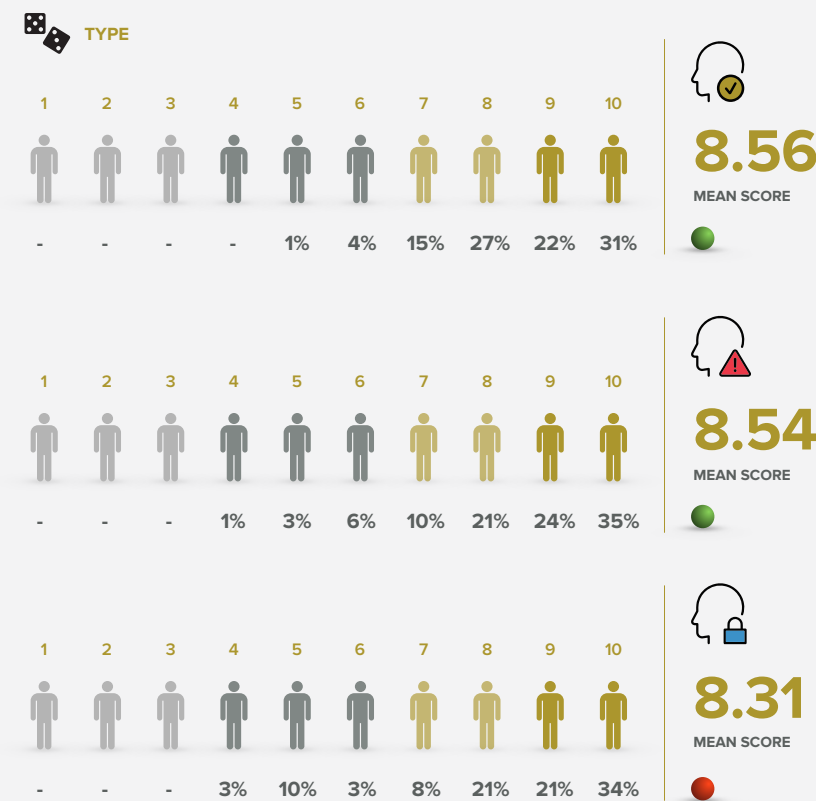
The research findings suggest that the more satisfied with their family gamblers are, the lower the risk of gambling addiction. Consequently, healthy family relations act as a shield against addiction to all forms of gambling activities.

Respondents were further asked about their level of satisfaction with their friends (**see graph 21**). No substantial differences were noticed with regard to this variable among the three types of gamblers.

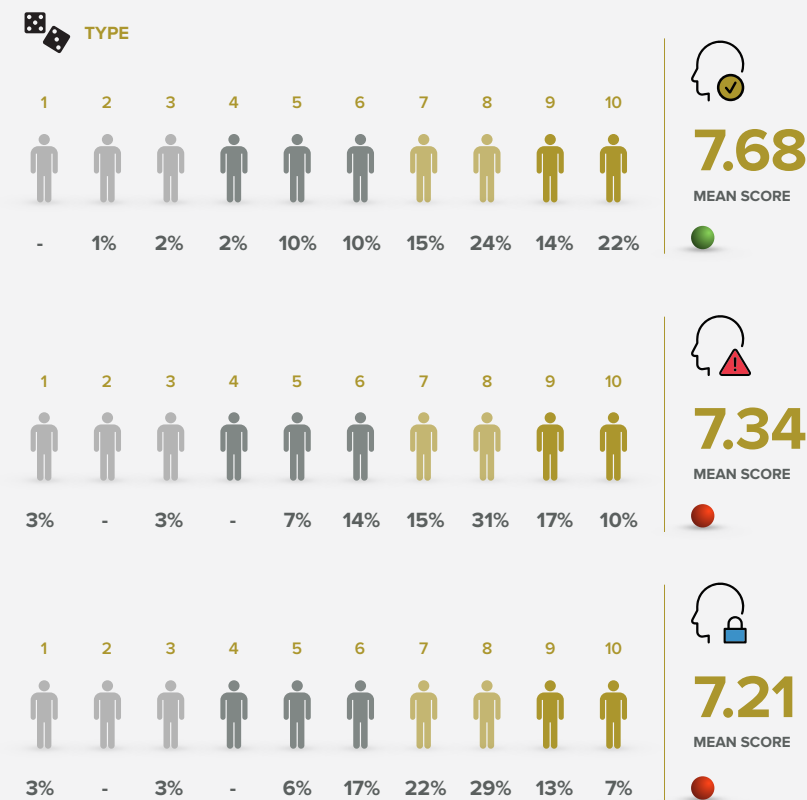
Non-risk gamblers, however, still appear to be more satisfied with their friends (average satisfaction rate: 8,56 out of 10). At risk gamblers' satisfaction is marginally lower (8,54 out of 10), while problem/ pathological gamblers are the least satisfied (8,31 out of 10).

Adult gamblers were also asked about their level of satisfaction with their colleagues and/or fellow students (**see graph 22**). As before, the highest levels of satisfaction appear among non-risk gamblers, who rate their relations with their colleagues and/or fellow students with 7,68 out of 10, with about one out of five respondents (22%) giving a 10.

Graph 21 # Comparison of levels of satisfaction with friends by gamblers' type



Graph 22 # Comparison of levels of satisfaction with colleagues/fellow students by gamblers' type



10 POINT-SCALE:
1 = NOT AT ALL SATISFIED
10 = VERY SATISFIED

Chapter 4 | Classification and Profile of gamblers

At risk gamblers appear to be less satisfied with their relations with their colleagues and/or fellow students, rating them with 7,34 out of 10.

The least satisfied with their relations with their colleagues and/or fellow students are problem/pathological gamblers (average satisfaction rate: 7,21 out of 10), indicating, once again, the lowest satisfaction with their social circle.

The comparison of the average rates in each of the variables leads to the following conclusions, with regard to each type of gamblers' relation to their social environment (see Table 1):

- In all cases, non-risk gamblers are more satisfied with their social relations than the other two types of gamblers.
- Non-risk gamblers express higher satisfaction with their family relationships, while both at risk gamblers and problem/pathological gamblers appear to be more satisfied with their social relations than with their family relations. The gap between the levels of satisfaction with family and friends increases even further for problem/pathological gamblers.
- The lowest level of satisfaction among the three types of gamblers is with their relations with their colleagues and/or fellow students, yet with small differences in the average ratings.
- The difference between the average satisfaction ratings is more apparent with regard to family relations, where non-risk gamblers' satisfaction is half point higher (0,5 out of 10) than at risk gamblers

and raises to almost one and a half points (1,37/10) higher than the average family satisfaction of problem gamblers.

From the above, it is clear that non-risk gamblers are closer to their families than to any other category of their social circle, which consists a differentiating factor from the other two types, who appear more satisfied with their friends than with their family members. Thus, a healthy family environment and strong family bonds act as preventive factors for developing a problematic gambling behavior.

4.6.3 Level of Satisfaction with Household's Financial Situation

Besides their level of satisfaction with life and social circle, the survey participants were asked to express their level of satisfaction with their household financial situation (see graph 23). Similarly to the previous variables, non-risk gamblers express higher satisfaction with their household financial situation compared to the other two types, even though the difference between the average rates is very low.

More specifically, non-risk gamblers rate their satisfaction with their household financial situation with 7,06 out of 10, with almost one out of ten (68%) rating this variable with 7 or more.

At risk gamblers indicate a slightly lower satisfaction with their household financial situation, rating it with 6,96 out of 10.

Table 1 # Comparison of gamblers' average Levels of Satisfaction with Social Circle by Gamblers' Type

	Average level of satisfaction with family	Average level of satisfaction with friends	Average level of satisfaction with colleagues/fellow students
Non-Risk Gamblers	8,92	8,56	7,68
At-risk gamblers who exhibit symptoms of problematic behaviour	8,41	8,54	7,34
Problem/Pathological Gamblers	7,55	8,31	7,21

Graph 23 # Comparison of level of satisfaction with financial situation of household by gambler's type

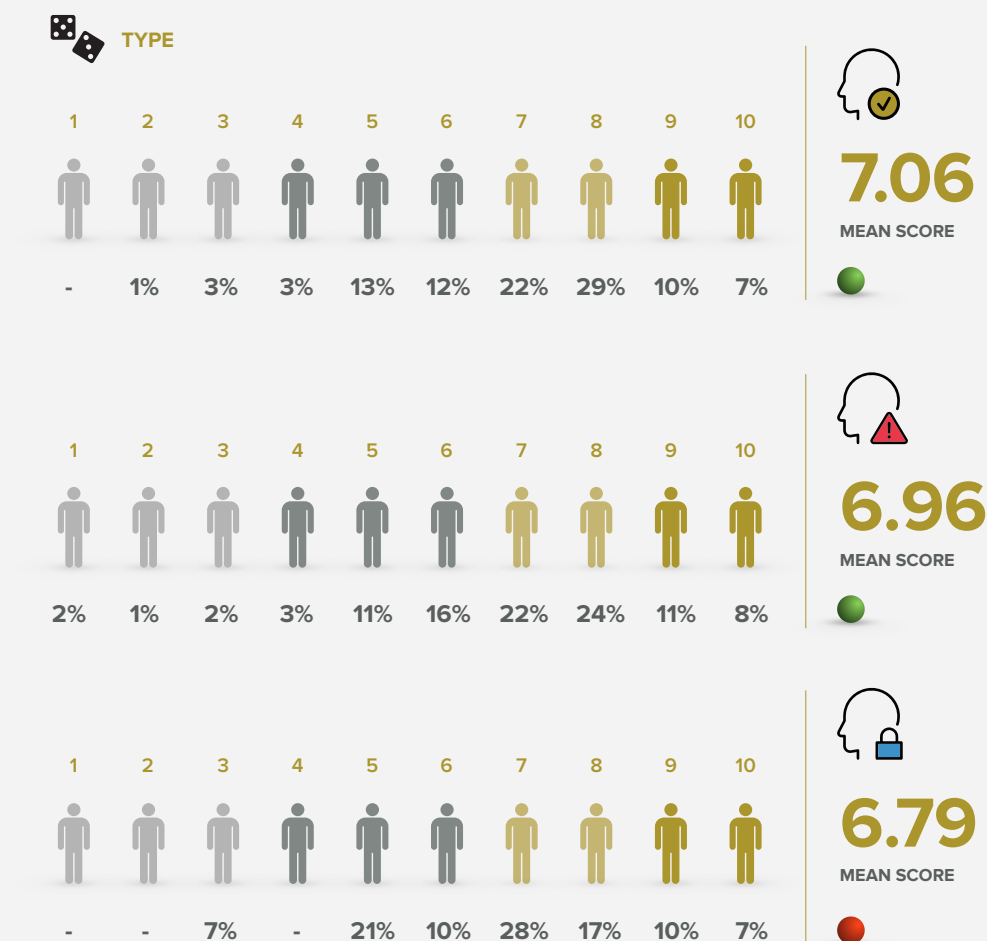


Table 2 # Comparison of gamblers' average life satisfaction and satisfaction with financial situation of household by gamblers' type

	Mean Score of the level of satisfaction of their life	Mean Score of the level of satisfaction of their household financial situation
Non-Risk Gamblers	7,94	7,06
At-risk gamblers who exhibit symptoms of problematic behaviour	7,75	6,96
Problem/ Pathological Gamblers	7,45	6,79

Chapter 4 | Classification and Profile of gamblers

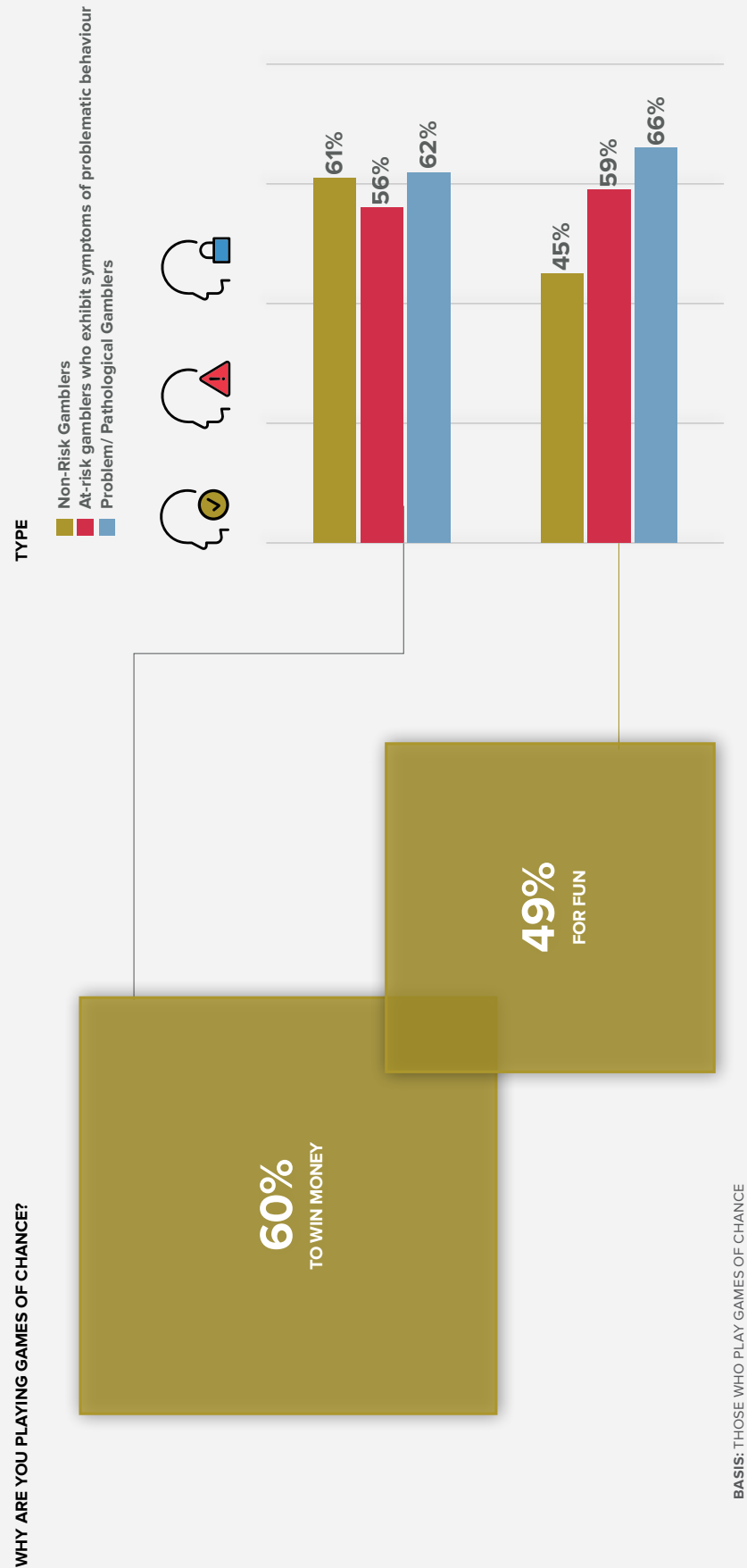
Problem/Pathological gamblers are the least satisfied with their household financial situation, rating the variable with 6,79 out of 10.

The correlation between the average life satisfaction and the average household financial situation satisfaction by gamblers' type is interesting from a sociological point of view. It is interesting to investigate whether gamblers' life satisfaction is analogous to their satisfaction with their household financial situation (**see Table 2**).

The correlation of the average ratings of the two variables demonstrates that the general life satisfaction of gamblers of all types is higher but close to the satisfaction with their household financial situation. Consequently, gamblers do take their household financial situation into account, when considering their general life satisfaction, yet without being based only on that.

It is obvious that the healthier a person's gambling activity is, the more clearly distinguished their general life satisfaction and financial situation become. The difference between the average ratings of the two variables is 0,88 for non-risk gamblers, falling to 0,79 for at risk gamblers and to 0,66 for problem/pathological gamblers. Even though the differences between average ratings are small, it is still clear that problem gamblers tend to relate their level of life satisfaction to their financial situation more.

Graph 24 # Most prevailing reasons to participate to games of chance by type



Chapter 4 | Classification and Profile of gamblers

4.7 Most Prevailing Reasons to Participate to Games of Chance by Type

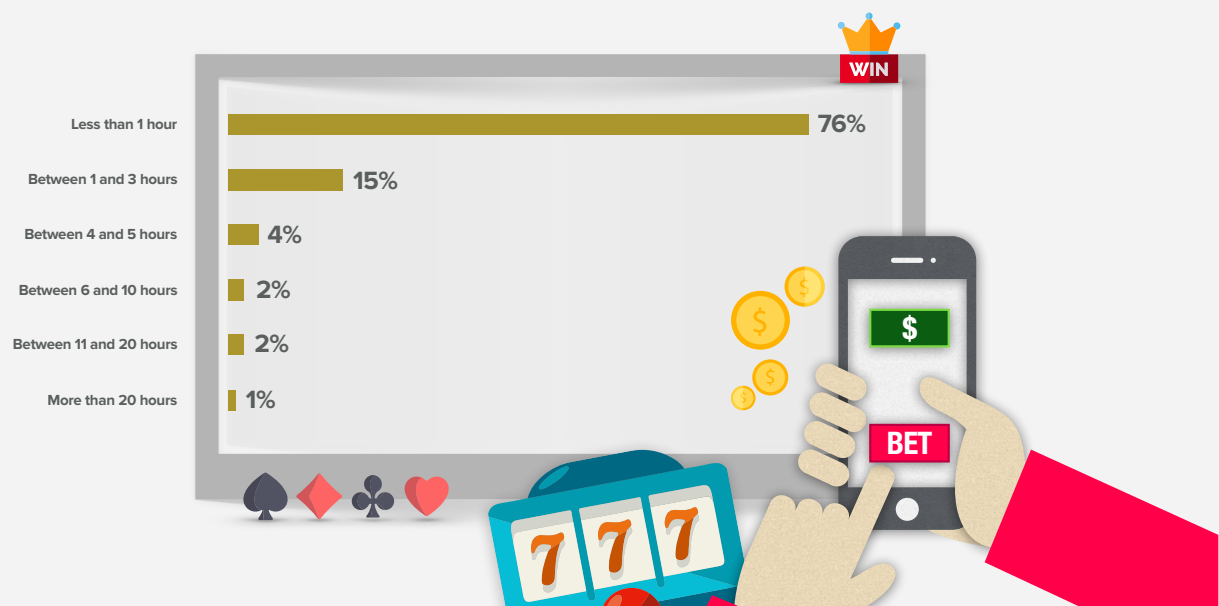
In this section, the most prominent reasons why gamblers participate to games of chance are analyzed by type (see graph 24). Financial gain is the reason mentioned by 62% of problem/pathological gamblers, 61% of non-risk gamblers and 56% of at-risk gamblers.

Fun is the reason given by 66% of problem/pathological gamblers, 59% of at-risk gamblers and 45% of non-risk gamblers.

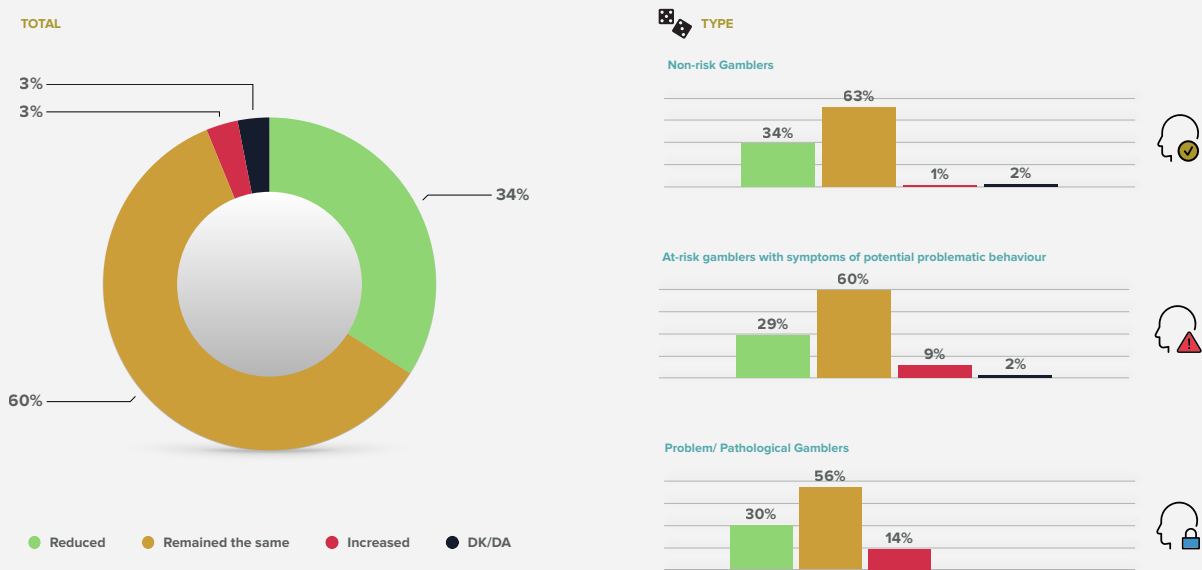
The differences between the types in this variable are small, taking into account that respondents could give multiple responses to this question.



Graph 25 # Weekly engagement in gambling – Overview



Graph 26 # Self references to differences in engagement in gambling



BASIS: THOSE WHO PLAY GAMES OF CHANCE

Chapter 5 | Gambling Involvement

5.1 Introduction

This chapter looks into the gamblers' general habits (75% of the total respondents) with regard to their engagement in gambling. More specifically, the variables investigated are time and money spent, gamblers' preferred type of gambling, allocation of expenses on land-based and online betting, who they play with, as well as the level of awareness and knowledge of the rules and regulations of their favorite game of chance. Finally, the gamblers' perception on the influence of advertising on them engaging in a certain game of chance is presented. The results are analyzed by gender, age group and type, where relevant.

5.2 Weekly Engagement in Gambling

All the survey participants who are considered gamblers (75%) were requested to estimate how long they spend gambling every week, taking into account their engagement in the last twelve months (see graph 25).

The overwhelming majority of gamblers (75%) responded that they spend less than one hour per week on gambling and betting, whereas 15% responded that they spend between one and three hours per week on gambling activities. The proportion of those who spend more hours on gambling is significantly lower. More specifically, 4% of gamblers stated that they spend 4-5 hours per week, 2% spend 6-10 hours and 2% spend 11-20 hours per week. 1% of the gamblers estimated that they spend more than 20 hours per week on gambling.

Therefore, even though the gamblers' percentage is quite high in Cyprus, the proportion of gamblers who spend much time on gambling is low, whereas the overwhelming majority (nine out of ten) does not play more than 3 hours a week.

5.3 Self References to Differences in frequency of gambling engagement

Gamblers were asked to assess any alteration to their engagement gambling activities in the last twelve years, in order to investigate how they perceive the development of their gambling engagement in a period of a year (see graph 26). This question was answered by 97% of the gamblers, as 3% stated that they did not know or did not wish to answer.

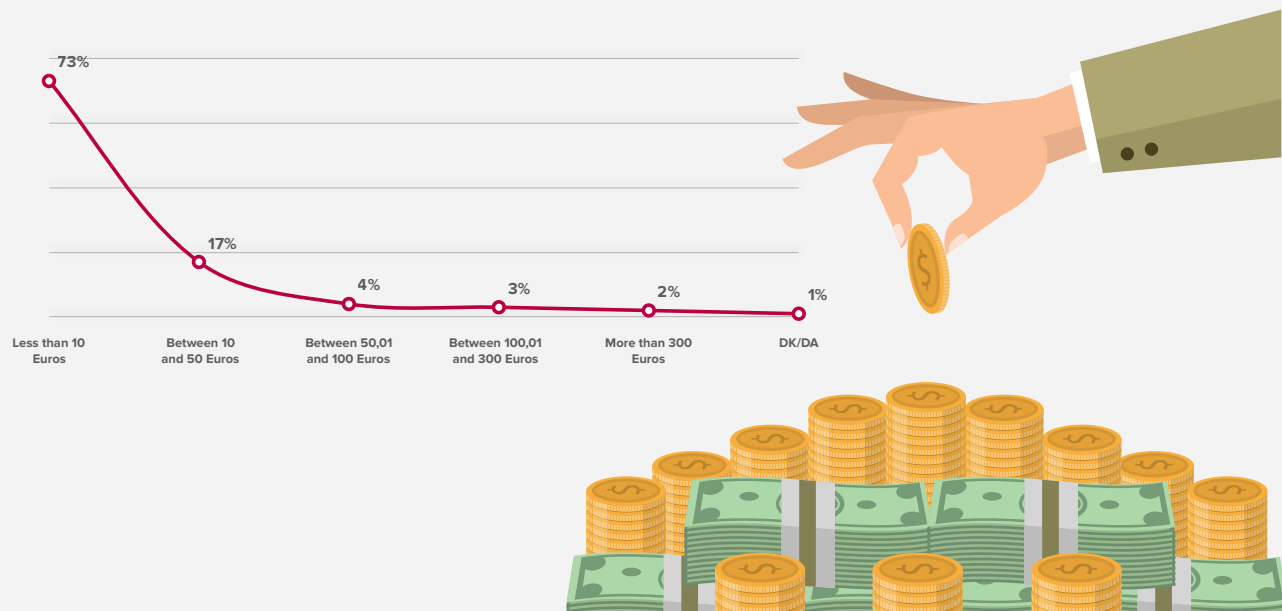
60% of the gamblers stated that their engagement in gambling had remained the same in the last twelve months. An analysis of this response indicates that this reply was given by 63% of non-risk gamblers, 60% of at-risk gamblers and 56% of problem/pathological gamblers.

One out of three gamblers (34%) reported a reduction in their engagement in gambling in the last year. Taking the response by type of gambler, 34% of non-risk gamblers reported a reduction in time spent on gambling, so do 30% of problem/pathological gamblers and 29% of at-risk gamblers.

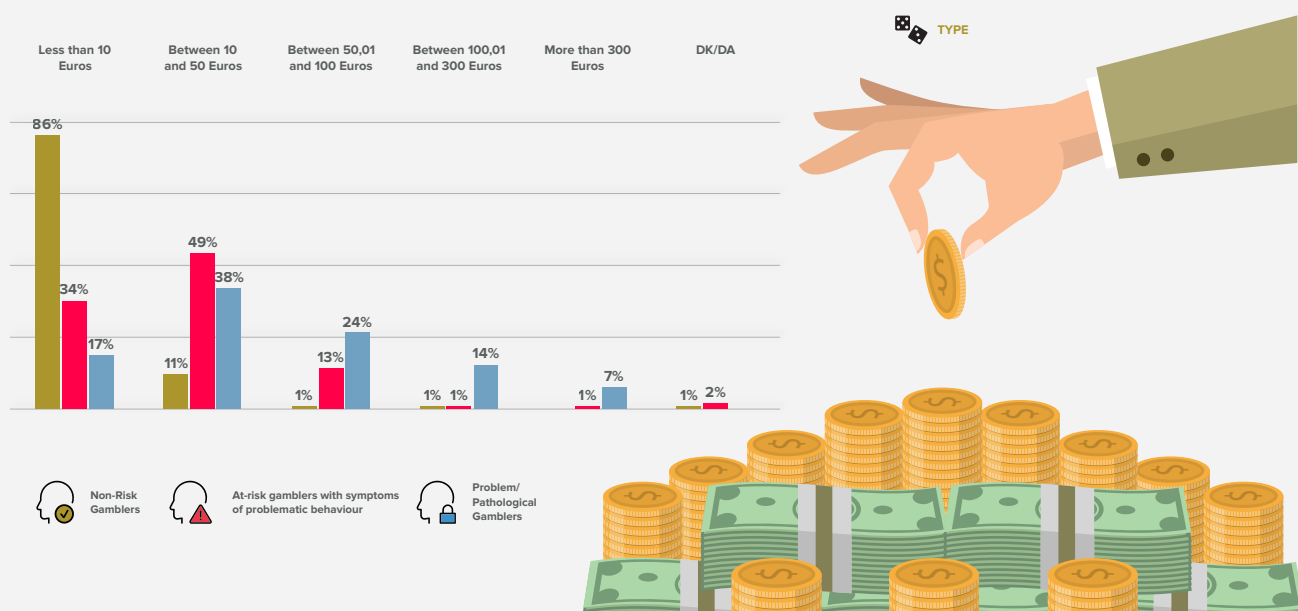
Only 3% of the gamblers mentioned an increase in the time spent on gambling in the last twelve months. This increase is found almost merely in pathologically addicted gamblers (14%) and at-risk gamblers (9%). Only 1% of non-risk gamblers referred to an increase in time spent on gambling within a period of a year.

The above data suggests that the majority of gamblers did not notice any change in the time spent on gambling in the past twelve months. In fact, a significant proportion noted a decrease in their engagement. A small percentage of gamblers who are at risk or addicted referred to an increase in their weekly time spent on gambling.

Graph 27 # Weekly expenses on gambling – Overview



Graph 28 # Weekly expenses on gambling by type



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5.4 Weekly Expenses on Gambling

Apart from the time spent on games of chance, gamblers were asked to estimate the money they spend on them on a weekly basis, taking into account their engagement in the past twelve years (**see graph 27**). This question was answered by 99% of the respondents, whereas 1% did not wish to answer or did not know.

The responses to this question are reassuring, as the majority of gamblers (73%) answer that they spend less than €10 per week on gambling. 17% state that they spend €10-€50 per week, whereas 9% of gamblers spend larger amounts. More precisely, 4% reply that they spend €50,01-€100, 3% between €100,01-€300, whereas 2% of the gamblers seem to spend more than €300 per week on gambling.

The above responses are also analyzed by type of gamblers, so as to estimate the amounts spent by non-risk, at risk and problem gamblers (**see graph 28**).

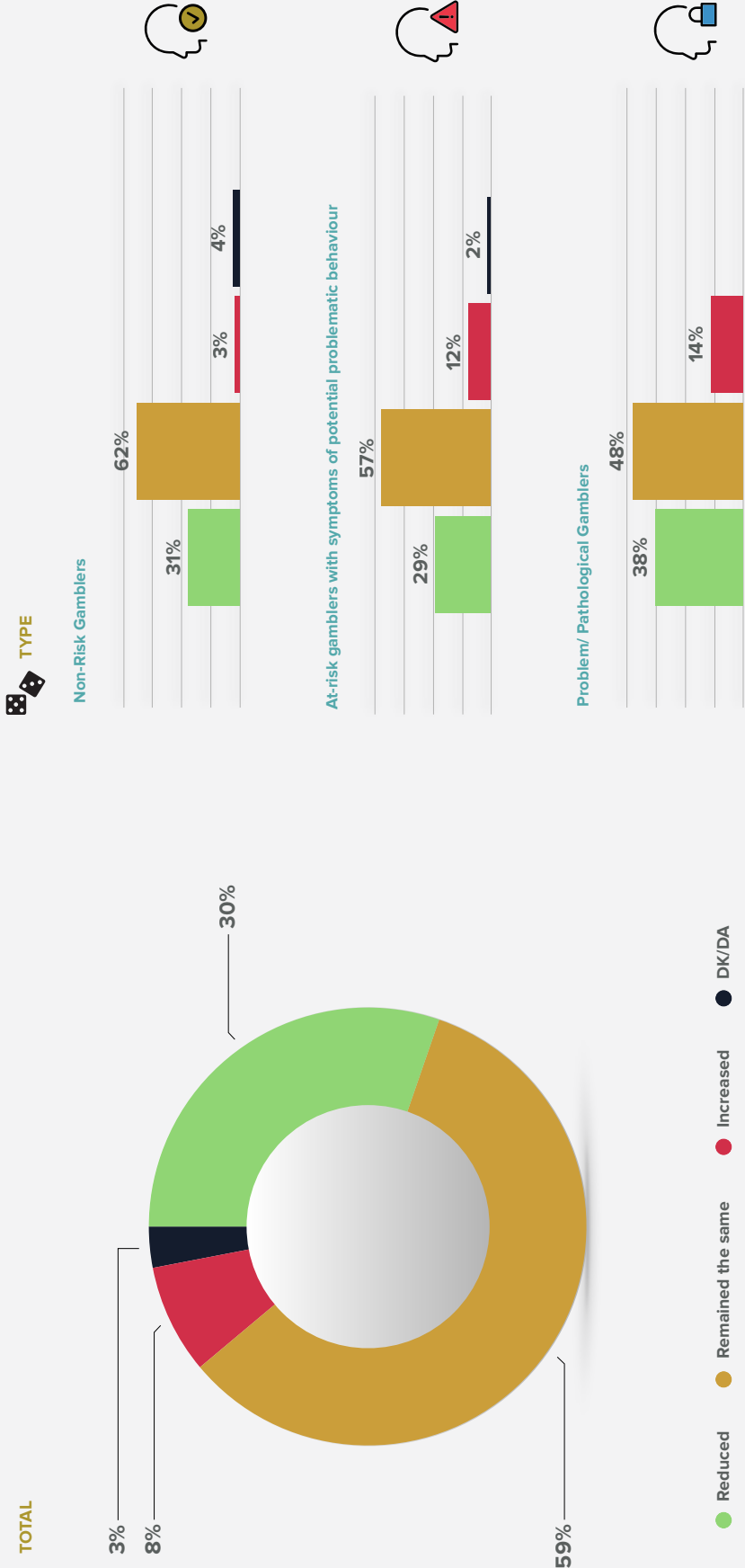
A large majority of non-risk gamblers bet small amounts of money, as 86% state that they spend less than €10 per week and 11% of them state that they spend between €10-50. Merely 1% of this category respond that they spend between €50,01-€100 and an equal number responds that they spend between €100,01-€300. None from this type of gamblers states that they spend more than €300 per week on gambling.

Moving on to at-risk gamblers, almost half of them (49%) spend between €10-50 every week, whereas one out of three state that they bet less than €10 per week. 13% of at-risk gamblers respond that they spend €50,01-€100, whereas 1% bet €100,01-€300 and another 1% state that their weekly expenses on gambling exceed €300.

Problem/Pathologically addicted gamblers spend higher amounts on gambling. The majority (38%) spend between €10-€50 per week and one quarter of them (24%) spend between €50,01-€100. 17% of problem gamblers state that their weekly bets do not exceed €10, 14% calculates their weekly expenses between €100,01-€300, and 7% of problem gamblers spend more than €300 on gambling activities every week.

It is thus obvious, that the development of problematic gambling behavior is analogous to an increase in the money spent on betting and gambling by the gamblers.

Graph 29 # Self references to differences in expenditure on betting and gambling in the past year



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5.5 Self References to Differences in Expenditure on Gambling in the Past Year

Gamblers were asked to self-assess the alterations in the amount they spent on betting and gambling within the past twelve years (see graph 29). This question was answered by 97% of gamblers, whereas 3% responded that they did not know or did not wish to answer.

59% of the gamblers stated that the amount they spent on gambling remained unchanged in the past twelve months, which corresponds to the percentage of gamblers who responded that their time spent on gambling did not change over the past year (60% - see graph 26).

Three out of ten gamblers (30%) referred to a reduction in their gambling expenses in the past twelve months. The percentage is slightly lower than that of the gamblers who referred to a reduction in the time they spent on gambling in the same period (34% - see graph 26).

Nevertheless, 8% of the gamblers reported an increase in the money they spent in the past year, which is significantly higher than the proportion of gamblers whose time spent on gambling had increased in the same period (3% - see graph 26).

Analyzing the responses by type, it seems that in all cases the majority of gamblers estimate that their expenses on gambling remained the same over the past year. More precisely, this is stated by 62% of non-risk gamblers, 57% of at-risk gamblers and 48% of problem gamblers.

The above findings are further analyzed by gamblers' type. It is generally noticed that the largest fluctuations in expenses on gambling are found mostly in the case of problem gamblers.

A reduction in the money spent on gambling in the past year was reported by 38% of problem/pathological gamblers, even though, as seen in the previous section, this type of gamblers tends to spend the highest amounts on betting and gambling (see graph 28). A reduction of expenses on gambling was also reported by 31% of non-risk gamblers and slightly

lower at 29% by at risk gamblers.

It is interesting to look into the 8% of gamblers who referred to an increase in their expenses on gambling: Among problem/pathological gamblers, 14% are aware of an increase in their expenses. This proportion corresponds to the percentage of pathological gamblers who referred to an increase in time spent on gambling in the past twelve months (14% - see graph 26). In addition, an increase in gambling expenses is reported by 12% of at-risk gamblers, which is slightly higher than the proportion of at risk gamblers who referred to an increase in gambling time (9% - see graph 26). Finally, only 3% of non-risk gamblers see an increase in their expenses on gambling, whereas only 1% of this type of gambler report an increase in time spent on gambling in the same period (see graph 26).

Concluding, the majority of gamblers consider that the time and money they spent on gambling have not changed much. A substantial percentage of gamblers reports a decrease in time and money spent on gambling in the past year. A tiny percentage of gamblers sees an increase in the time they spent on gambling in the past twelve months, whereas the proportion of gamblers who consider that they spent more money on gambling in the same period is 5% higher.

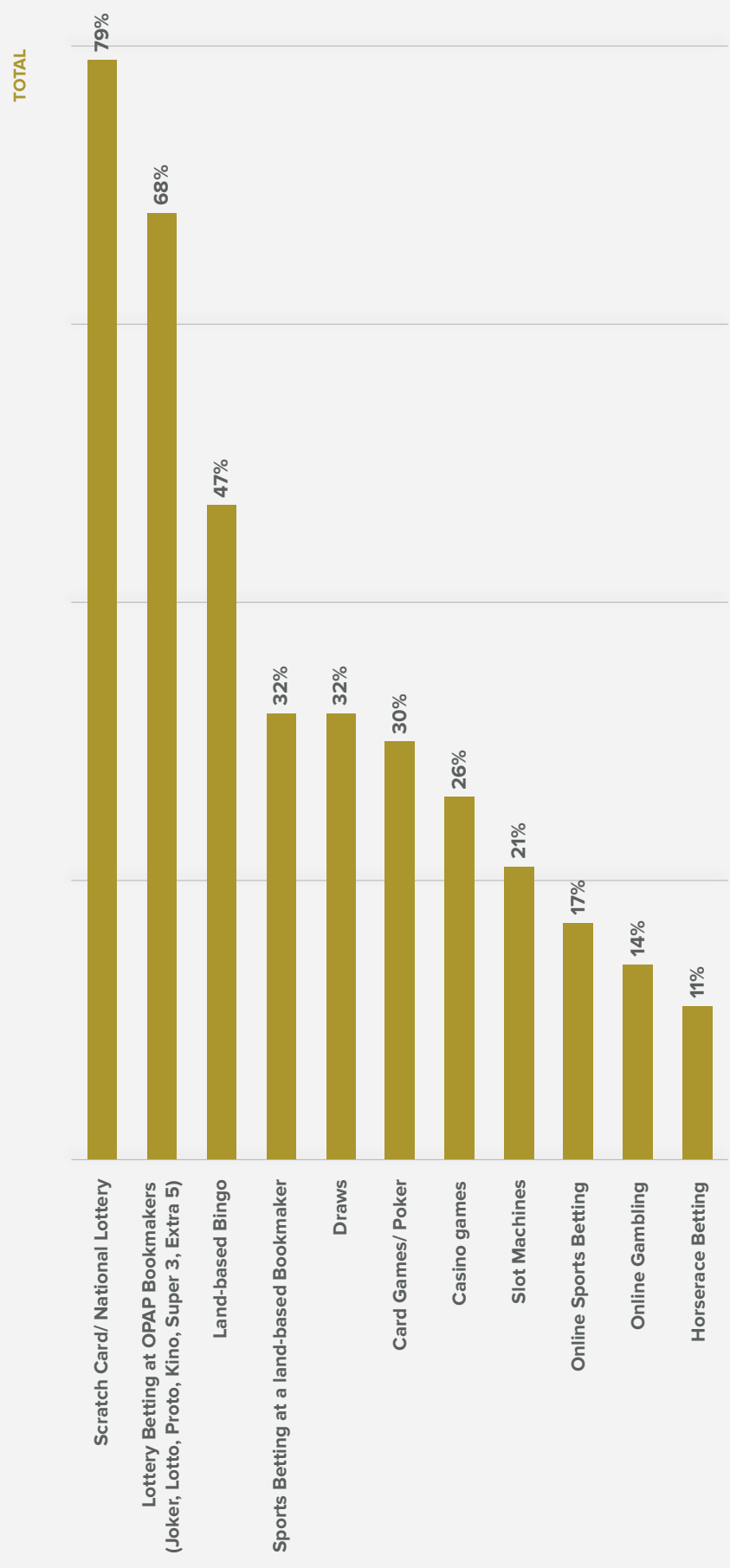
5.6 Engagement in Various Games of Chance – Overview

This section studies the preferences of individual games of chance by gamblers. All gamblers (75%) were asked to name the games of chance they play, being free to name as many as they wanted (**see graph 30**).

The overall ranking of games of chance is the following:

1. Almost 8 out of 10 gamblers (79%) stated that they buy Scratch Card / National Lottery.
2. Second most popular was Lottery Betting at OPAP Bookmakers (Joker, Lotto, Proto, Kino, Super 3, Extra 5), preferred by 68% of the gamblers.
3. Almost half of the gamblers (47%) stated that they play Bingo in Halls
4. Sports betting at a land-based Bookmaker and Draws are preferred by equal percentages (32%

Graph 30 # Engagement in various games of chance – Overview



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- each).
- Card Games, including Poker, are preferred by a slightly lower percentage (30%).
 - About one quarter of gamblers (26%) play Casino Games.
 - One out of five gamblers (21%) stated that they play on Slot Machines.
 - 17% of gamblers engage in Online Sports Betting.
 - Online Gambling comes next with 14% of the gamblers.
 - The least popular game of chance among Cypriot gamblers is Horserace Betting, preferred by about one out of ten gamblers (11%).

It can, therefore, be concluded that the majority of Cypriot gamblers prefers traditional scratch cards and lottery, whereas the least popular games are the “new generation” games, such as online betting and gambling, as well as horseraces.

5.7 Analysis of Engagement in Various Games of Chance by Gambler’s Type

An in-depth analysis of the gamblers’ preferences for certain games of chance is imperative, in order for the appropriate and targeted measures to be taken. The analysis of games played by the three types of gamblers brings forward some significant diversifications.

5.7.1 Analysis of Non-risk Gamblers’ Engagement in Various Games of Chance

The ranking of games of chance which occurs from the non-risk gamblers’ preferences (81%) is the following (see graphs 31-32):

- The most popular game among non-risk gamblers is Scratch Card / National Lottery, bought by 80%.
- Second most popular is Lottery Betting at OPAP Bookmakers (Joker, Lotto, Proto, Kino, Super 3, Extra 5), preferred by 69% of the gamblers.
- Land-based bingo is played by 46% of non-risk gamblers.
- Draws are preferred by a much lower percentage (29%).
- Sports Betting at a land-based Bookmaker comes next, with a small difference (27%).
- A bit lower is the preference for Card Games,

- including Poker, attracting one out of four non-risk gamblers (25%).
- About one out of five non-risk gamblers (21%) play Casino Games.
- Slot Machines are preferred by 18% of non-risk gamblers.
- Just one out of ten (10%) non-risk gamblers engage in Online Sports Betting, whereas the same proportion state that they engage in Online Gambling.
- The least popular game of chance among non-risk gamblers is Horserace Betting (8%).

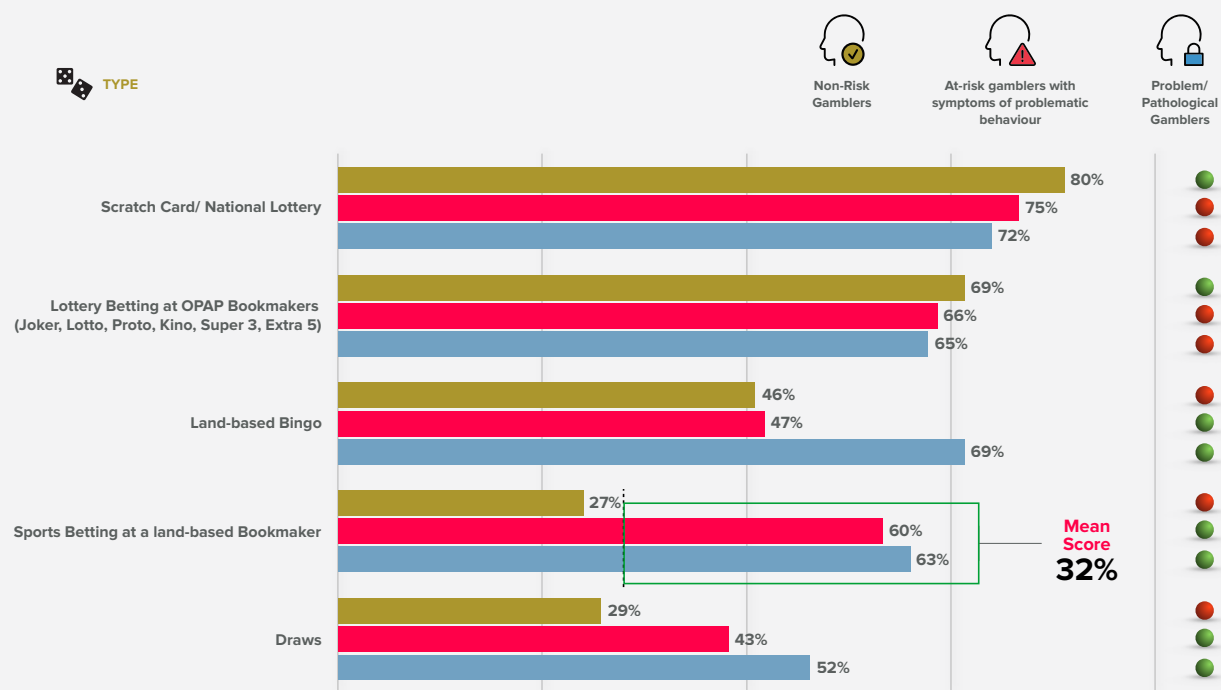
The above findings indicate that the majority of non-risk gamblers mostly engage in scratch cards and national lottery, lottery betting and bingo, whereas online gambling and sports betting, as well as horserace betting, are not quite popular.

5.7.2 Analysis of At-Risk Gamblers’ Engagement in Various Games of Chance

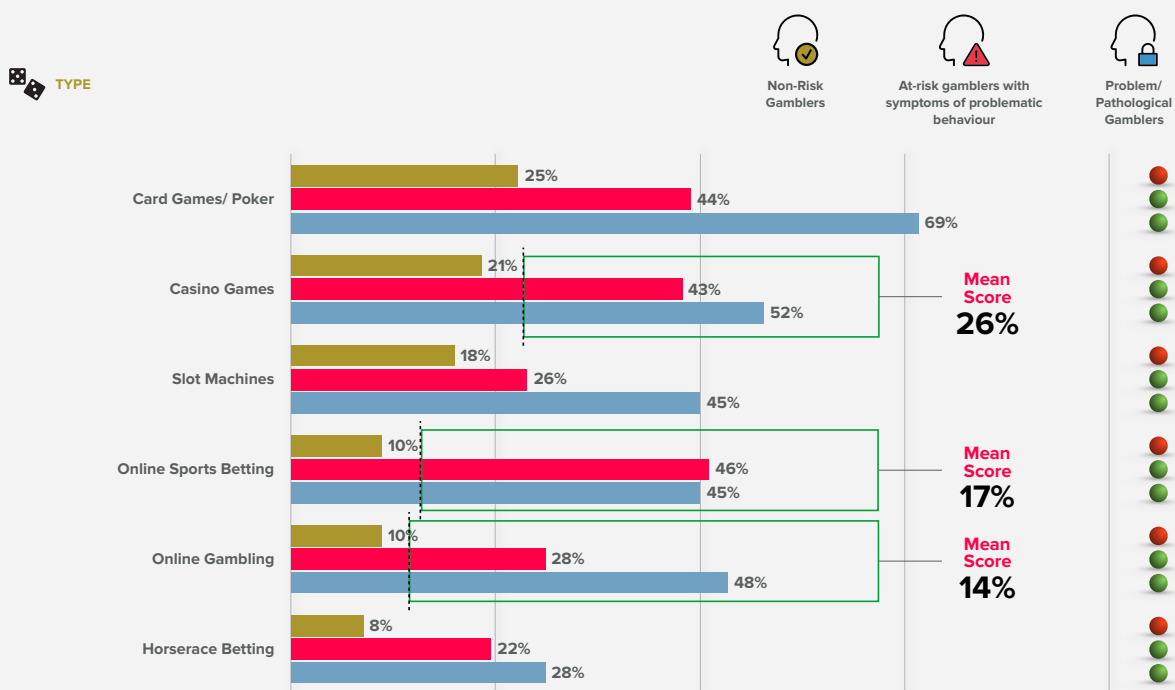
Based on the answers of at-risk gamblers, with regard to their preference for specific games of chance, the following ranking is presented (see graphs 31-32).

- Three out of four gamblers (75%) refer to Scratch Cards / National Lottery.
- 66% of at-risk gamblers state that they play Lottery Betting at OPAP Bookmakers.
- Six out of ten at risk gamblers (60%) state that they engage in Sports Betting at a Land-based Bookmaker, which is significantly higher than the average engagement of all types of gamblers in sports betting.
- About half of at-risk gamblers state that they engage in land-based bingo (47%).
- A significant percentage of 46% of at-risk gamblers engage in Online Sports Betting. The percentage is again substantially higher than the average engagement of all types of gamblers in online sports betting.
- 44% of this type of gamblers prefer Card Games, including Poker. This percentage is also higher than the average.
- 43% of at-risk gamblers engage in Draws, again indicating a higher percentage than the average of draws preference. An equal percentage prefers Casino Games, also significantly higher than the average preference percentage of the total gamblers.
- A significant percentage of 28% of at-risk gamblers

Graph 31 # Analysis of engagement in various games of chance by type (Part A)



Graph 32 # Analysis of engagement in various games of chance by type (Part B)



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prefers Online Gambling, which is substantially higher than the average of all gamblers.

9. About one out of four at risk gamblers (26%) state that they play on Slot Machines, which is slightly higher than the average percentage.
10. 22% of at-risk gamblers engage with Horserace Betting, which is much higher than the average general preference for this game.

It is clear that the percentage of at-risk gamblers' engagement in land-based sports betting, online sports betting, card games, draws, casino, online gambling and horserace betting is much higher than the average, whereas their engagement in slot machines is slightly higher than the average.

5.7.3 Analysis of Problem Gamblers' Engagement in Various Games of Chance

Addicted gamblers' engagement in games of chance is outlined below, according to their responses (see graphs 31-32):

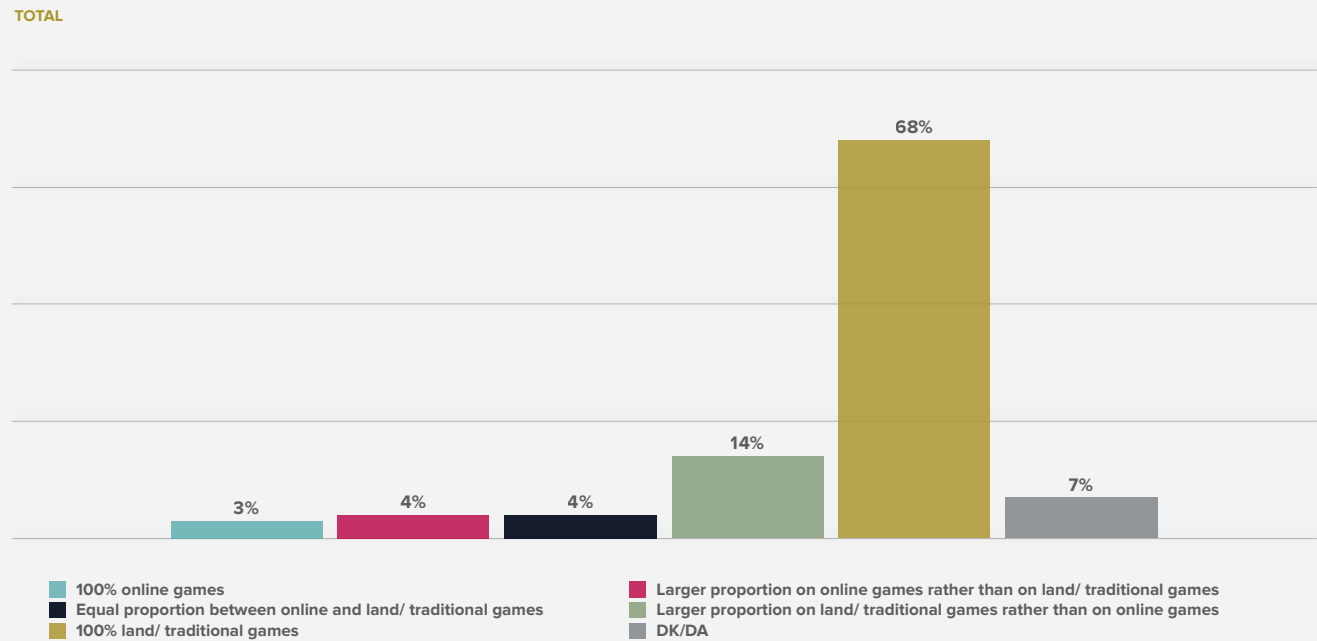
1. The most popular game of chance is also in this category Scratch Cards / National Lottery, preferred by 72% of problem gamblers.
2. Land-based Bingo and Card Games, including Poker, come second in preference with 69% of each. The preference of these games is higher than the average preference.
3. 65% of addicted gamblers state that they play Lottery Betting at OPAP Bookmakers.
4. 63% of addicted gamblers state that they engage in Sports Betting at a land-based Bookmaker, which is significantly higher than the average engagement of all the three types of gamblers in sports betting.
5. Draws and casino games attract 52% of problem gamblers each, with more than half of this type of gamblers engaging in them.
6. Almost one out of two addicted gamblers (48%) play online. This percentage is much higher than the average participation in online gambling by all the three types of gamblers.
7. Online betting is also popular among problem gamblers, as 45% engage in it – again much higher than the average. The same proportion plays slot machines and is also higher than the average.
8. Horserace Betting has the lowest engagement among addicted gamblers (28%), which is still

much higher than the average.

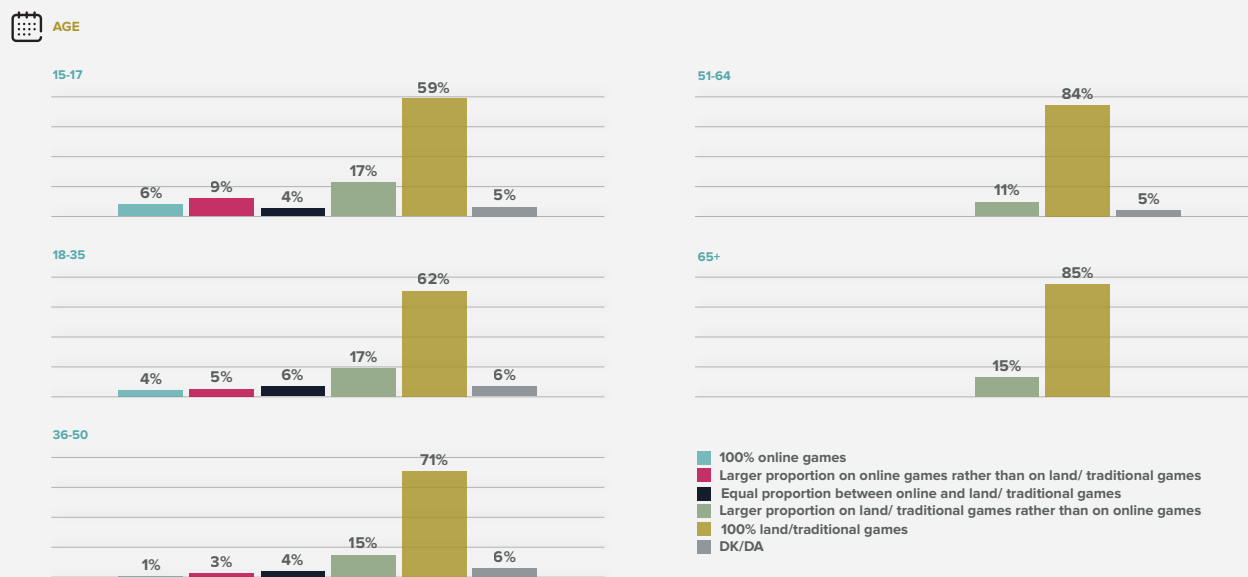
Consequently, the engagement of addicted players with Bingo, card games, land sports betting, draws, casino, online gambling, online sports betting, slot machines and horseracing betting is higher than the average.

A general conclusion which may be derived from analyzing the engagement in various games of chance by type of gamblers is that the largest variations (more than 30% difference) between non-risk gamblers and addicted gamblers are found in their participation in card games, including poker, online gambling, online and land-based sports betting, and casino. At risk gamblers engage more with sports betting (online and land) in comparison with non-risk gamblers, while casino, card games and online gambling having less difference with regard to the engagement of the two types of gamblers. It could, hence, be suggested that these games are more likely to lead to potentially problematic gambling behavior in comparison to other games of chance.

Graph 33 # Expenses on traditional/land-based and online games of chance – Overview



Graph 34 # Expenses on traditional/land and online games of chance by age



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5.8 Expenses on Traditional/land-based and Online Games of Chance

A significant parameter that requires further investigation, particularly due to the increased use of the internet, is the gamblers' preference between land-based and online betting. All gamblers who participated in the study (75% of the respondents) were asked to estimate the proportion of money they spend on traditional/land games and online games. They were asked to base their answers on their gambling habits in the last twelve months (**see graph 33**). The question was answered by 93% of the gamblers, whereas 7% did not respond.

Gamblers' responses indicate that almost seven out of ten (68%) spend their money exclusively on land/traditional games. 14% of the gamblers state that they spend more money on traditional/land games than online. A small percentage of 4% respond that they spend equal amounts of money on land/traditional and online games. Another 4% state that they spend more money online than traditional games, whereas a slightly lower percentage (3%) state that they allocate their money only online.

The gamblers' self-reference to the allocation of their expenses on gambling in the past year suggests that the overwhelming majority of gamblers spend either exclusively or more on traditional/land games (off-line). The proportion of Cypriot gamblers who spend exclusively or mostly on online games does not exceed 7%.

5.8.1 Analysis of Expenses on Traditional/land and Online Games of Chance by Age group

The analysis of the responses on the proportion of money spent on traditional/land and online games by age reveals a number of diversifications (**see graph 34**).

The percentage of the gamblers who state that they allocate all their gambling money on traditional/

land games increases proportionally with the age of gamblers. More precisely, 85% of gamblers aged 65+, 84% of gamblers aged 51-64, 71% of gamblers aged 36-50, 62% of gamblers aged 18-35 and 59% of underage gamblers (15-17 years old) bet exclusively on traditional/land-based games of chance (off-line).

More money on offline than online games is spent by 17% of underage gamblers and of young adults (18-35 years old), 15% of gamblers aged 36-50 and 65+, as well as 11% of gamblers aged 51-64 years old.

Equal amounts on traditional/land and online games are spent by 6% of gamblers aged 18-35 and 4% of gamblers aged 15-17 and 36-50.

More money is spent online than offline by 9% of underage gamblers, 5% of young adults (18-35 years old) and 3% of gamblers aged 36-50.

Online betting and gambling is exclusively done by 6% of underage gamblers, 4% of gamblers aged 18-35 and 1% of gamblers aged 36-50.

Therefore, the vast majority of Cypriot gamblers spent their money exclusively or mostly on traditional/land games. Yet, online games gradually become more popular among younger age groups, including underage gamblers, indicating a potential upward trend in the upcoming years.

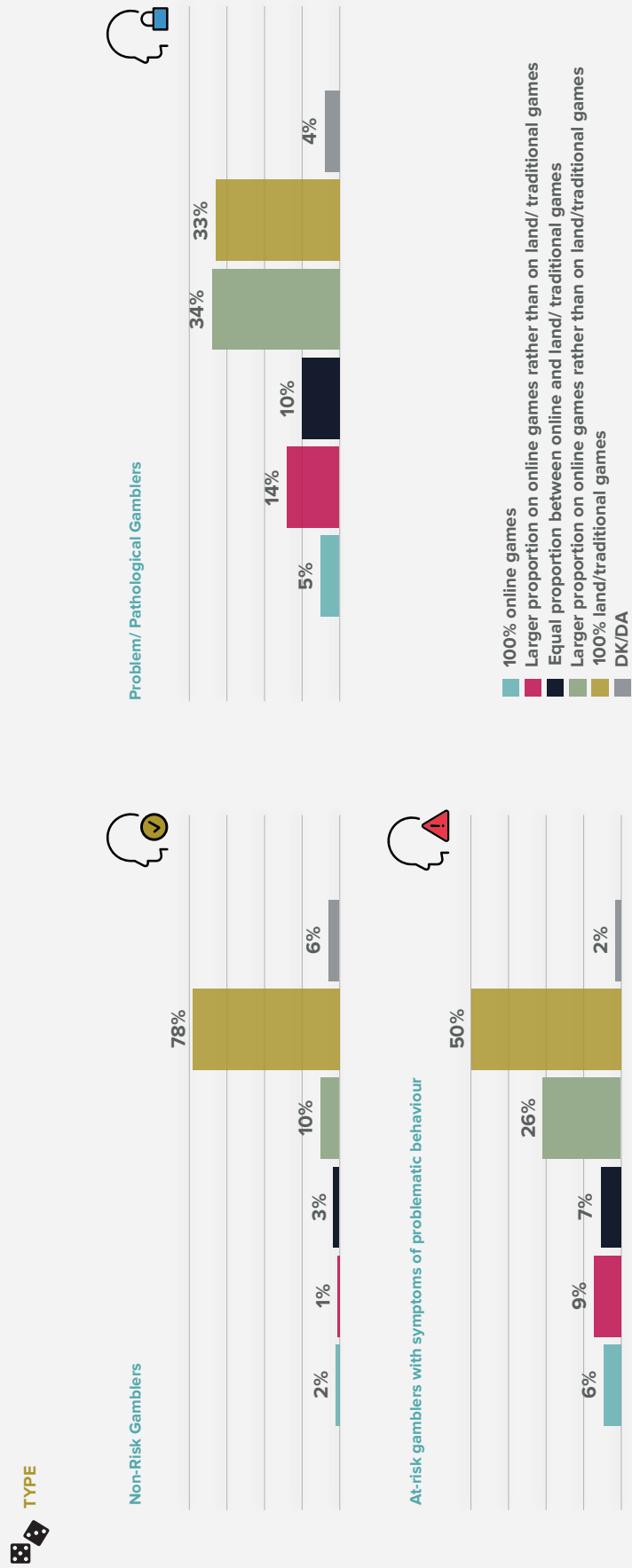
5.8.2 Analysis of Expenses on Traditional/land and Online Games of Chance by Type of player

The analysis of the responses to the question on estimating the proportion of money spent on traditional/land and online games by type of player breeds interesting results (**see graph 35**).

The vast majority of gamblers bet exclusively on off-line games, broken down to 78% of non-risk gamblers, 50% of at-risk gamblers and 33% of addicted gamblers.

More money on traditional/land games rather than on online games is spent by 34% of addicted gamblers, 26% of at-risk gamblers and 10% of non-risk gamblers.

Graph 35 # Expenses on traditional/land and online games of chance by type



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Equal proportions of money between online and offline games are spent by 10% of addicted gamblers, 7% of at-risk gamblers and 3% of non-risk gamblers.

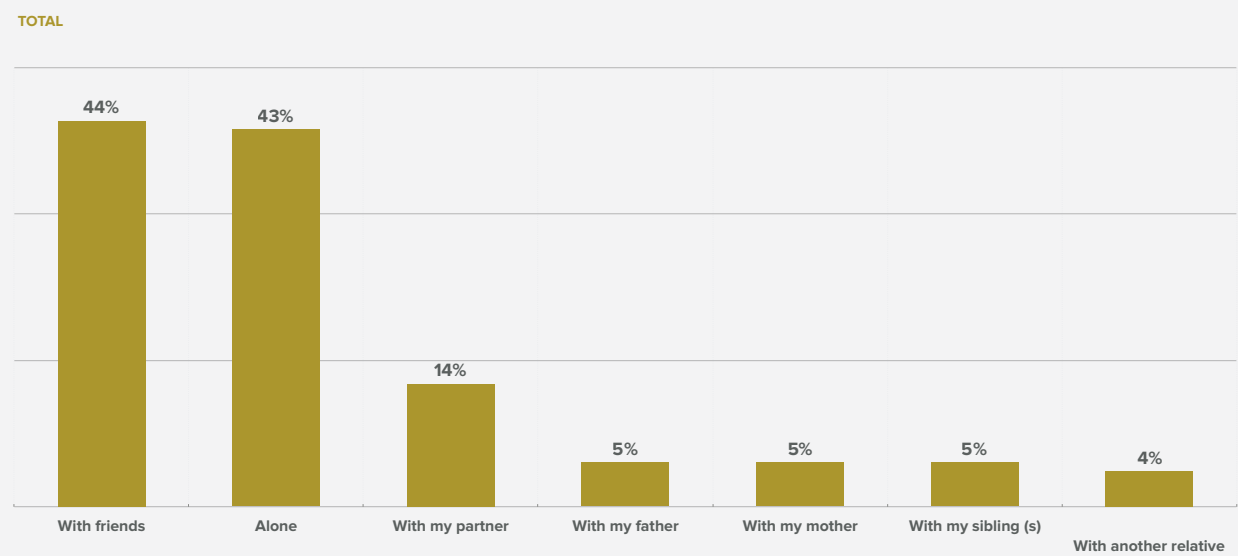
More money on online than off-line gamblers is spent by 14% of addicted gamblers, 9% of at-risk gamblers and only 1% of non-risk gamblers.

Online games are exclusively preferred by 6% of at-risk gamblers, 5% of addicted gamblers and 2% of non-risk gamblers.

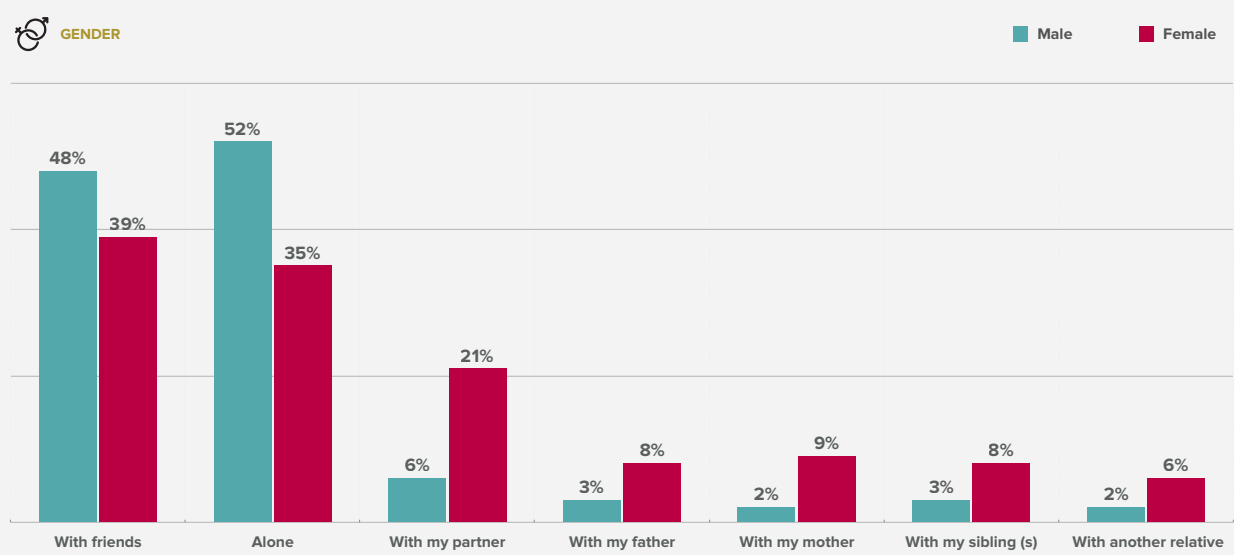
It is, therefore, safe to conclude that gamblers with more problematic gambling behavior tend to spend more on online games in comparison to non-risk gamblers. According to these findings, the Authorities' attempts to regulate and monitor online betting and gambling are completely necessary, along with a stricter control of underage participation to gambling.



Graph 36 # Company during engagement in games of chance – Overview



Graph 37 # Company during engagement in games of chance by gender



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5.9 Company during Engagement in Games of Chance

In an attempt to study gamblers' engagement in betting and gambling more closely, the gamblers (75% of the total respondents) were asked about the person or people they are usually with when participating to games of chance (see graph 36). Gamblers were free to select as many choices as they wanted.

44% of the gamblers state that they are usually with friends when betting or gambling. Another high percentage (43%) state that they are alone, 14% state that they are accompanied by their partner, whereas lower percentages engage in games of chance with a family member. More specifically, 5% state that they are with their father, 5% with their mother, 5% with a sibling and 4% with another relative.

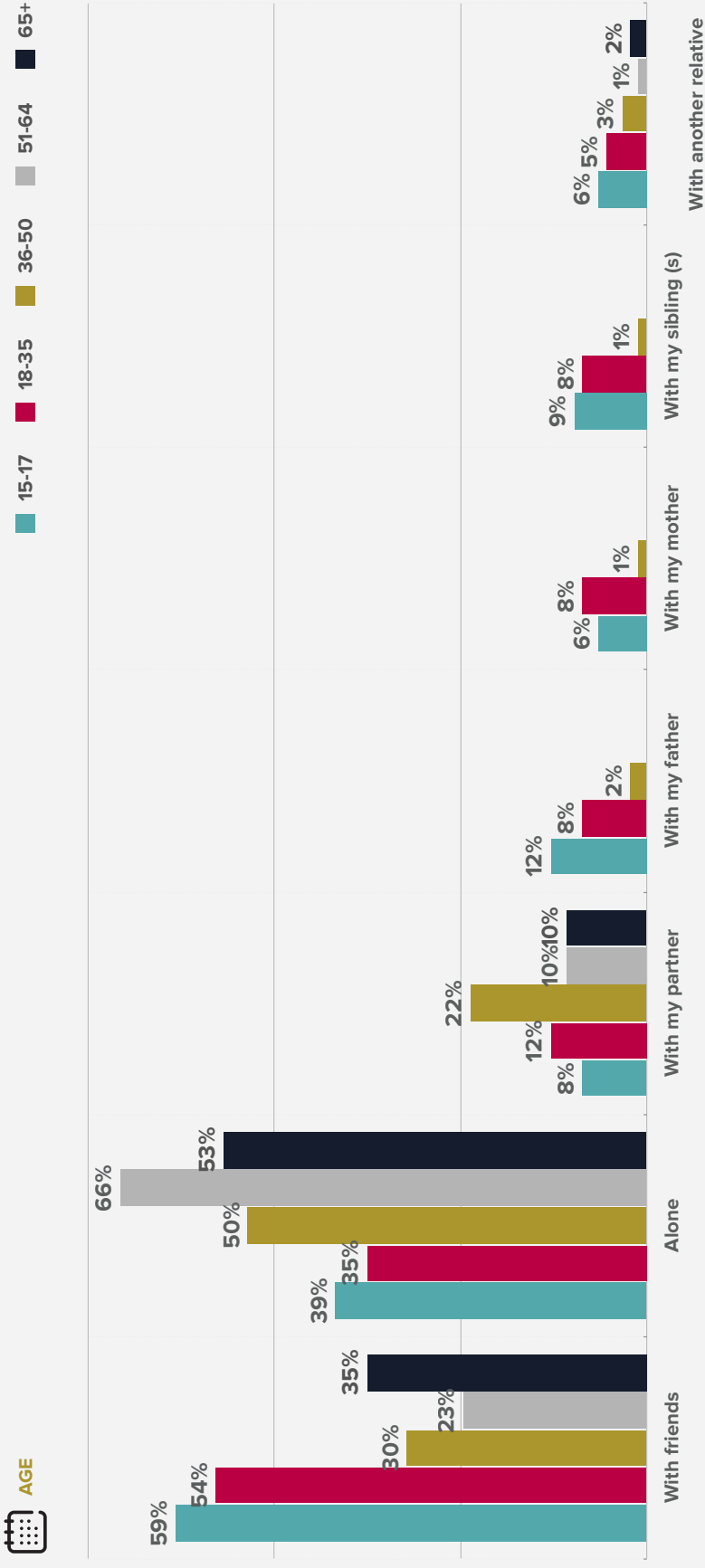
The further analysis of the above results by gender reveals certain diversification between men and women's habits (see graph 37). More specifically, the majority of male gamblers (52%) state that they gamble alone, whereas 48% gamble with friends. Women are more likely to be accompanied by friends (39%) than being alone (35%) when engaging with games of chance. It is interesting to note that 21% of women state that they are accompanied by their partner, whereas only 6% of the male gamblers state the same. The percentage of women who are accompanied by a family member during betting or gambling is slightly higher than the percentage of men. More specifically, 8% of women and 3% of men state that they are with their father, 9% of women and 2% of men with their mother, 8% of women and 3% of men with a sibling, and 6% of women and 2% of men with another family member.

The analysis of the results by age also breeds some diversifications (see graph 38):

- For underage gamblers (15-17 years old) it is quite popular to bet or gamble with friends (59%). The percentage of underage gamblers who state that they bet or gamble alone is significantly lower (39%). 12% state that they are accompanied by their father, 9% by a sibling, 8% by their partner, 6% by their mother and 6% by another relative.
- Young adults (18-35 years old) depict similar habits, as 54% of them state that they are accompanied with friends when engaging with games of chance in contrast to 35% who do it alone. 12% of them are accompanied by their partner (slightly higher than the previous age group), 8% by their father, 8% by their mother, 8% by a sibling and 5% by a different family member.
- Gamblers aged 36-50 years old depict different habits with regard to their gambling company. Half of them state that they do it alone, 30% bet or gamble with friends, 22% with their partner, which is quite higher than the previous age groups. Those who state that



Graph 38 # Company during engagement in games of chance by age group



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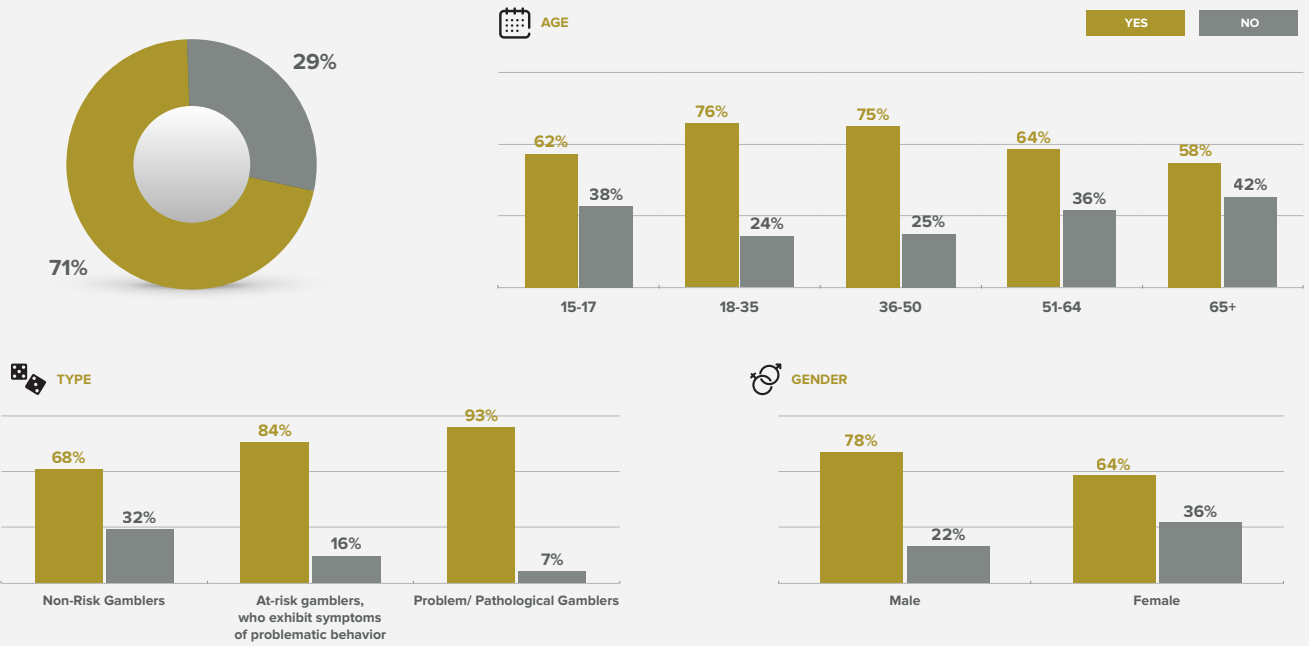
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they are accompanied by a family member are much fewer in this age group (2% with father, 1% with mother, 1% with sibling, 3% with another relative).

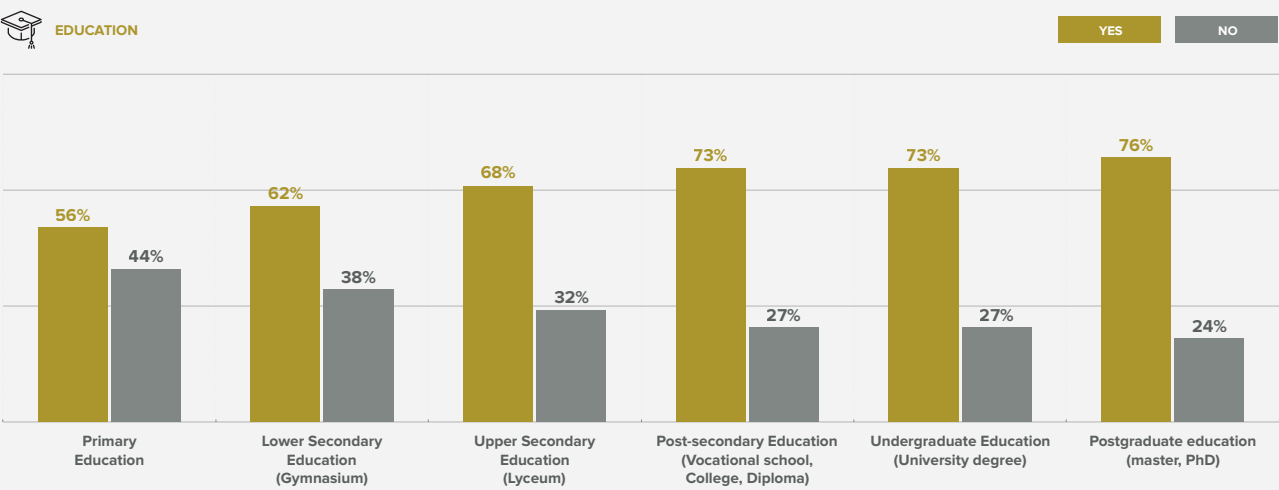
- The large majority of gamblers aged 51-64 state that they are alone during their engagement in games of chance (66%). The percentage who does so with friends is substantially lower (23%). 10% state that they bet or gamble with their partner, whereas only 1% state that they are with a relative other than their immediate family.
- The company during betting or gambling for gamblers over 65 years old is similar to the previous age group. 53% bet or gamble alone, which is slightly higher than the previous age group (35%). 10% of them engage in games of chance with their partner, whereas only 2% state that they are with a relative other than their parents or siblings.

In conclusion, a large proportion of gamblers, especially younger ones, seem to combine betting and gambling with social interaction, as they tend to be accompanied by friends during their engagement in games of chance. Of course, the proportion of lone gamblers is also significant, especially in the older age groups.

Graph 39 # Knowledge of games of chance’s terms and conditions - Overview, analysis by gender, age and type



Graph 40 # Knowledge of games of chance’s terms and conditions - Analysis by educational level



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5.10 Knowledge of Games' Regulations

A significant factor for measuring gamblers' confidence while engaging in gambling is whether they feel that they know the terms and conditions of the game of chance they usually play (see graph 39).

The vast majority of gamblers (71%) give an affirmative response, stating that they know the game's terms and conditions really well, while 29% of them respond negatively to the question.

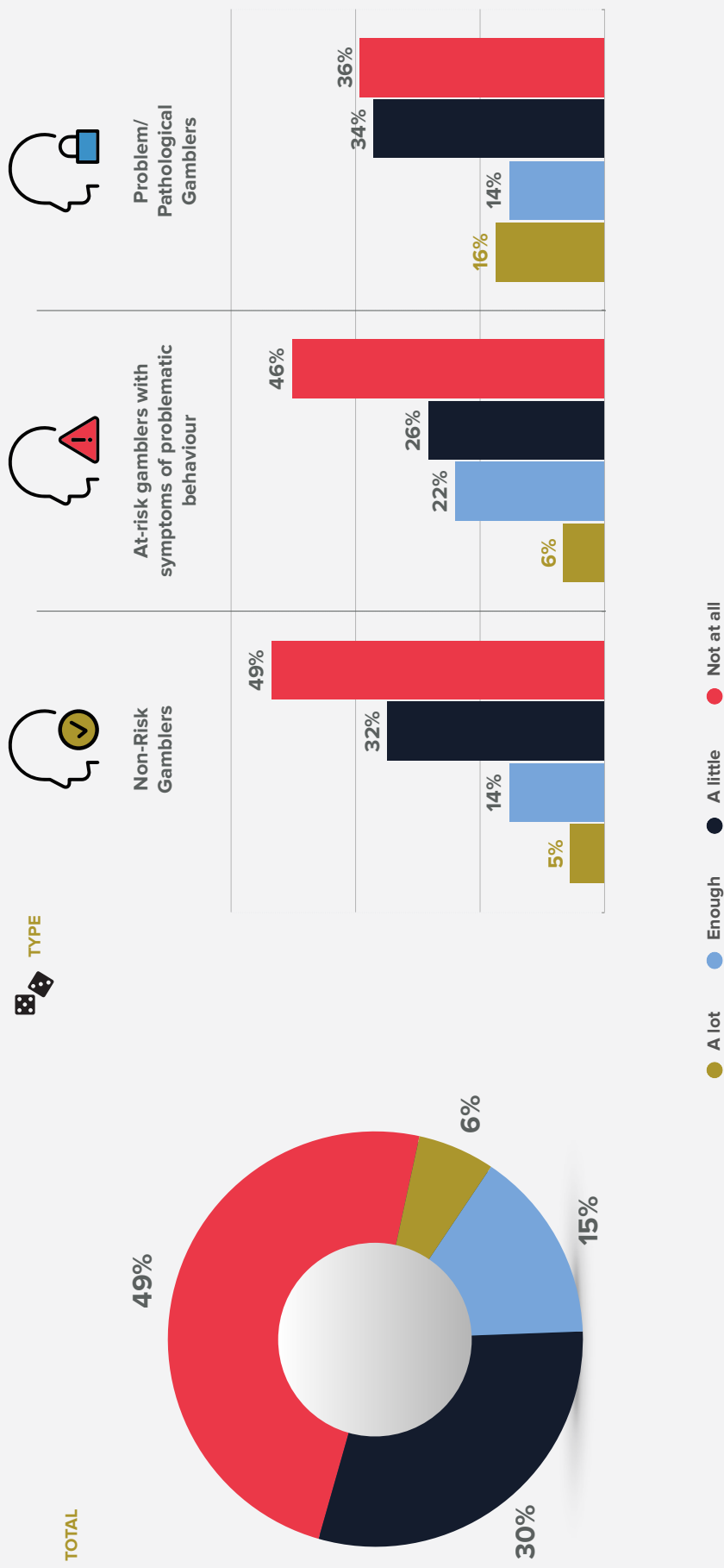
The analysis of the responses by gender (see graph 39) indicates that male gamblers feel more confident than female gamblers with regard to their knowledge of terms and conditions of the game of chance they mostly play. More specifically, 78% of male gamblers state that they know the game's terms and conditions well, while the respective percentage among female gamblers is 64%.

The analysis of the results by age (see graph 39) reveals that the majority of young gamblers aged 18-35 years old (76%), as well as of gamblers aged 36-50 years old (75%), feel more confident with regard to the knowledge of terms and conditions of the game of chance they mostly play, as shown by their affirmative response. An affirmative response is also given by 64% of gamblers aged 51-64 years old. As for the underage gamblers, the percentage of those who state they know the game's terms and conditions well is slightly lower (62%). Gamblers over 65 years old appear to have the lowest percentage of confidence (58%) with regard to their knowledge of the game's terms and conditions.

A correlation between these responses and the gamblers' educational level (see graph 40) indicates that the higher the gamblers' educational level, the higher the percentages of confidence with games terms and conditions. The highest percentage of affirmative responses (76%) is observed among the gamblers with postgraduate education (master, PhD). Gamblers with post-secondary education (vocational school, college diploma) or undergraduate education (university degree) come second in responding affirmatively regarding their knowledge of terms and conditions of the game of chance they mostly play (73%). An affirmative response is given by 68% of gamblers with upper secondary education (Lyceum) and by 62% of gamblers with lower secondary education (Gymnasium). The lowest percentage of confidence (56%) is among gamblers with primary education.

The analysis of the responses by type breeds interesting results (see graph 39), as it suggests that the more problematic the person's gambling behavior, the higher the percentages of affirmative response to the question whether they know the rules and regulations. The percentage of non-risk gamblers who responded affirmatively to the question is 68%, in comparison to at risk gamblers who show higher levels of confidence (84% affirmative answers) and to addicted gamblers, who mostly feel that they know the rules (93%). This finding can have a double explanation: on the one hand, as the problem/ pathological gamblers engage more in gambling, they seek to know everything related to the game of chance they are interested in, and, therefore, they feel more confident with regard to the knowledge of the game's terms and conditions. On the other hand, the high level of confidence they feel may lead to more engagement in gambling due to the illusion that a better "knowledge" of the game of chance provides higher possibilities for financial profit.

Graph 41 # The influence of advertising on the engagement in gambling



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5.11 The Influence of Advertising on the Engagement in Gambling

All gamblers (75% of the respondents) were asked to which extent advertising influences their engagement in a game of chance (**see graph 41**). The gamblers' self-references indicate that advertising does not play a significant role on their engagement in a game of chance. More specifically, almost half of the gamblers (49%) state that advertising has no influence at all on their engagement in gambling, while 30% of them admit a little influence, and 15% report partial influence of advertising. Only 6% of them admit that they are significantly influenced by advertising.

The analysis of the gamblers' responses by type reveals that the more problematic the gamblers' betting behavior is, the more vulnerable to advertising they are.

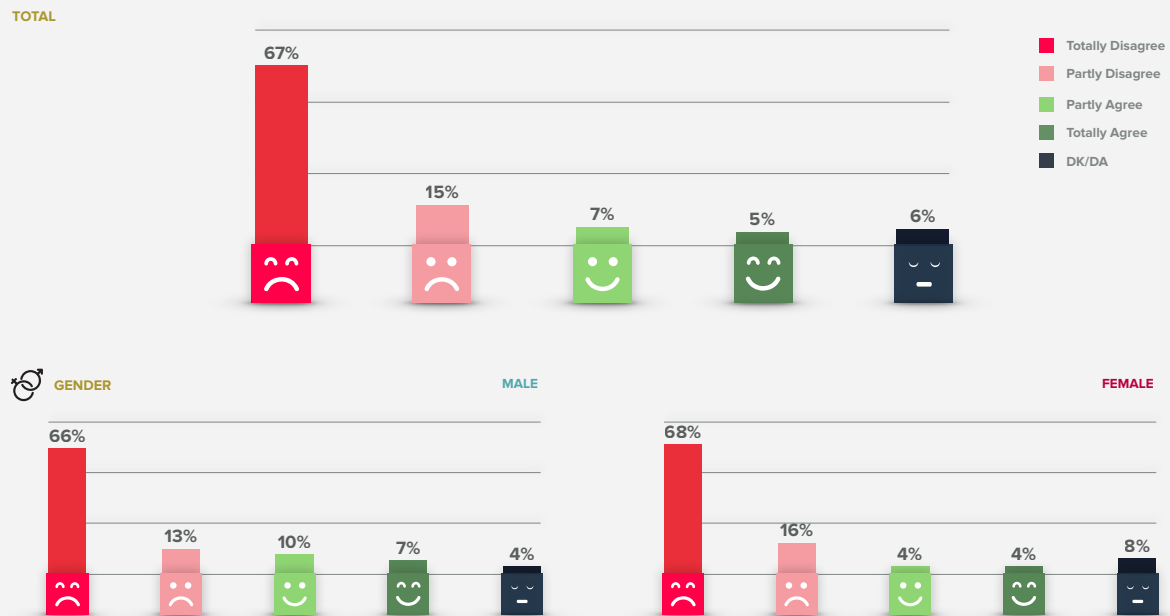
More specifically, almost half of the non-risk gamblers (49%) state that advertising has no influence on them, while almost one to three (32%) admit a little influence of advertising. 14% of non-risk gamblers state that they are influenced partially and only 5% consider that they are significantly influenced by advertising.

Among at risk gamblers, 46% observe no influence at all and 26% admit a little influence. The percentage of this type of gamblers who state that they are influenced partially by advertising on their engagement in a game of chance is significantly higher (22%) in comparison to non-risk gamblers. The percentage of gamblers who refer to a significant influence of advertising is slightly higher (6%) than the respective percentage of the non-risk gamblers.

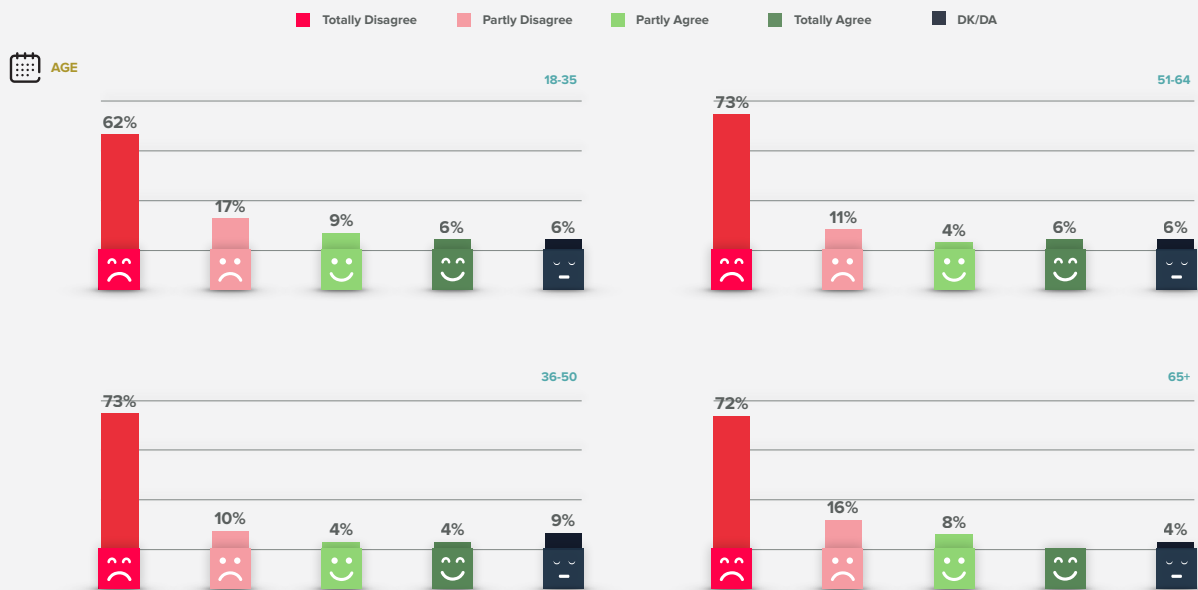
As far as the problem gamblers are concerned, a marginal majority of 36% state that they are not influenced by advertising at all, whereas a slightly lower percentage of 34% admit a little influence. The percentage of those who state that they are influenced partially by advertising coincides with the respective percentage of the non-risk gamblers (both 14%).

However, the percentage of addicted gamblers who state that they are significantly influenced by advertising is significantly higher (16%) in comparison to the other gamer types.

Graph 42 # Opinions on the possibilities of winning and losing in gambling: “When you have lost a game several times in a row, you have more possibilities to win.”- Overview and analysis by gender



Graph 43 # Opinions on the possibilities of winning and losing in gambling: “When you have lost a game several times in a row, you have more possibilities to win.”- Analysis by age



Chapter 6 | Public Opinion on Luck and the Nature of Games of Chance

6.1 Introduction

The adult participants of the study (gamblers and non-gamblers) were asked about their opinion on a series of statements related to luck, possibilities of winning, and games of chance in general. For this type of questions, a four-level assessment scale was designed: “1” means that the participant totally disagrees on the statement, “2” means that he/she partly disagrees, “3” means that he/she partly agrees and “4” means that he/she totally agrees. This chapter presents the participants’ responses to each statement based on this short assessment scale. The responses are then analyzed by gender, age group, relation to the game of chance (gambler or non-gambler) and gambler type.

6.2 Opinion on the Possibilities of Winning and Losing in Gambling

All adult participants of the study were asked about their level of agreement with the statement: “When you have lost a game for several times in a row, you have more possibilities to win”. 94% of the participants responded to the question, while 6% stated that they did not know or did not wish to answer.

The vast majority of participants (67%) totally disagree with the statement while 15% state that they partly disagree. 7% of the participants partly agree and a small percentage of 5% totally agree (see graph 42). Therefore, the majority of Cypriots believe that the possibilities of winning do not increase proportionately to the number of lost games.

The opinions of male and female participants do not depict significant deviations (see graph 42). Female participants disagree with the statement at a slightly higher level than male participants. More specifically, 66% of men and 68% of women totally disagree with the statement, while 13%

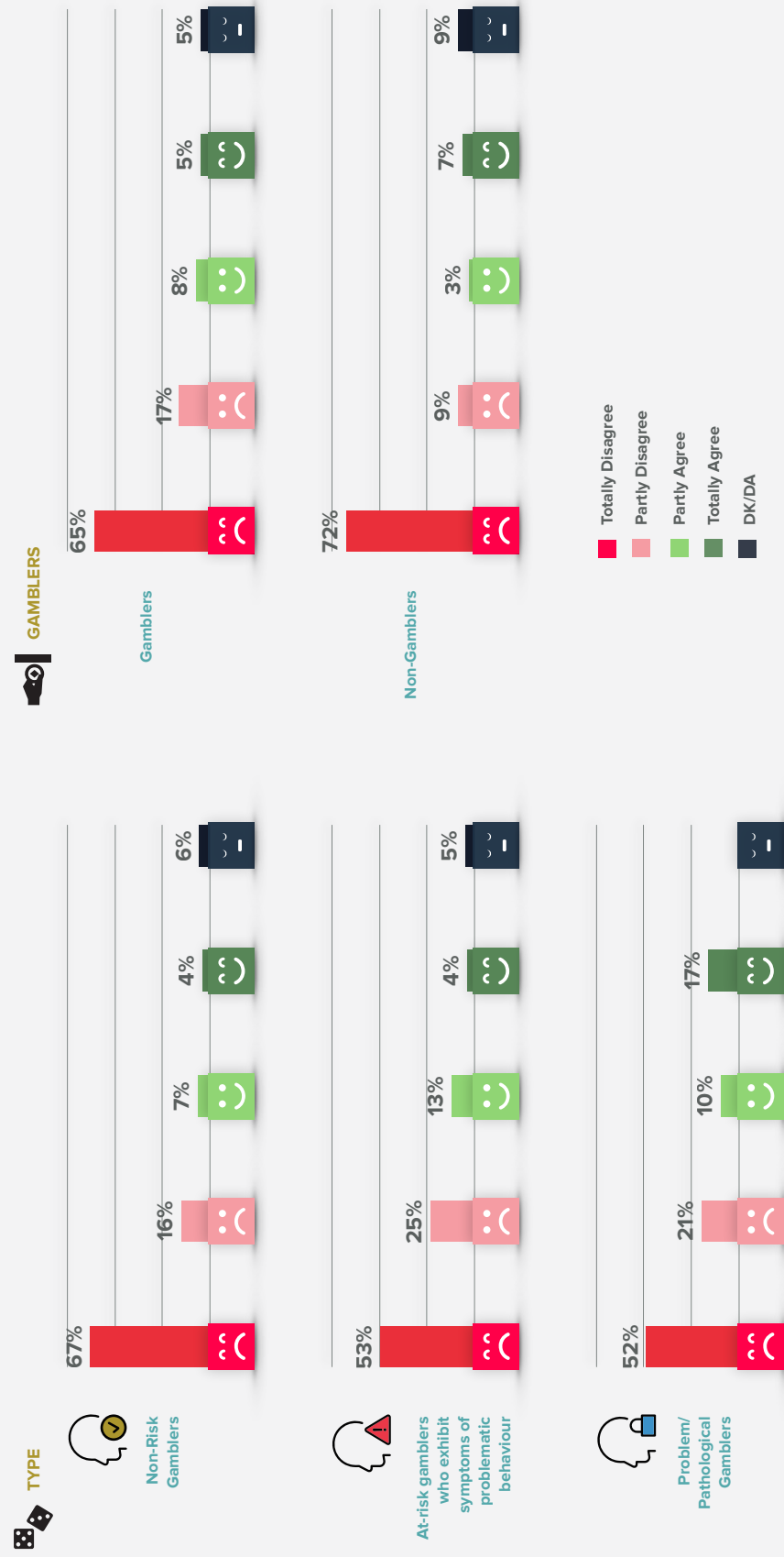
of men and 16% of women partly disagree. 10% of men and 4% of women state that they partly agree, whereas only 7% of men and 4% of women totally agree on the statement.

The analysis of results by age (see graph 43) breeds no big deviations either. However, young gamblers aged 18-35 seem to agree more with the statement in comparison to the other age groups. More specifically, total disagreement with the statement is expressed by 73% of gamblers aged 36-50 and 51-64, 72% of gamblers over 65 years old and 62% of young gamblers aged 18-35. The participants who state that they partly disagree are 17% of young gamblers aged 18-35, 16% of gamblers over 65 years old, 11% of gamblers aged 51-64 and 10% of gamblers aged 36-50. The participants who tend to agree with the statement (“partly agree”) are 9% of young gamblers aged 18-35, 8% of gamblers over 65 years old, 4% of gamblers aged 36-50 and 51-64. A total agreement with the statement is expressed by 6% of gamblers aged 18-35 and 51-64, as well as 4% of gamblers aged 36-50 and almost none of the gamblers over 65 years old.

The attitude of gamblers and non-gamblers towards the above statement (see graph 44) does not reveal any particular diversifications. More specifically, a total disagreement with the statement is expressed by 72% of non-gamblers and 65% of gamblers. 17% of gamblers and 9% of non-gamblers tend to disagree with the statement (“partly disagree”), whereas 8% of gamblers and 3% of non-gamblers tend to agree (“partly agree”). A total agreement with the statement is expressed by 7% of non-gamblers and 5% of gamblers.

A further analysis of the above opinions by type of gamblers presents interesting information (see graph 44). Problem gamblers seem to be more positive towards the statement in comparison to the other gamer types. 67% of non-risk gamblers totally disagree with the statement, while the percentages of at-risk gamblers and addicted

Graph 44 # Opinions on the possibilities of winning and losing in gambling: “When you have lost a game several times in a row, you have more possibilities to win.” - Analysis by type of player



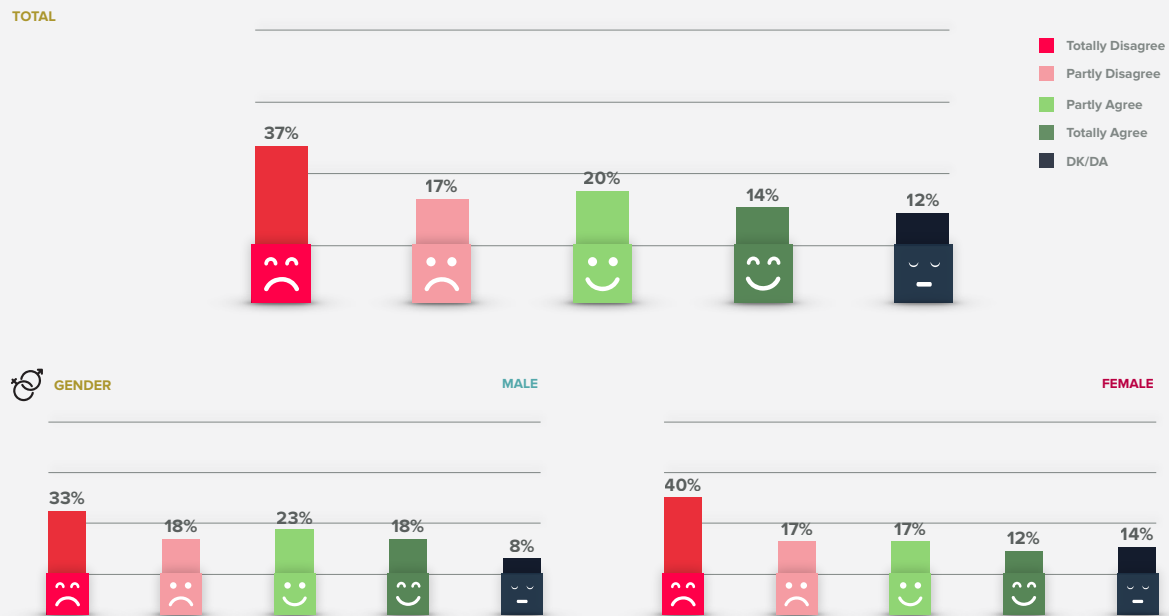
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gamblers are lower, falling to 53% and 52% respectively. The participants who state that they “partly disagree” are one out of four at risk gamblers (25%), almost one out of five addicted gamblers (21%) and 16% of non-risk gamblers. 13% of at-risk gamblers, 10% of addicted gamblers and 7% of non-risk gamblers tend to agree with the statement. Total agreement with the statement is expressed by 17% of addicted gamblers and 4% of non-risk and at-risk gamblers.

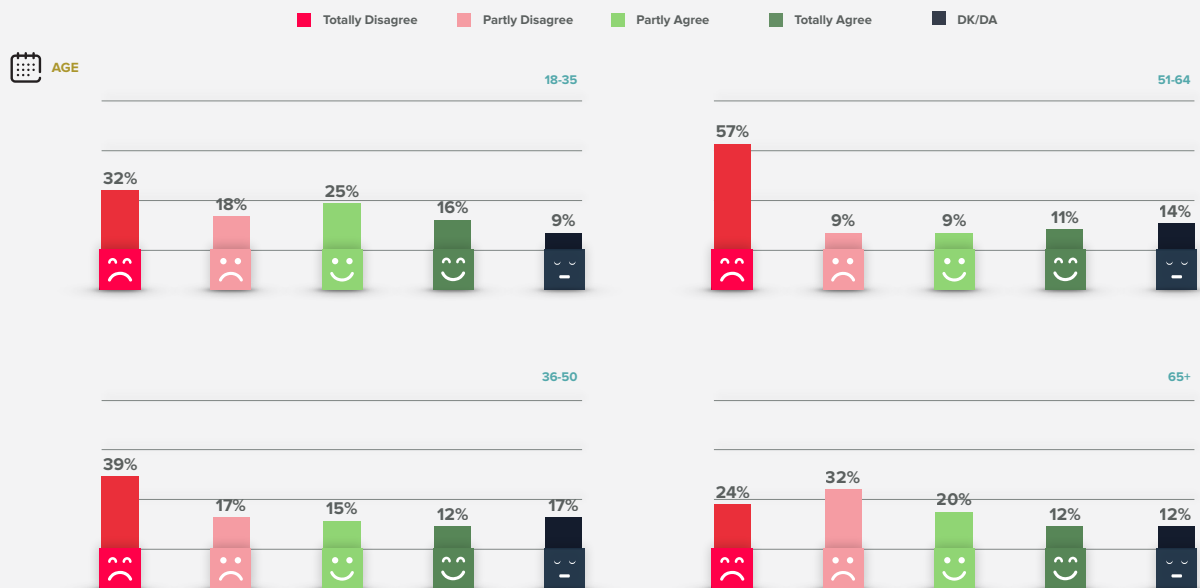
In conclusion, despite of few deviations by age and gender, the majority of Cypriots do not believe that the increase of winning possibilities is related to the number of lost games. This ascertainment is correct, as it is based on a statistics rule according to which the possibilities of losing or winning a game of chance are the same in every attempt irrespective of the number of attempts. However, it is important to outline that the problem/addicted gamblers have a clearly more positive attitude towards the statement in comparison to the other gambler types.



Graph 45 # Opinions on the use of strategies/tactics in gambling: “You can win more, if you apply a certain strategy or tactic”. Overview by gender



Graph 46 # Opinions on the use of strategies/tactics in gambling: “You can win more, if you apply a certain strategy or tactic”. Overview by age



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6.3 Opinions on the Use of Strategies/tactics in Gambling

In an attempt to investigate whether the participants of the study believe in the use of strategies and tactics in games of chance, they were asked to express their opinion on the following statement: “You can win more, if you apply a certain strategy or tactic”. The question was answered by 88% of the participants, while a high percentage of 12% stated that they did not know or did not wish to answer.

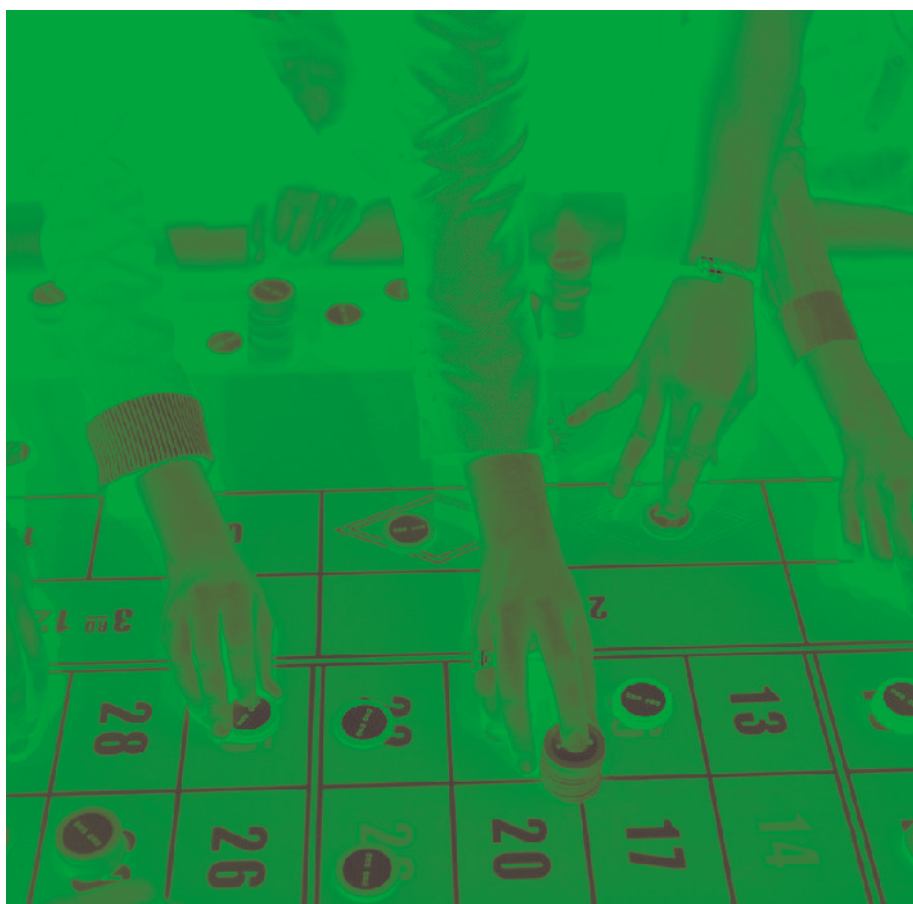
The majority of respondents disagree (37%) or partly disagree (17%) with this statement. However, the percentages of those who tend to agree (20%) or totally agree (14%) with the statement are quite high (see graph 45).

The analysis of the responses by gender shows no special diversification between male and female participants (see graph 45). 40% of women and 33% of men totally disagree with the statement, whereas 18% of men and 17% of women tend to disagree. 23% of men and 17% of women state that they partly agree with the possibility of increased wins through the use of a strategy or tactic. A total agreement with the statement is expressed by 18% of men and 12% of women.

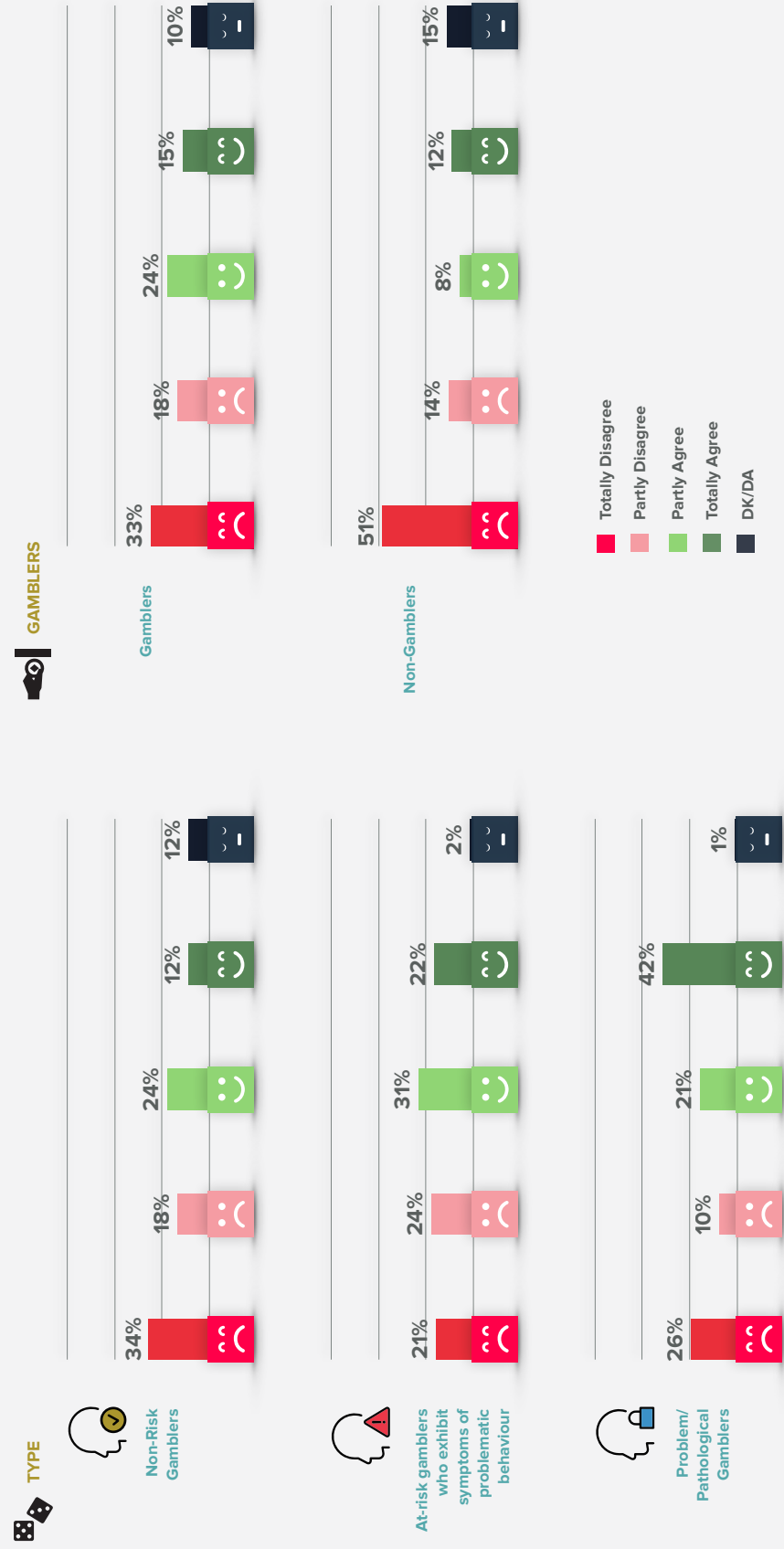
A further analysis of the responses by age (see graph 46) indicates that participants over 65 years old and young participants aged 18-35 are slightly more positive towards the statement in comparison to the other age groups. More specifically, 57% of participants aged 51-64, 39% of participants aged 36-50, 32% of young participants aged 18-35 and 24% of participants over 65 years old totally disagree with the above statement. 32% of participants over 65 years old, 18% of participants

aged 18-35, 17% of participants aged 36-50 and 9% of participants aged 51-64 partly disagree with the statement. 32% of participants over 65 years old and 31% of young participants aged 18-35 totally agree or partly agree with the statement, while the respective percentages of participants aged 36-50 and 51-64 are lower, falling to 27% and 20% respectively.

In general, gamblers seem to be more positive towards the statement in comparison to non-gamblers (see graph 47). 65% of non-gamblers disagree, either fully (51%) or partly (14%) with the statement. The respective percentage among gamblers is 51%, broken down into 33% gamblers who totally disagree and 18% who partly disagree. In contrast, 39% of gamblers tend to agree or totally agree with the statement,



Graph 47 # Opinions on the use of strategies/tactics in gambling: “You can win more, if you apply a certain strategy or tactic”. Overview by type of player

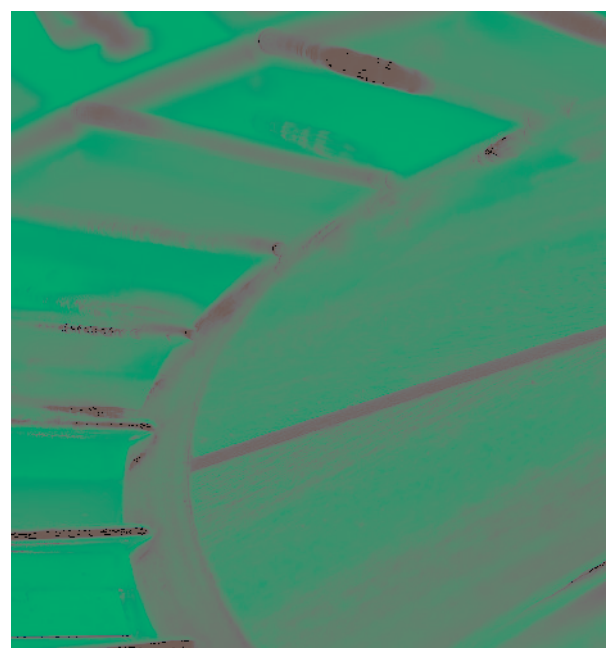


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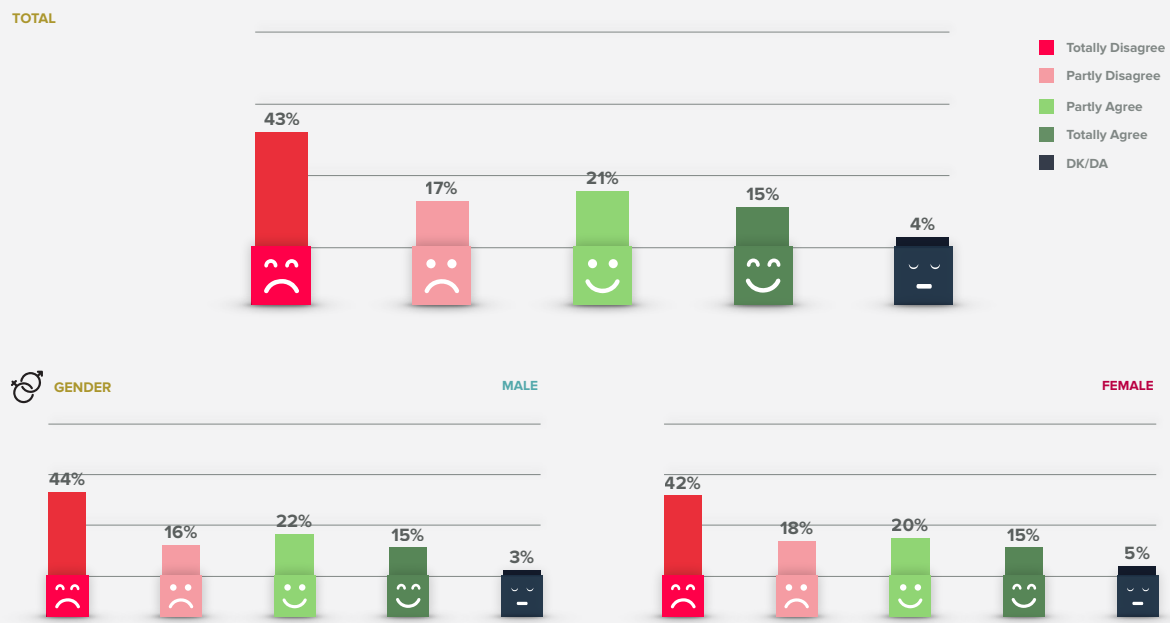
while the respective percentage of non-gamblers is quite lower (20%).

The analysis of the way the strategy/tactic factor is perceived by each type of gamblers (**see graph 47**) shows that addicted gamblers are the most positive towards the statement. More specifically, 34% of non-risk gamblers, 26% of addicted gamblers and 21% of at-risk gamblers totally disagree with the statement. At the same time, 24% of at-risk gamblers, 18% of non-risk gamblers and 10% of addicted gamblers partly disagree with the statement. 31% of at-risk gamblers, 24% of non-risk gamblers and 21% of addicted gamblers tend to agree with the possibility of increased winnings through the use of a strategy or method. A total agreement with the statement is expressed by 42% of addicted gamblers (a surprising percentage), 22% of at-risk gamblers and 12% of non-risk gamblers.

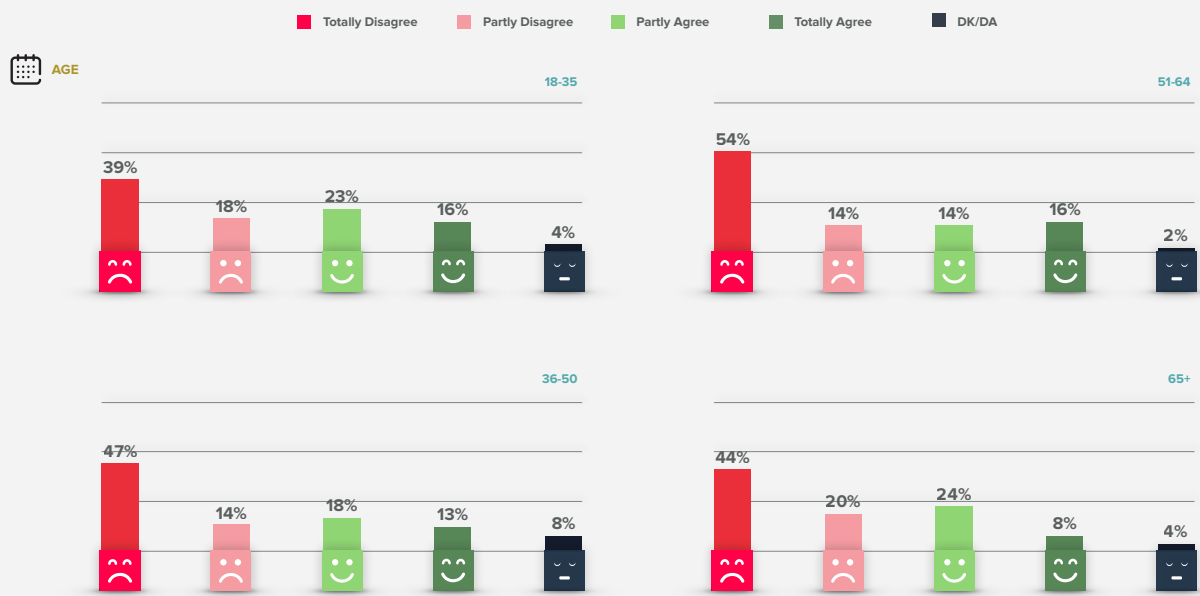
Therefore, the majority of respondents do not believe in the effectiveness of using a strategy/ tactic while gambling. Younger respondents seem to be more positive towards the statement than older ones, while the highest percentage of total agreement with the statement is found among problem gamblers.



Graph 48 # Opinions on a win feeling in games of chance: “I sometimes have a feeling that if I gamble, I will win” - Overview by gender



Graph 49 # Opinions on a win feeling in games of chance: “I sometimes have a feeling that if I gamble, I will win” - Overview by age



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6.4 Opinions on a Win Feeling in Games of Chance

Another significant factor that requires further investigation is the perception of the concept of luck among the public, and how much gamblers trust their win feeling before they gamble. All participants in the study were asked to express their opinion on the following statement: “I sometimes have a feeling that if I gamble, I will win”. The question was answered by 96% of participants, while 4% did not know or did not wish to answer.

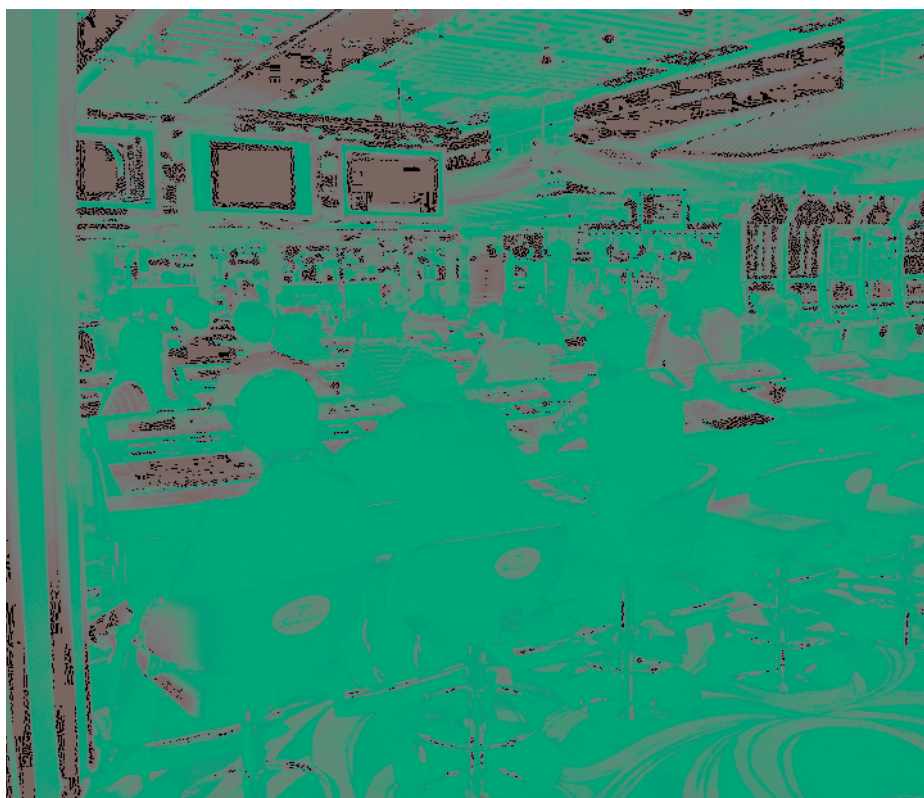
A high percentage of 43% of participants express their total disagreement with the statement, meanwhile 17% of participants tend to disagree. Almost one out of five participants (21%) tends to agree, whereas 15% of them totally agree with the statement, showing a trust to the feeling they sometimes have about winning (see graph 48).

The analysis of results by gender (see graph 48) reveals a general consensus among male and female participants, with insignificant deviations. More specifically, 44% of men and 42% of women express their total disagreement with the statement, while 16% of men and 18% of women partly disagree. 22% of men and 20% of women partly agree, whereas 15% of men and women express their total agreement with the statement.

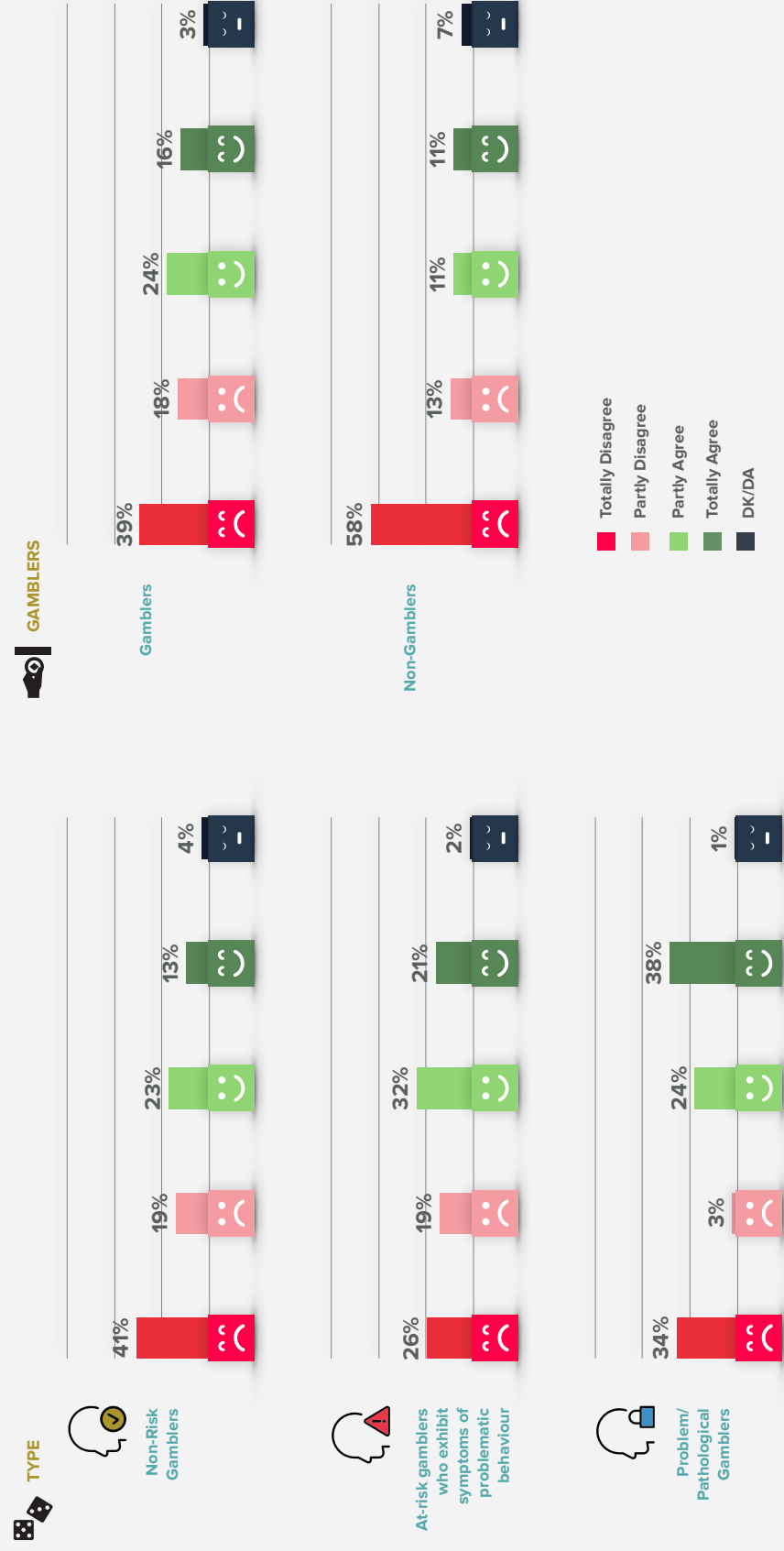
The further analysis of the results by age (see graph 49) indicates that younger participants (18-35 years old) show a slightly higher trust to their win feeling in comparison to other age groups. More specifically, a total disagreement with the statement is expressed by 54% of participants aged 51-64, 47% of participants aged 36-50, 44% of participants over 65 years old and 39% of young participants aged 18-35. 20% of participants over 65 years old, 18% of participants aged 18-35

and 14% of participants aged 36-50 and 51-64 partly disagree with the statement. 24% of participants over 65 years old, 18% of young participants aged 18-35, 18% of participants aged 36-50 and 14% of participants aged 51-64 state that they partly agree with the statement. A total agreement with the statement is expressed by 16% of participants aged 18-35 and 51-64, 13% of participants aged 36-50 and 8% of participants over 65 years old.

The above results are further analyzed by gambler type (see graph 50). A clearly higher trust to their win feeling is observed among gamblers in comparison to non-gamblers. More specifically, 58% of non-gamblers and 39% of gamblers express their total disagreement with the statement. 18% of gamblers and 13% of non-gamblers tend to disagree, while 24% of gamblers and 11% of non-gamblers tend to agree with the statement. A total agreement with the statement is expressed by 16% of gamblers and 11% of non-gamblers.



Graph 50 # Opinions on a win feeling in games of chance: “I sometimes have a feeling that if I gamble, I will win” - Overview by type of player

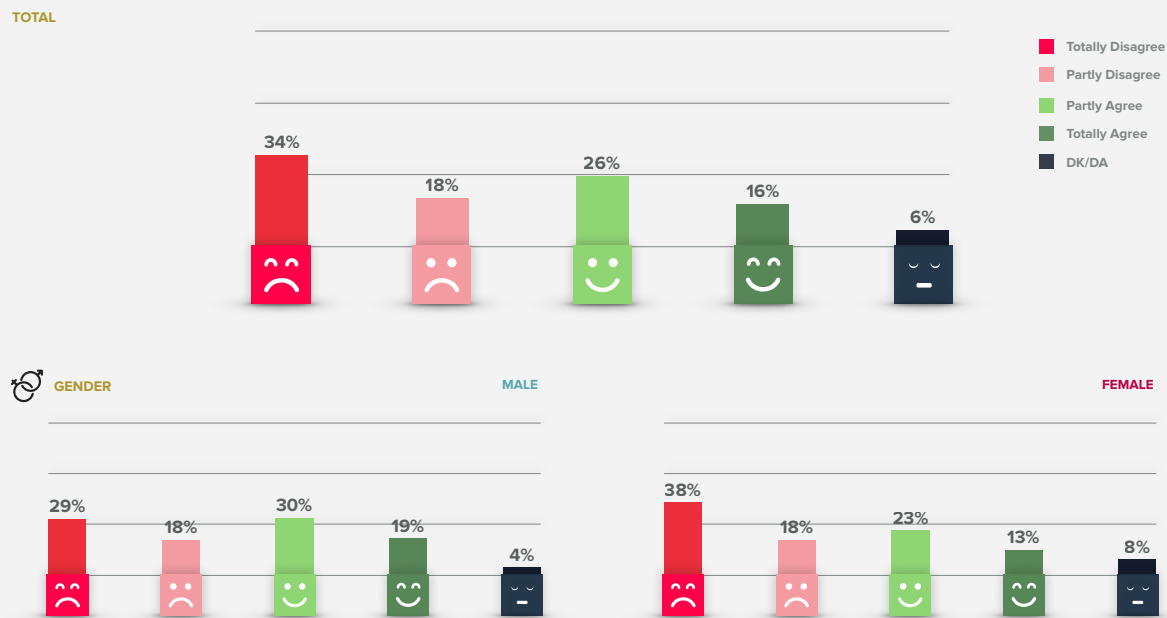


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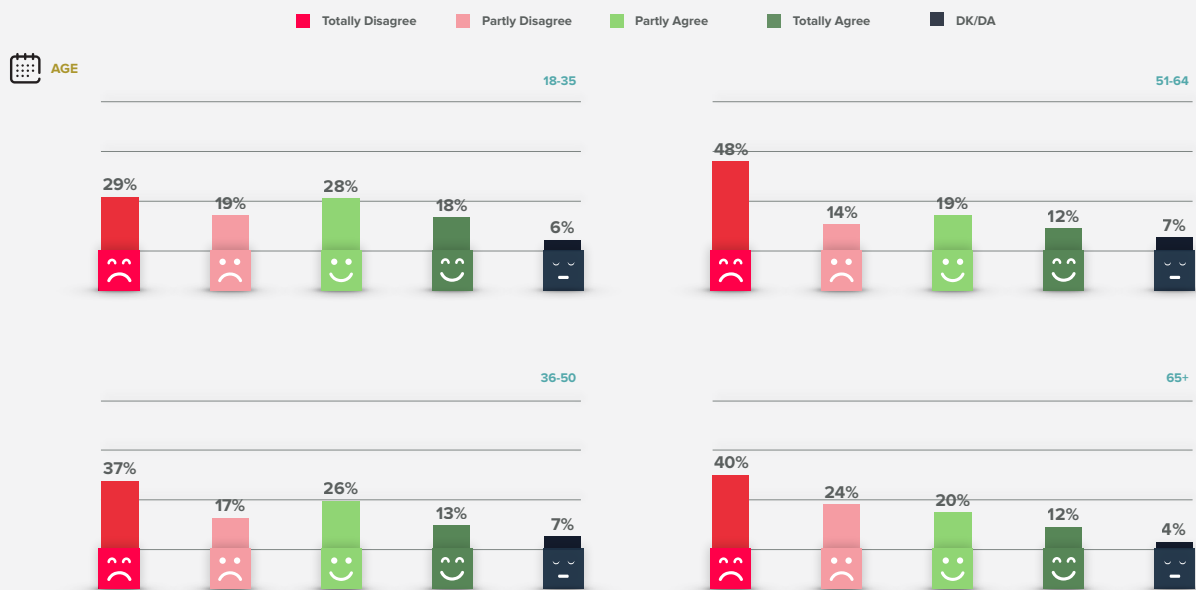
As far as the opinions of gamblers are concerned, addicted gamblers obviously show more trust to their win feeling in comparison to non-risk gamblers (**see graph 50**). 41% of non-risk gamblers, 34% of addicted gamblers and 26% of at-risk gamblers express their total disagreement with the statement. At the same time, 19% of non-risk gamblers and at-risk gamblers and 3% of addicted gamblers tend to disagree with the statement. 32% of at-risk gamblers, 24% of addicted gamblers and 23% of non-risk gamblers state that they partly agree with the statement. A significantly increased percentage of addicted gamblers (38%) express their total agreement with the statement. 21% of at-risk gamblers totally agree with the statement, while the respective percentage among the non-risk gamblers is 13%.

To conclude, the majority of respondents seem not to trust their win feeling while gambling. However, gamblers show more trust to their win feeling than non-gamblers, while problem gamblers show a significantly high level of trust to their feeling.

Graph 51 # Opinions on the increase of winning possibilities during more regular engagement in games of chance that require ability or knowledge: “The more often you engage in games that require ability or knowledge (sports betting, poker, etc.), the better player you become and you have more possibilities to win.” Overview by gender



Graph 52 # Opinions on the increase of winning possibilities during more regular engagement in games of chance that require ability or knowledge: “The more often you engage in games that require ability or knowledge (sports betting, poker, etc.), the better player you become and you have more possibilities to win.” Overview by age



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6.5 Opinions on the Increase of Winning Possibilities during more Regular Engagement in Games of Chance that Require Ability or Knowledge

Public opinion on the possibility of becoming a better player and increasing the winning possibilities during more regular engagement in games of chance that require ability or knowledge is a factor that requires further investigation. All participants in the study were asked to express their opinion on the following statement: "The more often you engage in games of chance that require ability or knowledge (sports betting, poker, etc.), the better player you become and you have more possibilities to win." 94% of participants responded to the question, while 6% stated that they did not know or did not wish to answer.

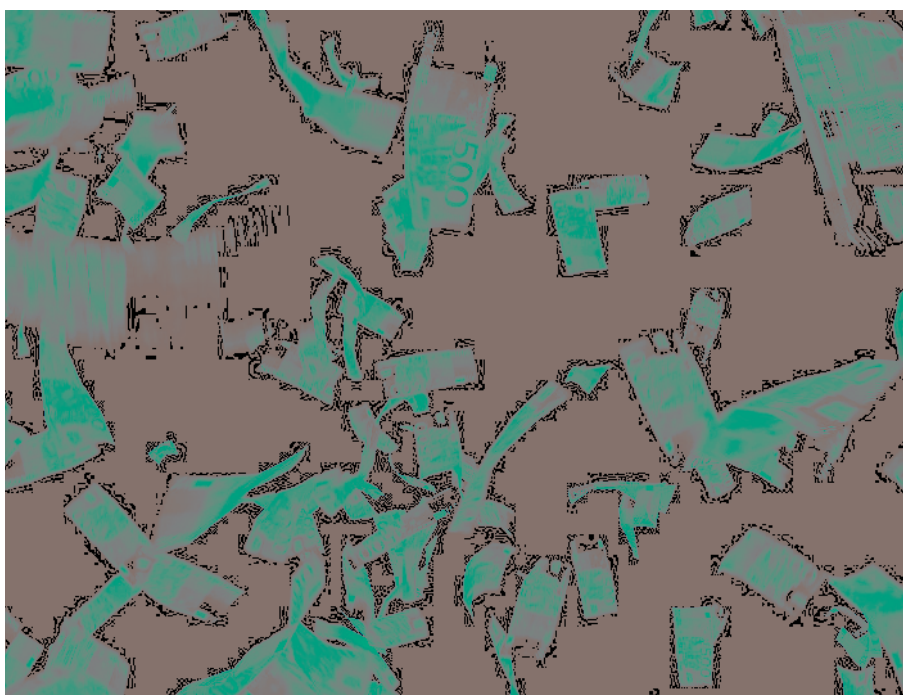
A large proportion of participants express a tendency to agree (26%) or disagree (18%) with the above statement, stating their uncertainty about its validity. However, 34% of participants express their total disagreement and 16% express their total agreement with the statement (see graph 51).

Male participants seem to believe more in the possibility of becoming a better player at games of chance that entail ability or knowledge and, therefore, increasing the winning possibilities, in comparison to female participants (see graph 51). More specifically, 38% of women and 29% of men express their total disagreement, while 18% of men and women tend to disagree with the statement. A partial agreement with the statement is expressed by 30% of men and 23% of women, while almost one out of five men (19%) and 13% of women state that they totally agree.

The analysis of results by age (see graph 52) indicates that younger participants (aged 18-35) are more positive

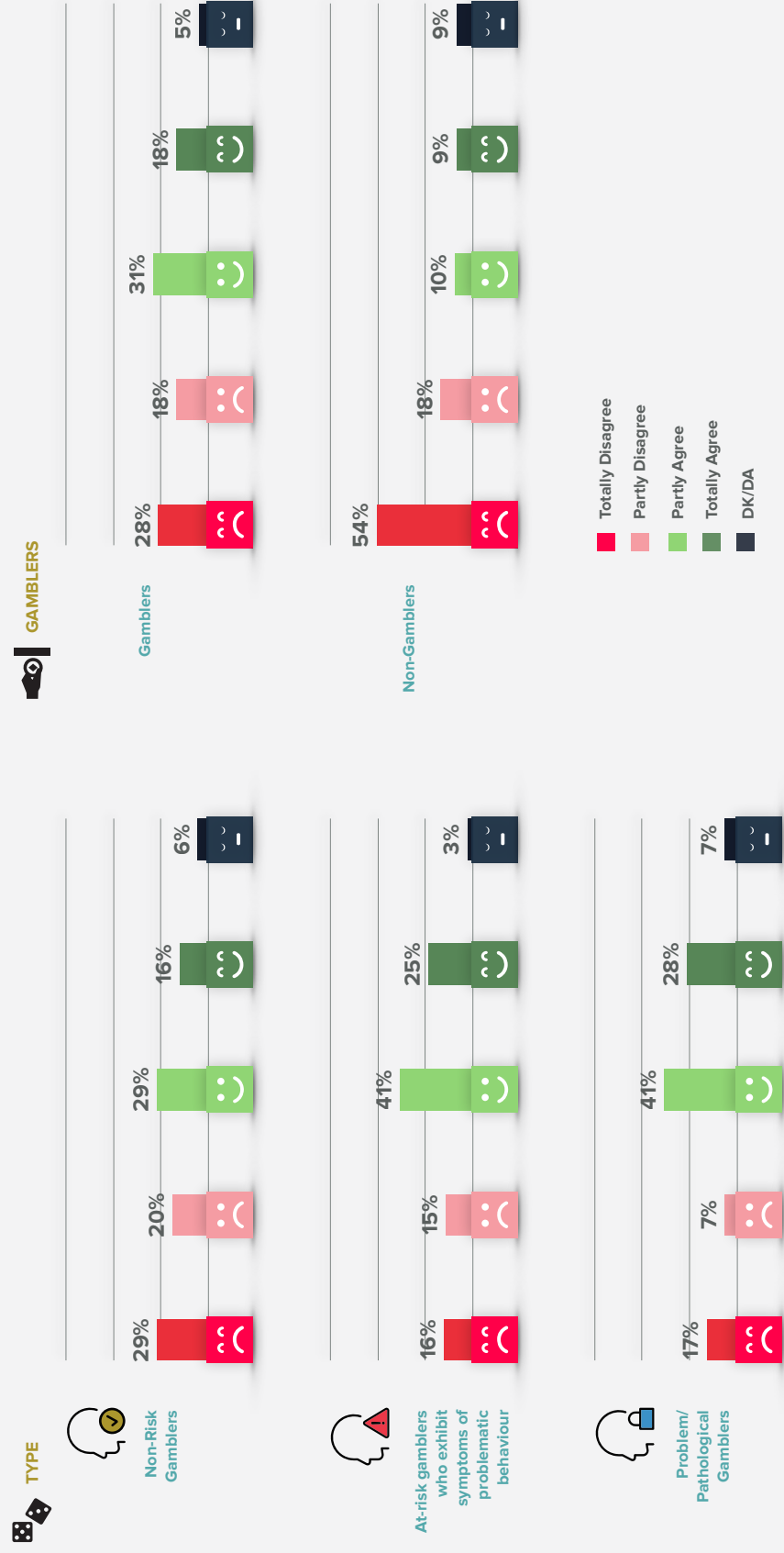
towards the statement than the other age groups. In particular, a total disagreement with the statement is expressed almost by half of participants aged 51-64 (48%), four out of ten participants over 65 years old (40%), 37% of participants aged 36-50 and 29% of young participants aged 18-35. 24% of participants over 65 years old, 19% of participants aged 18-35, 17% of participants aged 36-50 and 14% of participants aged 51-64 partly disagree with the statement. A tendency to agree with the statement is expressed by 28% of participants aged 18-35, 26% of participants aged 36-50, 19% of participants aged 51-64 and 20% of participants over 65 years old. A total agreement with the statement is expressed by 18% of participants aged 18-35, 13% of participants aged 36-50 and 12% of participants aged 51-64 and over 65 years old.

Analyzing the results by type (see graph 53, it is obvious



that gamblers are more positive towards the statement in comparison to non-gamblers. More specifically, 72% of non-gamblers state that they totally disagree (54%) or partly disagree (18%) with the statement, while among gamblers, less than half disagree with the statement

Graph 53 # Opinions on the increase of winning possibilities during more regular engagement in games of chance that require ability or knowledge: “The more often you engage in games that require ability or knowledge (sports betting, poker, etc.), the better player you become and you have more possibilities to win. “Overview by type



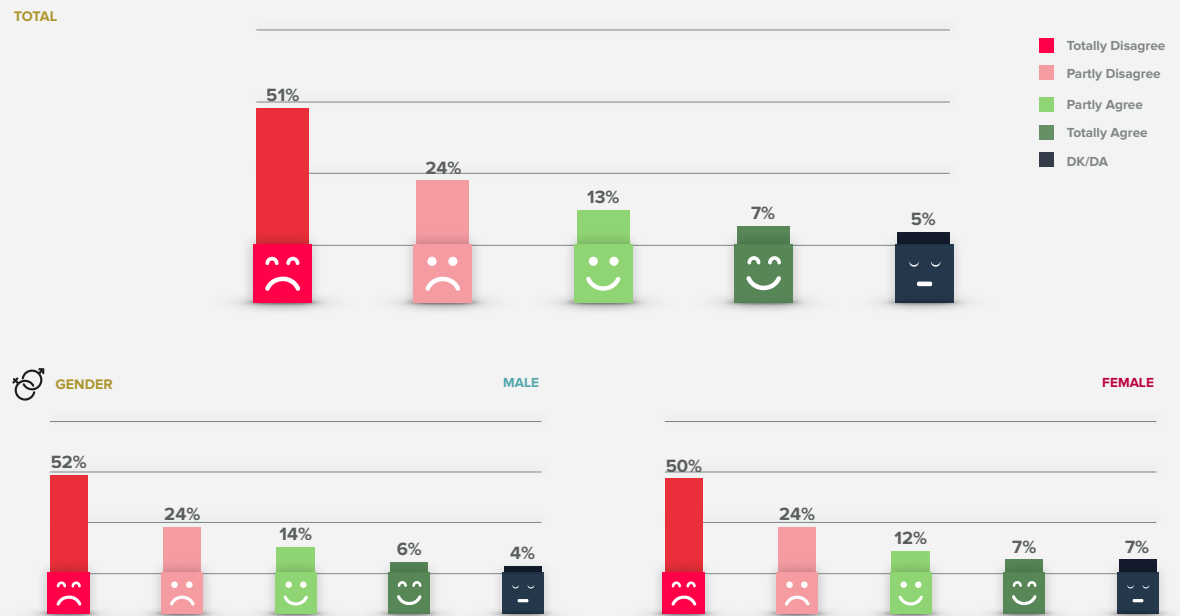
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(46%). 28% of them disagree totally and 18% disagree partly with the statement. The percentage of gamblers who agree or tend to agree with the statement rises to 49% (31% “partly agree” and 18% “totally agree”), whereas the respective percentage of non-gamblers is only 19% (10% “partly agree” and 9% “totally agree”).

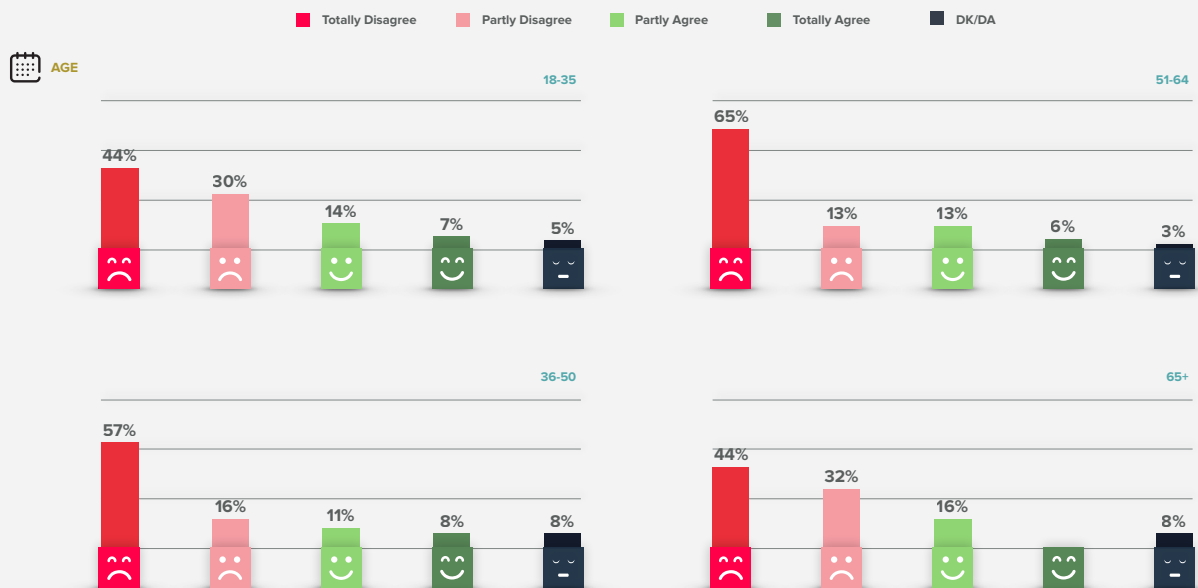
At risk gamblers express a higher level of agreement with the statement than non-risk gamblers (**see graph 53**). More specifically, a total disagreement with the statement is expressed by 29% of non-risk gamblers, 17% of addicted gamblers and 16% of at-risk gamblers. 20% of non-risk gamblers, 15% of at-risk gamblers and 7% of addicted gamblers tend to disagree with the statement. A tendency to agree is stated by 41% of addicted gamblers and at-risk gamblers, while the respective percentage among the non-risk gamblers is significantly lower (29%). A total agreement with the statement is expressed by 28% of addicted players, 25% of at-risk gamblers and 16% of non-risk gamblers.

All the above findings indicate that young men and gamblers believe more in the possibility of becoming a better player and, therefore, increasing the winning possibilities through a more regular engagement in games of chance that require ability or knowledge, in comparison to all the other groups. Yet, those who seem to agree more with the statement among gamblers are at risk gamblers.

Graph 54 # Opinions on the importance of ability in comparison to the importance of luck in winning a game of chance: “A skillful player will always win, even if he/she is not lucky”. Overview by gender



Graph 55 # Opinions on the importance of ability in comparison to the importance of luck in winning a game of chance: “A skillful player will always win, even if he/she is not lucky”. Overview by age



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6.6 Opinions on the Importance of Ability in Comparison to the Importance of Luck in Winning a Game of Chance

In an attempt to investigate public opinions about “luck” as a non-determining factor for winning a game of chance in the case of a skillful gambler, all participants in the study were asked to express their opinion about the following statement: “A skillful player will always win, even if he/she is not lucky”. 95% of participants answered the question, while 5% stated that they did not know or did not wish to answer.

The largest proportion of participants disagrees with the statement, recognizing the determining importance of chance in winning or losing a game of chance. More specifically, three out of four participants disagree with the statement, either fully (51%) or partly (24%). However, one out of five participants totally agrees (7%) or tends to agree (13%) with the statement, expressing their belief in winning a game of chance, without any luck (see graph 54).

The difference observed between male and female participants is insignificant (see graph 54). More specifically, 52% of men and 50% of women express their total disagreement with the statement, while 24% of men and women tend to disagree. A tendency to agree with the statement is expressed by 14% of men and 12% of women, whereas 7% of women and 6% of men state that they totally agree with the statement.

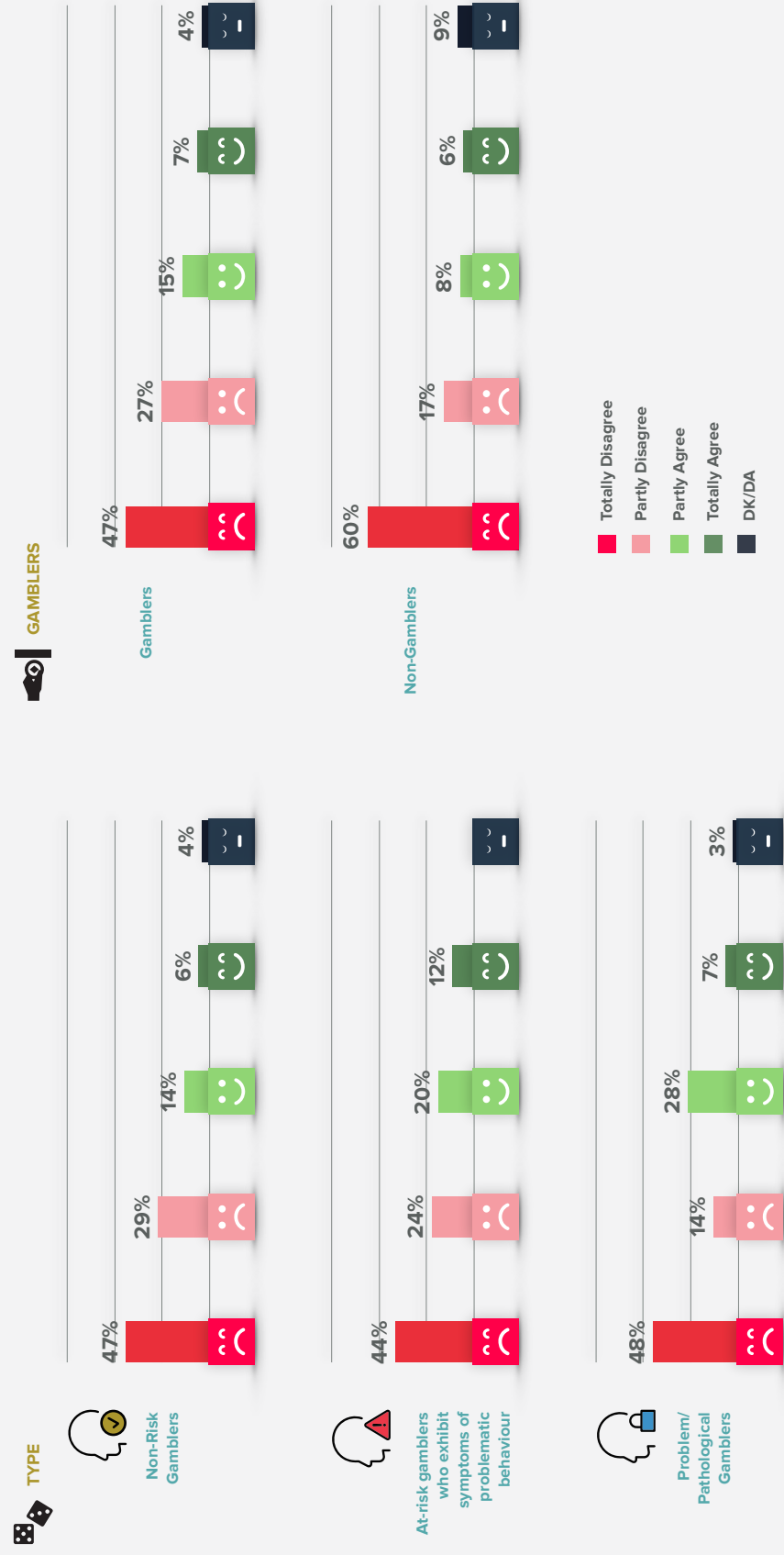
The analysis of results by age (see graph 55) shows that the majority of participants of all age groups disagrees with the statement, while a slightly higher percentage of agreement is found among the young participants. More specifically, a total

disagreement with the statement is expressed by 65% of participants aged 51-64, 57% of participants aged 36-50 and 44% of young participants aged 18-35 as well as those over 65 years old. 32% of participants over 65 years old, 30% of participants aged 18-35, 16% of participants aged 36-50 and 13% of participants aged 51-64 tend to disagree with the statement. A tendency to agree with the statement is stated by 16% of participants over 65 years old, 14% of participants aged 18-35, 13% of participants aged 51-64 and 11% of participants aged 36-50. 8% of participants aged 36-50, 7% of young participants aged 18-35, 6% of participants aged 51-64 totally agree with the statement.

Analyzing the results by type of player (see graph 56), it seems that gamblers are more positive towards the statement than non-gamblers. More specifically, a total disagreement with the statement is expressed by 60% of non-gamblers and 47% of gamblers, whereas 27% of gamblers and 17% of non-gamblers tend to disagree. In contrast, 15% of gamblers and 8% of



Graph 56 # Opinions on the importance of ability in comparison to the importance of luck in winning a game of chance: “A skillful player will always win, even if he/she is not lucky”. Overview by type of player



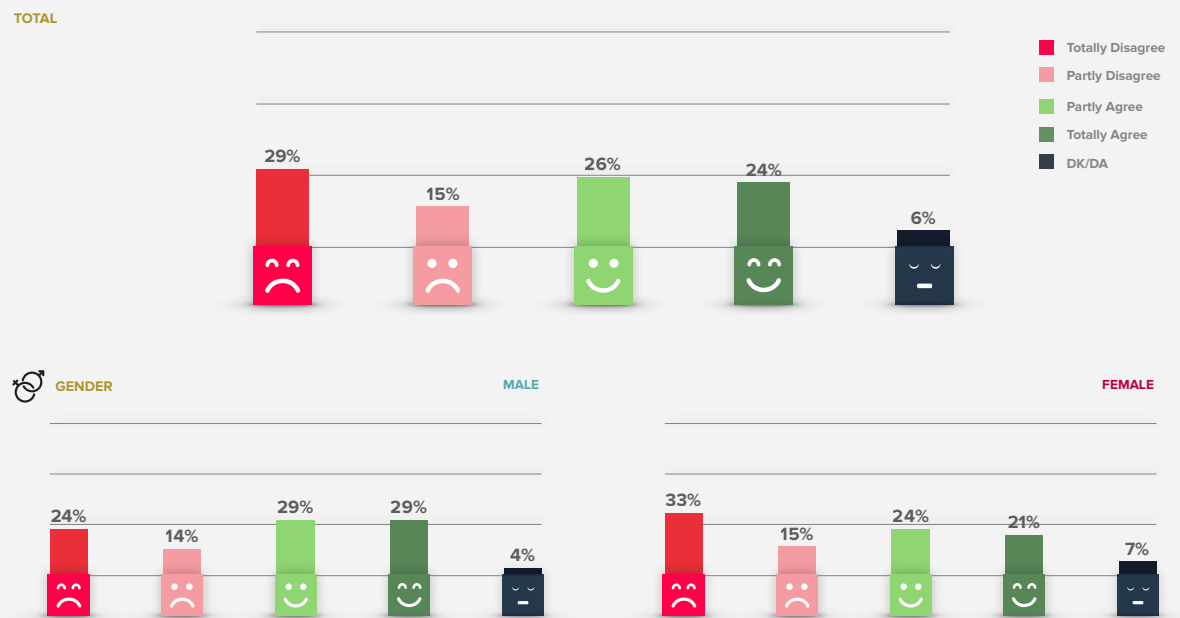
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non-gamblers tend to agree with the statement, while a total agreement is expressed by 7% of gamblers and 6% of non-gamblers.

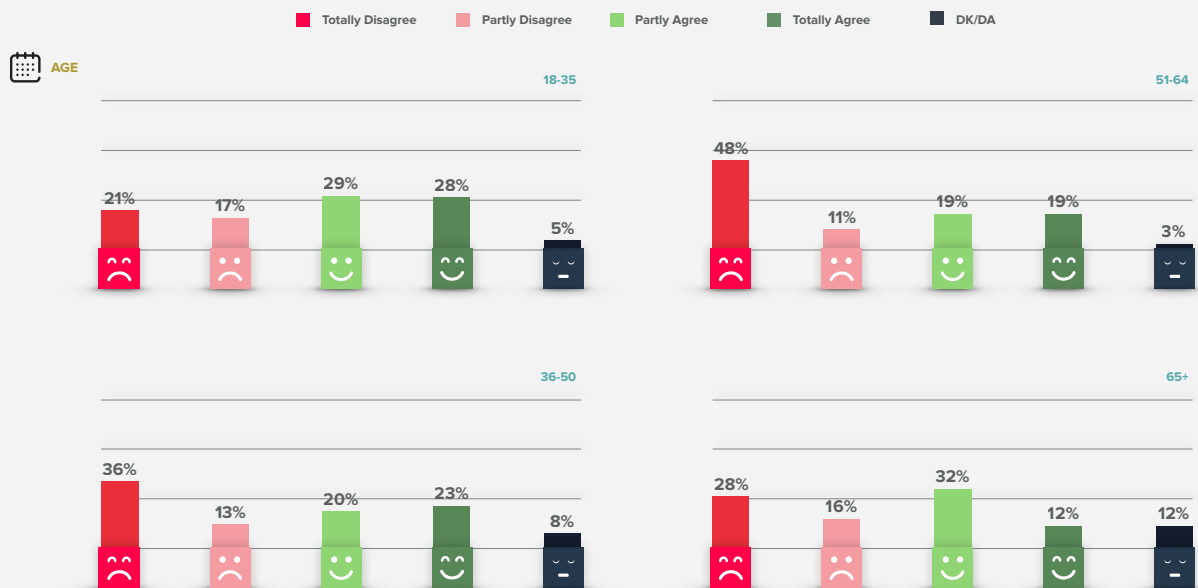
A further analysis of results by type (**see graph 56**) also reveals that at-risk gamblers are more positive towards the statement in comparison to non-risk gamblers. In particular, total or partial disagreement with the statement is expressed by 76% of non-risk gamblers (47% totally disagree and 29% partly disagree), 68% of at-risk gamblers (44% fully disagree and 24% partly disagree) and 62% of problem gamblers (48% fully disagree and 14% partly disagree). In contrast, a total or partial agreement with the statement is expressed by 35% of problem gamblers (7% fully agree and 28% partly agree), 32% of at risk gamblers (12% fully agree and 20% partly agree) and 20% of non-risk gamblers (6% fully agree and 14% partly agree).

A general conclusion which may be derived from the above results is that Cypriots seem to recognize the determining importance of luck in winning or losing a game of chance. However, the percentages of those who believe more in the gambler's skills and less in luck are higher among at risk gamblers, in comparison to the rest of the participants.

Graph 57 # Opinions on the winning possibilities of long-term responsible gambling in comparison to non-responsible gambling: “A player that engages with long-term responsible gambling has more winning possibilities than a non-responsible player”. Overview by gender



Graph 58 # Opinions on the winning possibilities of long-term responsible gambling in comparison to non-responsible gambling: “A player that engages with long-term responsible gambling has more winning possibilities than a non-responsible player”. Overview by age



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6.7 Opinions on the Winning Possibilities of Long-term Responsible Gambling in Comparison to Non-responsible Gambling

In this section, all participants were asked about their opinion on the winning possibilities of long-term responsible gambling in comparison to non-responsible gambling. In particular, they were asked whether they agree with the following statement: “A player that engages with long-term responsible gambling has more winning possibilities than a non-responsible player”. The question was answered by 94% of participants, while 6% stated that they did not know or did not wish to answer.

The public opinion seems to be divided on the above statement, since 29% of participants totally disagree, 15% partly disagree, 26% partly agree and 24% totally agree with the statement (see graph 57).

The analysis of results by gender (see graph 57) illustrates that female participants are slightly more negative towards the statement. More specifically, 33% of women and 24% of men totally disagree with the statement, while 15% of women and 14% of men partly disagree. A tendency to agree with the statement is stated by 29% of men and 24% of women. 29% of men and 21% of women express their total agreement with the statement.

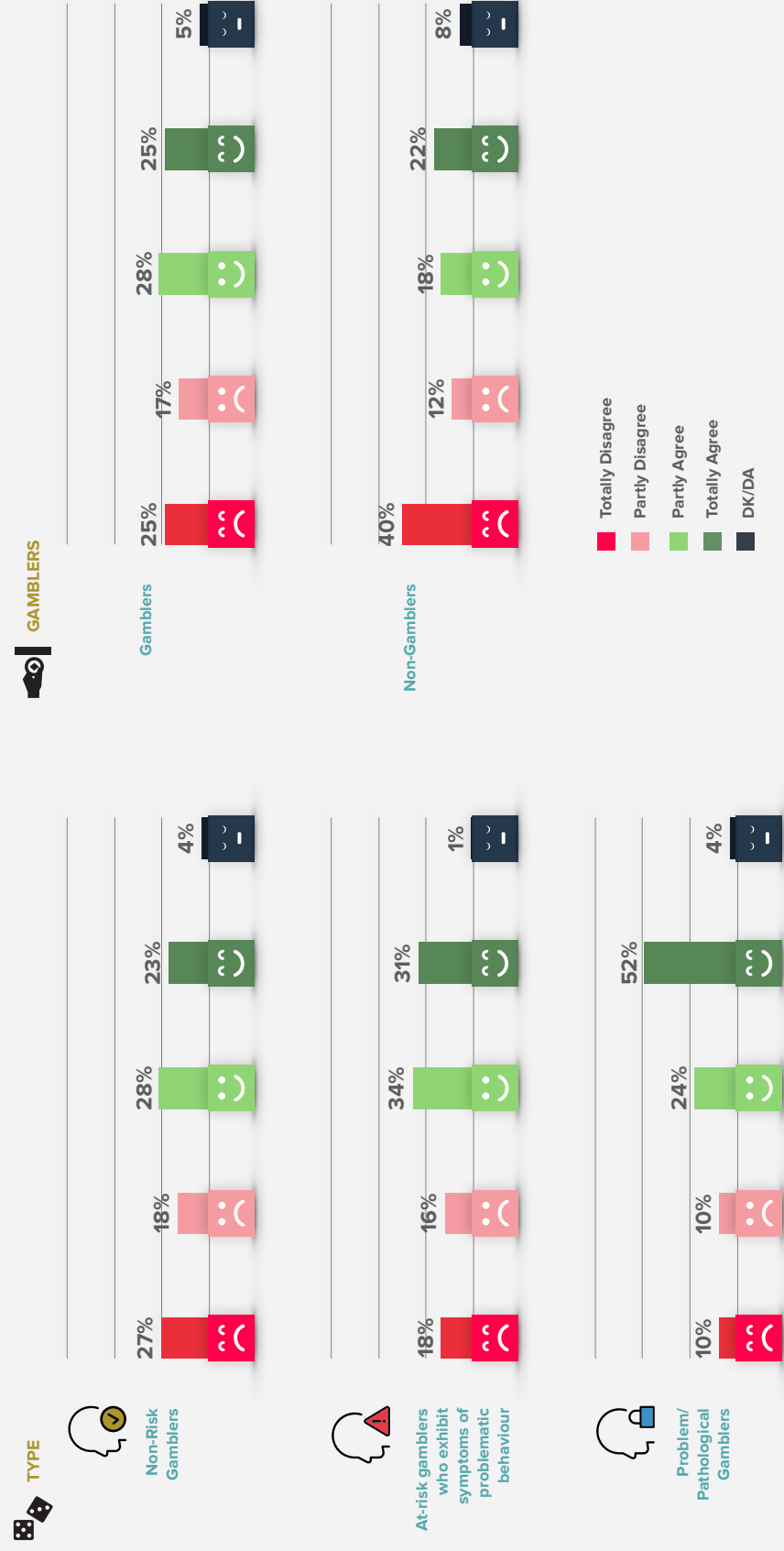
A further analysis of results by age (see graph 58) reveals that young participants aged 18-35 believe more in the benefits of responsible gambling, in comparison to the other

age groups. More specifically, 48% of participants aged 51-64, 36% of participants aged 36-50, 28% of participants over 65 years old and 21% of young participants aged 18-35 express their total disagreement with the statement. 17% of participants aged 18-35, 16% of participants over 65 years old, 13% of participants aged 36-50 and 11% of participants aged 51-64 tend to disagree with the statement. A tendency to agree with the statement is expressed by 32% of participants over 65 years old, 29% of young participants aged 18-35, 20% of participants aged 36-50 and 19% of participants aged 51-64. A total agreement with the statement is expressed by 28% of young participants aged 18-35, 23% of participants aged 36-50, 19% of participants aged 51-64 and 12% of participants over 65 years old.

Analyzing the responses by type of player (see graph 59), it seems that gamblers believe more in the benefits of long-term responsible gambling, in comparison to non-gamblers. 40% of non-gamblers and 25% of gamblers totally disagree with the statement, while 17% of gamblers and 12% of non-gamblers tend to disagree. A tendency to agree with the statement is expressed by 28% of gamblers and 18% of non-gamblers, while a total agreement is stated by 25% of gamblers and 22% of non-gamblers.



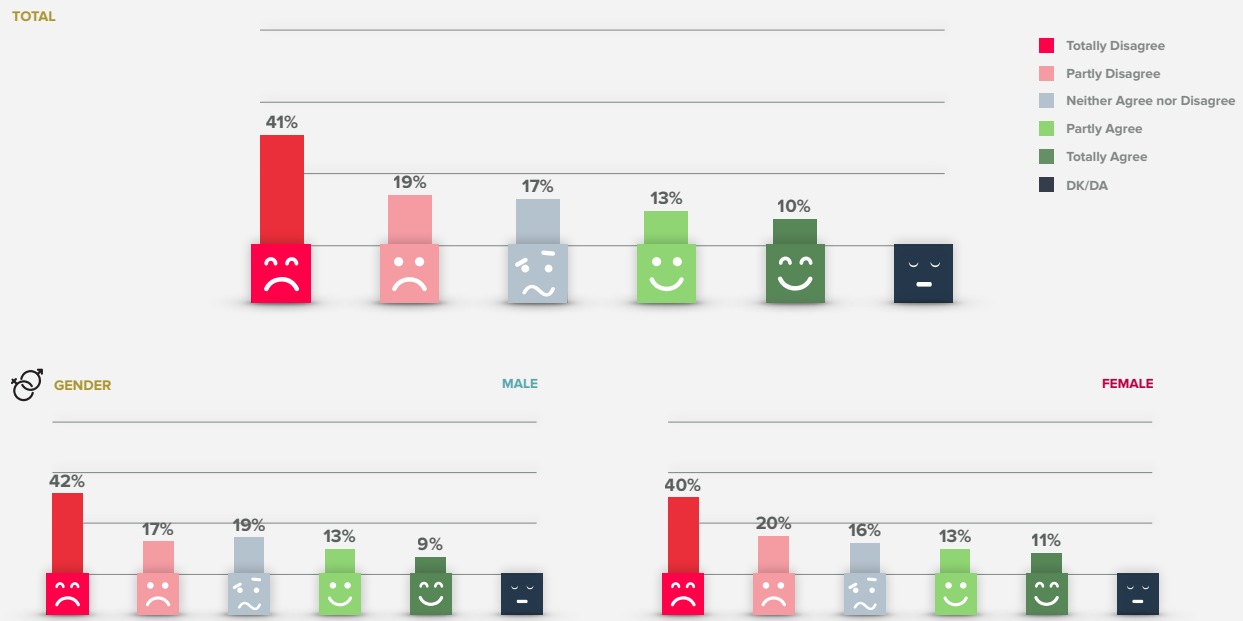
Graph 59 # Opinions on the winning possibilities of long-term responsible gambling in comparison to non-responsible gambling: “A player that engages with long-term responsible gambling has more winning possibilities than a non-responsible player”. Overview by type of player



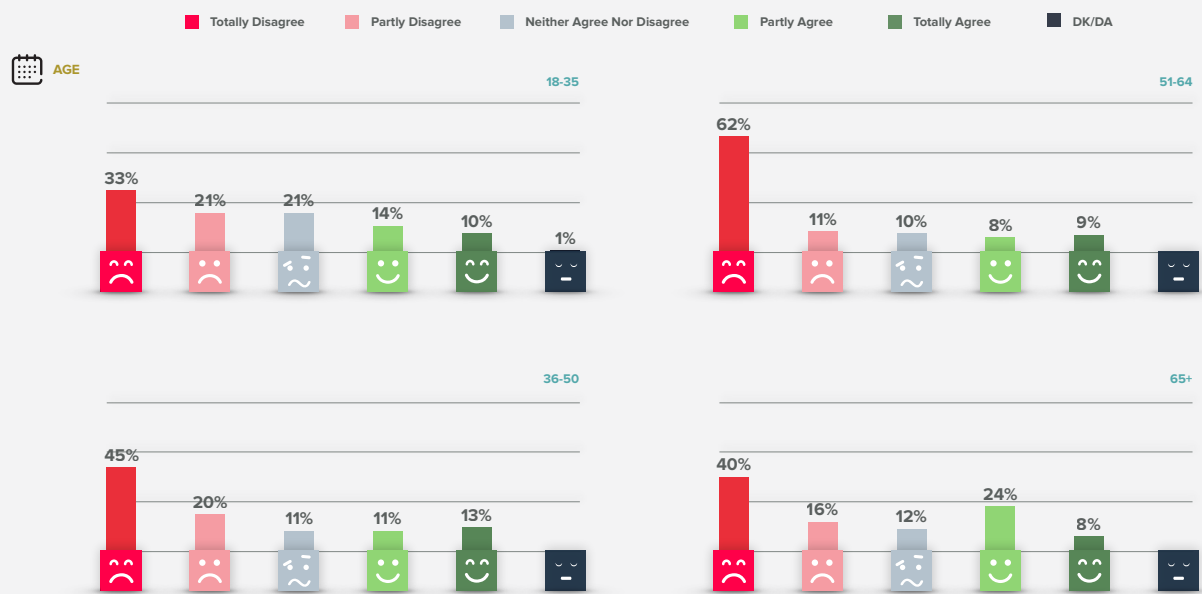
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A further analysis of responses by player type breeds some interesting results (**see graph 59**). At risk gamblers believe more in the benefits of a long-term responsible gambling than non-risk gamblers. More specifically, 27% of non-risk gamblers, 18% of at risk gamblers and 10% of problem gamblers are totally against the above statement. 18% of non-risk gamblers, 16% of at-risk gamblers and 10% of problem gamblers partly disagree with the statement. 34% of at-risk gamblers, 28% of non-risk gamblers and 24% of problem gamblers tend to agree, while 52% of problem gamblers, 31% of at risk gamblers and 23% of non-risk gamblers express their total agreement with the statement.

Graph 60 # Opinions on the gamblers’ ability to improve their financial situation through gambling: “Players can profit and improve their financial situation through gambling”. Overview by gender



Graph 61 # Opinions on the gamblers’ ability to improve their financial situation through gambling: “Players can profit and improve their financial situation through gambling”. Overview by age



Chapter 7 | Opinions on the Cypriots' Gambling Engagement and the Developments in Betting and Gambling Industry in Cyprus

7.1 Introduction

In order to further investigate the perception of the concept “luck/chance” in relation to games of chance among the public, adult participants in the study (gamblers and non-gamblers) were asked to express their opinion on a series of statements related to betting and gambling and the development of the local industry. For this type of questions a five-level assessment scale was designed: “1” means that the participant totally disagrees with the statement, “2” means that he/she partly disagrees, “3” means that he/she neither agrees nor disagrees, “4” means that he/she partly agrees and “5” means that he/she totally agrees. This chapter presents the public responses to each statement based on this short assessment scale. The responses are then analyzed by gender, age group, relation to the game of chance (gambler or non-gambler) and gambler type.

7.2 Opinions on the Gamblers' Ability to Improve their Financial Situation through Gambling

Public opinion on the gamblers' ability to profit and, therefore, to improve their financial situation through gambling were investigated. Participants were asked to express their opinion on the following statement: “Players can profit and improve their financial situation through betting and gambling”.

A quite high percentage of participants (41%) totally disagrees with the statement, questioning the gamblers' profit ability and the improvement of their financial situation through betting and gambling. In addition, 19% of participants partly disagree, while 17% remain neutral since they neither agree nor disagree with the statement. A tendency to agree with the above statement is stated by 13% of participants, while one out of ten participants (10%) express their total agreement (see graph 60). Therefore, although the main reason of most of the gamblers' engagement in betting and gambling is profit, the prevailing opinion among the public is that, gamblers cannot raise enough profit from betting and gambling that will improve their financial situation.

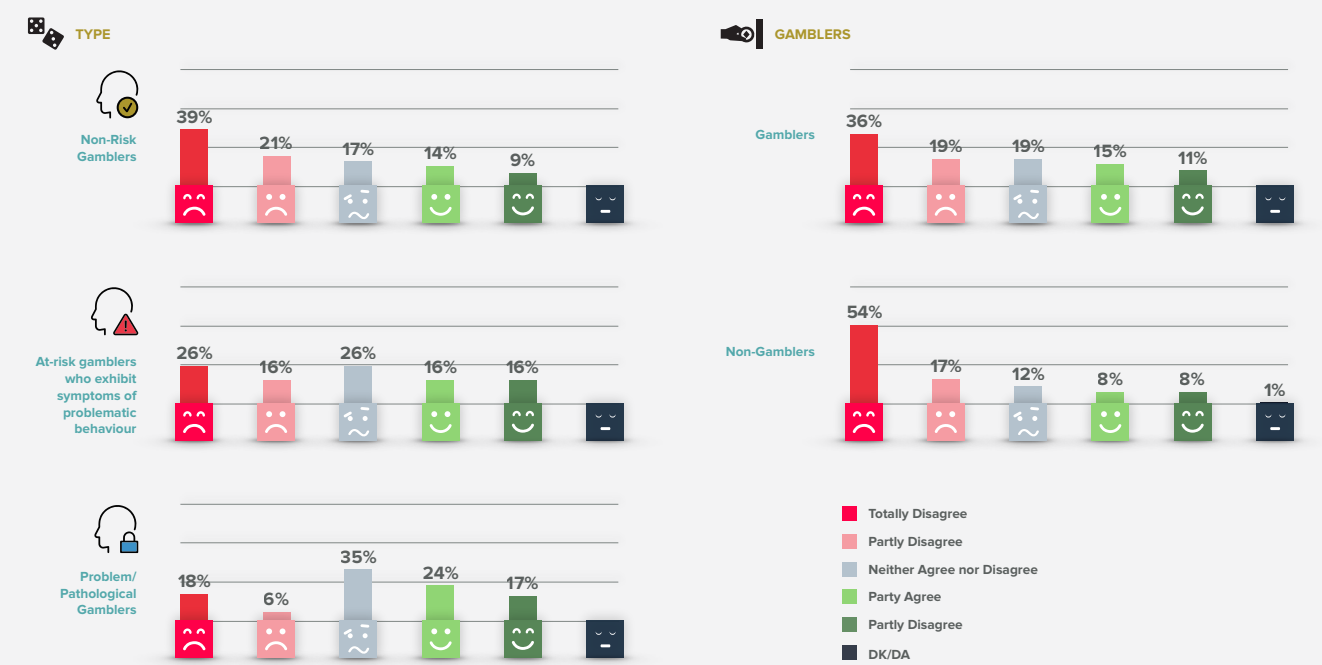
Male and female participants express very similar opinions on the above statement (see graph 60). 42% of men and 40% of women totally disagree with the statement, 20% of women and 17% of men partly disagree, 19% of men and 16% of women remain neutral to the statement, 13% of men and women partly agree and 9% of men and 11% of women express their total agreement with the statement.

The analysis of results by age breeds some diversifications (see graph 61). The percentages of those who disagree with the statement are significantly high among the participants aged 51-64. In particular, 62% of participants aged 51-64, 45% of participants aged 36-50, 40% of participants over 65 years old and 33% of young participants aged 18-35 are totally against the above statement. A tendency to disagree with the statement is expressed by 21% of participants aged 18-35, 20% of participants aged 36-50, 16% of participants over 65 years old and 11% of participants aged 51-64. 21% of participants aged 18-35, 12% of participants over 65 years old, 11% of participants aged 36-50 and 10% of participants aged 51-64 neither agree nor disagree with the statement. A partial agreement with the statement is expressed by 24% of participants over 65 years old, 14% of participants aged 18-35, 11% of participants aged 36-50 and 8% of participants aged 51-64. Finally, 13% of participants aged 36-50, 10% of young participants aged 18-35, 9% of participants aged 51-64 and 8% of participants over 65 years old totally agree with the statement.

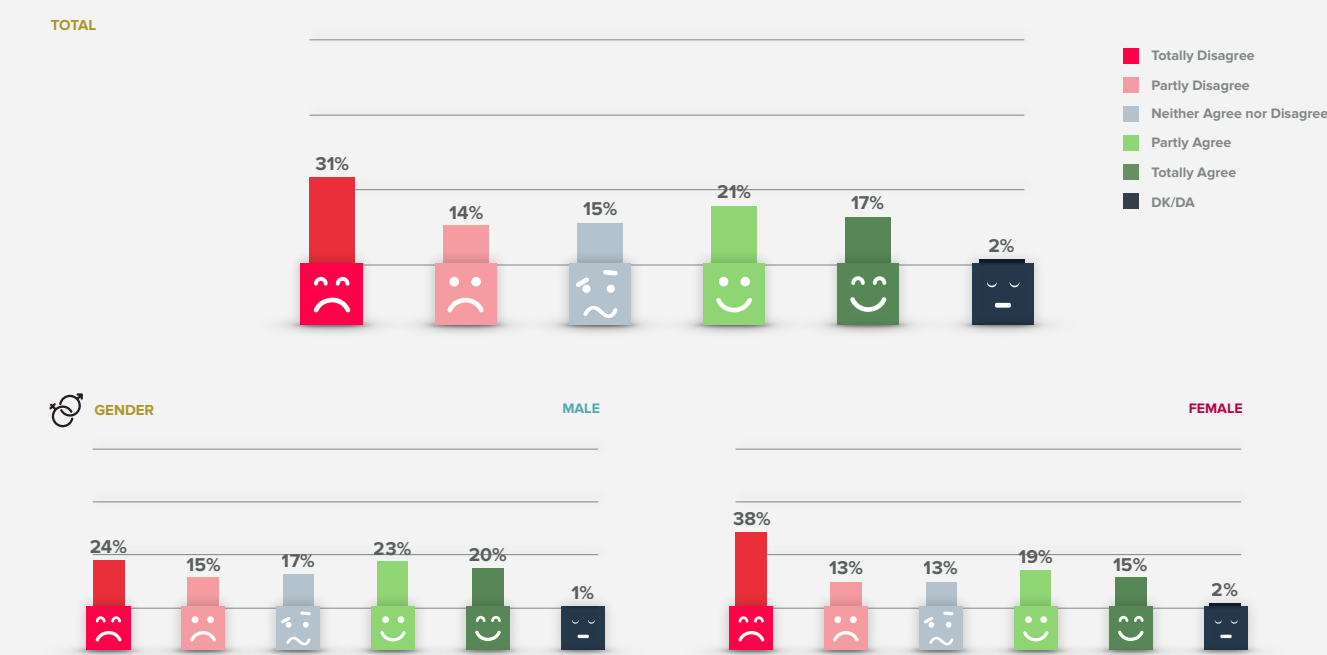
Analyzing the results by type (see graph 62), it seems that gamblers are more positive towards the statement than non-gamblers. More specifically, the percentage of those who totally disagree with the statement is 54% among non-gamblers and 36% among gamblers. 19% of gamblers and 17% of non-gamblers partly disagree, while 19% of gamblers and 12% of non-gamblers remain neutral to the statement. A tendency to agree with the statement is expressed by 15% of gamblers and 8% of non-gamblers, while 11% of gamblers and 8% of non-gamblers state that they totally agree.

A further analysis of results by gamer type (see graph 62) suggests that the highest percentages of disagreement with the statement are found among non-risk gamblers. It is worth noting that increased percentages of a neutral stance on the statement are found among at risk gamblers. More specifically, 39% of non-risk gamblers, 26% of at-

Graph 62 # Opinions on the gamblers’ ability to improve their financial situation through gambling: “Players can profit and improve their financial situation through gambling”. Overview by type of player



Graph 63 # Opinions on the perception of games of chance as a pleasant leisure activity: “Games of chance is a way of entertainment and a leisure activity”. Overview by gender



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risk gamblers and 18% of addicted gamblers are totally against the statement. A partial disagreement with the statement is expressed by 21% of non-risk gamblers, 16% of at-risk gamblers and 6% of addicted gamblers. 35% of addicted gamblers, 26% of at-risk gamblers and 17% of non-risk gamblers remain neutral to the statement. The significantly high percentages of neutral stance among at risk gamblers could be explained as a need to maintain a hope for profit and improvement of their financial situation through their engagement in games of chance, although such scenario is not yet accomplished. A tendency to agree with the statement is expressed by 24% of addicted gamblers, 16% of at-risk gamblers and 14% of non-risk gamblers, while 17% of addicted gamblers, 16% of at risk gamblers and 9% of non-risk gamblers express their total agreement with the statement.

It is, therefore, safe to conclude that a significant proportion of participants does not believe that gamblers can improve their financial situation through their engagement in gambling. However, at risk gamblers seem to believe more in the gamblers' ability of improving their financial situation through gambling, in comparison to non-risk gamblers.

7.3 Opinions on the Perception of Games of Chance as a Pleasant Leisure Activity

This section examines whether Cypriots perceive the engagement in games of chance as a pleasant leisure activity. Participants in the study were asked to state their opinion on the following statement: "Games of chance is a way of entertainment and a leisure activity". The question was answered by 98% of participants, while 2% of them did not know or did not wish to answer.

In spite of a marginal majority of those who disagree, public opinion seems to be ambivalent towards the statement. In particular, 45% of participants are against the statement, with 31% totally disagreeing and 14% partly disagreeing. 15% of participants remain neutral to the statement, while 38% express their agreement, with 17% totally agreeing and 21% partly agreeing with the statement (see graph 63).

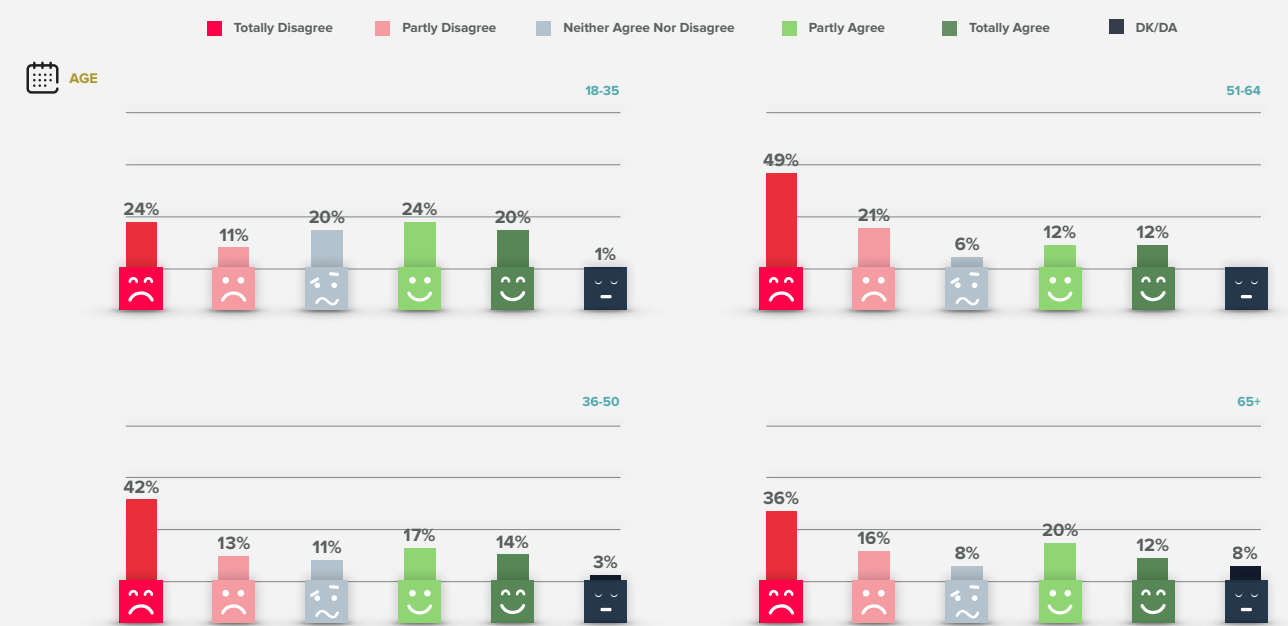
Male participants express a more positive attitude towards the above statement than female participants (see graph 63). More specifically, a total disagreement with the statement is expressed by 38% of women and 24% of men, while 15% of men and 13% of women partly disagree. 17% of men and 13% of women remain neutral to the statement. A tendency to agree is stated by 23% of men and 19% of women, whereas 20% of men and 15% of women totally agree with the statement.

Some interesting diversifications emerge from the analysis of results by age (see graph 64), with young participants (18-35 years old) being more positive towards the statement than the other age groups. A total disagreement with the statement is expressed by 49% of participants aged 51-64, 42% of participants aged 36-50, 36% of participants over 65 years old and 24% of young participants aged 18-35. A partial disagreement is stated by 21% of participants aged 51-64, 16% of participants over 65 years old, 13% of participants aged 36-50 and 11% of participants aged 18-35. 20% of young participants aged 18-35, 11% of participants aged 36-50, 8% of participants over 65 years old and 6% of participants aged 51-64 neither agree nor disagree with the statement. 24% of young participants aged 18-35, 20% of participants over 65 years old, 17% of participants aged 36-50 and 12% of participants aged 51-64 partly agree with the statement, while 20% of participants aged 18-35, 14% of participants aged 36-50 and 12% of participants aged 51-64 and over 65 years old express their total agreement with the statement.

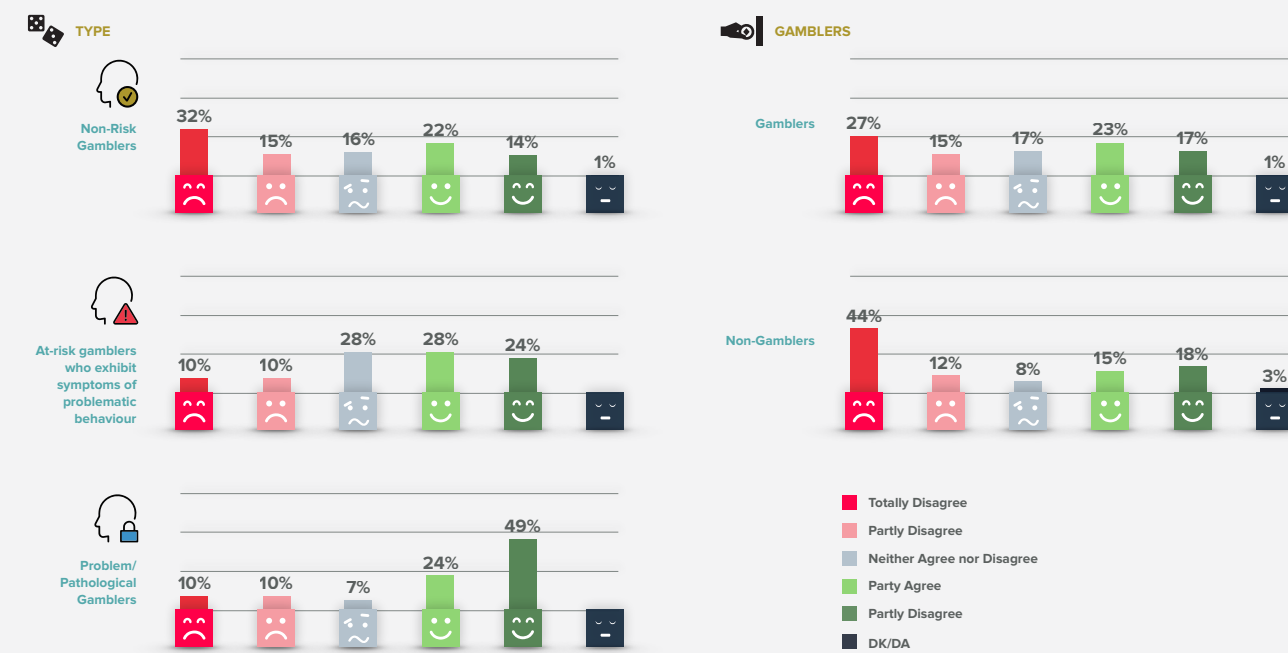
The analysis of results by type (see graph 65) indicates that gamblers are generally more positive towards the perception of games of chance as a pleasant leisure activity, in comparison to non-gamblers. In particular, 44% of non-gamblers and 27% of gamblers totally disagree with the statement, while 15% of gamblers and 12% of non-gamblers partly disagree. A neutral stance on the statement is expressed by 17% of gamblers and 8% of non-gamblers. 23% of gamblers and 15% of non-gamblers partly agree, while 17% of gamblers and 18% of non-gamblers totally agree with the above statement.

A further analysis of results by gambler's type (see graph 65) suggests that at risk gamblers are obviously more positive towards the statement than non-risk gamblers, as the percentages of agreement with the statement prevail over the percentages of disagreement among at risk gamblers and addicted gamblers. A total disagreement with the statement is expressed by 32%

Graph 64 # Opinions on the perception of games of chance as a pleasant leisure activity:
“Games of chance is a way of entertainment and a leisure activity”. Overview by age



Graph 65 # Opinions on the perception of games of chance as a pleasant leisure activity:
“Games of chance is a way of entertainment and a leisure activity”. Overview by type

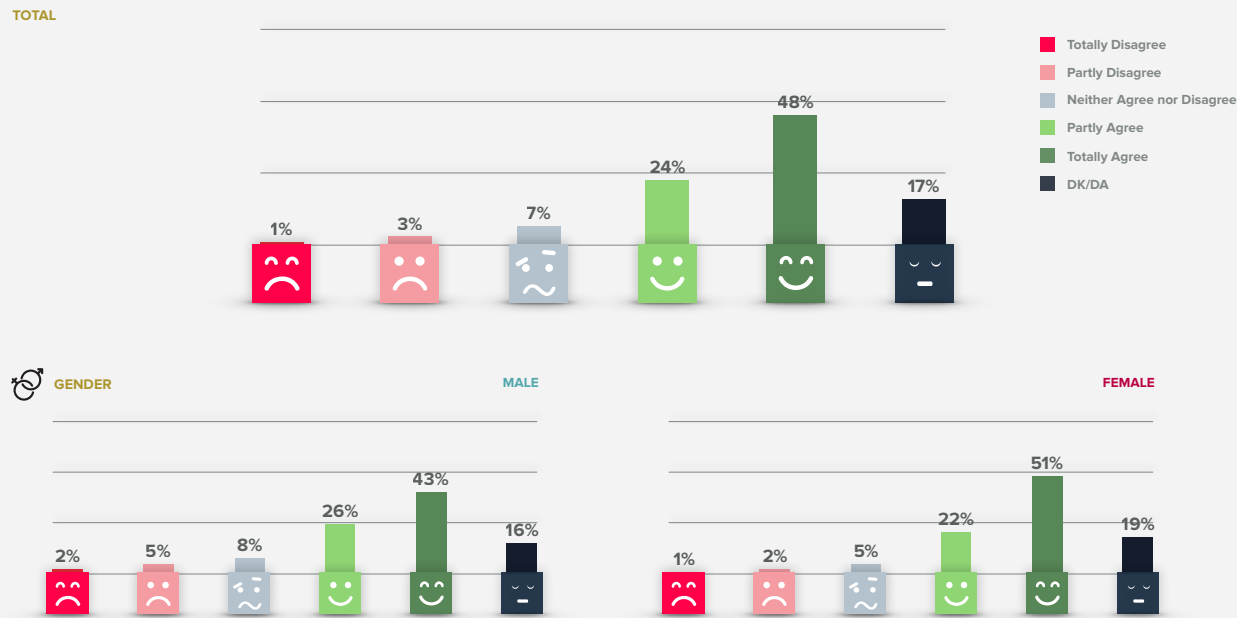


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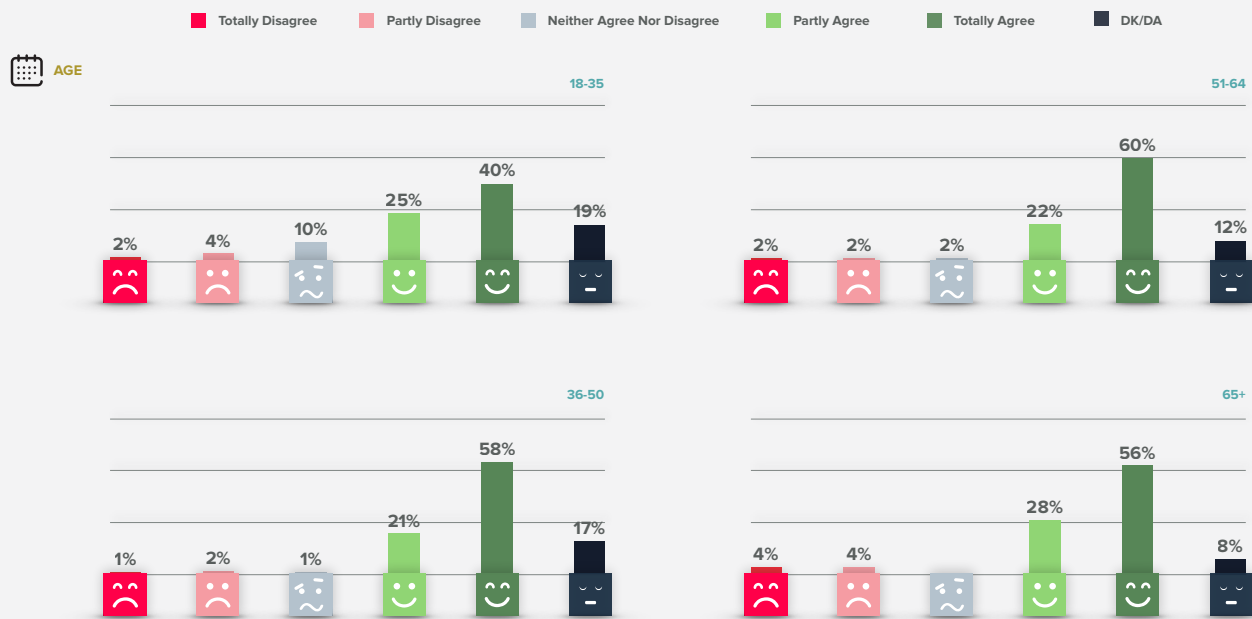
of non-risk gamblers and 10% of at-risk gamblers and addicted gamblers, whereas 15% of non-risk gamblers and 10% of at-risk gamblers and addicted gamblers partly disagree. 28% of at-risk gamblers, 16% of non-risk gamblers and 7% of addicted gamblers remain neutral to the statement. A tendency to agree is stated by 28% of at-risk gamblers, 24% of addicted gamblers and 22% of non-risk gamblers, while a significant percentage of addicted gamblers (49%), 24% of at-risk gamblers and 14% of non-risk gamblers totally agree with the statement.

To conclude, public opinion appears to be ambivalent towards the perception of games of chance as a pleasant leisure activity, with the percentages of agreement rising up among male participants, young participants aged 18-35 and players. The highest percentage of agreement with the statement is observed among at risk gamblers, possibly due to the feeling of enjoyment they most likely have while gambling.

Graph 66 # Opinions on the increase in Cypriots’ engagement in games of chance: “Cypriots’ engagement in games of chance has recently increased”. Overview by gender



Graph 67 # Opinions on the increase in Cypriots’ engagement in games of chance: “Cypriots’ engagement in games of chance has recently increased”. Overview by age



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7.4 Opinions on the Increase in Cypriots' Engagement in Games of Chance

Another interesting parameter that requires investigation is the public opinion on the developments in the local engagement in games of chance. For this purpose, participants in the study were asked to express their opinion on the following statement: "Cypriots' engagement in games of chance has recently increased". The question was answered by 83% of participants, while 17% of them stated that they did not know or did not wish to answer.

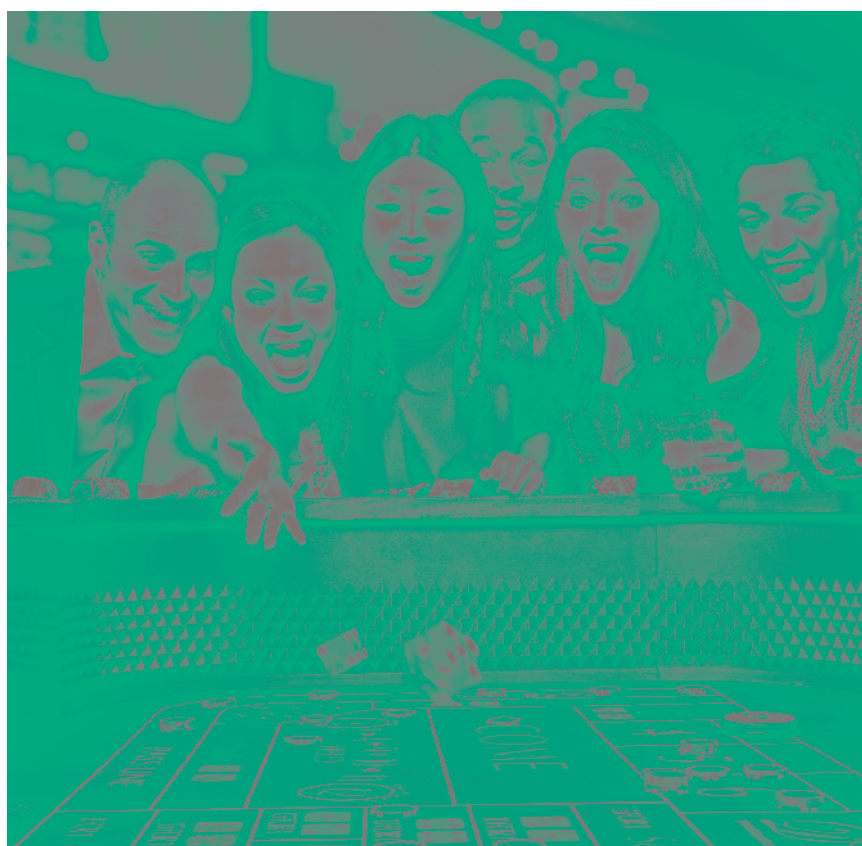
The overwhelming majority of participants totally agree (48%) or partly agree (24%) with the statement, stating that they have noticed an increase in the engagement in games of chance recently. 7% of participants remain neutral to the statement, 3% partly disagree and 1% totally disagree with the statement (see graph 66).

No remarkable deviations are observed among male and female participants (see graph 66). A total agreement with the statement is expressed by 51% of women and 43% of men, while a tendency to agree is stated by 26% of men and 22% of women. 8% of men and 5% of women neither agree nor disagree with the statement, whereas 5% of men and 2% of women tend to disagree. 2% of men and 1% of women express their total disagreement with the statement.

The analysis of results by age shows that all age groups have noticed an increase in Cypriots' engagement in games of chance recently (see graph 67). More specifically, 60% of participants aged 51-64, 58% of participants aged 36-50, 56% of participants over 65 years old and 40% of young participants aged 18-35 express their total agreement with the statement. A tendency to agree is expressed by 28% of participants over 65 years old, 25% of participants aged 18-35, 22% of participants aged 51-64 and 21% of participants aged 36-50. 10% of young participants aged 18-35, 2% of participants aged 51-64 and 1% of participants aged 36-50 remain

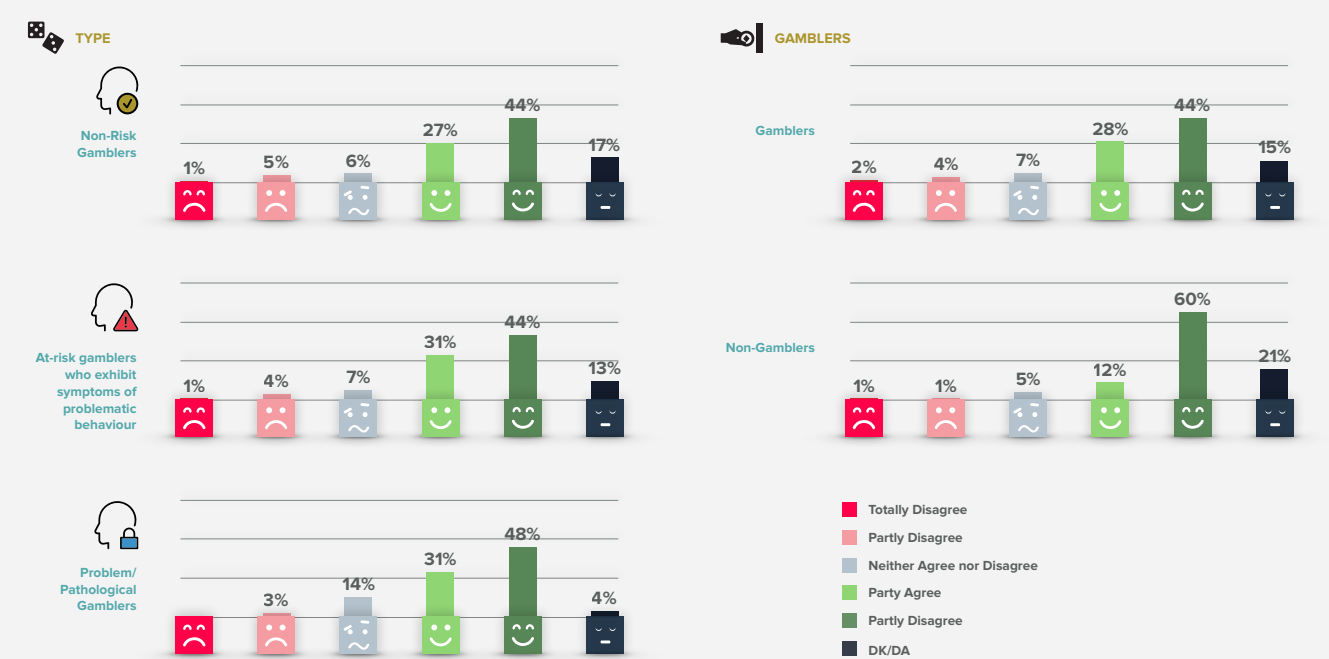
neutral to the statement. A partial disagreement with the statement is stated by 4% of participants aged 18-35 and over 65 years old, as well as 2% of participants aged 36-50 and 51-64. 4% of participants over 65 years old, 2% of participants aged 18-35 and 51-64 and 1% of participants aged 36-50 are totally against the statement.

Similar results emerge from the analysis by type (see graph 68), with some diversification in the percentages of those who totally and those who partly agree with the statement. In particular, six out of ten non-gamblers (60%) and 44% of gamblers express their total agreement with the statement, while a

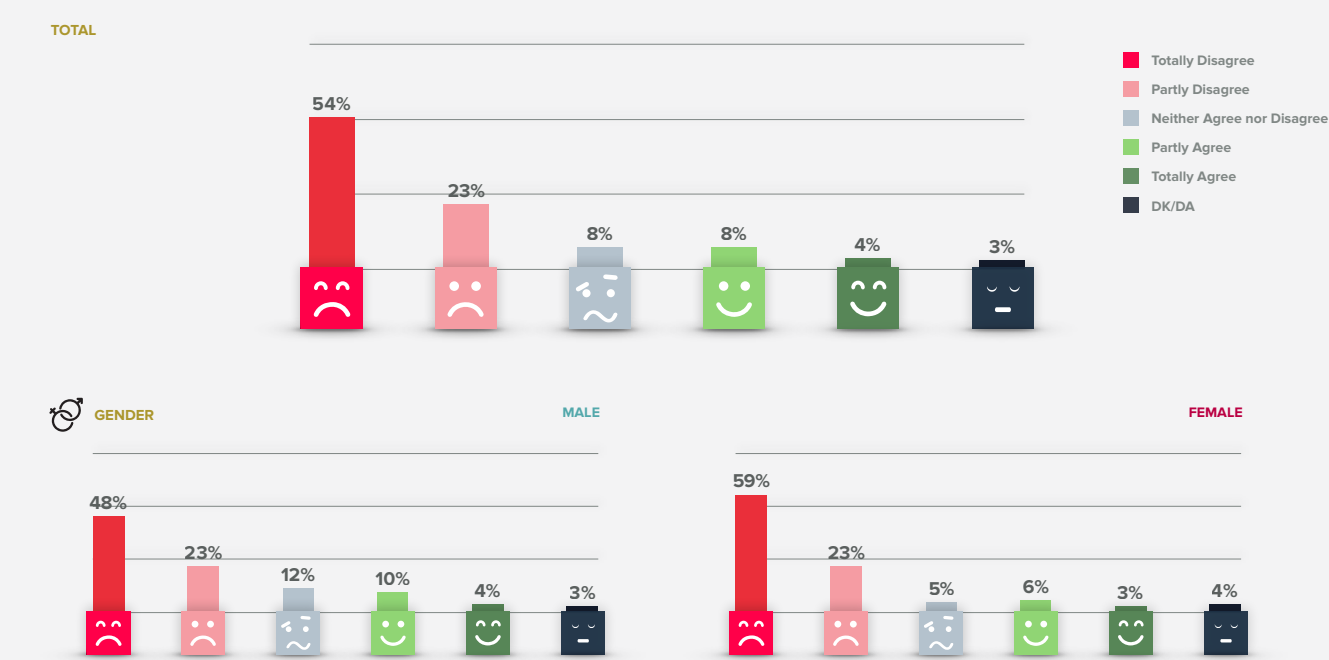


tendency to agree is expressed by 28% of gamblers and 12% of non-gamblers. 7% of gamblers and 5% of non-gamblers remain neutral to the statement. 4% of gamblers and 1% of non-gamblers tend to disagree, whereas 2% of gamblers and 1% of non-gamblers totally disagree with the statement.

Graph 68 # Opinions on the increase in Cypriots' engagement in games of chance: “Cypriots' engagement in games of chance has recently increased”. Overview by type of gambler



Graph 69 # Opinions on the level of responsible gambling among gamblers: “The majority of gamblers practice responsible gambling”. Overview by gender



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Few and insignificant deviations are also observed from the further analysis of results by gamblers type (see graph 68). A total agreement with the statement is expressed by 48% of addicted gamblers, as well as 44% of non-risk gamblers and at-risk gamblers, while a tendency to agree is stated by 31% of addicted gamblers and at-risk gamblers and 27% of non-risk gamblers. 14% of addicted gamblers, 7% of at-risk gamblers and 6% of non-risk gamblers remain neutral to the statement. 5% of non-risk gamblers, 4% of at-risk gamblers and 3% of addicted gamblers partly disagree with the statement, whereas only 1% of non-risk gamblers and at-risk gamblers express their total disagreement.

All in all, regardless of gender, age or type, there seems to be a convergence of public opinion towards the statement that Cypriots' engagement in games of chance has recently increased.

7.5 Opinions on the Level of Responsible Gambling among Gamblers

Participants in the study were also requested to assess the gamblers' general behavior while gambling, expressing their opinion on the following statement: "The majority of gamblers practice responsible gambling". 97% of participants answered the question, while 3% stated that they did not know or did not wish to answer.

The majority of participants are against the above statement, considering that gamblers prefer to practice non-responsible gambling. More specifically, 54% of participants totally disagree with the statement, 23% partly disagree, 8% neither agree nor disagree, 8% partly agree and only 4% of participants totally agree with the statement regarding the engagement of most gamblers in responsible gambling (see graph 69).

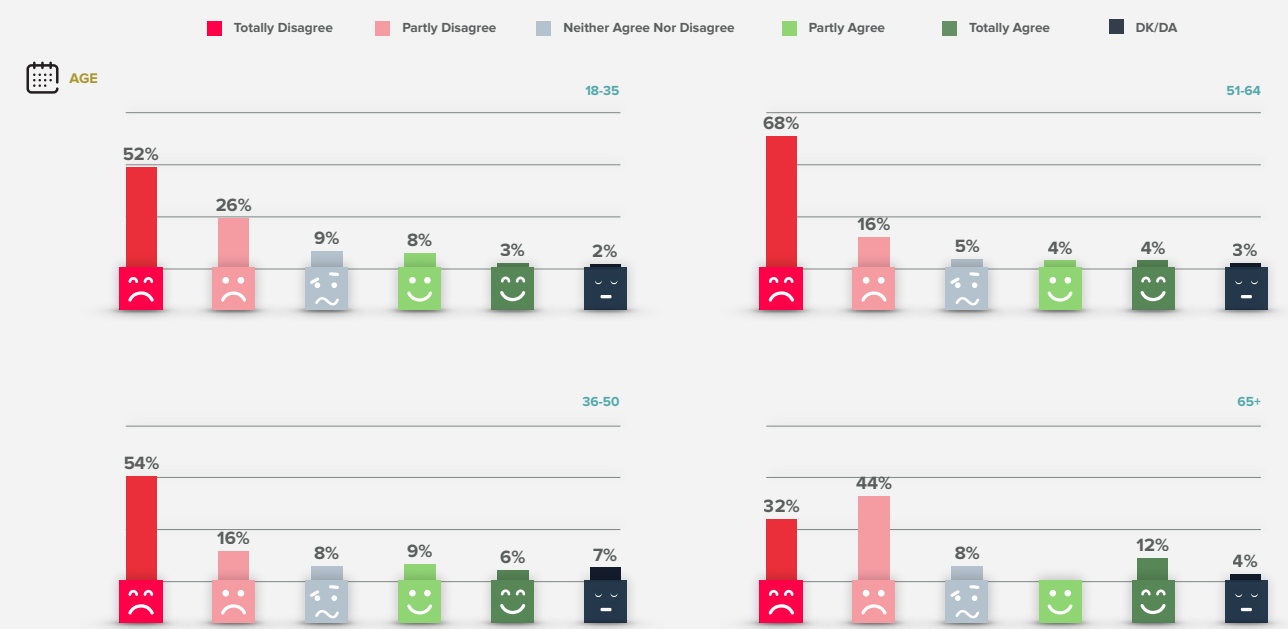
Male and female participants express almost similar

opinions on the statement (see graph 69), with women being slightly more negative towards the opinion that gamblers practice responsible gambling. In particular, a total disagreement with the statement is expressed by 59% of women and 48% of men. 23% of men and women partly disagree, while 12% of men and 5% of women remain neutral to the statement. A partial agreement is stated by 10% of men and 6% of women, whereas 4% of men and 3% of women express their total agreement with the statement.

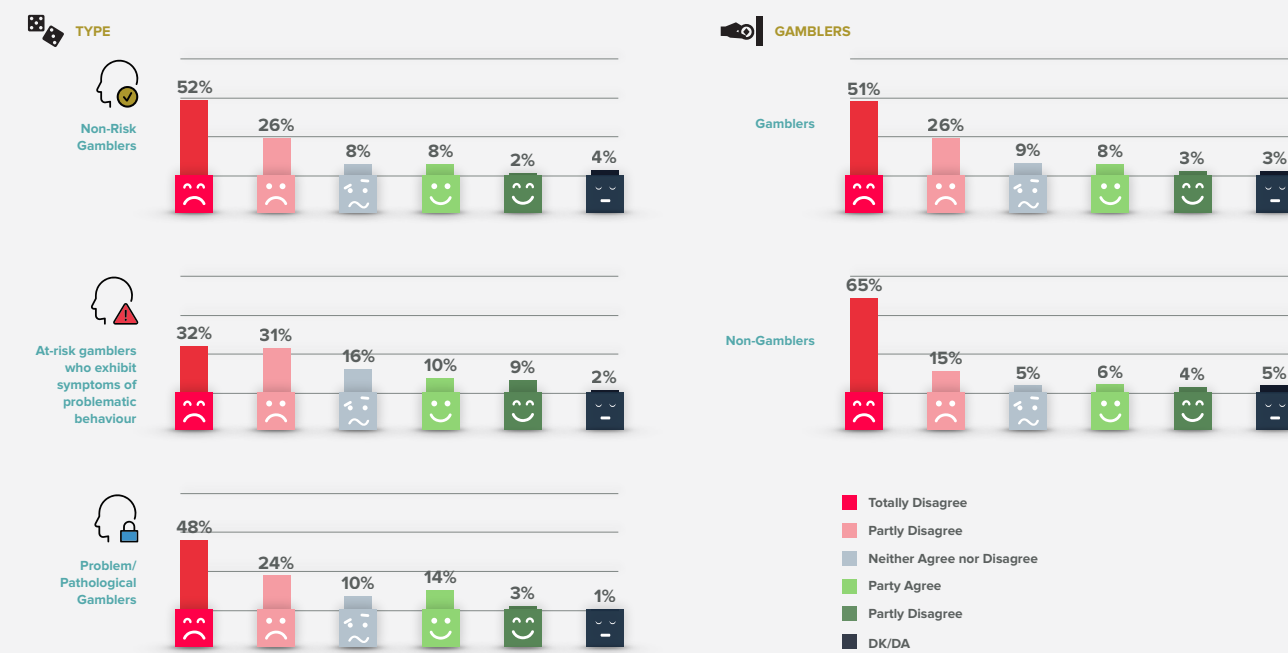
The analysis of results by age (see graph 70) indicates some diversifications, with the most negative attitude towards the statement being expressed by participants aged 51-64. More specifically, 68% of participants aged 51-64, 54% of participants aged 36-50, 52% of young participants aged 18-35 and 32% of participants over 65 years old are totally against the above statement. A partial disagreement with the statement is expressed by 44% of participants over 65 years old, 26% of participants aged 18-35, as well as 16% of participants aged 36-50 and 51-64. 9% of participants aged 18-35, 8% of participants aged 36-50 and over 65 years old and 5% of participants aged 51-64 remain neutral to the statement. A tendency to agree is stated by 9% of participants aged 36-50, 8% of participants aged 18-35 and 4% of participants aged 51-64. 12% of participants over 65 years old, 6% of participants aged 36-50, 4% of participants aged 51-64 and 3% of participants aged 18-35 totally agree with the statement.

The analysis of results by type (see graph 71) does not reveal any remarkable diversifications, suggesting that non-gamblers are slightly more negative towards the statement in comparison to gamblers. In particular, 80% of non-gamblers disagree, either fully (65%) or partly (15%) with the statement, while the respective percentage among gamblers is 77%, broken down into 51% gamblers who totally disagree and 26% who probably disagree. 9% of gamblers and 5% of non-gamblers remain neutral to the statement. A partial agreement with the statement is expressed by 8% of gamblers and 6% of non-gamblers, while a total agreement is

Graph 70 # Opinions on the level of responsible gambling among gamblers: “The majority of gamblers practice responsible gambling”. Overview by age



Graph 71 # Opinions on the level of responsible gambling among gamblers: “The majority of gamblers practice responsible gambling”. Overview by type



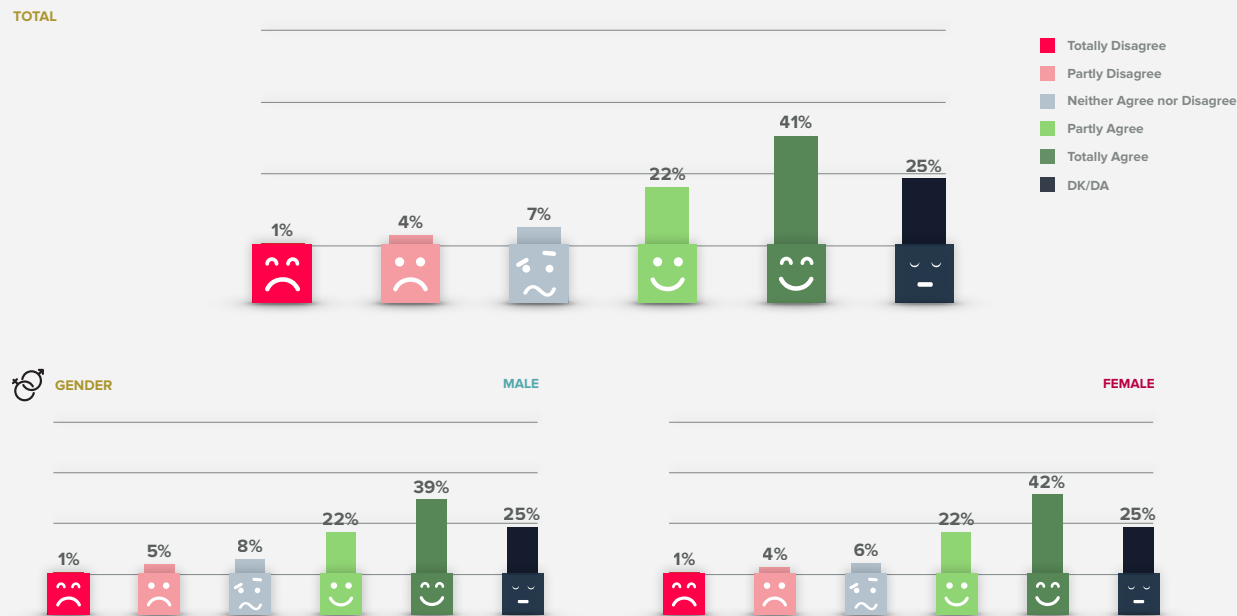
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stated by 4% of non-gamblers and 3% of gamblers.

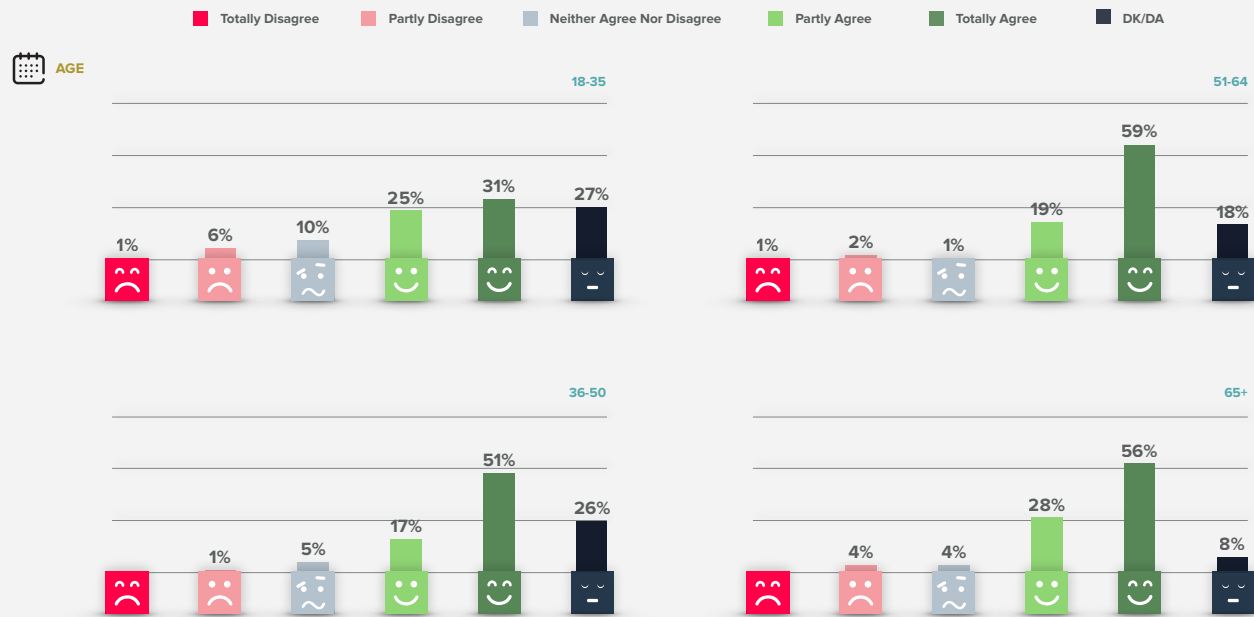
Non-risk gamblers appear to be slightly more negative towards the opinion about the prevalence of responsible betting, in comparison to the other gamblers' type (**see graph 71**). A total disagreement is expressed by 52% of non-risk gamblers, 48% of addicted gamblers and 32% of at-risk gamblers, while 31% of at-risk gamblers, 26% of non-risk gamblers and 24% of addicted gamblers tend to disagree with the statement. 16% of at-risk gamblers, 10% of addicted gamblers and 8% of non-risk gamblers neither agree nor disagree with the statement. A partial agreement is expressed by 14% of addicted gamblers, 10% of at-risk gamblers and 8% of non-risk gamblers, whereas 9% of at-risk gamblers, 3% of addicted gamblers and 2% of non-risk gamblers refer that they totally agree with the statement.

A general conclusion which may be derived from the above findings is that Cypriots seem to be generally negative towards the statement about responsible gambling among gamblers.

Graph 72 # Opinions on the Cypriots’ level of addiction to games of chance: “The percentages of gamblers that depict addiction symptoms are rather high in Cyprus”. General overview and Overview by gender



Graph 73 # Opinions on the Cypriots’ level of addiction to games of chance: “The percentages of gamblers that depict addiction symptoms are rather high in Cyprus”. Overview by age



Chapter 8 | Public Opinion on the Possibility of Addiction during Engagement in Games of Chance

8.1 Introduction

All adult participants in the study (gamblers and non-gamblers) were asked to express their opinion on a series of statements related to the tendency of addiction to games of chance among Cypriot gamblers. For this type of questions a five level assessment scale was designed: “1” means that the participant totally disagrees with the statement, “2” means that he/she partly disagrees, “3” means that he/she neither agrees nor disagrees, “4” means that he/she partly agrees and “5” means that he/she totally agrees. This chapter presents the public responses to each statement based on this short assessment scale. These responses are then analyzed by gender, age group, relation to the game of chance (gambler or non-gambler) and gambler type.

8.2 Opinions on the Cypriots’ Level of Addiction to Games of Chance

For the purpose of this study, it is important to investigate the public opinions on the problem of addiction to games of chance, so as to define the actual level of emergence and expansion of this problem in local society and its perception among public opinion. The participants in the study were asked to express their opinion on the following statement: “The percentages of gamblers that depict addiction symptoms are rather high in Cyprus”. The question was answered by 75% of participants, while one out of four (25%) stated that they did not know or did not wish to answer.

The vast majority of participants believe that there is a problem of addiction to games of chance in Cyprus, in relation to its population (**see graph 72**). More specifically, 41% of participants state that they totally agree with the statement, whereas 22% partly agree. While 7% of participants remain neutral to the statement, the percentages of disagreement are low, with 4% of participants expressing their partial disagreement and only 1% stating that they totally disagree.

Men’s and women’s opinions on the statement coincide to a great extent (**see graph 72**), with 42% of women and 39% of men expressing their total agreement with the statement. A tendency to agree is stated by 22% of men and women, while 8% of men and 6% of women neither agree nor disagree with the statement. 5% of men and 4% of women state that

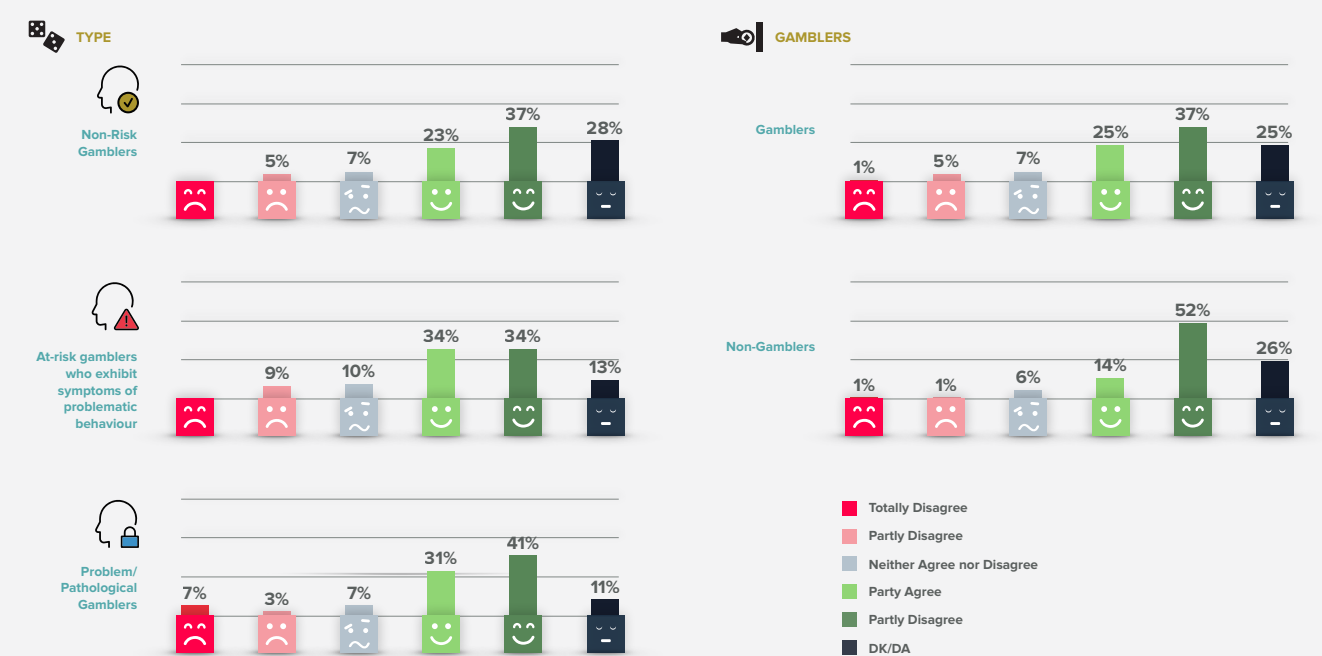
they probably disagree, whereas only 1% of men and women totally disagree with the statement.

Analyzing the results by age (**see graph 73**), it is obvious that participants from all age groups agree that the percentages of gamblers with addiction symptoms are rather high in Cyprus, in relation to the island’s population, with older participants (over 51 years old) being slightly more positive towards the statement. In particular, a total agreement with the statement is expressed by 59% of participants aged 51-64, 56% of participants over 65 years old, 51% of participants aged 36-50 and 31% of young participants aged 18-35. A partial agreement is stated by 28% of participants over 65 years old, 25% of participants aged 18-35, 19% of participants aged 51-64 and 17% of participants aged 36-50. One out of ten young participants aged 18-35 (10%), 5% of participants aged 36-50, 4% of participants over 65 years old and 1% of participants aged 51-64 remain neutral to the statement. An interesting fact is that the highest percentages of disagreement with the statement are found among young participants aged 18-35, who either partly (6%) or fully (1%) disagree. A partial disagreement is also expressed by 4% of participants over 65 years old, 2% of participants aged 51-64 and 1% of participants aged 36-50. Only 1% of participants aged 51-64 state that they totally disagree with the statement.

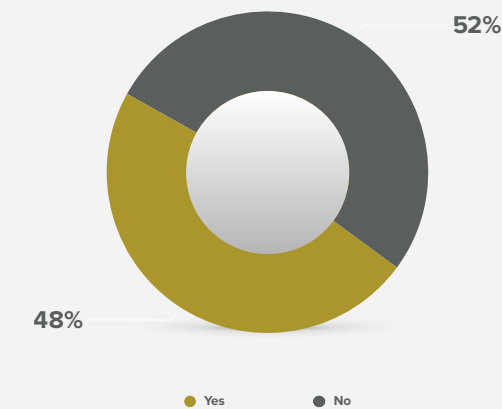
The analysis of results by type (**see graph 74**) reveals no remarkable deviations, with non-gamblers having a slightly more positive attitude towards the statement than gamblers. 52% of non-gamblers and 37% of gamblers totally agree with the statement, while 25% of gamblers and 14% of non-gamblers tend to agree. 7% of gamblers and 6% of non-gamblers state that they neither agree nor disagree with the statement, whereas 5% of gamblers and 1% of non-gamblers tend to disagree. A total disagreement is expressed by only 1% of gamblers and non-gamblers.

Regarding a further analysis of results by gamblers’ type (**see graph 74**), 41% of addicted gamblers, 37% of non-risk gamblers and 34% of at-risk gamblers totally agree with the statement. 34% of at-risk gamblers, 31% of addicted gamblers and 23% of non-risk gamblers state that they probably agree with the statement. 10% of at-risk gamblers, as well as 7% of non-risk gamblers and addicted gamblers, remain neutral, while a partial disagreement is expressed by 9% of at risk gamblers, 5% of non-risk gamblers and 3% of addicted gamblers. A total disagreement with the statement is expressed

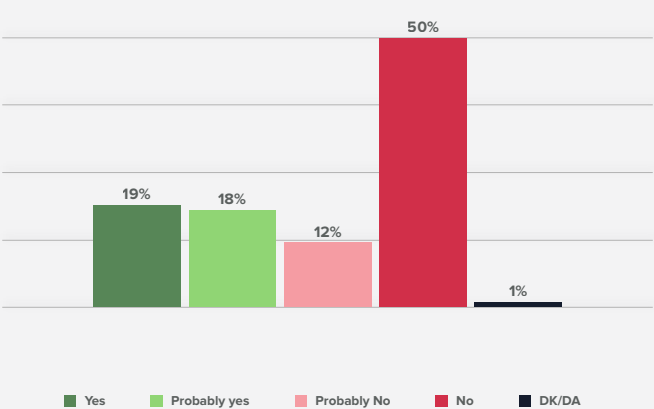
Graph 74 # Opinions on the Cypriots' level of addiction to games of chance: "The percentages of gamblers that depict addiction symptoms are rather high in Cyprus". Overview by type



Graph 75.1 # Do you know people from your social circle who play games of chance?



Graph 75.2 # Assessing the gambling behavior of people from social circle: "Would you say that this person is addicted to games of chance?"



BASIS: THOSE WHO KNOW A PLAYER

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by only 7% of addicted gamblers.

To conclude, according to public opinion, it is widely believed that the percentages of at risk or addicted gamblers are rather high in Cyprus in relation to its population.

of the addiction problem, as occurred from the study's results. It, therefore, seems that Cypriots overstate the problem of addiction to games of chance, perceiving it as a serious problem that might disrupt family relationships and social cohesion.

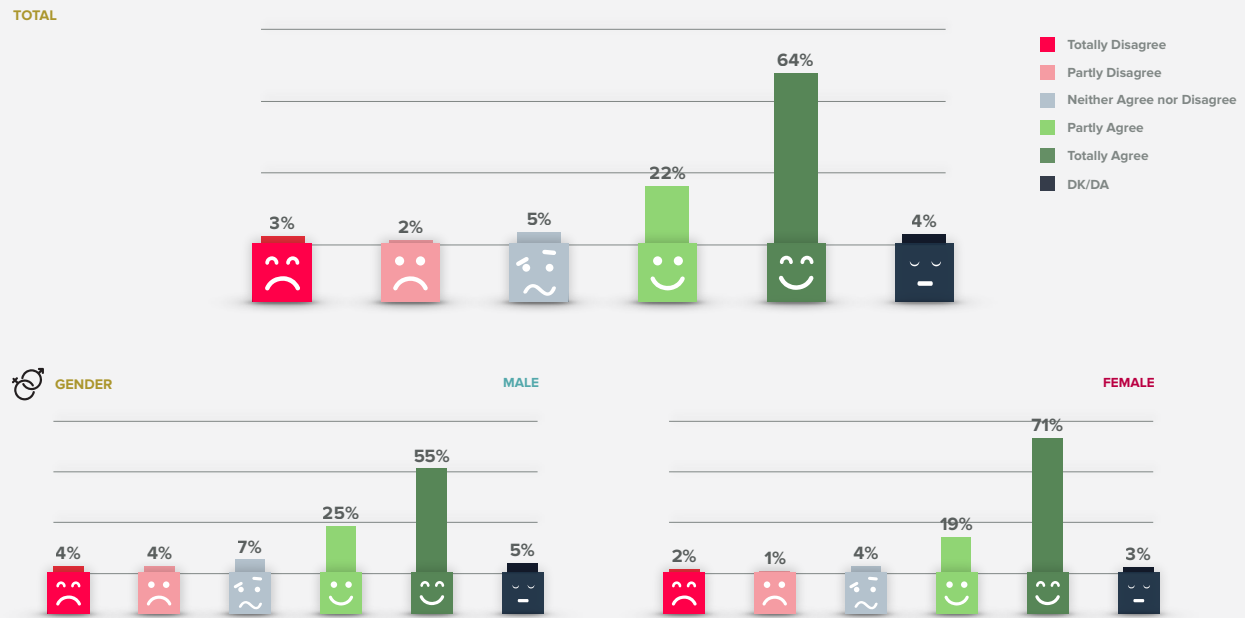
8.3 Assessing Addiction Levels of People from Participants' Social Circle

Another significant parameter is the participants' assessment of the gambling behavior of people from their social circle, so as to investigate how participants perceive their acquaintances' engagement in games of chance. The respondents were firstly asked whether they know a member of their family who plays games of chance. Those who answered positively were then asked to assess whether, in their opinion, this person is addicted to games of chance based on a four level assessment scale, where "1= definitely yes", "2=probably yes", "3= probably no", "4= definitely no".

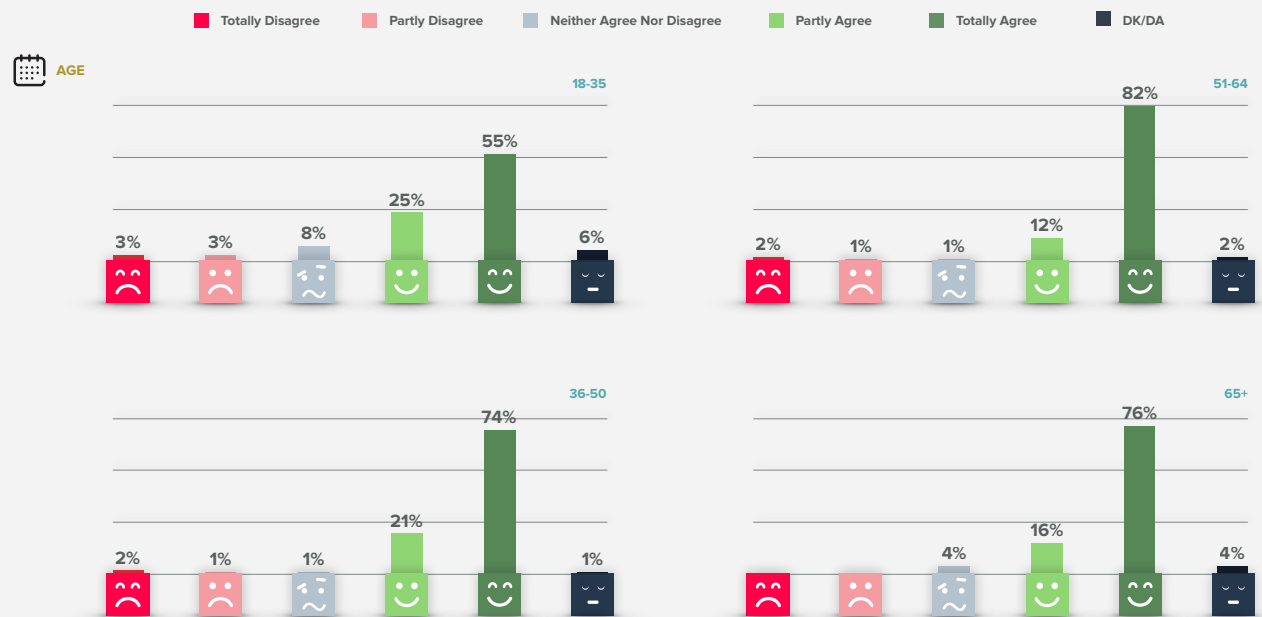
Almost half of the participants in the study (48%) state that they have a family member who plays games of chance (**see graph 75.1**). 50% of those who answered yes state that this person is definitely not addicted to games of chance, while 12% say that he/she is probably not addicted. However, a significant percentage (18%) thinks that their relative is probably addicted to games of chance, whereas almost one out of five participants (19%) is certain about their relative's problem of addiction. Only 1% state that they do not know or do not wish to answer (**see graph 75.2**).

The above findings suggest that a significant percentage of participants (37%) not only know a member of their family that engages with games of chance but also believe that he/she is among at risk gamblers. This percentage is significantly lower than the proportion of participants who believe that the percentage of at risk or addicted gamblers in Cyprus is quite high in relation to its population (63%). However, this percentage is still much higher than the actual percentage of emergence and expansion

Graph 76 # Opinions on the need for tackling addiction to games of chance as a social problem: “Nowadays addiction to games of chance is a social problem and needs to be addressed by the authorities”. Overview by gender



Graph 77 # Opinions on the need for tackling addiction to games of chance as a social problem: “Nowadays addiction to games of chance is a social problem and needs to be addressed by the authorities”. Overview by age



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8.4 Opinions on the Need for Tackling Addiction to Games of Chance as a Social Problem

Public opinion on whether addiction to games of chance is a social problem that needs to be addressed by authorities was also investigated. For this purpose, participants in the study were asked to express their opinion on the following statement: “Nowadays addiction to games of chance is a social problem and needs to be addressed by the authorities”. 96% of participants answered the question, while 4% stated that they did not know or did not wish to answer.

The results indicate that the vast majority of Cypriots perceive addiction to games of chance as a social problem that needs to be addressed by the authorities, with 64% totally agreeing and 22% partly agreeing with the statement. 5% of participants neither agree nor disagree, remaining neutral to the statement. 2% of participants tend to disagree, while only 3% totally disagree with the statement (**see graph 76**).

Female participants seem to perceive addiction to games of chance as a social problem to a greater extent than male participants (**see graph 76**). More specifically, nine out of ten women totally agree (71%) or partly agree (19%) with the statement. Correspondingly, eight out of ten men express their total agreement (55%) or partial agreement (25%) with the statement. 7% of men and 4% of women remain neutral to the statement. A partial disagreement is expressed by 4% of men and 1% of women, while 4% of men and 2% of women totally disagree with the statement.

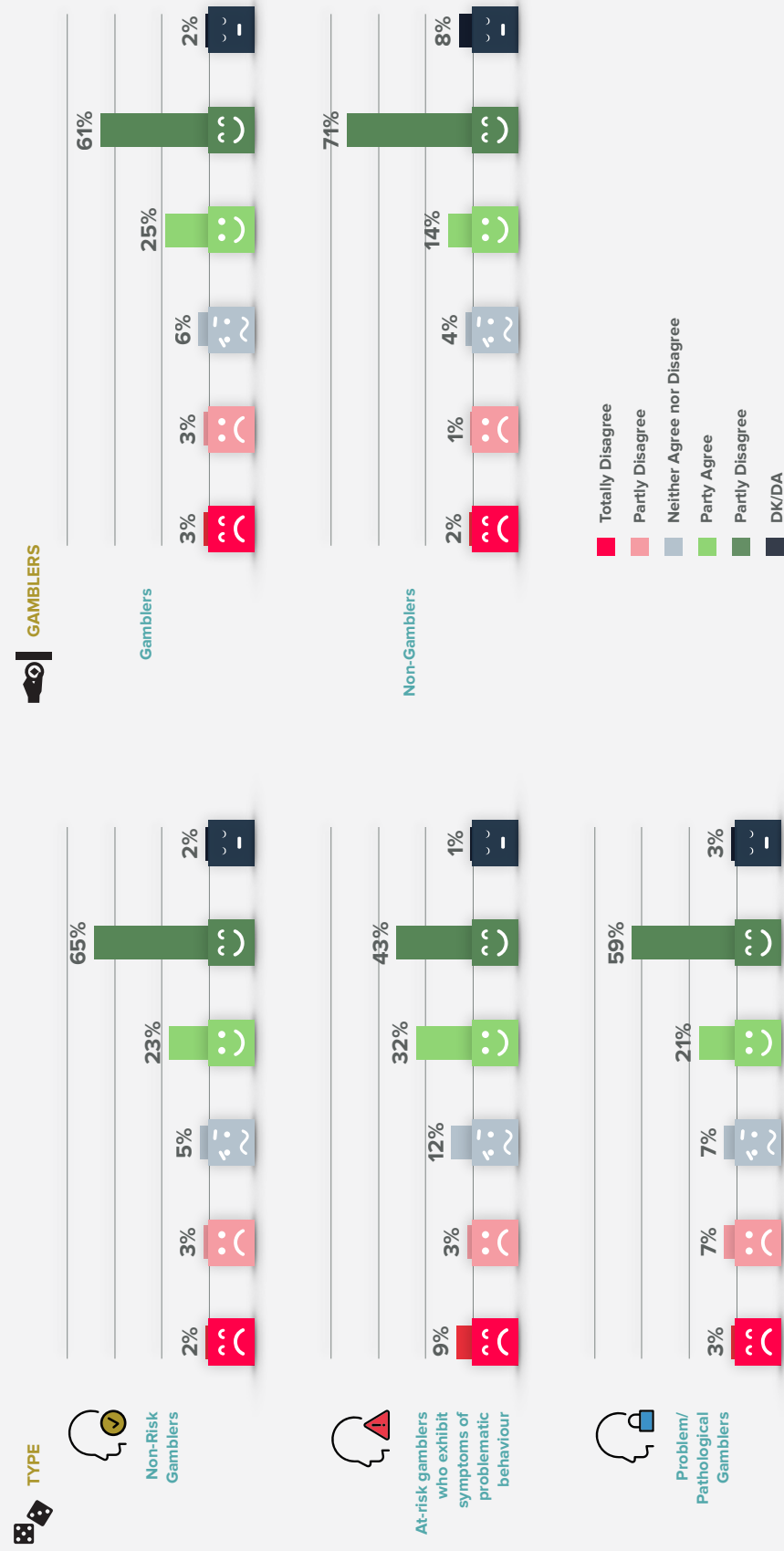
The analysis of results by age (**see graph 77**) shows that the overwhelming majority of all age groups agree with the need for perceiving addiction to games of chance as a social problem, with the lowest percentage of agreement being found among the young participants (18-35 years old). More specifically, 82% of participants aged 51-64, 76% of participants over 65 years old, 74% of participants aged 36-50 and a

significantly lower percentage of young participants aged 18-35 (55%) express their total agreement with the statement. A partial agreement with the statement is expressed by 25% of participants aged 18-35, 21% of participants aged 36-50, 16% of participants over 65 years old and 12% of participants aged 51-64. 8% of participants aged 18-35, 4% of participants over 65 years old and 1% of participants aged 36-50 and 51-64 remain neutral to the statement. Partial disagreement with the statement is expressed by 3% of participants aged 18-35 and 1% of participants aged 36-50 and 51-64, while 3% of participants aged 18-35 and 2% of participants aged 36-50 and 51-64 totally disagree with the statement.

A further analysis of results by type (**see graph 78**) does not indicate any special diversifications between gamblers’ and non-gamblers’ opinions. 71% of non-gamblers and 61% of gamblers totally agree, whereas 25% of gamblers and 14% of non-gamblers partly agree with the statement. A neutral stand on the statement is taken by 6% of gamblers and 4% of non-gamblers. 3% of gamblers and 1% of non-



Graph 78 # Opinions on the need for tackling addiction to games of chance as a social problem: “Nowadays addiction to games of chance is a social problem and needs to be addressed by the authorities”. Overview by type



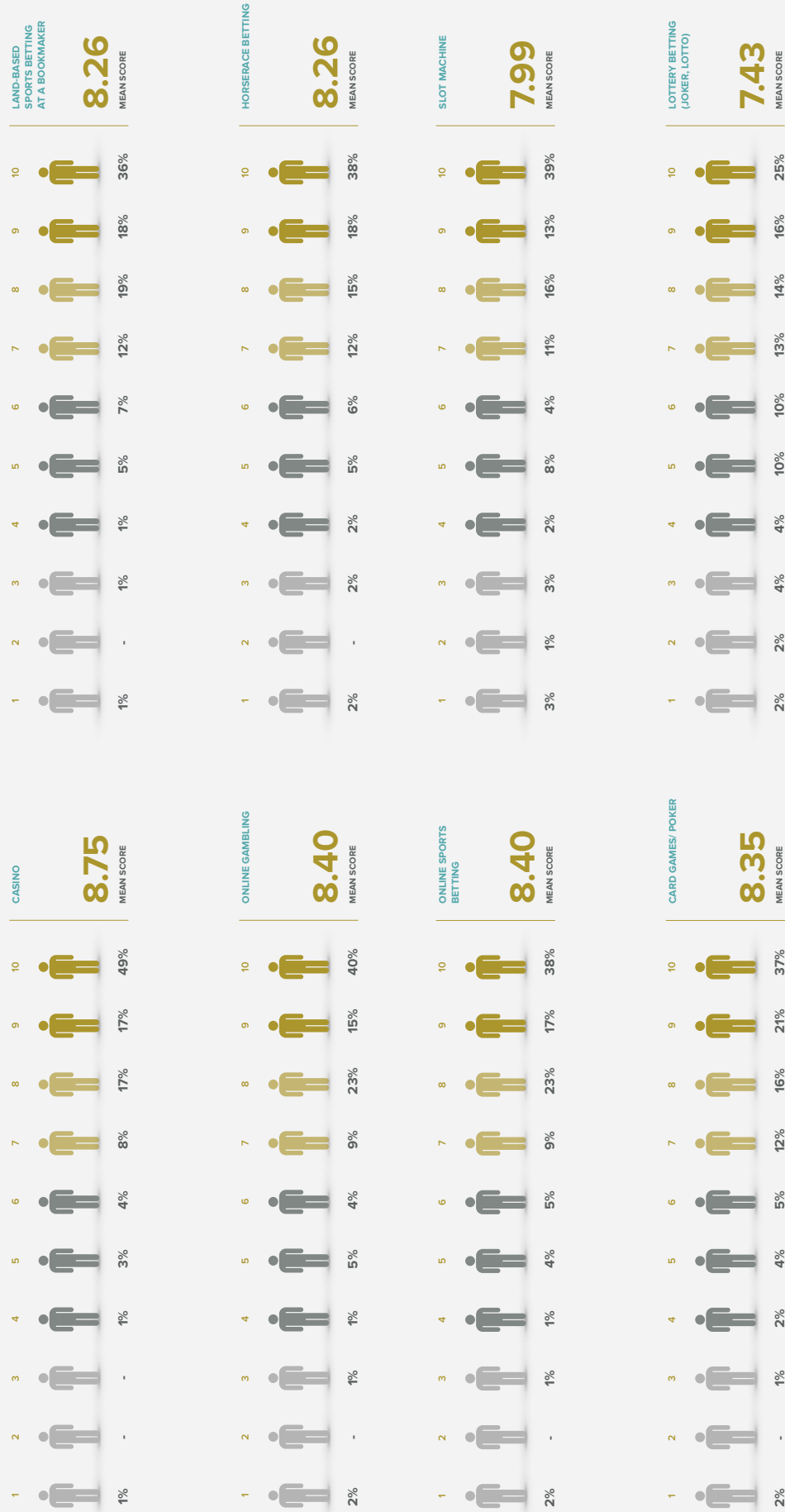
Chapter 8 | Public Opinion on the Possibility of Addiction during Engagement in Games of Chance

gamblers express their partial disagreement, while 3% of gamblers and 2% of non-gamblers state that they totally disagree with the statement.

The majority of gamblers of all types (**see graph 78**) agree with the statement, with slightly higher percentages of disagreement being found among at risk and addicted gamblers. In particular, 65% of non-risk gamblers, 59% of addicted gamblers and 43% of at-risk gamblers state that they totally agree with the statement, while 32% of at-risk gamblers, 23% of non-risk gamblers and 21% of addicted gamblers probably agree. 12% of at-risk gamblers, 7% of addicted gamblers and 5% of non-risk gamblers remain neutral to the statement. A tendency to disagree is expressed by 7% of addicted gamblers, 3% of non-risk and at-risk gamblers, whereas 9% of at-risk gamblers, 3% of addicted gamblers and 2% of non-risk gamblers express their total disagreement with the statement.

A conclusion which may be derived from the above findings is that the majority of Cypriots perceive addiction to games of chance as a serious problem and, in particular, a social problem that needs to be addressed by the authorities.

Graph 79.1 # Public opinion on the addictive effect of various games of chance (Part A)



10 POINT-SCALE:
1= SLIGHTLY ADDICTIVE AND 10= FAR TOO ADDICTIVE

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8.5 Opinions on the Addictive Effect of Various Games of Chance

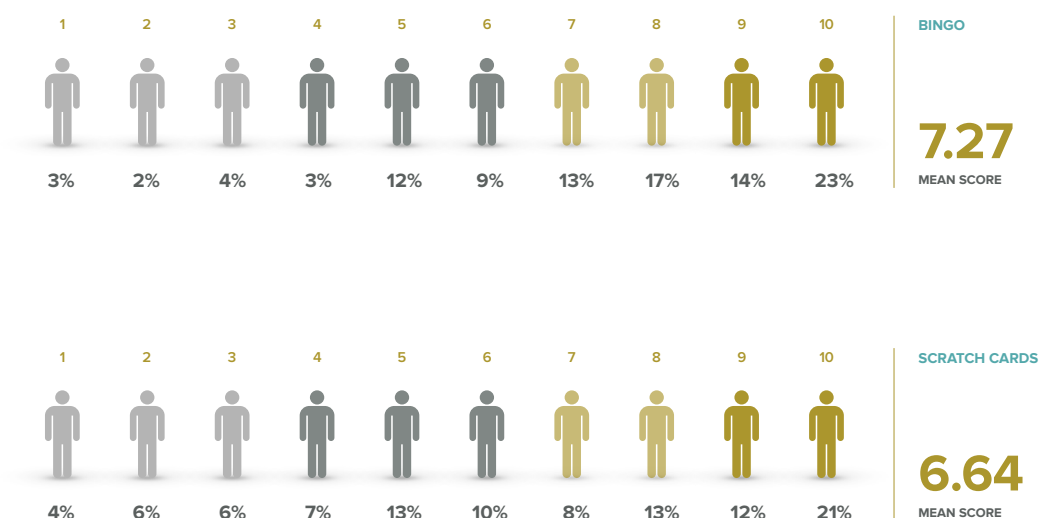
In an attempt to understand the public opinion on the addictive effect of various games of chance better, participants in the study were asked to assess, on a basis of a ten level assessment scale where “1” means slightly addictive and “10” means far too addictive, how addictive each of the following ten games of chance is considered to be: 1) Online Gambling, 2) Online Sports Betting, 3) Slot Machine gambling, 4) Bingo, 5) Casino, 6) Card Games/ Poker, 7) Lottery Betting (e.g. Joker, Lotto), 8) Sports Betting at a Bookmaker, 9) Horserace Betting, 10) Scratch Cards.

According to public opinion, the most addictive game of chance is Casino with an average score of 8.75/10. An interesting fact is that almost half of the participants (49%) rate the addictive effect of Casino with a total «10». Online Gambling and Online

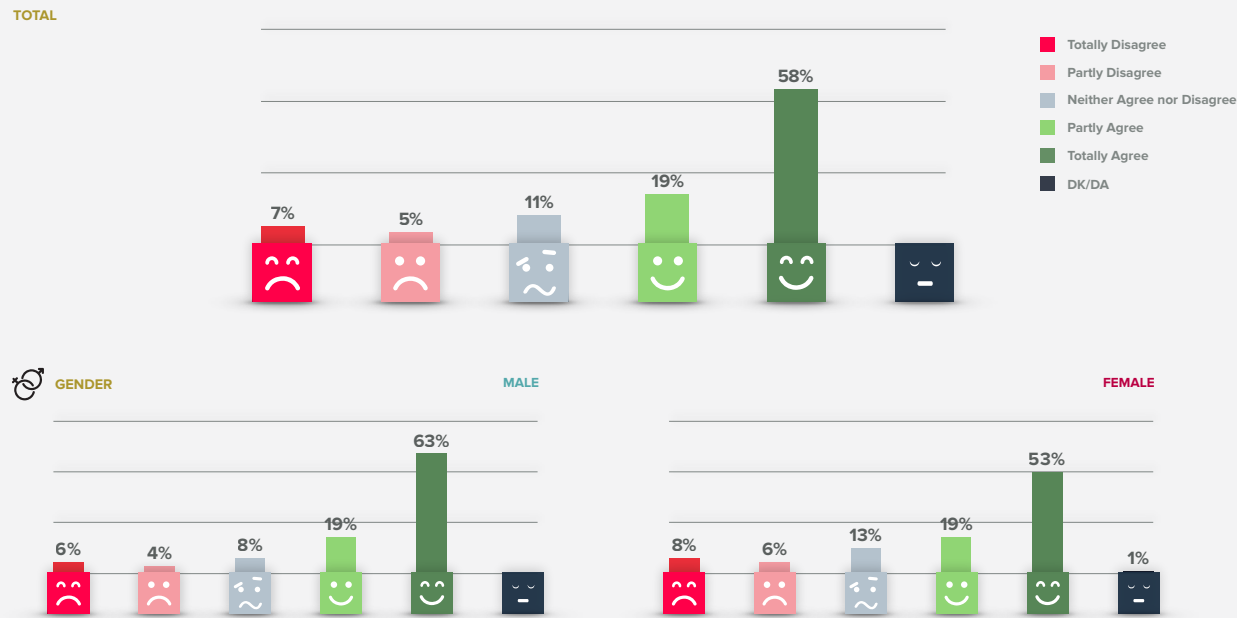
Sports Betting come second, with an average score of 8.40/10. The third most addictive game is Card Games/ Poker with an average score of 8.35/10, while Sports Betting at a Bookmaker and Horserace Betting come next with an average score of 8.26/10. Slot Machines are considered less addictive with an average score of 7.99/10. Lottery Betting (e.g. Joker, Lotto) and Bingo (in a room) cause, according to public opinion, a lower risk of addiction with an average score of 7.43/10 and 7.27/10 respectively. Scratch Cards are considered as the least addictive game and take the last place with an average score of 6.64/10 (see graphs 79.1 and 79.2).

It is, therefore, safe to conclude that games of chance such as Casino and Online Gambling, which provide a thrilling full experience to the player and are easily accessible even at home, are considered as the most addictive ones in comparison to “traditional” games, since they are able to grip the player. More traditional games such as Scratch Cards, Bingo and Lottery Betting are considered as the least addictive.

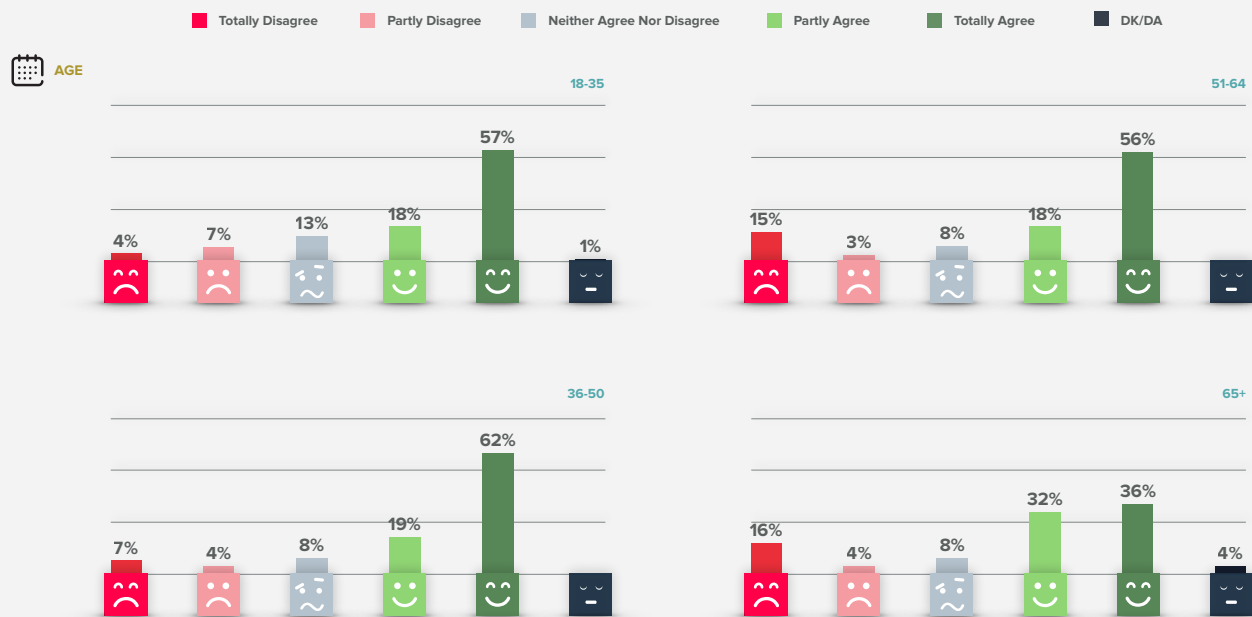
Graph 79.2 # Public opinion on the addictive effect of various games of chance (Part B)



Graph 80 # Opinions on people’s right to engage in games of chance: “People have the right to engage in games of chance whenever they want to”. Overview by gender



Graph 81 # Opinions on the people’s right to engage in games of chance: “People have the right to engage in games of chance whenever they want to”. Overview by age



Chapter 9 | Public Opinion on the Gamblers' Rights and the State's Regulatory Role

9.1 Introduction

Through a series of statements, the adult participants in the study (gamblers and non-gamblers) were asked to express their opinion on the gamblers' rights and the state's regulatory role in the gambling industry. For this type of questions a five level assessment scale was used: "1" means that the participant totally disagrees with the statement, "2" means that he/she partly disagrees, "3" means that he/she neither agrees nor disagrees, "4" means that he/she partly agrees and "5" means that he/she totally agrees. This chapter presents the participants' responses to each statement based on this short assessment scale. The responses are then analyzed by gender, age group, relation to the game of chance (gambler or non-gambler) and gambler type.

9.2 Opinions on People's Right to Engage in Games of Chance

The participants' opinions on whether engagement in games of chance is a public right were first investigated. For this purpose, all participants (gamblers and non-gamblers) were asked to express their opinion on the following statement: "People have the right to engage in games of chance whenever they want to".

The majority of participants (58%) express their total agreement with the statement, considering engagement in games of chance as an indefeasible public right. Meanwhile, almost one out of five participants (19%) partly agree, whereas 11% of participants neither agree nor disagree. On the contrary, 7% of participants totally disagree and 5% partly disagree with the statement (see graph 80).

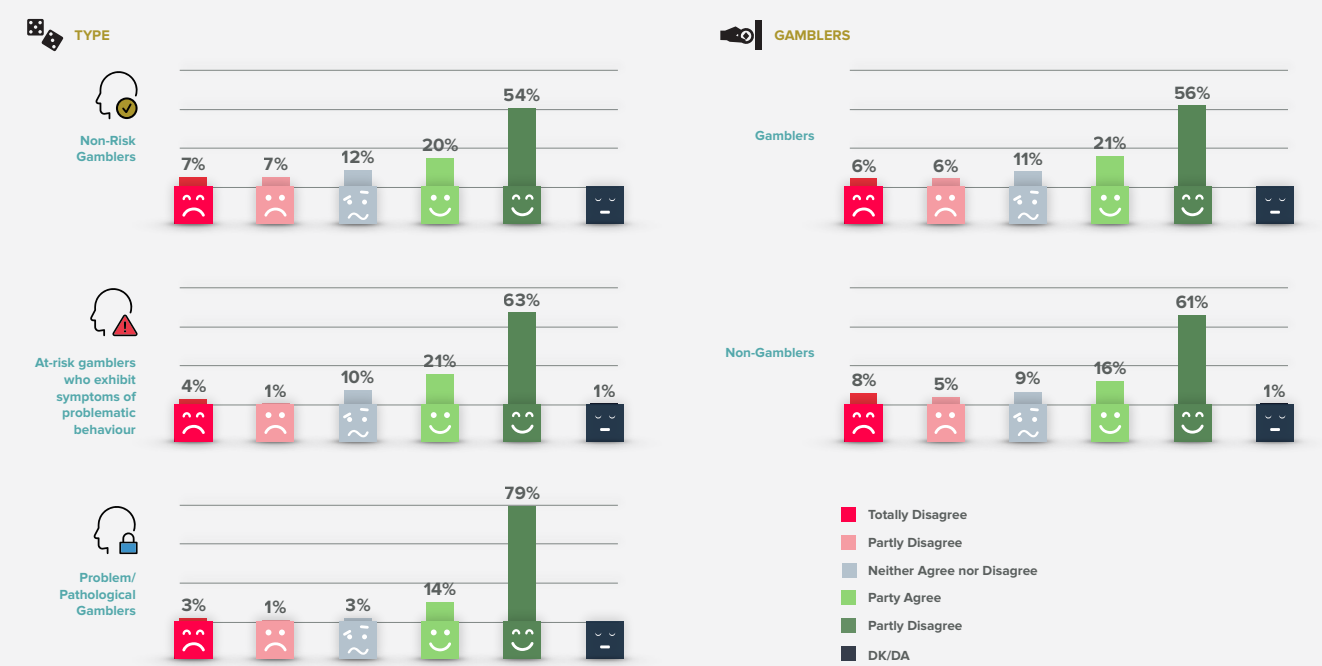
The analysis of results by gender (see graph 80) features men as slightly more positive towards the statement in comparison to women. More specifically, a total agreement with the statement is expressed by 63% of men and 53% of women, while 19% of men and women tend to agree. 13% of women and 8% of men remain neutral, stating that they neither agree nor disagree with the statement. 6% of women and 4% of men tend to disagree, while 8% of women and 6% of men express their total disagreement with the statement.

Through the analysis of results by age (see graph 81), it seems that participants aged 18-50 are slightly more positive towards the statement than participants over 50 years old. In particular, 62% of participants aged 36-50, 57% of young participants aged 18-35, 56% of participants aged 51-64 and 36% of participants over 65 years old express their total agreement with the statement. 32% of participants over 65 years old, 19% of participants aged 36-50 and 18% of participants aged 18-35 and 51-64 partly agree with the statement. 13% of participants aged 18-35 and 8% of participants of the other age groups remain neutral to the statement. A partial disagreement with the statement is expressed by 7% of participants aged 18-35, 4% of participants aged 36-50 and over 65 years old and 3% of participants aged 51-64. 16% of participants over 65 years old, 15% of participants aged 51-64, 7% of participants aged 36-50 and only 4% of young participants aged 18-35 totally disagree with the statement.

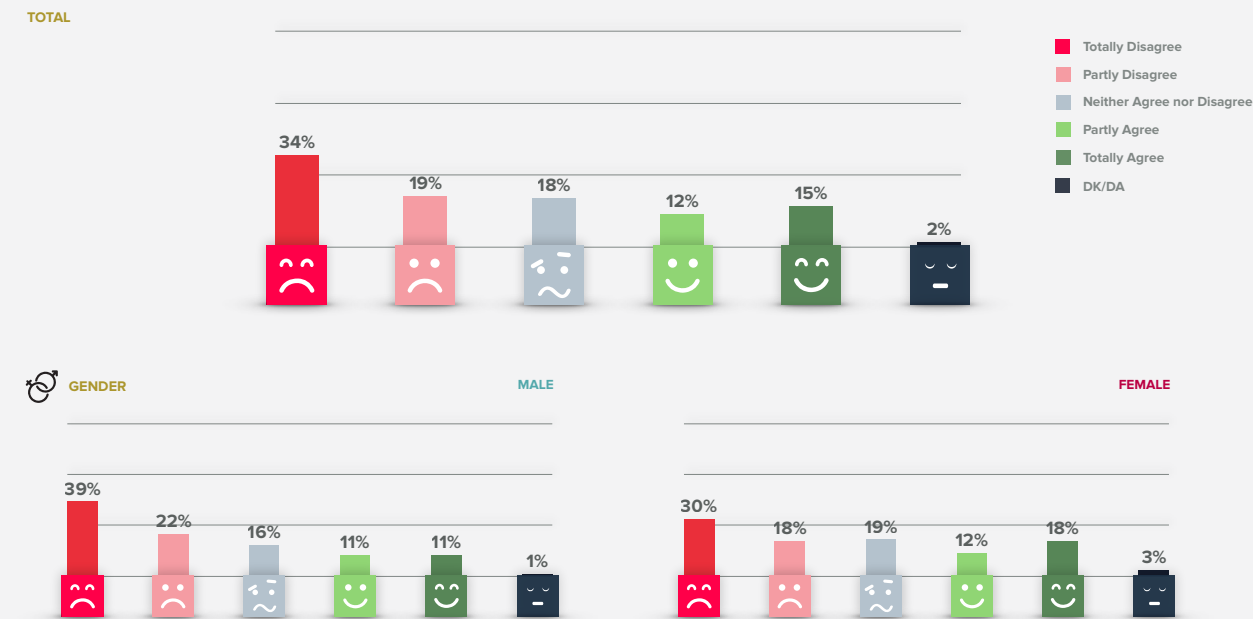
The analysis of results by type suggests some negligible diversifications between gamblers' and non-gamblers' opinions (see graph 82). A total agreement with the statement is expressed by 61% of non-gamblers and 56% of gamblers, while 21% of gamblers and 16% of non-gamblers tend to agree. 11% of gamblers and 9% of non-gamblers neither agree nor disagree with the statement. Partial disagreement with the statement is expressed by 6% of gamblers and 5% of non-gamblers, whereas 8% of non-gamblers and 6% of gamblers totally disagree with the statement.

A further analysis of results by gamblers' type (see graph 82) indicates that addicted gamblers express the strongest agreement with the statement in comparison to other gamblers' types. In particular, a remarkable percentage of addicted gamblers (93%) state that they agree with the statement, either fully (79%) or partly (14%). The respective percentage among at risk gamblers is 84%, with 63% totally agreeing and 21% partly agreeing with the statement. The respective percentage among non-risk gamblers descends to 74%, broken down into 54% who totally agree and 20% who partly agree. 12% of non-risk gamblers, 10% of at-risk gamblers and 3% of addicted gamblers remain neutral to the statement. 14% of non-risk gamblers disagree with the statement, either fully (7%) or partly (7%). The respective percentage declines by 5% among at risk gamblers, with 4% totally disagreeing and 1% partly disagreeing, and by 4% among addicted gamblers, broken down into 3% who totally

Graph 82 # Opinions on the people’s right to engage in games of chance: “People have the right to engage in games of chance whenever they want to”. Overview by type



Graph 83 # Opinions on the need for banning games of chance: “The state should ban games of chance”. Overview by gender



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disagree and 1% who partly disagree with the statement.

A significant conclusion which may be derived from the above findings is that engagement in games of chance is, according to Cypriots, a public right.

9.3 Opinions on the Need for Banning Games of Chance

This section examines the public opinion on the need for banning games of chance through the following statement: "The state should ban games of chance". The question was answered by 98% of participants, while 2% stated that they did not know or did not wish to answer.

The majority of participants are against the above statement. However, the percentages of disagreement are lower than expected, considering the already mentioned high percentages of those who believe engagement in games of chance is a public right. 34% of participants are against the ban of games of chance, while 19% tend to disagree with the statement. A notable percentage of 18% of participants remain neutral. A partial agreement with the scenario of banning games of chance is expressed by 12% of participants, while 15% are totally in favor of the statement (see graph 83).

Female participants are presented slightly more positive towards the statement than male participants (see graph 83). In particular, a total disagreement is expressed by 39% of men and 30% of women, while 22% of men and 18% of women probably disagree with the statement. 19% of women and 16% of men neither agree nor disagree. A tendency to agree with the statement is expressed by 12% of women and 11% of men, while 18% of women and 11% of men totally support the scenario of banning games of chance.

Analyzing the results by age (see graph 84), it seems that older participants (over 65 years old) are more positive towards the scenario of banning games of chance, while younger participants (18-35 years old) are more negative towards it. More specifically, 36% of young participants aged 18-35, 33% of participants aged 36-50, 31% of participants aged 51-64 and only 20% of participants over 65 years old express their total disagreement towards the statement. 21% of participants aged 18-35, 20% of participants aged 36-50, 16% of participants over 65 years old and 13% of participants aged 51-64 tend to disagree. 22% of participants aged 18-35, 15% of participants aged 51-64, 11% of participants aged 36-50 and 8% of participants over 65 years old remain neutral to the statement, stating that they neither agree nor disagree. A partial agreement with the statement is expressed by almost one out of four participants (24%) over 65 years old, 16% of participants aged 51-64, 14% of participants aged 36-50 and 9% of participants aged 18-35. 32% of participants over 65 years old, 22% of participants aged 51-64, 18% of participants aged 36-50 and 11% of participants aged 18-35 state that they totally agree with the statement.

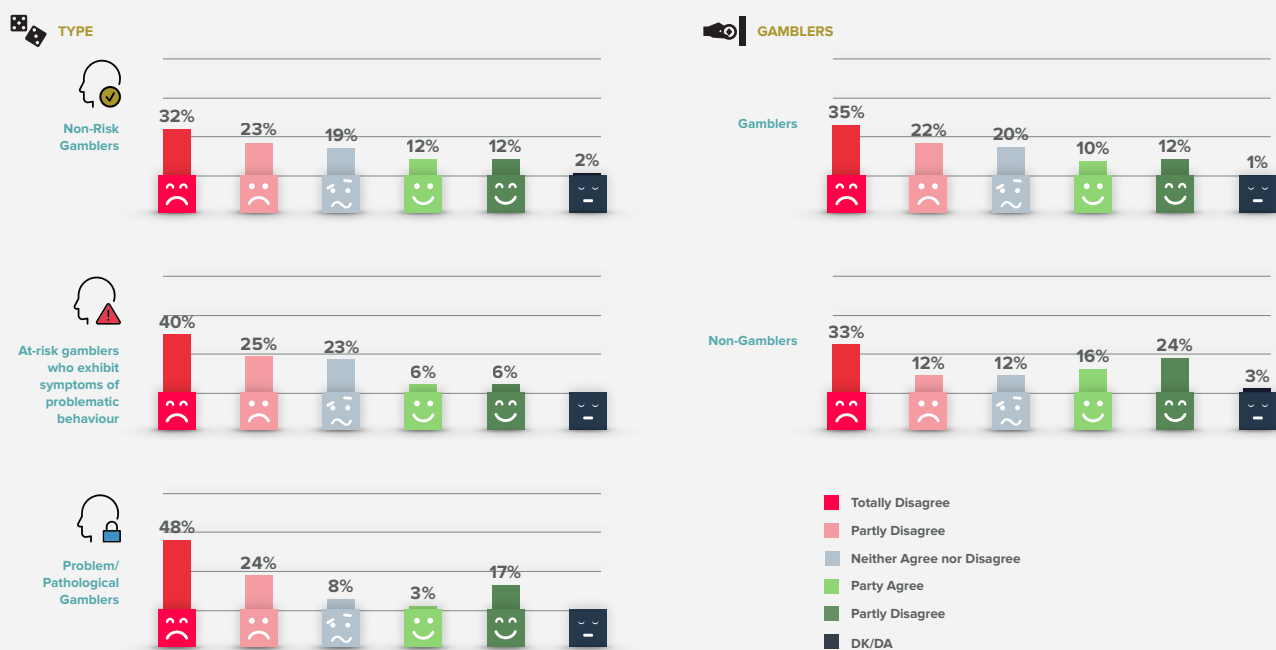
The analysis of results by type (see graph 85) indicates that non-gamblers are, as expected, more positive towards the hypothetical scenario of banning games of chance than gamblers. 35% of gamblers and 33% of non-gamblers totally disagree with the statement, while 22% of gamblers and 12% of non-gamblers probably disagree. A neutral stance on the statement is expressed by 20% of gamblers and 12% of non-gamblers. A partial agreement with the ban of games of chance is stated by 16% of non-gamblers and 10% of gamblers, while 24% of non-gamblers and 12% of gamblers express their total agreement.

A further analysis of results by type (see graph 85) reveals some diversifications, with the highest percentages of total disagreement and agreement with the scenario being found among addicted gamblers. In particular, a total disagreement

Graph 84 # Opinions on the need for banning games of chance: “The state should ban games of chance”.
Overview by age



Graph 85 # Opinions on the need for banning games of chance: “The state should ban games of chance”.
Overview by type

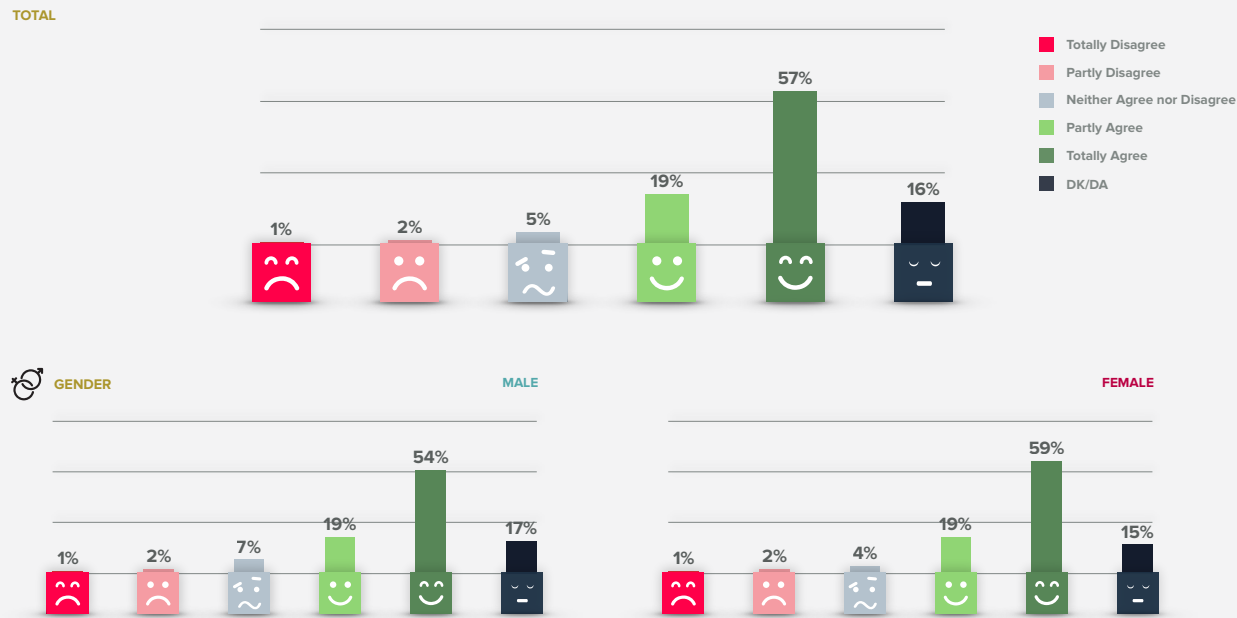


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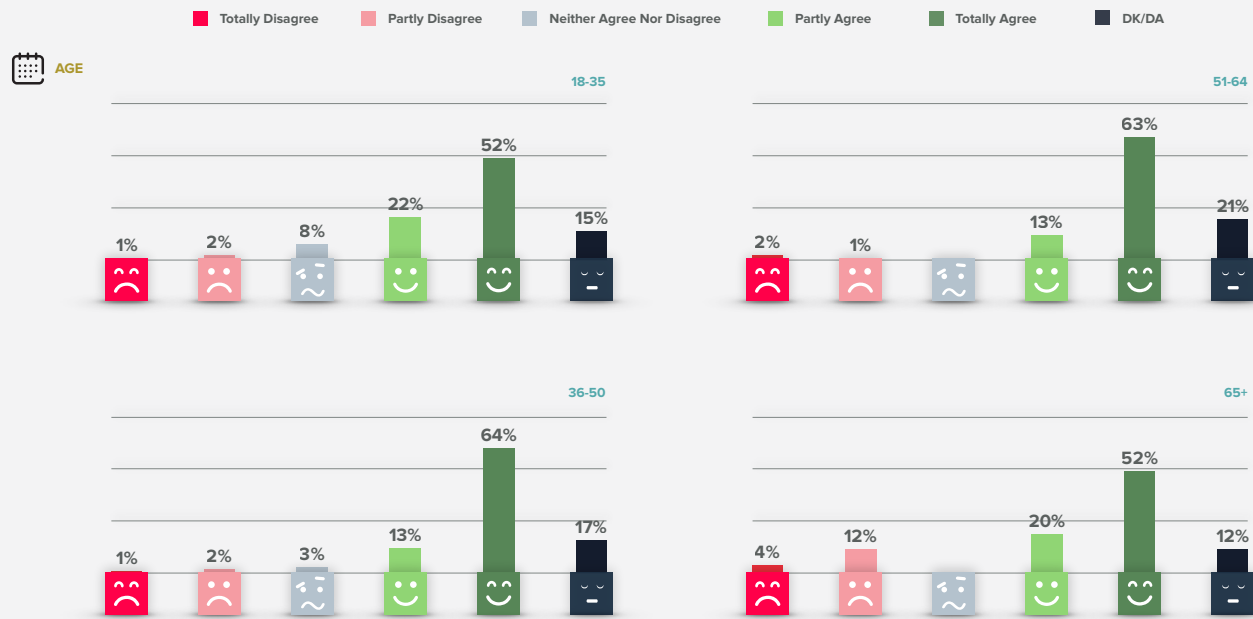
with the statement is expressed by 48% of addicted gamblers, 40% of at-risk gamblers and 32% of non-risk gamblers, while 25% of at-risk gamblers, 24% of addicted gamblers and 23% of non-risk gamblers partly disagree. 23% of at-risk gamblers, 19% of non-risk gamblers and 8% of addicted gamblers neither agree nor disagree with the statement. A partial agreement is expressed by 12% of non-risk gamblers, 6% of at-risk gamblers and 3% of addicted gamblers, while 17% of addicted gamblers, 12% of non-risk gamblers and 6% of at-risk gamblers totally agree with the ban of games of chance.

To conclude, Cypriots are generally against the ban of games of chance. The most positive attitude towards the scenario is found among participants over 65 years old who seem to demonize games of chance and, therefore, consider their ban as a “cure” for the negative effects of non-responsible engagement in gambling activities.

Graph 86 # Opinions on the minors’ engagement in games of chance: “Many minors engage in games of chance in Cyprus”.
Overview by gender



Graph 87 # Opinions on the minors’ engagement in games of chance: “Many minors engage in games of chance in Cyprus”.
Overview by age



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9.4 Opinions on Minors' Engagement in Games of Chance

Since providing betting services to minors under 18 years old is forbidden by law in Cyprus⁵, public opinion on the minors' engagement in games of chance was also investigated for the purpose of this study. All participants (gamblers and non-gamblers) were asked to express their opinion on the following statement: "Many minors engage in games of chance in Cyprus." The question was answered by 84% of participants, while 16% stated that they did not know or did not wish to answer.

The vast majority of participants totally agree (57%) or partly agree (19%) with the opinion that there is an increased engagement of minors with games of chance in Cyprus. 5% of participants remain neutral to the statement. A partial disagreement is expressed by 2% of participants, while 1% express their total disagreement (see graph 86).

The opinions of men and women on the statement seem to largely converge (see graph 86). 59% of women and 54% of men express their total agreement with the statement, while 19% of men and women partly agree. 7% of men and 4% of women neither agree nor disagree with the statement. A partial disagreement is stated by 2% of men and women, whereas only 1% of men and women totally disagree with the statement.

The analysis of results by age suggests that all age groups observe an increased engagement of minors with games of chance in Cyprus (see graph 87), with the highest percentages of disagreement being found among older participants (over 65 years old). More specifically, a total agreement with the statement is expressed by 64% of participants aged 36-50, 63% of participants aged 51-64, as well as 52% of participants aged 18-35 and over

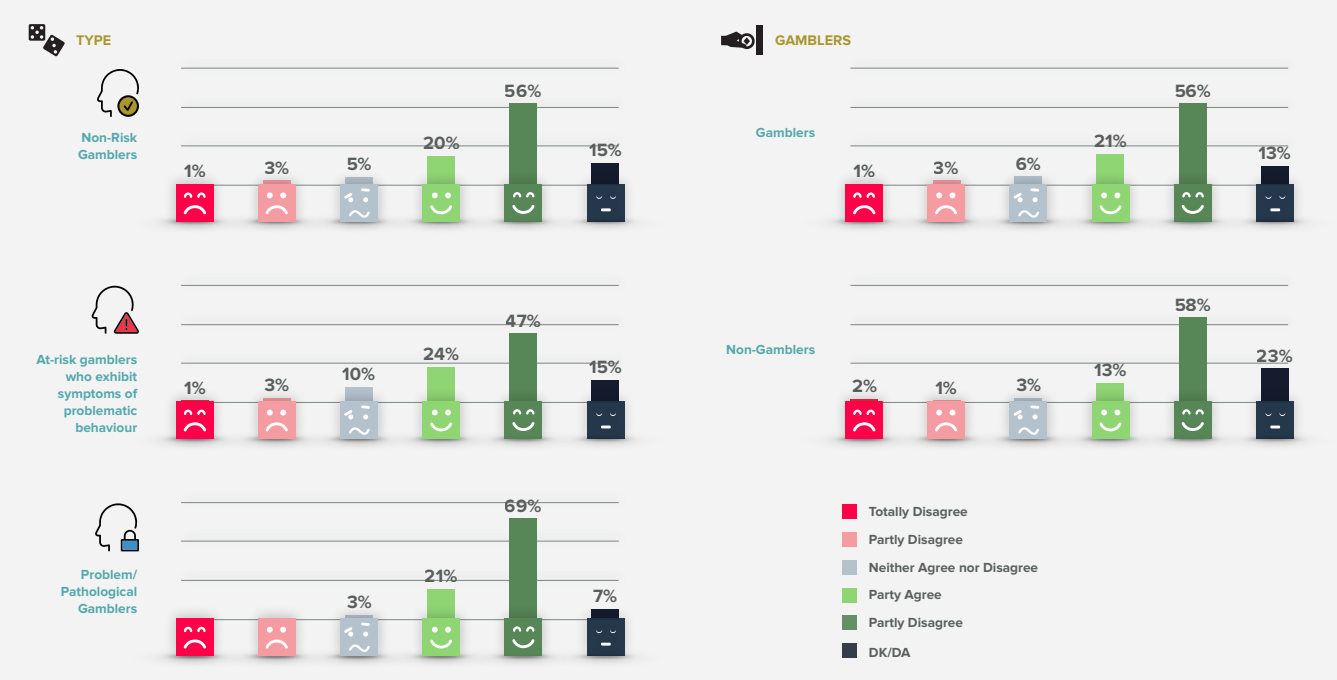
65 years old. 22% of participants aged 18-35, 20% of participants over 65 years old and 13% of participants aged 36-50 and 51-64 tend to agree with the statement. 8% of participants aged 18-35 and 3% of participants aged 36-50 remain neutral to the statement. A tendency to disagree is stated by 12% of participants over 65 years old, only 2% of participants aged 18-35 and 36-50 and 1% of participants aged 51-64. 4% of participants over 65 years old, 2% of participants aged 51-64, as well as 1% of participants aged 18-35 and 36-50 express their total disagreement with the statement.

Similar results emerge from the analysis by type (see graph 88), with some diversifications being found between the percentages of those who totally agree and those who partly agree with the statement. In particular, 58% of non-gamblers and 56% of gamblers totally agree, while 21% of gamblers and 13% of non-gamblers tend to agree with the statement. 6% of gamblers and 3% of non-gamblers remain neutral to the statement. 3% of gamblers and 1% of non-gamblers tend to disagree, whereas only 2% of non-gamblers and 1% of gamblers express their total disagreement with the statement.

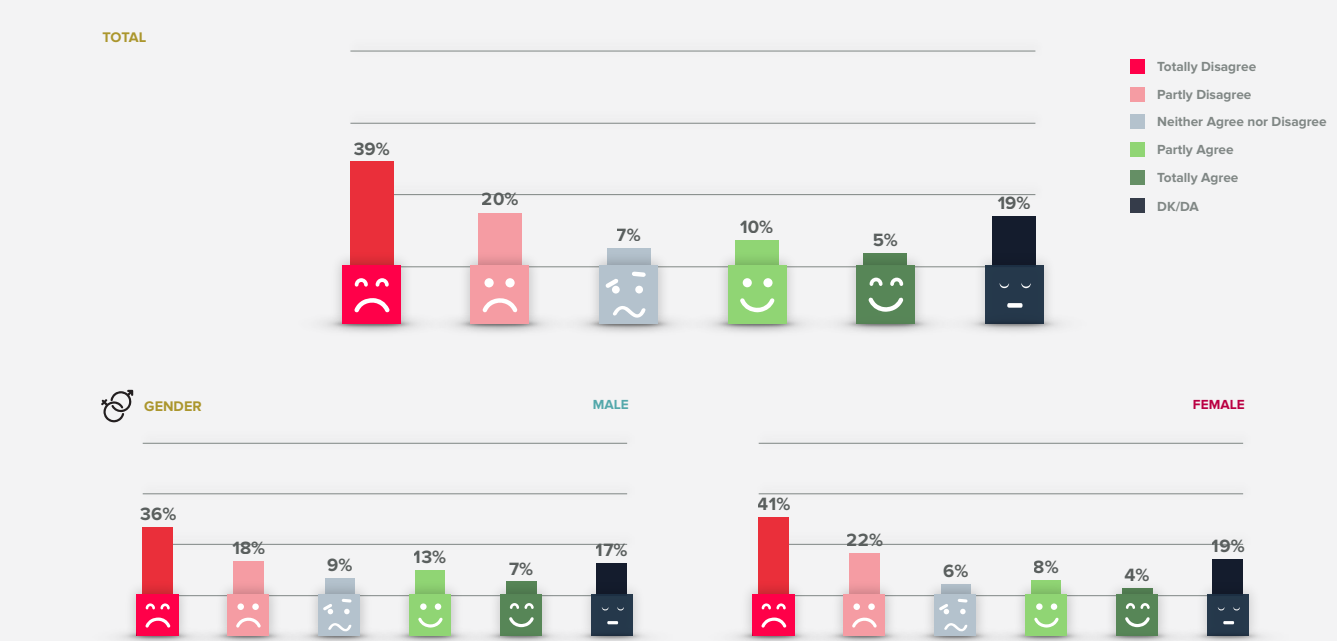
The further analysis of results by type (see graph 88) reveals few deviations, with the highest percentages of agreement with the statement being found among addicted gamblers. 69% of addicted gamblers, 56% of non-risk gamblers and 47% of at-risk gamblers express their total agreement, while 24% of at-risk gamblers, 21% of addicted gamblers and 20% of non-risk gamblers partly agree with the statement. 10% of at-risk gamblers, 5% of non-risk gamblers and 3% of addicted gamblers remain neutral to the statement. A partial disagreement is expressed by 3% of non-risk gamblers and at-risk gamblers, whereas only 1% of non-risk gamblers and at-risk gamblers state that they are totally against the statement.

⁵ More specifically, the Betting Law of 2012 (106(I)/2012) includes the following provisions regarding minors' protection from any betting activity: a) According to provision 41, the holder of licensed premises is obliged to place and maintain, in a prominent place, in the licensed premises, among others, a sign in Greek, Turkish and English, that prohibits the entry to children, b) according to provision 63, a class B licensed bookmaker is obliged to maintain a website, the homepage of which must state, among others, that the use of betting services provided by the Class B licensed bookmaker by children, is expressly prohibited by the present Law, c) according to provision 85, any person who advertises a bet so as to influence children to participate in any manner is guilty of an offence, d) in addition, according to provision 87, whoever invites, incites or permits a minor to participate in a bet or enter licensed premises is guilty of an offence and in the event of a conviction is punishable with a term of imprisonment that does not exceed one (1) year or a fine not exceeding fifty thousand euros (€50.000,00) or to both such sentences.

Graph 88 # Opinions on the minors' engagement in games of chance: “Many minors engage in games of chance in Cyprus”.
Overview by type



Graph 89 # Opinions on the level of illegal gambling: “Illegal gambling has recently been limited in Cyprus”.
Overview by gender



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All in all, the opinion on an increased engagement of minors with games of chance seems to prevail among the public, regardless of gender, age or type.

9.5 Opinions on the Level of Illegal Gambling

All participants in the study were asked to express their opinions on the level of illegal gambling, stating whether they agree or disagree with the following statement: "Illegal gambling has recently been limited in Cyprus". 81% of participants answered the question, while 19% stated that they did not know or did not wish to answer.

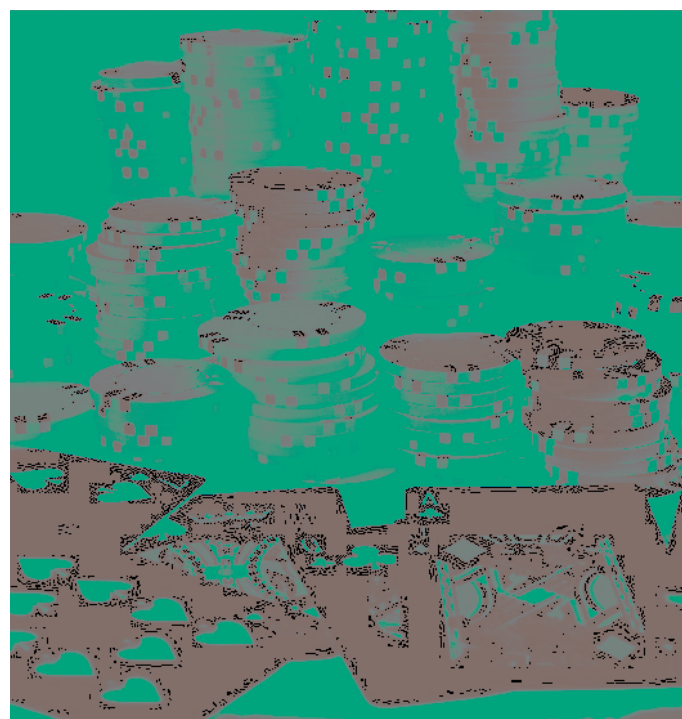
The largest proportion of participants disagree with the above statement, with 39% totally disagreeing and 20% partly disagreeing. 7% of participants neither agree nor disagree with the statement, while 10% partly agree and 5% totally agree with the statement (see graph 89).

There seem to be no remarkable deviations among men's and women's opinions (see graph 89), with women appearing slightly more negative towards the statement that illegal has been reduced, in comparison to men. In particular, 41% of women and 36% of men express their total disagreement with the statement, while 22% of women and 18% of men partly disagree. 9% of men and 6% of women remain neutral to the statement. A partial agreement is expressed by 13% of men and 8% of women, while 7% of men and 4% of women totally agree with the statement.

The analysis of results by age (see graph 90) reveals some insignificant deviations, with older participants being slightly more positive towards the opinion regarding the decrease of illegal gambling, in comparison to other age groups. A total disagreement with the statement is expressed by 52% of participants aged 51-64, 45% of participants aged 36-50, 36% of participants over 65 years old and 33% of participants aged 18-35. 21% of participants aged 18-35, 20% of participants over 65 years old, 19% of participants aged 36-50 and 17% of participants aged 51-64 tend to disagree with the statement. 12% of participants over 65 years old, 9% of participants aged 18-35, 4% of participants aged 36-50 and 3% of participants aged 51-64 remain neutral to the statement. A tendency to agree with the statement is

expressed by 11% of participants aged 18-35 and 51-64, as well as 8% of participants aged 36-50 and over 65 years old. 12% of participants over 65 years old, 7% of participants aged 36-50 and 5% of participants aged 18-35 and 51-64 express their total agreement with the statement.

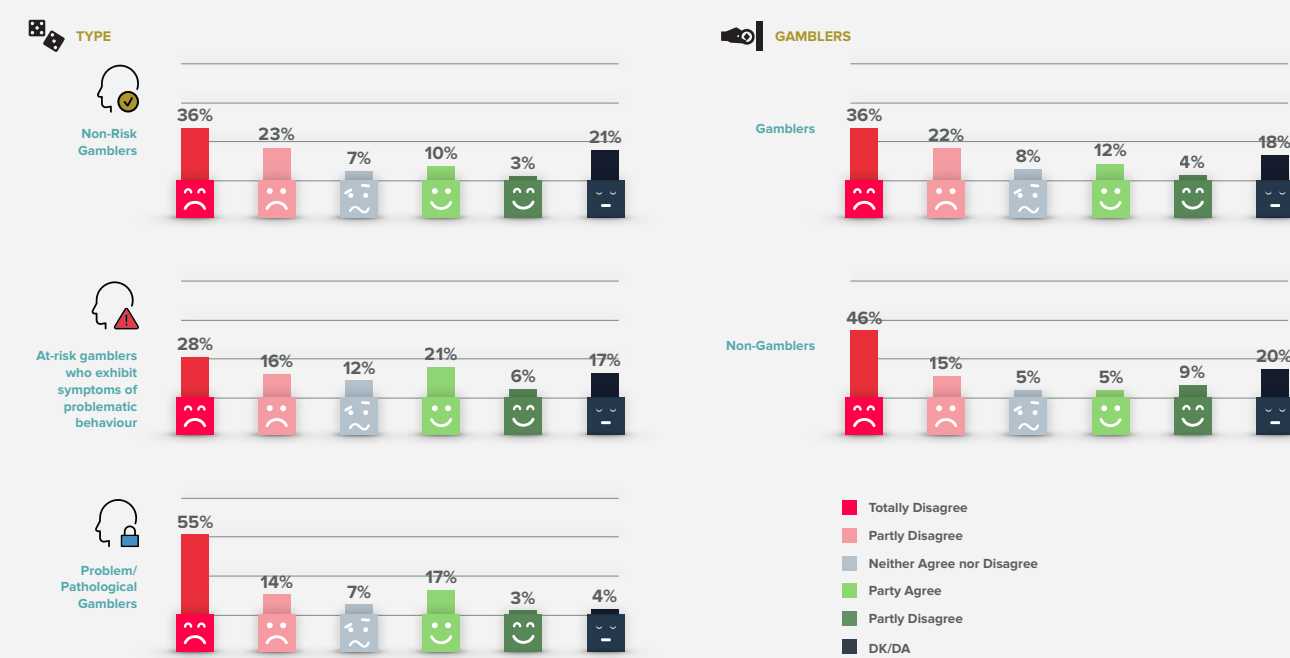
Gamblers and non-gamblers seem to generally have same opinions on the specific subject (see graph 91). 46% of non-gamblers and 36% of gamblers are totally against the statement, while 22% of gamblers and 15% of non-gamblers express their partial disagreement. 8% of gamblers and 5% of non-gamblers neither agree nor disagree with the statement. 12% of gamblers and 5% of non-gamblers state that they partly agree, whereas 9% of non-gamblers and 4% of gamblers express their total agreement with the statement.



Graph 90 # Opinions on the level of illegal betting and gambling: “Illegal gambling has recently been limited in Cyprus”.
Overview by age



Graph 91 # Opinions on the level of illegal betting and gambling: “Illegal gambling has recently been limited in Cyprus”.
Overview by type

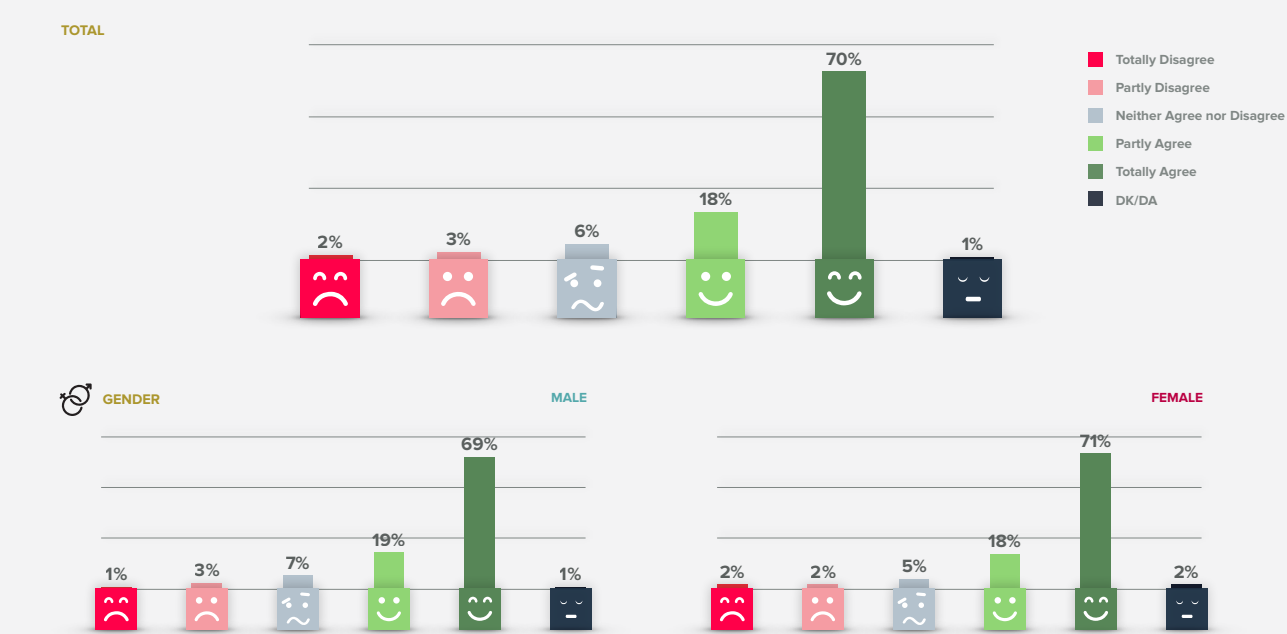


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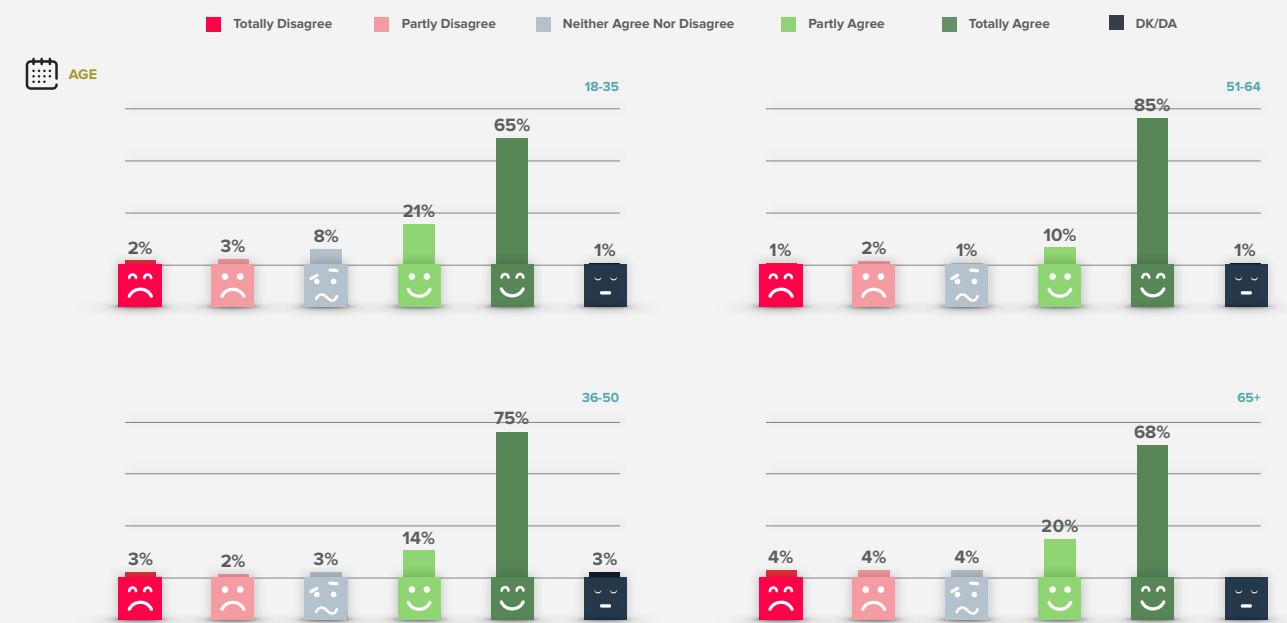
The analysis of results by type indicates that the strongest disagreement with the statement is expressed by addicted gamblers (**see graph 91**). More specifically, 55% of addicted gamblers, 36% of non-risk gamblers and 28% of at-risk gamblers express their total disagreement with the statement. A tendency to disagree is stated by 23% of non-risk gamblers, 16% of at-risk gamblers and 14% of addicted gamblers, while 12% of at-risk gamblers and 7% of non-risk gamblers and addicted gamblers remain neutral to the statement. 21% of at-risk gamblers, 17% of addicted gamblers and 10% of non-risk gamblers tend to agree, whereas 6% of at-risk gamblers and 3% of non-risk gamblers and addicted gamblers totally agree with the statement.

In general, it seems that the largest proportion of participants do not observe any sign of reduction of illegal gambling lately. This finding can be used so as to improve the communicative strategies adopted by the local authorities which are responsible for restricting illegal gambling activities.

Graph 92 # Opinions on the need for effective state regulation of gambling: “The state needs to effectively regulate gambling, so as to restrict illegality”. Overview by gender



Graph 93 # Opinions on the need for effective state regulation of gambling: “The state needs to effectively regulate gambling, so as to restrict illegality”. Overview by age



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9.6 Opinions on the Need for Effective State Regulation of Gambling

In an attempt to investigate the public opinion on the need for state intervention and regulation of gambling so as to restrict illegality, all participants in the study were asked whether they agree or not with the following statement: "The state needs to effectively regulate gambling, so as to restrict illegality". The question was answered by 99% of participants, while 1% stated that they did not know or did not wish to answer.

Through the results emerging from the specific question, a strong public message is sent to the state regarding the need for an effective regulation on gambling so as to restrict its unlawfulness. In particular, seven out of ten participants (70%) totally agree and 18% partly agree with the statement. 6% of participants remain neutral, while low percentages of participants partly (3%) or totally disagree (2%) with the statement (**see graph 92**).

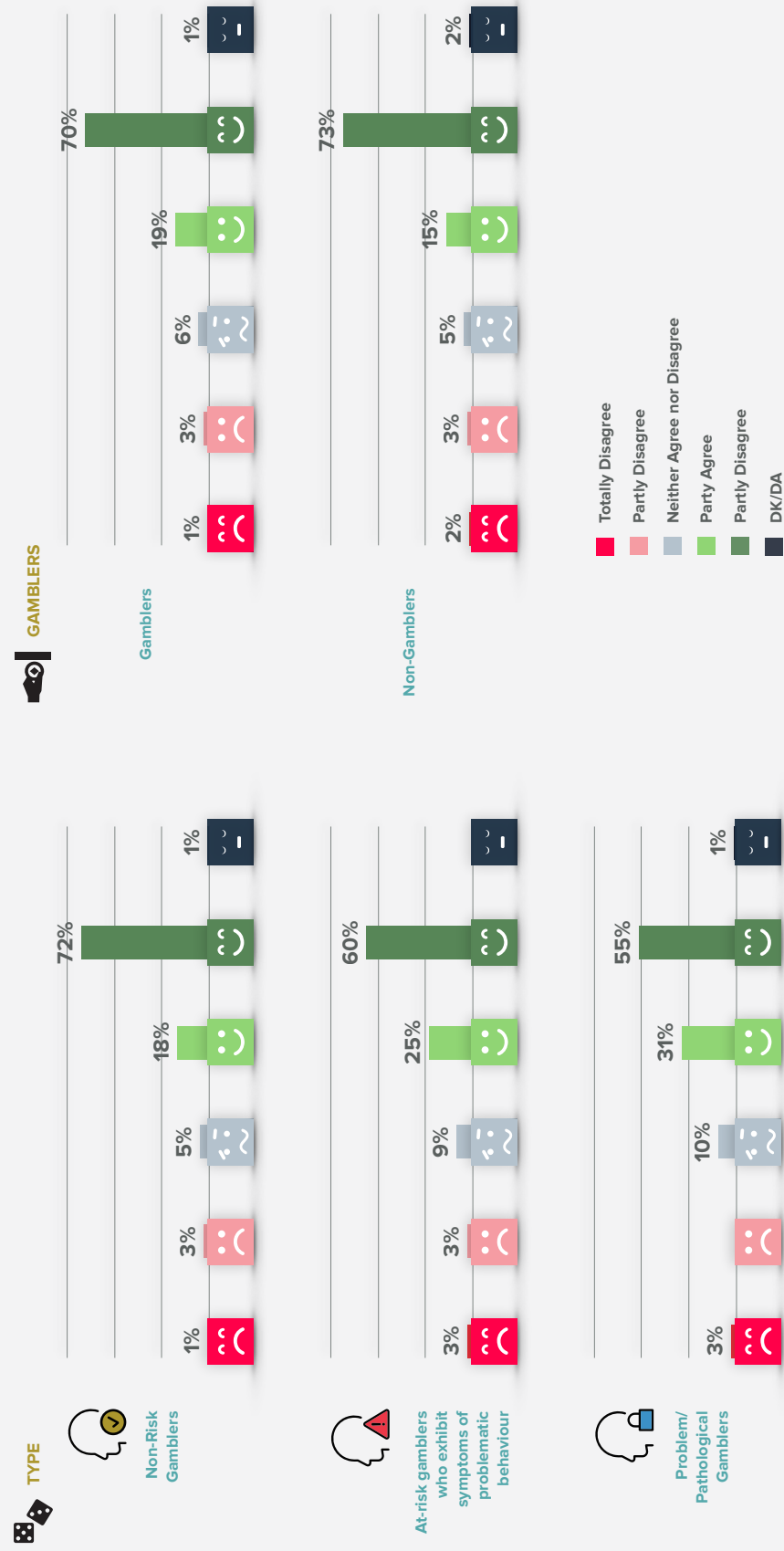
There is a convergence between men and women's opinions on the specific subject (**see graph 92**). More specifically, 71% of women and 69% of men express their total agreement with the statement, 19% of men and 18% of women tend to agree and 7% of men and 5% of women remain neutral to the statement. Only 3% of men and 2% of women tend to disagree and only 2% of women and 1% of men express their total disagreement with the statement.

While the analysis of results by age (**see graph 93**) breeds some diversifications between the percentages of those who totally agree and those who partly agree with the statement, the message sent by all age groups is common and explicit. In particular, a total agreement with the statement is expressed by 85% of participants aged 51-64, 75% of participants

aged 36-50, 68% of participants over 65 years old and 65% of participants aged 18-35. In addition, 21% of participants aged 18-35, 20% of participants over 65 years old, 14% of participants aged 36-50 and 10% of participants aged 51-64 partly agree with the statement. A neutral stance on the statement is taken by 8% of participants aged 18-35, 4% of participants over 65 years old, 3% of participants aged 36-50 and 1% of participants aged 51-64. Only 4% of participants over 65 years old, 3% of participants aged 18-35 and 2% of participants aged 36-50 and 51-64 state that they partly disagree, while 4% of participants over 65 years old, 3% of participants aged 36-50, 2% of participants aged 18-35 and 1% of participants aged 51-64 express their total disagreement with the statement.



Graph 94 # Opinions on the need for effective state regulation of gambling: “The state needs to effectively regulate gambling, so as to restrict illegality”. Overview by type

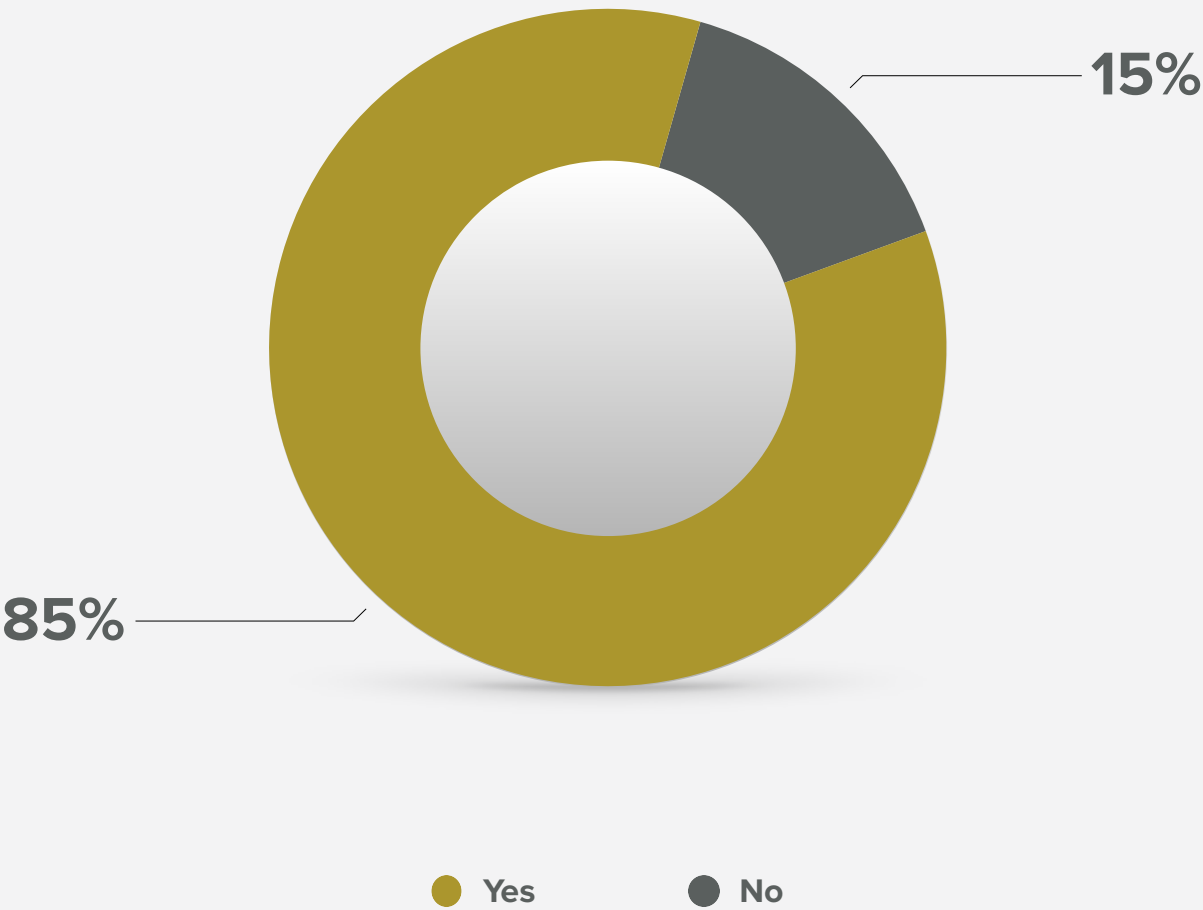


Chapter 9 | Public Opinion on the Gamblers' Rights and the State's Regulatory Role

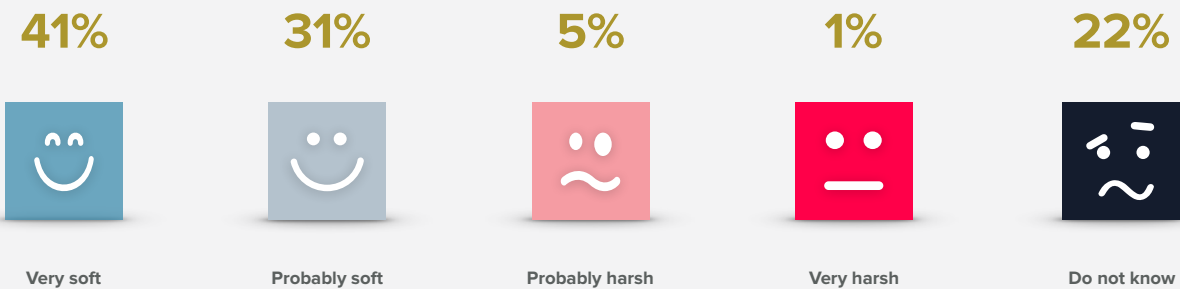
The analysis of results by type (**see graph 94**) does not reveal any notable diversifications. 73% of non-gamblers and 70% of gamblers totally agree with the statement, while 19% of gamblers and 15% of non-gamblers probably agree. The percentages of the rest of the answers are far lower.

Similar results emerge from the further analysis by type (**see graph 94**), with the main diversifications being found among the percentages of those who totally agree or partly agree with the statement. More specifically, 72% of non-risk gamblers, 60% of at-risk gamblers and 55% of addicted gamblers express their total agreement with the statement, while 31% of addicted gamblers, 25% of at-risk gamblers and 18% of non-risk gamblers tend to agree. 10% of addicted gamblers, 9% of at-risk gamblers and 5% of non-risk gamblers remain neutral to the statement. 3% of at-risk gamblers and non-risk gamblers tend to disagree, whereas 3% of addicted gamblers and at-risk gamblers, as well as 1% of non-risk gamblers, state that they totally disagree with the statement.

Graph 95 # The need for an enhanced state role in regulating gambling



Graph 96 # Assessing the established state measures for regulating gambling



Chapter 9 | **Public Opinion on the Gamblers' Rights and the State's Regulatory Role**

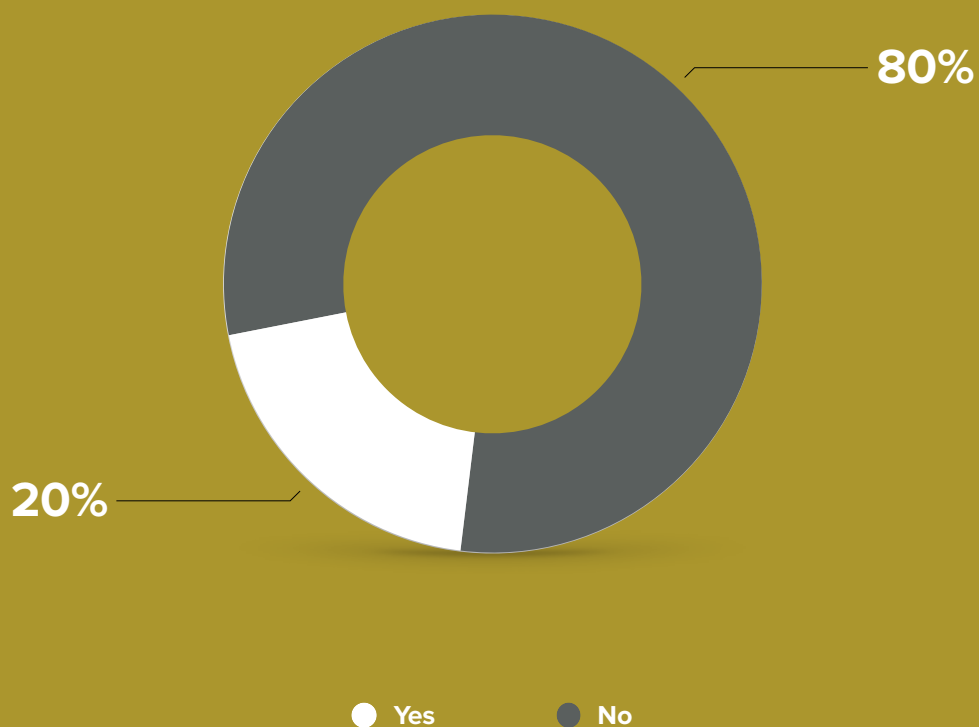
9.7 Opinions on the Established Measures for Regulating Gambling and the Need for Enhancing the State's Regulatory Role

All the above findings need to be examined together with two other variables, which were investigated in the study, regarding public opinion on the state role in regulating gambling.

In an attempt to investigate whether the state needs to enhance its role in regulating gambling (**see graph 95**), Cypriots not only consider any attempt made so far legal, but also approve a further enhancement of the state's regulatory role in this sector. In particular, 85% of participants demand an enhanced state role in regulating gambling, while only 15% of participants disapprove such scenario.

Similar results emerge from the public evaluation of the established state measures for regulating gambling (**see graph 96**). Participants were asked to assess these measures based on a four-level assessment scale, where "1=very soft", "2= partly soft", "3=partly harsh" and "4=very harsh". More than seven out of ten participants consider the established state measures as very soft (41%) or partly soft (31%). Only 5% of participants consider these measures as partly harsh, while 1% assess them as very harsh. The above findings reveal the general public demand for a further enhancement of the state's regulatory role.

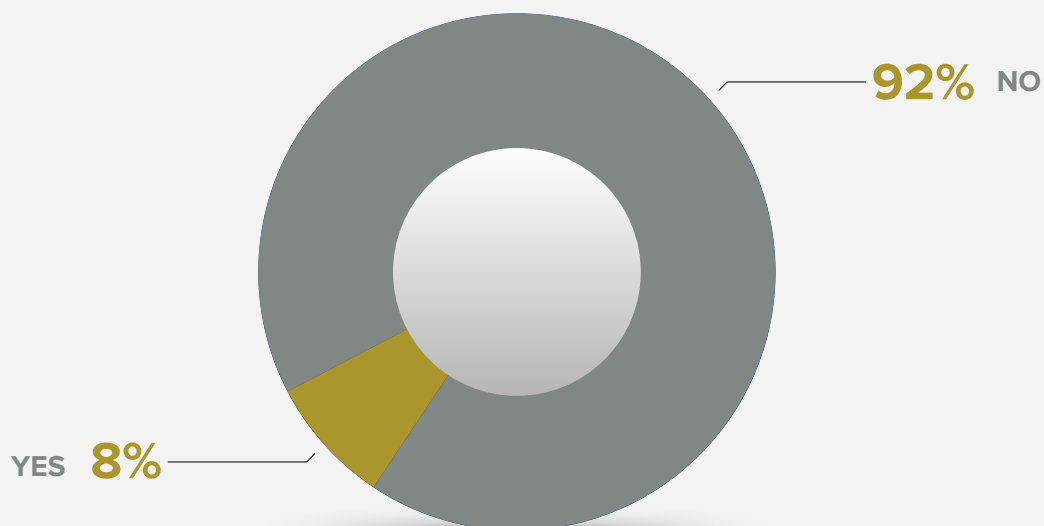
Graph 97 # Public awareness of the state's role in regulating gambling



Graph 98 # Public awareness of the website “Responsible gaming” (www.responsiblegaming.gov.cy)



responsiblegaming.gov.cy



Chapter 10 | Level of Public Awareness of the State's Role in Gambling Regulation, Prevention and Dealing with Addiction to Games of Chance

10.1 Introduction

The last section of questions investigates the level of public awareness of the state's role in regulating gambling, but also examines whether people are aware of the existing actions for preventing and dealing with addiction to games of chance, aiming at taking further action towards raising public awareness.

10.2 Level of Public Awareness of the State's Role in Gambling Regulation

All participants in the study were asked whether they are aware of the state's role in regulating gambling (**see graph 97**). The affirmative response given by 20% of participants indicates that the state's regulatory role in this sector is not yet well-known. Therefore, further action should be taken by authorities in order to explain and enhance this role in people's minds.

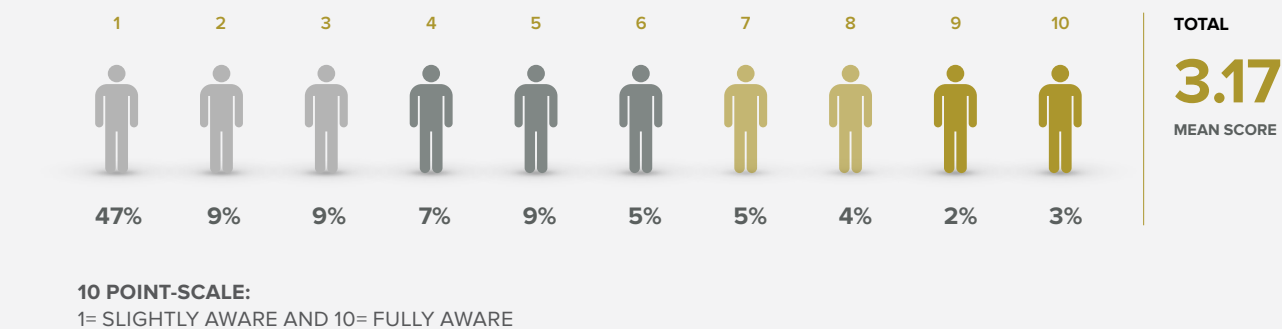
10.3 Level of Public Awareness of Preventive Measures against Addiction to Games of Chance

In an attempt to investigate the public awareness of the implemented preventive actions against addiction, which promote responsible gambling, the participants were asked whether they are aware of the official website for responsible gambling www.responsiblegaming.gov.cy, which was developed a year ago by the National Betting Authority.

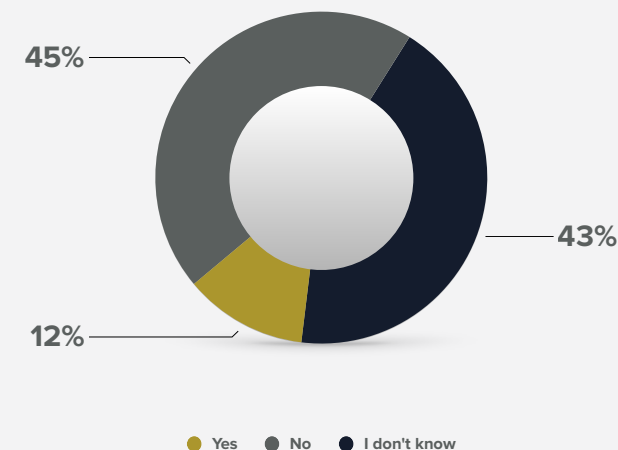
Through the study, it occurs that only 8% of participants are aware of the website, while 92% respond negatively (**see graph 98**). The unawareness of the website among the majority of participants indicates the communication culture that prevails in Cyprus regarding such issues. The National Betting Authority, as well as other relevant authorities, should provide incentives that promote online communication, nevertheless without discounting the reality in relation to the actual effectiveness of such initiatives.



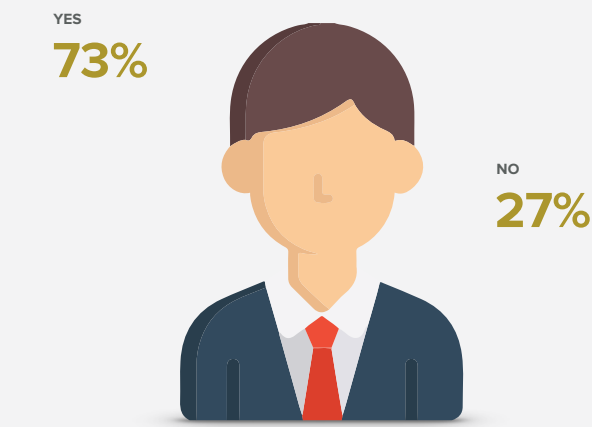
Graph 99 # Self-assessment on awareness levels regarding who to address on issues related to addiction to games of chance



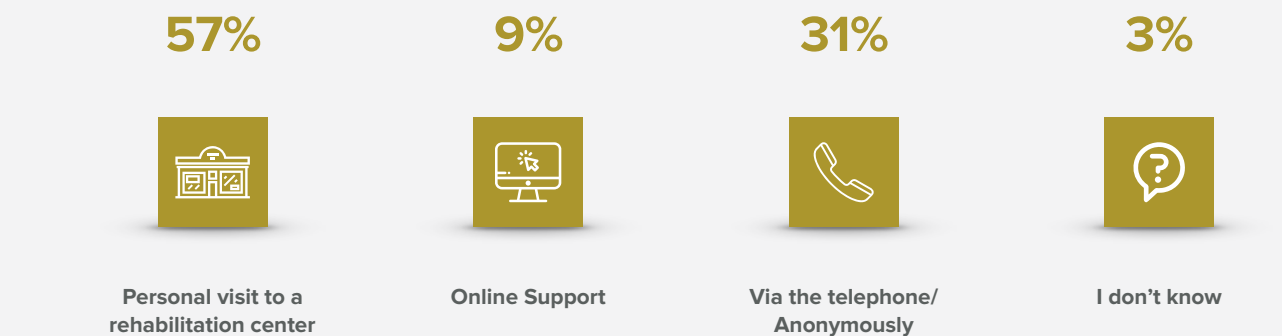
Graph 100 # Public awareness of accredited rehabilitation centers for gambling addiction in Cyprus



Graph 101 # Intention of seeking professional help, in case a friend or relative develops gambling addiction



Graph 102 # Preferred way of seeking professional help, in case a friend or relative develops gambling addiction



RESPONDENTS: THOSE WHO WOULD ADDRESS TO A PROFESSIONAL

Chapter 10 | Level of Public Awareness of the State's Role in Gambling Regulation, Prevention and Dealing with Addiction to Games of Chance

10.4 Level of Public Awareness and Preferred Ways of Receiving Support on Gambling Addiction

This section examines the results of a series of variables so as to determine, on the one hand, the level of public awareness of who to address regarding gambling addiction problems, and, on the other hand, the preferred ways of receiving help on such cases.

At first, participants were asked to self-assess their awareness levels regarding who to address on issues related to gambling addiction, on a ten-level-assessment scale, where “1= slightly” and “10=fully” (**see graph 99**). The average score of responses is only 3.17/10. The fact that almost half of the participants (47%) rate their awareness level of where to seek help with the lowest rate (one on a scale of ten) is alarming.

The responses to the question whether there are accredited rehabilitation centers for gambling addiction in Cyprus also indicate the public unawareness on this subject (**see graph 100**). 45% of participants believe that there are no rehabilitation centers, while a similar percentage of participants state their unawareness (43%). Only 12% of participants reply in the affirmative, believing or knowing that there are accredited rehabilitation centers in Cyprus.

In an attempt to investigate whether Cypriots are willing to seek professional help in case of gambling addiction, participants were asked to respond to a hypothetical scenario: Would you seek professional help if you noticed that a friend or relative develops gambling addiction (**see graph 101**)? Almost three out of four participants (73%) are willing to seek help from a professional. However, the fact that 27% of participants would not seek professional help is worrying, indicating the hesitation of some Cypriots to talk about or seek help for such addiction problems which are considered taboo.

The participants who stated that they would address a professional (73%) were then asked about their preferred way of receiving help. The majority of them (57%) consider visiting a special rehabilitation center as the best way of communication in such cases, while 31% of the participants would prefer to call a helpline anonymously. 9% of participants would choose an online help service, whereas 3% stated that they did not know

which way they preferred (**see graph 101**).

Based on the above findings, it is obvious that Cypriots are not sufficiently aware of the specific subject and, therefore, appear to be unprepared for dealing with gambling addiction. The results regarding the willingness of most participants to seek professional help in case of gambling addiction are slightly more positive. Thus, the prompt and efficient public awareness raising on the subject, as well as the development and modernization of the support and rehabilitation centers, are the most significant challenges of the state and responsible authorities.

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This chapter briefly presents the most important findings from the results analysis of the first National Quantitative Survey on the prevalence, Behavior and characteristics of Gamblers, as well as their dissemination. The presentation of the findings follows the analysis structure used in the report.

Spontaneous reference to games of chance

The analysis of Cypriots' spontaneous references to games of chance indicates that for three out of four people the term "games of chance" is related to Lottery Betting. Scratch Card/ National Lottery is also high in people's understanding of the term, due to its long history in the Cypriot market, followed by Casino, Card games/Poker and Land based Sports Betting.

It is worth noting that younger people's spontaneous references to games of chance show that Online Sports Betting and Online Gambling become gradually popular among younger age groups (underage 15-17 and young adults 18-35). In contrast, the percentages of spontaneous reference to Online Sports Betting and Online Gambling are lower among older age groups, indicating a lower participation of old people in these new gambling products.

Participation to games of chance

This study reveals that engagement in games of chance has become an important part of Cypriots' life, with the overwhelming majority of participants (92% or 490.360 Cypriots) stating that they have engaged in games of chance at least once in their life. Only a low percentage of 8% state that they have never engaged in games of chance.

The percentage of those who state that they engage in games of chance at present, considering their gambling activity in the last 12 months, rises up to 75% of participants. Translating the findings of the study into actual numbers based on the total reference population, it is estimated that about 399.750 Cypriots aged 15+ engage in games of chance at present.

The basic reasons for engaging in games of chance are to win money (60%) and to have fun (49%). It is, therefore, obvious that an important percentage of gamblers expect a financial gain and an improvement of their financial situation through their engagement in games of chance, which might be related to the recent economic crisis in Cyprus. Even though there is no official data regarding Cypriots' engagement in games of chance before the financial crisis, that would allow a safe comparative analysis, it seems that during periods of recession, games of chance emerge as

a way to deal with financial problems in a household or as an easy way to gain money.

However, the fact that more than half of the participants state that their monthly income ensures their comfortable living indicates that the financial situation of Cypriot households is gradually recovering. Such an improvement is expected to result in a decrease of obsessive engagement in gambling for financial profit and to lead to a healthy engagement in the form of pleasant leisure activity. The State's financial recovery, together with the action plan for encouraging responsible gambling, will lead, in the long run, to a decrease of the percentages of addicted gamblers and to a gradual rise of responsible gambling that will also improve its public perception as a healthy leisure activity.

Besides, the high percentages of people's engagement in games of chance are not alarming, considering that healthy gambling seem to relate to socializing and improvement of gamblers' relationships with people from their social circle.

However, the study's finding that the average age when Cypriots start engaging in games of chance is only 12, 5 years old is quite alarming from a social and legal point of view.

Moreover, the fact that a high percentage of current gamblers (66%) were brought into contact with gambling by a relative shows the crucial role of the Cypriot family in shaping the behavior and consciousness related to gambling. Therefore, family, and especially the male model of the family who seems to typically initiate the youngster into games of chance, is greatly responsible for protecting the young person from addiction and ensuring his healthy engagement in gambling which will be regulated by moderation and limits.

Gamblers' classification and profile

Through the analysis of results, three types of gamblers emerge: non-risk gamblers, at risk gamblers and addicted gamblers.

The vast majority of Cypriots aged 15+ (81% or 323.798 gamblers) fall into the category of non-risk gamblers, considering their gambling activity during 2017. 13% of gamblers (or 51.967 gamblers) fall into the category of at-risk gamblers at present. It is estimated that 6% of the population (or 23.985 gamblers) are currently considered addicted gamblers.

The percentage calculation and estimation of the actual number of Cypriot people who are either at risk or addicted

Chapter 11 | Research Findings

gamblers could serve as the main reference point for the formation of strategies that aim at dealing with both the reasons and the results of gambling addiction.

As far as the profile of addicted gamblers is concerned, the study shows that gamblers over 65 years old, young adults aged 18-35 and underage gamblers aged 15-17 have a higher risk of addiction to games of chance, with men being far more vulnerable to addiction than women. The risk of becoming at risk or addicted while gambling slightly decreases as the player's educational level increases.

In addition, there is some evidence that the gamblers' level of satisfaction with their life, the people of their social circle and mainly their family acts as a shield against problem gambling: the more satisfied a gambler is with his/her life, family, friends and colleagues/classmates, the lower the risks to become addicted.

Gambling engagement

Despite the high percentages of Cypriots engaging in games of chance, the percentage of those who spend much time on them is low, as the vast majority of participants (more than nine out of ten Cypriots) spend no more than three hours a week on gambling.

With regard to both time and amount of money spent on gambling, the majority of Cypriot gamblers spend limited time and money on it, proving their healthy engagement in games of chance. However, the fact that a low percentage of gamblers seem to spend an alarming amount of time and money on gambling needs to be further investigated.

In addition, it seems that the majority of gamblers believe that the amount of time and money they spent on games of chance did not change over the past year. A significant percentage of gamblers observe a reduction in time and money spent on gambling over the past year, while a respective increase is found among a low percentage of at risk or addicted gamblers.

As far as the gamblers' preferences in specific games of chance are concerned, it seems that the majority of them prefer the traditional Scratch Card/National Lottery and Lottery Betting, whereas the least popular among Cypriot gamblers seem to be the "new generation" games, such as Online Sports Betting, Online Gambling and Horserace Betting.

However, the preferences of the three types of gamblers breed some diversifications. A general conclusion which

may be derived from the analysis of engagement in games of chance by type of player is that the greatest variations (over 30% difference) between non-risk gamblers and addicted gamblers are found with regard to their engagement in Card Games, including Poker, Online Gambling, Sports Betting -online and land- and Casino. At risk gamblers engage more in Sports Betting -online and land- than non-risk gamblers, while the engagement in Casino, Card Games and Online Betting follows as the next more significant point of variations between these two types of gamblers. It could, therefore, be suggested that the engagement in these games of chance presents a comparatively higher risk of addiction for gamblers.

Through gamblers' self-references to the amount of money that was spent on gambling over the last year, it is obvious that the vast majority of gamblers spend their money exclusively or mostly on land/traditional games of chance (off-line). However, the percentages of those who spend money exclusively or mostly on online gambling appear to be increased among younger gamblers, including underage and at-risk gamblers.

Another interesting finding of the study is that a large proportion of gamblers, especially younger ones, seem to combine gambling with social interaction, as they are used to be accompanied by friends during their engagement. The percentage of gamblers, especially older ones, who are alone while gambling, is equally significant.

With regard to the terms and conditions of the game of chance they usually play, seven out of ten gamblers believe that they know them well. According to gamblers' self-references, "advertising" does not play a significant role on their decision to engage in games of chance.

Public opinion on luck/chance and the nature of games of chance

The findings of the study indicate that in spite of few deviations by age, gender and type, the overwhelming majority of Cypriots believe in the crucial role of "luck" on the outcome of games of chance. More specifically, the majority of the population does not believe that the increase of winning possibilities is related to the number of lost games. This ascertainment is correct, as it is based on a statistic rule, according to which the possibilities of losing or winning a game of chance are the same in every attempt, irrespective of the number of attempts.

A similar finding is the fact that the largest proportion of population does not believe in the effectiveness of

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using a strategy or tactic while gambling, with younger people being more positive towards the relation between strategy and winning than the older ones. The highest percentages of agreement with this correlation are found among addicted gamblers.

A sign of uncertainty prevails among the public regarding the possibility of becoming a better player in games of chance that require ability or knowledge, therefore, increasing the winning possibilities. Young men and gamblers seem to be more positive towards this statement than the rest of the population. With regard to gamblers in particular, at risk gamblers are those who agree the most with the statement.

Moreover, the majority of Cypriots do not believe in their win feeling while gambling. However, gamblers show more trust in their win feeling than non-gamblers, while addicted gamblers show a significantly high level of trust in their feeling.

In general, it seems that Cypriots recognize the determining role of “luck/chance” in winning or losing a game of chance. However, the percentages of those who believe more in the gambler’s skills and less in luck are higher among at risk gamblers in comparison to the rest of the population.

Public opinion appears to be ambivalent regarding the winning possibilities of long-term responsible gambling in comparison to non-responsible gambling. This finding suggests the need for raising public awareness on the benefits of responsible gambling and the risks of non-responsible gambling.

General opinions on the Cypriots’ gambling engagement and the developments in the gambling industry in Cyprus

Through the investigation of public opinion on the Cypriots’ engagement in games of chance, it is obvious that a significant proportion of the population does not believe that gamblers can improve their financial situation through gambling. However, at risk gamblers believe more in the gamblers’ ability of improving their financial situation through playing games of chance, in comparison to non-risk gamblers.

Public opinion appears to be ambivalent regarding the perception of games of chance as a pleasant leisure activity. The percentages of agreement with this statement are higher among men, younger people aged 18-35 and gamblers, while those who agree the most with the statement are at risk gamblers, possibly due to their feeling of enjoyment while gambling.

With regard to the developments in the gambling industry in Cyprus, regardless of gender, age or type, there is a convergence of public opinion that Cypriots’ engagement with games of chance has recently increased.

Meanwhile, Cypriots believe that the majority of gamblers do not engage in responsible gambling.

Public opinion on the possibility of addiction during engagement in games of chance

It is widely believed that the percentages of at risk or addicted gamblers are rather high in Cyprus in relation to its population.

In addition, a high percentage of the population has a relative who is considered at risk gambler. The high percentage of those who worry about a friend or relative who engages in games of chance indicates people’s concern about the addiction that might disrupt family relationships and social cohesion.

This is also confirmed through the overwhelming majority of Cypriots regarding the need for tackling gambling addiction as a social problem that needs to be undertaken by the authorities. Moreover, it is worth mentioning that a level of self-consciousness is also observed among at risk and addicted gamblers.

As far as the addictive effect of various games of chance is concerned, it is safe to conclude that the games which offer a thrilling comprehensive experience to the player and are easily accessible at home, such as Casino and Online Gambling, are considered as more addictive than the “traditional” games of chance, since they are able to grip the player. The simpler and more traditional games, such as National Lottery, Bingo and Lottery Betting are considered to be the least addictive.

Public opinion on the gamblers’ rights and the State’s regulatory role

Another important finding of the study is that according to most Cypriots, engagement in games of chance is a public right. Such an opinion is based on the notion of freedom as a human right, while suggesting the need for safeguarding this right through the State’s proper intervention.

An interesting finding is that Cypriots are generally against the ban of games of chance. The most positive stance towards such scenario is found among people over 65 years old who seem to demonize games of chance and,

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therefore, consider their possible ban as a “cure” of the negative effects of non-responsible gambling.

The opinion that there is an increased engagement of minors in games of chance prevails among the public, regardless of gender, age or type. This finding needs to be further investigated and is quite alarming, calling for a stricter implementation of the current law by the authorities.

In addition, it seems that the majority of Cypriots have not observed any reduction to illegal gambling lately. This finding calls for the need of improvement in the communication strategy of local authorities which are responsible for the reduction of illegal gambling.

Finally, the results of the study send a strong public message to the State regarding the need for an effective regulation of gambling so as to restrict its illegality. Public opinion considers all attempts made so far by the State legitimized and approves further enhancement of the State’s regulatory role. These findings can act as a foundation for the communication strategy of National Betting Authority and highlight its role as the National Authority responsible for regulating games of chance.

The general public demand for a further increase of the State’s regulatory role in the gambling sector is consistent with the belief of almost seven out of ten Cypriots that the implemented state measures on regulating gambling are very soft or probably soft.

Level of public awareness of the State’s role in regulating betting and gambling, in prevention and dealing with addiction to games of chance

The results of the study indicate that Cypriots are not adequately aware of the State’s role in betting and gambling regulation, as well as in the prevention and dealing with addiction to games of chance.

The fact that Cypriots appear to be largely unprepared for dealing with addiction to games of chance should concern the authorities. The results regarding the willingness of most Cypriots to seek professional help if they notice signs of addiction to games of chance are slightly more positive.

Therefore, prompt and efficient awareness raising, along with the creation and modernization of support centers, is an impending challenge that the State and responsible authorities have to face.

**Report on the Results of
the National Quantitative
Survey on the prevalence,
Behavior and characteristics
of Gamblers in 2017**

Chapter 12 | Recommendations

After the analysis and evaluation of results of the first National Quantitative Survey on the prevalence, Behavior and characteristics of Gamblers, this last chapter presents specific recommendations based on the research findings, for further use by the National Betting Authority.

Enhancement of the State's regulatory role and formation of National Strategies on dealing with issues related to gambling

First of all, the results of the study confirm the State's strategies for a more effective regulation of games of chance, but also highlight the need for homogeneity, implementation and control of the law that regulates games of chance under the supervision of National Betting Authority.

The obvious public demand for a further increase of the State's role in regulating gambling, as seen in the results of the study, falls in line with the continuous attempts of the State to update the law and regulate games of chance effectively, as shown by the best example of the highly effective law already applied for Casino.

As a result of the above findings and for the purpose of further enhancing the State's role in regulating games of chance, the following recommendations are made, insofar as they are considered legally possible:

- A) Effective implementation of the existing law
- B) Effective regulation of gambling activities and modernization of the existing law based on the research findings
- C) Enhancement of the role of the National Betting Authority, as the authority which monitors the homogeneity regarding supervision, implementation and control of the law which regulates gambling.
- D) Legal enhancement of the role of the National Betting Authority in raising public awareness on the risks of engaging in gambling. Improvement of the intervention plans and public awareness campaigns according to the Authority's Action Plan
- E) Planning and implementation of National Strategies that will highlight the State's regulatory role and will define its actions on gambling by topic, period of time and sector

Focusing on the last point mentioned, there is a need for planning, adopting and implementing comprehensive National Strategies that will deal with all aspects –legal, social etc. – relating to games of chance, setting State

actions to specific timetables. The State's commitment to regulate problems arising from gambling in a comprehensive and effective way compensates for any difficulties that, based on past experience, might emerge from planning and implementing such strategies.

The first recommendation, which can immediately be implemented, has to do with a strategy of communication and interaction between all parties involved, including the State, institutions, entrepreneurs, players and authorities in charge of public awareness and support, that will enable them to exchange opinions and adopt the best practices in the sector. One of the main targets set is the quest for effective incentives and penalties that will reduce illegal or unregulated gambling activities.

The research findings indicate the legitimization and public acceptance of the National Betting Authority as the body for regulating betting and games of chance, improving the way communication is established between all parties involved regarding significant problems related to games of chance.

The planning of a complete strategy based on a common program and the coordination of actions of the parties involved are expected to raise public awareness on the State's role in regulating gambling, thus reinforcing it in people's mind, while making the authorities' attempts to minimize the negative effects of non-responsible gambling more effective.

Further investigation of sub-topics

The national survey, which was conducted on behalf of the National Betting Authority, provides insights and knowledge on a field which lacked specialized national surveys, setting the background for further investigation of other issues emerging from its findings.

The most important issue to be investigated more thoroughly is the reasons why some gamblers are about to become or have become addicted to games of chance, defining their habits. The case of at-risk gamblers needs to be investigated as well, so as to assure the prevention of such problematic behaviors and their gradual transition into non-risk gamblers.

The research findings also set the foundations for investigating the trends in the field of online betting and gambling, which seem to become gradually more popular among younger gamblers and, especially, minors. The increasing use of digital technologies and digital communication by younger

Chapter 12 | Recommendations

people, along with the rising release of new types of games of chance create a new set of habits and behaviors related to betting and gambling that need to be precisely defined so as to be better understood.

To conclude, in order for the survey results and Cypriots' trends and habits to be comprehended more effectively, it is recommended that a national survey on the addiction to games of chance is conducted annually. A systematic review of public opinion, perceptions and habits will allow the verification of trends and the detection of changes in betting activity and culture of Cypriot gamblers.

Public awareness and the family's role in encouraging Responsible Gambling

An important issue occurring from the research findings is the inadequate public awareness on prevention and dealing with gambling addiction. It is, thus, necessary that the established attempts to raise public awareness on Responsible Gambling are supported and intensified through concerted efforts from various parties involved.

In order to raise public awareness, especially among young people, the official website of Responsible Gaming, which was developed by National Betting Authority, is expected to play a more significant and purposeful role provided that it is further promoted and disseminated among the public and updated on a regular basis.

The family's determining role in shaping consciousness in relation to gambling, as shown in the findings, indicates the necessity to involve the family in the effort to develop a healthy gambling behavior of future gamblers. Since family plays such a critical role in shaping young people's gambling behavior, the creation of the appropriate mechanisms for raising parents' awareness are essential, guiding them to responsible gambling and informing them about the risks of problem gambling, while exposing minors to proper stimuli.

Raising public awareness on responsible gambling and developing young people's knowledge of moderation and limits are expected to decrease the percentages of at risk or addicted gamblers in the long run and encourage the gradual perception of gambling as a healthy leisure activity.

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Appendix I - Questionnaire for Adults

QUESTIONNAIRE FOR ADULTS

SECTION A: Introduction

Introduction: *At first, I would like to ask your opinion about your life.*

1. On a scale from one to ten, where 1= not satisfied at all and 10= very satisfied, could you rate your level of satisfaction with your life?

Q.1 Assessment scale (1= not satisfied at all, 10=very satisfied)									
01	02	03	04	05	06	07	08	09	10

2. On a scale from one to ten, where 1= not good at all and 10= excellent, could you rate your relationship with?

READ OPTIONS

Q.2: Assessment scale (1= not good at all, 10= excellent)										
A. Family	01	02	03	04	05	06	07	08	09	10
B. Friends	01	02	03	04	05	06	07	08	09	10
C. Colleagues/fellow students	01	02	03	04	05	06	07	08	09	10

3. Could you refer to some of your free time activities?

SPONTANEOUS REFERENCE- MULTIPLE ANSWERS ACCEPTED

Watching TV	01
Sports/ Gym	02
Video games	03
Dancing/ Singing/ Drawing/ Reading books/ Photography	04
Social media/ internet	05
Fishing/ Hunting/ Cooking	06
Other (specify:)	16
No hobby/ no free time	17
Do not know	18
Do not wish to answer	19

4. On a scale from one to ten, where 1= not satisfied at all and 10= very satisfied, could you rate your level of satisfaction with your household financial situation?

Q.4 Assessment scale (1= not satisfied at all, 10=very satisfied)									
01	02	03	04	05	06	07	08	09	10

5. More specifically, which of the following statements best describes your household financial situation? **READ OPTIONS - ONLY ONE ANSWER**

We make more money than what we spend	1
We earn enough to have a comfortable living	2
We do not earn enough to cover basic needs	3
We struggle to make a living with our monthly income	4
Do not know	8
Do not wish to answer	9

Appendix I - Questionnaire for Adults

SECTION B: General opinions on Gambling engagement

Introduction: Now, I would like you to express your opinion about games of chance.

6. Could you rate your level of agreement with the following statements about games of chance?

	Totally disagree	Partly disagree	Neither agree nor disagree	Partly agree	Totally agree	Do not know	Do not wish to answer
A. People have the right to engage in games of chance whenever they want to.	1	2	3	4	5	8	9
B. Games of chance are a disease, a drug to which you become addicted.	1	2	3	4	5	8	9
C. Games of chance can disrupt family relations/ professional success/ social life.	1	2	3	4	5	8	9
D. You can profit and improve your financial situation through gambling.	1	2	3	4	5	8	9
E. With regard to addiction, Online Gambling is more addictive than land/traditional games of chance.	1	2	3	4	5	8	9
F. Games of chance is a type of entertainment and a leisure activity.	1	2	3	4	5	8	9
G. The majority of gamblers practice responsible gambling.	1	2	3	4	5	8	9
H. The State should ban games of chance.	1	2	3	4	5	8	9
I. The State needs to effectively regulate gambling, so as to restrict illegality.	1	2	3	4	5	8	9

7. Could you rate your level of agreement with the following statements about Cypriots' engagement in games of chance?

	Totally disagree	Partly disagree	Neither agree nor disagree	Partly agree	Totally agree	Do not know	Do not wish to answer
A. Cypriots' engagement in games of chance has increased recently.	1	2	3	4	5	8	9
B. Many minors engage in games of chance in Cyprus.	1	2	3	4	5	8	9
C. There is adequate supervision of premises and websites that provide gambling services in Cyprus.	1	2	3	4	5	8	9
D. Illegal gambling have recently been limited in Cyprus.	1	2	3	4	5	8	9
E. The percentages of gamblers that depict addiction symptoms are rather high in Cyprus.	1	2	3	4	5	8	9
F. Nowadays addiction to games of chance is a social problem and needs to be addressed by the authorities.	1	2	3	4	5	8	9

Appendix I - Questionnaire for Adults

8. Could you rate your level of agreement with the following statements about the possibilities of winning a game of chance?

	Totally disagree	Partly disagree	Partly agree	Totally agree	Do not know	Do not wish to answer
A. When you have lost a game several times in a row, you have more possibilities to win.	1	2	3	4	8	9
B. You can win more, if you apply a certain strategy or tactic.	1	2	3	4	8	9
C. I sometimes have a feeling that if I bet or gamble, I will win.	1	2	3	4	8	9
D. The more often you play games that require ability or knowledge (sports betting, poker etc.), the better player you become and the more possibilities to win you have.	1	2	3	4	8	9
E. A skillful player will always win, even if he/she is not lucky.	1	2	3	4	8	9
F. A player that engages in long-term responsible gambling has more winning possibilities than a non-responsible player.	1	2	3	4	8	9

9. Which games of chance do you know or have heard of? Another one?

MULTIPLE ANSWERS ACCEPTED - Note the first reference in the first column and all the other in the second column

10. Which of the following games of chance have you played at least once in your life?

READ OPTIONS 01-11 – MULTIPLE ANSWERS ACCEPTED

	Q. 9		Q.10
	First reference	Other references	Played at least once in their life
Scratch Card/ National Lottery	1	1	1
Draws	2	2	2
Land-based Sports Betting at a Bookmaker	3	3	3
Lottery Betting at OPAP Bookmaker (Joker, Lotto, Proto, Kino, Super 3, Extra 5)	4	4	4
Card games/ Poker	5	5	5
Casino	6	6	6
Online Gambling	7	7	7
Online Sports Betting	8	8	8
Slot Machine	9	9	9
Land-based Bingo	10	10	10
Horserace betting	11	11	11
Other (Specify)	16	16	16
I have never played games of chance	17	17	17
Do not know/ not remember	18	18	18
Do not wish to answer	19	19	19

11. To what extent does advertising influence your engagement in a game of chance?

Significant	1
Partial	2
Little	3
Not at all	4

Appendix I - Questionnaire for Adults

12. On a scale from one to ten, where 1= slightly and 10= far too, could you rate how addictive each of the following games of chance is considered to be?

READ OPTIONS ONE BY ONE AND NOTE THE LEVEL FOR EACH ONE

Online Gambling	01	02	03	04	05	06	07	08	09	10
Online Sports Betting	01	02	03	04	05	06	07	08	09	10
Slot Machine	01	02	03	04	05	06	07	08	09	10
Bingo	01	02	03	04	05	06	07	08	09	10
Casino	01	02	03	04	05	06	07	08	09	10
Card games/Poker	01	02	03	04	05	06	07	08	09	10
Lottery Betting (e.g. Joker, Lotto)	01	02	03	04	05	06	07	08	09	10
Land-based Sports Betting at a Bookmaker	01	02	03	04	05	06	07	08	09	10
Horserace Betting	01	02	03	04	05	06	07	08	09	10
Scratch Card/National Lottery	01	02	03	04	05	06	07	08	09	10

13. Have you played games of chance at least once in your life?

Yes	1	Question 15
No	2	Question 14
Do not know	8	
Do not wish to answer	9	

14. Which are the reasons for not engaging in games of chance?

SPONTANEOUS REFERENCE - MULTIPLE ANSWERS ACCEPTED

I don't like them/They do not appeal to me.	01	SECTION D
I cannot afford it.	02	
It is a waste of time and/or money/ I never win/ I'd rather spend my time and money on something else.	03	
I believe it is a taboo	04	

15. Which game/s of chance have you played in the last 12 months?

SPONTANEOUS REFERENCE - MULTIPLE ANSWERS ACCEPTED

16. Which game/s of chance have you played in the last month?

SPONTANEOUS REFERENCE - MULTIPLE ANSWERS ACCEPTED

17. Which game/s of chance do you regularly play?

SPONTANEOUS REFERENCE - MULTIPLE ANSWERS ACCEPTED

	Q. 15 12 months	Q.16 Last month	Q.17 Regularly
Scratch Card/ National Lottery	01	01	01
Draws	02	02	02
Land-based Sports Betting at a Bookmaker	03	03	03
Lottery Betting at OPAP Bookmaker (Joker, Lotto, Proto, Kino, Super 3, Extra 5)	04	04	04
Card games/ Poker	05	05	05
Casino	06	06	06
Online Gambling	07	07	07
Online Sports Betting	08	08	08
Slot Machine	09	09	09
Land-based Bingo	10	10	10
Horserace betting	11	11	11
Other (Specify)	16	16	16
I have never played games of chance	17	17	17
Do not know/ not remember	18	18	18
Do not wish to answer	19	19	19

18. Do you feel that you know the terms and conditions of the game of chance you usually play?

Yes	1
No	2

Appendix I - Questionnaire for Adults

19. Who are you usually with when participating to games of chance?

SPONTANEOUS REFERENCE - MULTIPLE ANSWERS ACCEPTED

Alone	01
With my father	02
With my mother	03
With my sibling (s)	04
With my grandfather	05
With another relative	06
With friends	07
With my partner	08
Other (Specify:)	16
Do not remember	18
Do not wish to answer	19

20. How old were you when you first played a game of chance?

NOTE THE EXACT AGE

Note exact age (AGE ACCEPTED 1-99)	_____ years old
Do not know/ do not remember	08
Do not wish to answer	09

21. Which game of chance did you first play?

SPONTANEOUS REFERENCE - MULTIPLE ANSWERS ACCEPTED

Scratch Card/ National Lottery	01
Draws	02
Sports Betting at a Bookmaker	03
Lottery Betting at OPAP Bookmaker (Joker, Lotto, Proto, Kino, Super 3, Extra 5)	04
Card games/ Poker	05
Casino	06
Online Gambling	07
Online Sports Betting	08
Slot Machine	09
Bingo in a Room	10
Horserace betting	11
Other (Specify)	16
Do not know/ not remember	18
Do not wish to answer	19

22. Who were you with during your first contact with games of chance?

SPONTANEOUS REFERENCE - MULTIPLE ANSWERS ACCEPTED

Alone	01
With my father	02
With my mother	03
With my brother/ sister	04
With my grandfather	05
With another relative	06
With friends	07
With my partner	08
Other (Specify:)	16
Do not know	18
Do not wish to answer	19

23. Which are the reasons for engaging in games of chance?

SPONTANEOUS REFERENCE - MULTIPLE ANSWERS ACCEPTED

To win money	01
To have fun	02
To prove my skills	03
To be with other people/ social interaction	04
It is habit/tradition	05
Out of boredom	06
Other (Specify:)	16
Do not know	18
Do not wish to answer	19

Appendix I - Questionnaire for Adults

SECTION C: Assessment of gambling engagement

Introduction: Some of the following questions might not apply to your case, but please be as accurate as possible for the purpose of the study. While answering the following questions, please take into account your engagement in games of chance in the past 12 months.

24. How long do you spend on gambling activities every week, taking into account your engagement in the last 12 months?

Less than 1 hour	1
Between 1 and 3 hours	2
Between 4 and 5 hours	3
Between 6 and 10 hours	4
Between 11 and 20 hours	5
More than 20 hours	6
Do not know	7
Do not wish to answer	8

25. On a scale from 1 to 10, where 1=little and 10= too much, could you rate the weekly time you spend on gambling?

Q.25: Assessment scale (1= little time, 10= too much)									
01	02	03	04	05	06	07	08	09	10

26. How much money do you spend on gambling on a monthly basis, based on the last 12 months?

Less than 10 euro	1
10-50 euro	2
50,01- 100 euro	3
100,01- 300 euro	4
More than 300 euro	5
Do not know	8
Do not wish to answer	9

27. Taking into account your engagement in the last 12 months, could you estimate the proportion of money you spend on traditional/ land games and online games?

READ OPTIONS - ONLY ONE ANSWER ACCEPTED

100% online games	1
Larger proportion on online games	2
Equal proportion between online and traditional/ land games	3
Larger proportion on traditional/land games	4
100% traditional/ land games	5
Do not know	8
Do not wish to answer	9

28. On a scale from 1 to 10, where 1=little and 10= too much, could you rate the amount of money you spend every week on gambling?

Q.28: Assessment scale (1= little money, 10= too much)									
01	02	03	04	05	06	07	08	09	10

29. During the last 12 months, do you think that the amount of money spent on gambling has been reduced, remained the same or has been increased?

Reduced	1
Remained the same	2
Increased	3
It is the first year I engage in gambling	4
Do not know	8
Do not wish to answer	9

Appendix I - Questionnaire for Adults

30. During the last 12 months, do you think that the time spent on gambling has been reduced, remained the same, or has been increased?

Reduced	1
Remained the same	2
Increased	3
It is the first year I engage in gambling	4
Do not know	8
Do not wish to answer	9

31. Which is the largest amount of money you have ever won during gambling?

Note exact amount	_____ euro
Do not know/ do not remember	08
Do not wish to answer	09

32. Which is the smallest amount of money you have ever won during gambling?

Note exact amount	_____ euro
Do not know/ do not remember	08
Do not wish to answer	09

33. How many times have you won during the last 10 times you engaged in games of chance?

Q.33: How many times has he/she won during the last 10 times of his/her engagement										
1 time	2 times	3 times	4 times	5 times	6 times	7 times	8 times	9 times	10 times	Never
01	02	03	04	05	06	07	08	09	10	11

34. Taking into account your engagement in games of chance in the last 12 months, could you state which of the following statements apply to your case?

	Never	Sometimes	Most of the times	Almost always	Do not know / Do not remember	Do not wish to answer
A. While I gamble, I do not exceed my budget.	1	2	3	4	8	9
B. I feel the need to gamble with larger amount of money each time, so as to feel satisfaction.	1	2	3	4	8	9
C. Every time I lose a game of chance, I play again to win the lost money back.	1	2	3	4	8	9
D. I feel I become addicted to games of chance.	1	2	3	4	8	9
E. I have incessant thoughts about games of chance.	1	2	3	4	8	9
F. Every time I face difficulties or stressful situations, I turn to gambling.	1	2	3	4	8	9
G. I've lied to my family or friends about the level of my engagement in games of chance.	1	2	3	4	8	9
H. I have made several, unsuccessful attempts to stop or limit my engagement in gambling.	1	2	3	4	8	9
I. I feel nervous or concerned every time I try to stop or limit my engagement in gambling.	1	2	3	4	8	9
G. For me, gambling is way of entertainment.	1	2	3	4	8	9
K. I bet only when my team participates in the game.	1	2	3	4	8	9
L. I have borrowed money or sold stuff to get money for gambling.	1	2	3	4	8	9
M. I have had problems in a relationship or have lost a professional or educational opportunity due to my engagement in gambling.	1	2	3	4	8	9

Appendix I - Questionnaire for Adults

N. I have health issues, stress or worries because of my engagement in gambling.	1	2	3	4	8	9
O. My family has financial problems due to my engagement in gambling.	1	2	3	4	8	9
P. I have borrowed money, so as to deal with my difficult financial situation caused by gambling.	1	2	3	4	8	9
Q. I have been judged or told that I am addicted to games of chance.	1	2	3	4	8	9

35. Could you rate your level of agreement with the following statements?

	Totally disagree	Partly disagree	Partly agree	Totally agree	Do not know	Do not wish to answer
A. I will never become addicted to games of chance, as I always practice responsible gambling.	1	2	3	4	8	9
B. I have never felt that I become addicted, as I practice responsible gambling.	1	2	3	4	8	9
C. I would never allow any of my activities to affect my personal life, that's why I set limits and practice responsible gambling.	1	2	3	4	8	9

SECTION D: Family background

EVERYBODY ANSWERS

36. Do you know if any member of your family engages in games of chance?

Yes	1	Question 37
No	2	SECTION E
Do not know	3	
Do not wish to answer	4	

37. On a scale from 1 to 10, where 1=little and 10= too much, could you rate the time that this person spends on gambling every week?

Q.37: Assessment scale (1= little time, 10= too much)									
01	02	03	04	05	06	07	08	09	10

38. On a scale from 1 to 10, where 1=little and 10= too much, could you rate the amount of money that this person spends on gambling every week?

Q.38: Assessment scale (1= little money, 10= too much)									
01	02	03	04	05	06	07	08	09	10

39. Would you say that this person is addicted to games of chance?

Yes	1
Probably yes	2
Probably no	3
No	4
Do not know	8
Do not wish to answer	9

Appendix I - Questionnaire for Adults

SECTION E: THE STATE

EVERYBODY ANSWERS

40. Are you aware of the state's role in gambling regulation?

Yes	1
No	2

41. Do you think that the state needs to enhance its role in gambling regulation?

Yes	1
No	2

42. Could you assess the established state measures for regulating gambling?

Very soft	1
Probably soft	2
Probably harsh	3
Very harsh	4
Do not know	8
Do not wish to answer	9

43. On a scale from 1 to 10, where 1= slightly aware and 10= fully aware, could you assess your level of awareness regarding who to address for dealing with gambling addiction?

Q.43: Assessment scale (1= slightly, 10= fully)									
01	02	03	04	05	06	07	08	09	10

44. Are you aware of any accredited rehabilitation centers for gambling addiction in Cyprus?

Yes	1	Question 45
No	2	Question 44A
Do not know	3	Question 45

44A. Which are your recommendations regarding the establishment of professional rehabilitation centers in Cyprus?

45. Are you aware of the website responsiblegambling.gov.cy?

Yes	1
No	2

46. Would you seek professional help if you noticed that a friend or relative becomes addicted to gambling?

Yes	1	Question 46A
No	2	SECTION F

46A. Which of the following ways would you prefer for communicating with the professional regarding addiction to games of chance?

READ OPTIONS- ONE ANSWER ACCEPTED

Visit a rehabilitation center	1
Online help service	2
Call helpline/anonymously	3
Do not know	8
Do not wish to answer	9

Appendix I - Questionnaire for Adults

SECTION F: Relation to other addictive habits

47. How much time do you spend on the Internet and social media to relax and entertain yourself every day?

None	1
Less than 1 hour	2
Between 1 and 2 hours	3
Between 2 and 3 hours	4
More than 3 hours	5
Do not know	8
Do not wish to answer	9

48. How much time do you spend playing online or offline games (on computer, mobile phone, tablet, or video games etc.) every day?

SPONTANEOUS REFERENCE - ONE ANSWER ACCEPTED

None	1
Less than 1 hour	2
Between 1 and 2 hours	3
Between 2 and 3 hours	4
More than 3 hours	5
Do not know	8
Do not wish to answer	9

49. Do you smoke?

Yes, I do	1	Question 49A
I smoke occasionally	2	
I used to smoke	3	Question 50
No	4	

49A. On a scale from 1 to 10, where 1= not at all and 10= far too much, could you assess your level of addiction to smoking?

Q.49A: Assessment scale (1= not at all, 10= far too addicted)										
01	02	03	04	05	06	07	08	09	10	

50. Do you consume alcohol?

Yes	1	Question 50A Question 51
No	2	
Do not wish to answer	9	

50A. On a scale from 1 to 10, where 1= not at all and 10= far too much, could you assess your level of addiction to alcohol?

Q.50A: Assessment scale (1= not at all, 10= far too addicted)									
01	02	03	04	05	06	07	08	09	10

51. During the last 12 months, have you felt the need to turn to alcohol, smoking or drugs because of some difficulties or stressful situations you have faced?

Never	1
Sometimes	2
Most of the times	3
Almost always	4
Do not know/ do not remember	8
Do not wish to answer	9

Appendix I - Questionnaire for Adults

DEMOGRAPHIC PROFILE

D1. Sex: Male ☐ 1 Female ☐ 2

D2. Age: 18-35 ☐ 1 36-50 ☐ 2 51-64 ☐ 3 65+ ☐ 4

D3. Note your exact age: years old

D4. Province: Nicosia ☐ Limassol ☐ Larnaca ☐ Ammochostos ☐ Paphos ☐

D5. Region: Urban ☐ Rural ☐

D6. Which is your educational level up to this point?

Primary education	1
Lower secondary education (Gymnasium)	2
Upper secondary education (Lyceum)	3
Post-secondary education (vocational school, college, diploma)	4
Undergraduate education (university degree)	5
Postgraduate education (master, PhD)	6
Do not know	8
Do not wish to answer	9

D7. What's your employment status at present?

READ OPTIONS - MULTIPLE ANSWERS ACCEPTED

full-time employment	01	Question D8
part –time employment	02	
unemployed	03	Question D9
student	04	
university student	05	
housekeeping	06	
Other (specify:)	16	
Do not wish to answer	19	

D8. Employment sector:

Public sector	01
Semi-public sector	02
Private sector	03
Self-employed	04
Other (specify:)	16
Do not wish to answer	19

D9. How would you classify the gross annual income of your family in comparison to the Average earning in Cyprus?

over the national average	1
close to national average	2
under the national average	3
do not know	8
do not wish to answer	9

Appendix II - Questionnaire For Minors

QUESTIONNAIRE FOR MINORS

SECTION A: General satisfaction with life

Introduction: At first, I would like to ask you some questions about your life.

1. On a scale from one to ten, where 1= not satisfied at all and 10= very satisfied, could you rate your level of satisfaction with your life?

Q.1 Assessment scale (1= not satisfied at all, 10=very satisfied)									
01	02	03	04	05	06	07	08	09	10

2. On a scale from one to ten, where 1= not good at all and 10= excellent, could you rate your relationship with ?

READ OPTIONS

Q.2: Assessment scale (1= not good at all, 10= excellent)										
A. Parents	01	02	03	04	05	06	07	08	09	10
B. Siblings	01	02	03	04	05	06	07	08	09	10
C. Friends/ Classmates	01	02	03	04	05	06	07	08	09	10

3. Could you refer to some of your free time activities? **SPONTANEOUS REFERENCE - MULTIPLE ANSWERS ACCEPTED**

Watching TV	01
Sports/ Gym	02
Video games	03
Dancing/ Singing/ Drawing/ Reading books/ Photography	04
Social media/ internet	05
Fishing/ Hunting/ Cooking	06
Other (specify:)	16
No hobby/ no free time	17
Do not know	18
Do not wish to answer	19

4. On a scale from one to ten, where 1= not satisfied at all and 10= very satisfied, could you rate your level of satisfaction with the pocket money you get from your parents?

Q.4 Assessment scale (1= not satisfied at all, 10=very satisfied)									
01	02	03	04	05	06	07	08	09	10

5. More specifically, which of the following statements best describes your situation?

READ OPTIONS - ONLY ONE ANSWER

My parents make more money than what we spend	1
My parents earn enough to have a comfortable living	2
My parents do not earn enough to cover basic needs	3
My parents struggle to make a living with their monthly income	4
Do not know	8
Do not wish to answer	9

Appendix II - Questionnaire For Minors

SECTION B: General opinions on Gambling engagement

Introduction: Now, I would like you to express your opinion about games of chance.

6. Could you rate your level of agreement with the following statements made by young people about games of chance?

	Totally disagree	Partly disagree	Neither agree nor disagree	Partly agree	Totally agree	Do not know	Do not wish to answer
A. Cypriots' engagement in games of chance has recently increased.	1	2	3	4	5	8	9
B. Engagement in games of chance can become a habit.	1	2	3	4	5	8	9
C. Games of chance can disrupt family relations.	1	2	3	4	5	8	9
D. You can profit through gambling.	1	2	3	4	5	8	9
E. You might become addicted to Online Gambling.	1	2	3	4	5	8	9
F. Games of chance is a type of entertainment and a leisure activity.	1	2	3	4	5	8	9
G. The majority of gamblers practice responsible gambling.	1	2	3	4	5	8	9
H. The traditional games of chance (Scratch card, national lottery) are less addictive.	1	2	3	4	5	8	9
I. The new games of chance (online gambling, casino, bingo) are more addictive.	1	2	3	4	5	8	9
G. Engagement in games of chance should be legal for people of all age groups.	1	2	3	4	5	8	9

7. Which games of chance do you know or have heard of? Another one?

MULTIPLE ANSWERS ACCEPTED - Note the first reference in the first column and all the other in the second column

8. Which of the following games of chance have you played at least once in your life?

READ OPTIONS 01-11 – MULTIPLE ANSWERS ACCEPTED

	Q. 7		Q.8
	First reference	Other references	Played at least once in their life
Scratch Card/ National Lottery	1	1	1
Draws	2	2	2
Land-based Sports Betting at a Bookmaker	3	3	3
Lottery Betting at OPAP Bookmaker (Joker, Lotto, Proto, Kino, Super 3, Extra 5)	4	4	4
Card games/ Poker	5	5	5
Casino	6	6	6
Online Gambling	7	7	7
Online Sports Betting	8	8	8
Slot Machine	9	9	9
Land-based Bingo	10	10	10
Horserace betting	11	11	11
Other (Specify.....)	16	16	16
I have never played games of chance	17	17	17
Do not know/ not remember	18	18	18
Do not wish to answer	19	19	19

9. To which extent does advertising influence your engagement in a game of chance?

Significant	1
Partial	2
Little	3
Not at all	4

10. Have you played a game of chance at least once in your life?

Yes	1	Question 12
No	2	Question 11
Do not know	8	
Do not wish to answer	9	

Appendix II - Questionnaire For Minors

11. Which are the reasons for not engaging in games of chance? **SPONTANEOUS REFERENCE - MULTIPLE ANSWERS ACCEPTED**

I don't like them/They do not appeal to me.	01	SECTION D
I cannot afford it.	02	
It is a waste of time and/or money/ I never win/ I'd rather spend my time and money on something else.	03	
They are banned for people of my age.	04	
I do not know what they are.	05	
Other (Specify:)	16	
Do not know	18	
Do not wish to answer	19	

12. Which game/s of chance have you played in the last 12 months?
SPONTANEOUS REFERENCE - MULTIPLE ANSWERS ACCEPTED

13. Which game/s of chance have you played in the last month?
SPONTANEOUS REFERENCE - MULTIPLE ANSWERS ACCEPTED

14. Which game/s of chance do you regularly play?
SPONTANEOUS REFERENCE - MULTIPLE ANSWERS ACCEPTED

	Q. 12 12 months	Q.13 Last month	Q.14 Regularly
Scratch Card/ National Lottery	01	01	01
Draws	02	02	02
Land-based Sports Betting at a Bookmaker	03	03	03
Lottery Betting at OPAP Bookmaker (Joker, Lotto, Proto, Kino, Super 3, Extra 5)	04	04	04
Card games/ Poker	05	05	05
Casino	06	06	06
Online Gambling	07	07	07
Online Sports Betting	08	08	08
Slot Machine	09	09	09
Land-based Bingo in a Room	10	10	10
Horse racing betting	11	11	11
Other (Specify:)	16	16	16
I have never played games of chance	17	17	17
Do not know/ not remember	18	18	18
Do not wish to answer	19	19	19

15. Do you feel that you know the terms and conditions of the game of chance you usually play?

Yes	1
No	2

16. Who are you usually with when participating to games of chance?

SPONTANEOUS REFERENCE - MULTIPLE ANSWERS ACCEPTED

Alone	01
With my father	02
With my mother	03
With my sibling (s)	04
With my grandfather	05
With another relative	06
With friends/ classmates	07
Other (Specify:)	16
Do not wish to answer	19

17. How old were you when you first played a game of chance?

NOTE THE EXACT AGE

Note exact age (AGE ACCEPTED 1-17)	_____ years old
Do not know/ do not remember	08
Do not wish to answer	09

18. Which game of chance did you first play?

SPONTANEOUS REFERENCE - MULTIPLE ANSWERS ACCEPTED

Scratch Card/ National Lottery	01
Draws	02
Land-based Sports Betting at a Bookmaker	03
Lottery Betting at OPAP Bookmaker (Joker, Lotto, Proto, Kino, Super 3, Extra 5)	04
Card games/ Poker	05
Casino	06
Online Gambling	07
Online Sports Betting	08
Slot Machine	09
Land-based Bingo	10
Horseshoe betting	11
Other (Specify)	16
Do not know/ not remember	18
Do not wish to answer	19

Appendix II - Questionnaire For Minors

19. Who were you with during your first contact with games of chance?

SPONTANEOUS REFERENCE - MULTIPLE ANSWERS ACCEPTED

Alone	01
With my father	02
With my mother	03
With my brother/ sister	04
With my grandfather	05
With another relative	06
With a friend/ classmate	07
Other (Specify:)	16
Do not remember	18
Do not wish to answer	19

20. Which are the reasons for engaging in games of chance?

SPONTANEOUS REFERENCE - MULTIPLE ANSWERS ACCEPTED

To win money	01
To have fun	02
To prove my skills	03
To be with other people/ social interaction	04
It is habit	05
Out of boredom	06
Other (Specify:)	16
Do not know	18
Do not wish to answer	19

SECTION C: Assessment of gambling engagement

Introduction: *The following questions are related to gambling engagement. While answering the questions please be as accurate as possible, taking into account your engagement in games of chance in the past 12 months.*

21. How long do you spend on gambling every week, taking into account your engagement in the last 12 months?

Less than 1 hour	1
Between 1 and 3 hours	2
Between 4 and 5 hours	3
Between 6 and 10 hours	4
Between 11 and 20 hours	5
More than 20 hours	6
Do not know	8
Do not wish to answer	9

22. How much of this time do you spend on sports betting every week?

READ OPTIONS - ONE ANSWER ACCEPTED

None	1
Little of this time	2
Half of this time	3
Most of this time	4
All	5
Do not know	8
Do not wish to answer	9

23. How much money do you spend on gambling on a monthly basis, during the last 12 months?

Less than 10 euro	1
10-50 euro	2
50,01- 100 euro	3
100,01- 300 euro	4
More than 300 euro	5
Do not know	8
Do not wish to answer	9

Appendix II - Questionnaire For Minors

24. How much of this amount of money do you spend on sports betting every month?

READ OPTIONS - ONE ANSWER ACCEPTED

None	1
Little	2
Half of this amount	3
Most of it	4
All	5
Do not know	8
Do not wish to answer	9

25. Could you estimate the proportion of money you spend on online games in comparison to traditional/ land games?

READ OPTIONS - ONLY ONE ANSWER ACCEPTED

100% online games	1
Larger proportion on online games	2
Equal proportion between online and traditional/ land games	3
Larger proportion on traditional/land games	4
100% traditional/ land games	5
Do not know	8
Do not wish to answer	9

26. During the last 12 months, do you think that the amount of money spent on gambling has been reduced, remained the same or has been increased?

Reduced	1
Remained the same	2
Increased	3
It is the first year I engage in gambling	4
Do not know	8
Do not wish to answer	9

27. During the last 12 months, do you think that the time spent on gambling has been reduced, remained the same, or has been increased?

Reduced	1
Remained the same	2
Increased	3
It is the first year I engage in gambling	4
Do not know	8
Do not wish to answer	9

28. Taking into account your engagement in games of chance in the last 12 months, could you state which of the following statements made by young people apply to your case?

	Never	Sometimes	Most of the times	Almost always	Do not know / Do not remember	Do not wish to answer
A. I have taken money from school, family or somewhere else without any permission, in order to bet or gamble.	1	2	3	4	8	9
B. I have argued with family, friends or other people because of my engagement in games of chance.	1	2	3	4	8	9
C. I have missed classes because of my engagement in games of chance.	1	2	3	4	8	9
D. I don't get good grades because of my engagement in games of chance.	1	2	3	4	8	9

29. Which of the following statements are true in your case?

	Not true at all	Partly not true	Partly true	Totally true	Do not know	Do not wish to answer
A. I bet only when my team plays in the game.	1	2	3	4	8	9
B. I have never engaged in games of chance, as it is illegal for minors (under 18 years old).	1	2	3	4	8	9
C. We are aware of the risks of gambling engagement from school.	1	2	3	4	8	9

Appendix II - Questionnaire For Minors

SECTION D: Social circle

EVERYBODY ANSWERS

30. Do you know if any relative or friend engages in games of chance?

Yes	1	Question 31
No	2	SECTION E
Do not know	8	
Do not wish to answer	9	

31. During the last 12 months, do you think that your friends have engaged in games of chance more, less than you or the same as you? **READ OPTIONS**

Less	1
More	2
The same	3
Do not know	8
Do not wish to answer	9

32. Do you know a friend or relative who engages in games of chance more than he/she should?

Yes	1
No	2
Do not know	8
Do not answer	9

SECTION E: THE STATE

33. Are you aware of the state's role in regulating gambling?

Yes	1
No	2

34. Do you think that the state needs to establish stricter measures regarding gambling?

Yes	1
No	2
Do not know	8
Do not answer	9

35. Do you know that according to the law, people under 18 years old are not allowed to play games of chance?

Yes	1
No	2

36. Are you aware of the website responsiblegambling.gov.cy?

Yes	1
No	2

37. Do you know who to address if a friend or relative engages in games of chance more than he/she should?

Yes	1
No	2

38. Would you seek professional help if noticed that a friend or relative loses control while gambling?

Yes	1	Question 38A
No	2	SECTION F

38A. Which of the following ways would you prefer for communicating with a specialist regarding addiction to games of chance? **READ OPTIONS- ONE**

ANSWER ACCEPTED

Visit a specialist	1
Online help service	2
Call helpline/anonymously	3
Do not know	8
Do not wish to answer	9

Appendix II - Questionnaire For Minors

SECTION F: Relation to other habits and behaviors

39. How much time do you spend on studying for school and private lessons every day? **SPONTANEOUS REFERENCE - ONE ANSWER ACCEPTED**

None	1
Less than 1 hour	2
Between 1 and 2 hours	3
Between 2 and 3 hours	4
More than 3 hours	5
Do not know	8
Do not wish to answer	9

40. How much time do you spend on the Internet and social media for entertainment every day? **SPONTANEOUS REFERENCE - ONE ANSWER ACCEPTED**

None	1
Less than 1 hour	2
Between 1 and 2 hours	3
Between 2 and 3 hours	4
More than 3 hours	5
Do not know	8
Do not wish to answer	9

41. How much time do you spend playing online or offline games (on computer, mobile phone, tablet, or video games etc.) every day? **SPONTANEOUS REFERENCE - ONE ANSWER ACCEPTED**

None	1
Less than 1 hour	2
Between 1 and 2 hours	3
Between 2 and 3 hours	4
More than 3 hours	5
Do not know	8
Do not wish to answer	9

42. Do you smoke?

Yes, I do	1	Question 42A
I smoke occasionally	2	
I used to smoke	3	Question 43
No	4	

42A. On a scale from 1 to 10, where 1= not at all and 10= far too much, could you assess your level of addiction to smoking?

Q.42A: Assessment scale (1= not at all, 10= far too addicted)									
01	02	03	04	05	06	07	08	09	10

43. Do you consume alcohol?

Yes	1	Question 43A
No	2	Question 44
Do not wish to answer	9	

43A. On a scale from 1 to 10, where 1= not at all and 10= far too much, could you assess your level of addiction to alcohol?

Q.43A: Assessment scale (1= not at all, 10= far too addicted)									
01	02	03	04	05	06	07	08	09	10

44. During the last 12 months, have you felt the need to turn to alcohol or smoking because of some difficulties or stressful situations you have faced?

Never	1
Sometimes	2
Most of the times	3
Almost always	4
Do not know/ do not remember	8
Do not wish to answer	9

Appendix II - Questionnaire For Minors

DEMOGRAPHIC PROFILE

D1. Sex: Male ☐1 Female ☐2

D2. Age: 13-15 ☐1 16-17 ☐2

D3. Note your exact age: years old

D4. Province: Nicosia ☐ Limassol ☐ Larnaca ☐ Ammochostos ☐ Paphos ☐

D5. Region: Urban ☐ Rural ☐

D6. Which is your educational level up to this point?

Primary school	1
Gymnasium	2
Lyceum	3
University/ College	4
Military service	5
Out of school	7
Do not know	8
Do not wish to answer	9

D7. Do you work?

READ OPTIONS - MULTIPLE ANSWERS ACCEPTED

full-time employment	01
part –time employment	02
Military service	03
Other (specify:)	06
Do not wish to answer	09



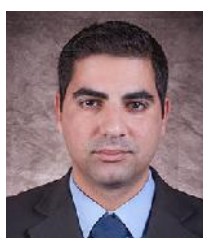
“Gambling is not found only in modern civilization but almost in all ancient civilizations. The results of the national qualitative survey on the prevalence, behavior and characteristics of games of chance can now shed light on the motives of the modern Cypriot gambler, which are quite interesting from a sociological point of view.

Cyprus economic recovery, along with the state’s targeted actions for ensuring responsible gambling, will lead to the long-term reduction of problematic engagement in gambling and to establishing this activity as a healthy pass-time.

The family [...], and especially the male model of the family who seems to typically initiate the youngster into games of chance, is greatly responsible for protecting the young person from addiction and for ensuring his healthy engagement in gambling which will be regulated by moderation and limits”.

Dr. Constantinos Phellas

*Vice Rector for Faculty and Research
President of Cyprus National Bioethics Committee*



“This qualitative study is of great significance for the mapping of gamblers’ behaviors with regard to games of chance. It is also a useful tool for drawing conclusions and making suggestions on the legal framework which is currently being drafted.

[...] The results of the study emphasize our recommendation for the creation and implementation of a national strategy that covers all aspects –legal, social and other- in relation to games of chance, setting the state’s actions in a specific timeframe.

The study highlights the public demand for a further increase of the State’s role in regulating gambling, which falls in line with the continuous attempts of the State to update the law and regulate games of chance effectively, as shown by the best example of the highly effective law already applied for Casino”.

Dr. Antonios Stylianou

*Lecturer of Law at the University of Nicosia
Director of the University of Nicosia Law Clinic*



“The percentage calculation and estimation of the actual number of Cypriot people who are either at risk or addicted gamblers could serve as the main reference point for the formation of strategies that aim at dealing with both the reasons and the results of addiction to games of chance.

The research findings indicate the legitimization and public acceptance of the National Betting Authority as the body for regulating sports betting and games of chance, improving the way communication is established between all parties involved regarding significant problems related to games of chance. The research findings also set the foundations for investigating of more specialized matters [...].

[...] An important recommendation is a strategy of communication and interaction between all parties involved, including the State, institutions, entrepreneurs, gamblers and authorities in charge of public awareness and support, that will enable them to exchange opinions and adopt the best practices in the sector. One of the main targets set is the quest for effective incentives and penalties that will reduce illegal or unregulated gambling activities”.

Dr. George Kentas

*Associate Professor of International Politics and Governance
Director of a Graduate Programme in Public Administration*



UNIVERSITY of NICOSIA

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Insights Market Research is an industry leader in Cyprus in the fields of market research, social research and polling, with an extensive portfolio dating back to 2002 which shows the organisation’s activities in a wide range of political, social and economic related projects. The organisation maintains a strategic partnership with the University of Nicosia, the largest private university in Cyprus, fully utilising the knowledge and expertise of the University’s academic staff. IMR provides accurate, quantitative and actionable data that enable clients to maximize their return on investment and gain a competitive advantage in the marketplace.

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