

Why we buy lottery tickets

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The odds of winning big in the lottery are infinitesimal, but even buying one ticket can trigger a loss of self-control in other matters, from eating snacks you probably shouldn't eat to buying things you can't afford, a researcher has found.

With the so-called American dream--the ability to improve one's socioeconomic class through hard work--perceived as fading, more people may fall into that trap.

"I'm not sure if buying a lottery ticket will make you buy more--I didn't study that," said Hyeong Min (Christian) Kim, assistant professor at the Johns Hopkins Carey School of Business in Baltimore, "but it probably makes you lose your self-control."

"Many people are materialistic," he said, "but most of them don't have money to fulfill their materialistic dreams. So, they tend to suppress their materialism. For example, I'd love to buy a particular Gibson guitar, which is \$4,000. ... But I know that it would be unwise for me to spend that much money on my hobby when I have to support my children."

But some people are vulnerable.

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"When people have a chance to win, say \$100,000, their suppressed materialism can surface," Kim said.

In the research, the lottery ticket triggers what psychologists call "low-level construal," which means thinking of specific items (such as, "I have always wanted a red BMW") as opposed to high-level construal ("If I win, I can give money to charity and send my kids to college"). It is the thoughts of specific items that lead to a loss of self-control.

People with lottery tickets also are likely to be more interested in immediate gratification than to wait for a reward.

The odds of winning Powerball, the most popular interstate lottery, are about the same as getting struck by lightning on your birthday. (WebMath.com has a tool to figure the odds on a specific lottery.) But, those who buy tickets often rationalize that someone has to win. Why not them?

To see how this thought process affects people, Kim designed experiments in which one group of people was told to buy or were given lottery tickets and another "control" group was not. The results will be published in the *Journal of Consumer Research*.

Forty-six consumers in the New York area were asked their attitudes about lotteries. While they answered the questions, they were told they could snack from a bowl of M&M's. The subjects who had received tickets for a chance to win a \$25,000 jackpot ate more M&M's than those who did not.

In two other experiments, subjects were asked whether they preferred a coupon for an immediate purchase or a larger mail-in rebate later on a product. The rebate required little work, but the subjects would have to wait. People with the lottery tickets did not want to wait.

Finally, in a fourth experiment, subjects were asked about specific products or brands they would buy if their lottery ticket were a winner, or about destinations they would like to visit. The specific purchases would mean immediate gratification; the travel would have to wait.

Those with lottery tickets favored the things, not the travel. Kim does not think everybody behaves that way, but the tendency is "predominant."

"There are probably other events or contexts in which thought processes get triggered that could lead to a loss of self-control, but what is interesting about lotteries is that they are so pervasive and [it] is such a huge market," said James Burroughs, a professor of commerce at the University of Virginia's McIntire School of Commerce, who was an editor of the journal article.

Last year, consumers spent \$5.9 billion on Powerball alone, \$69 billion in all lotteries.

Hundreds of millions of people never win, and the thought processes of the losers are important to know. Why is it that anybody buys a lottery ticket?

It is a fantasy or a projection, taking people out of their mundane lives. Once you start to think about buying one of these tickets your thoughts tend to trend in a very materialistic projection, Burroughs explained.

There may be more profound reasons for people buying tickets, including the current economic situation and the end of the American dream.

"I find it far more interesting to think about the complex array of factors that contribute to an individual's decision to think about gambling and lottery," said Stephen Goldbart, a clinical psychologist and co-director of the Money, Meaning & Choices Institute in San Francisco.

"Most people do not perceive the social opportunity to move into a different social or economic class," said Goldbart. Faced with economic distress, buying a lottery ticket, no matter how irrational, at least gives people the feeling they are doing something, he said.

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