

Introducing lower loss limits for young adults

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THE EUROPEAN
LOTTERIES
FOR THE BENEFIT OF SOCIETY



Lotteries	Instant games	Sports betting	Casino games
62%	9%	14%	14%
      	 	 	 



DIGITAL SHARE THIS YEAR SO FAR

92%



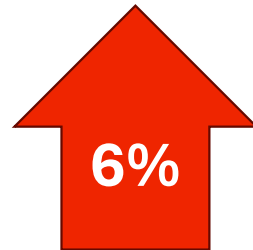
Norsk Tipping

Background



Prevalence study
(Norsk Tipping)

2023



Young men
18 – 25 years
(PGSI > 3)

Increasing number of
young men playing
casino games

National Help line:

70 %

Norsk Tipping: 4 %

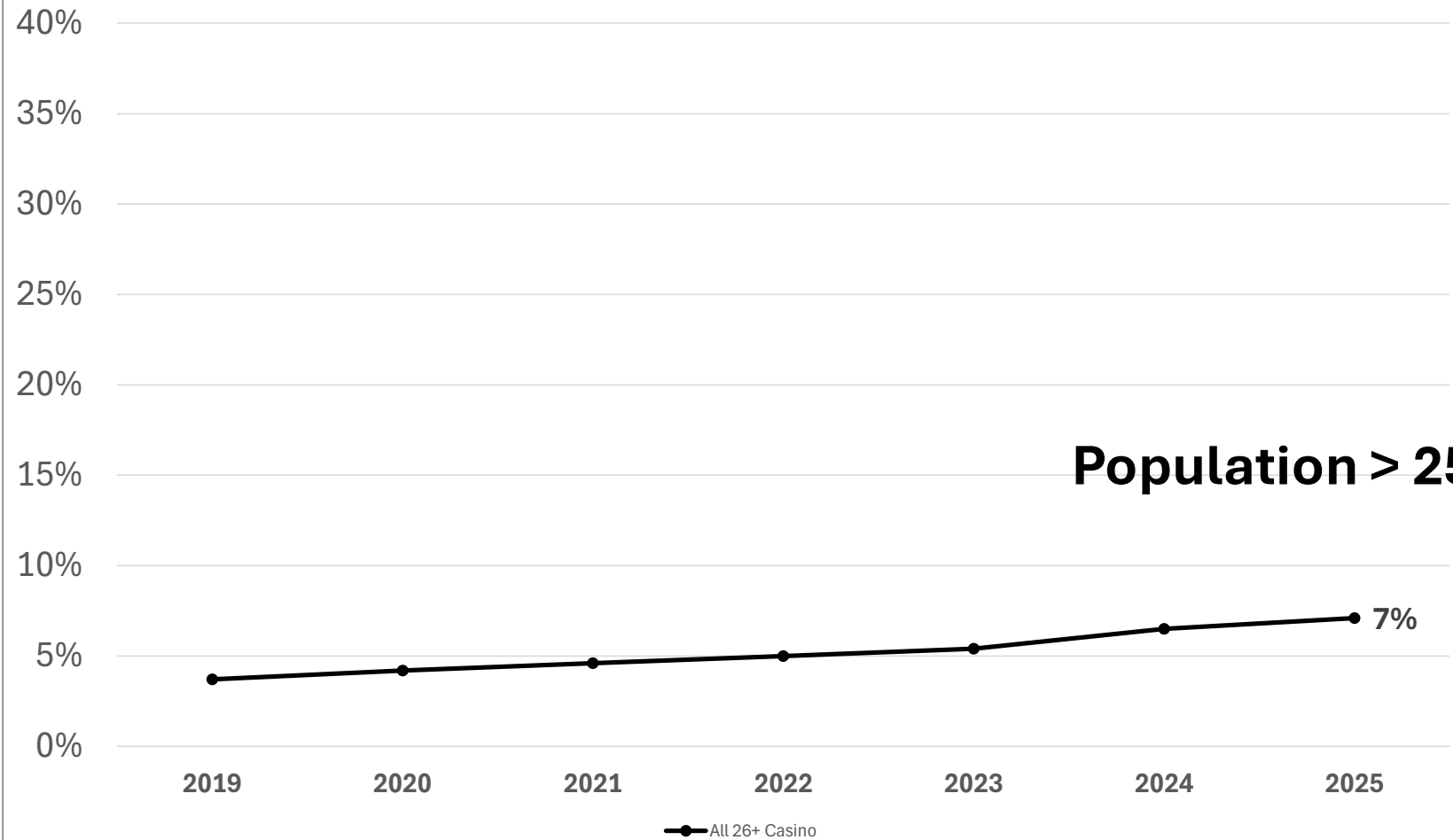
30 %

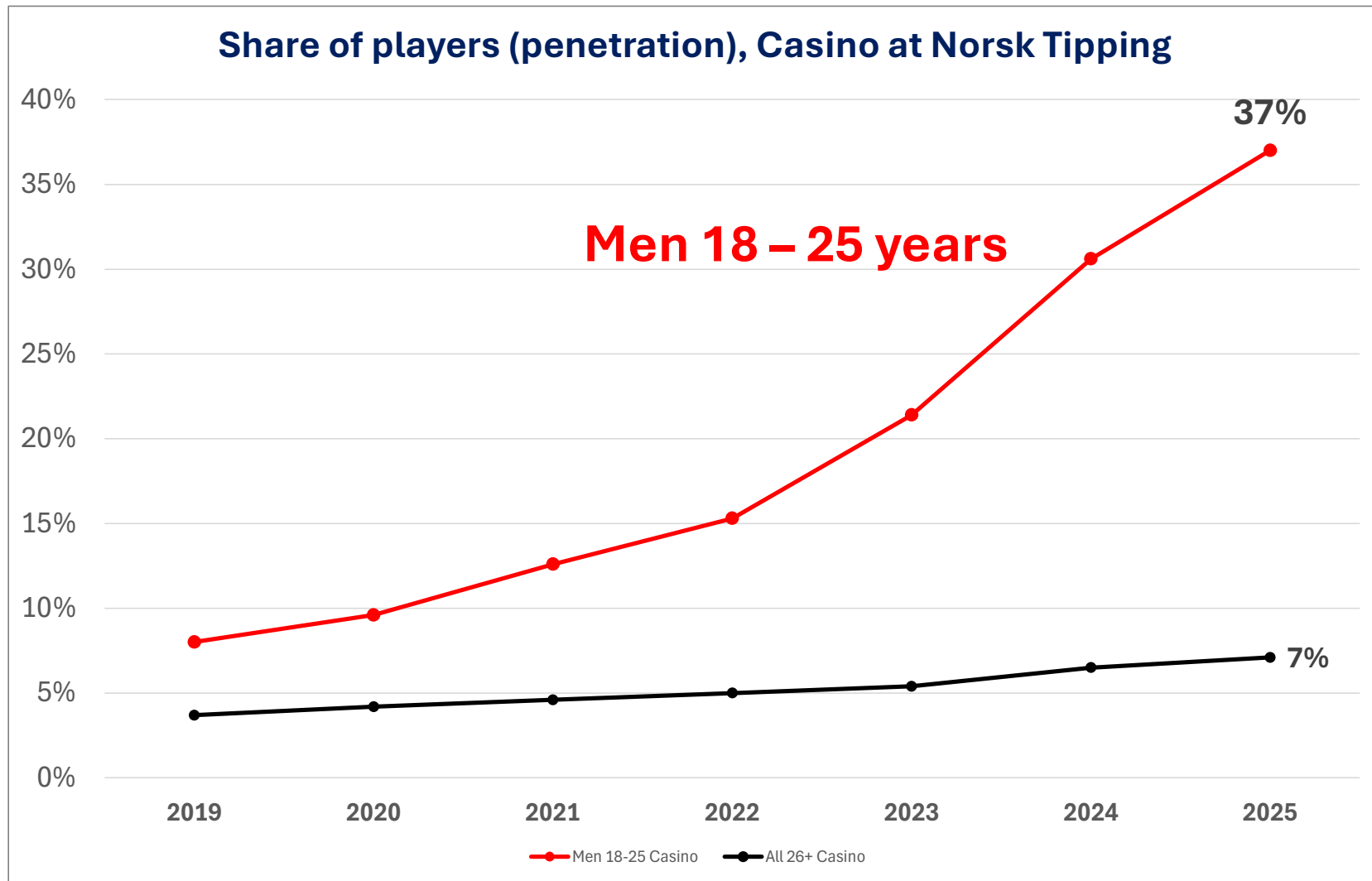
Offshore: 65 %

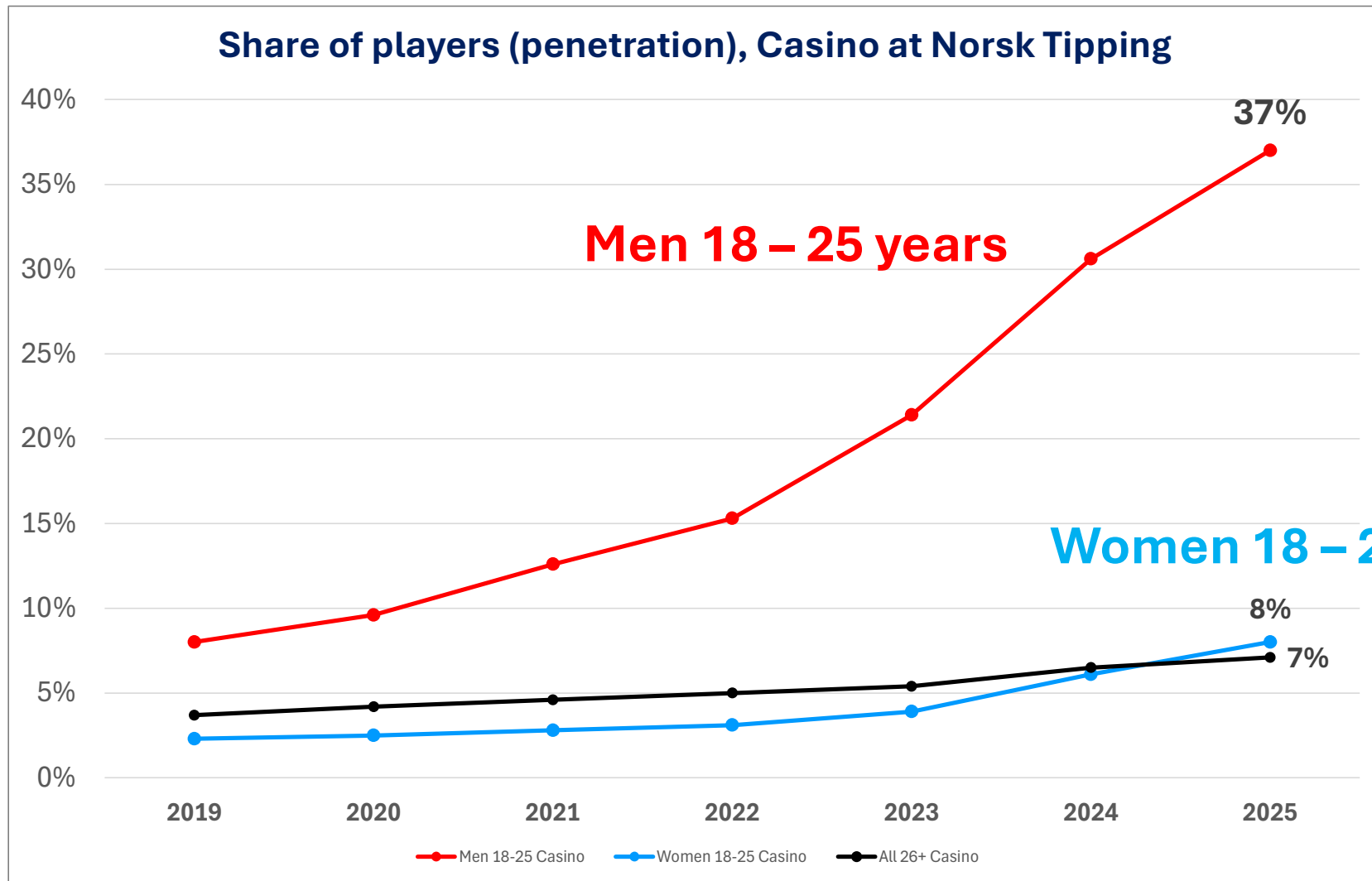
Both: 26 %



Share of players (penetration), Casino at Norsk Tipping









How?

What?

Who?

When?

Where?

Why?

How?

Who?

What?

Where?

How?

New lower mandatory loss limits for young adults (Before: Max € 2000)

1. June 2023:
Maks € 200 for 18 and 19 year

1. February 2025:
20-21 year: 300 €/month
22-24 year: 500 €/month

1

Customer acceptance

**Good information
Affected players**



2

Negative channelling

**Surveys (before/after)
Market trackers**

Step 1

Information to all
players in the age group

One month before
(and six months after)

Affected players:
40.000 out of 150.000
had higher limit before!



Step 2

Notifying affected players ... and setting the mandatory limit

From implementation date

Higher limits, lower losses

A: 20 – 21

B: 22 – 24

Higher limits and higher losses

C: 20 – 21

D: 22 – 24

A

Hi Name



Lower maximum limit for all 20 and 21 year olds from February 1st

So that impulsive moments do not take away from the future.

This limit suits your type of gambling

Recommendation for global limit* per month

–

500 kr

+

Your highest monthly usage the past year: 500 kr

*Global limit for all games: max 3,000 kr for 20 and 21 year olds

Save

Close

D

Hi Name



Lower maximum limit for all 22-24 year olds from February 1st: 5,000 kr per month

Money doesn't always stretch far when you are young. It's smart to limit how much you spend on gambling.

You can set an even lower gaming limit yourself

Your global limit* per month

–

5000 kr

+

*Global limit applies to all games

Save

Close





Limits before/after

	Limit before	Limits after	Difference
Variant	Median	Median	Median
A	10 000	2 700	-7 300
B	15 000	4 500	-10 500
C	12 000	3 000	-9 000
D	20 000	5 000	-15 000

Better protection!

Reduction in loss

(Year after vs year before)



-2 %



+5 %

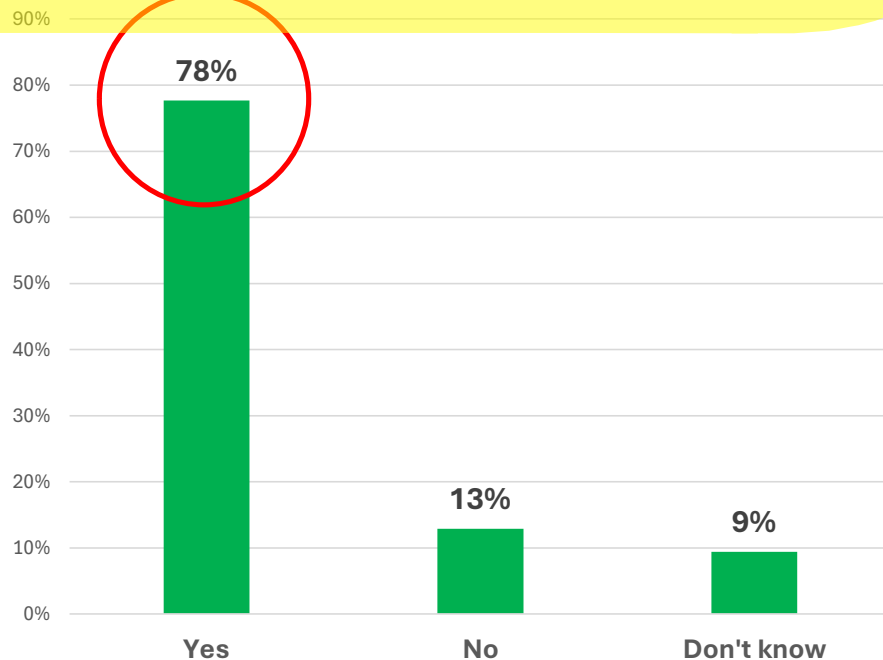


-41 %

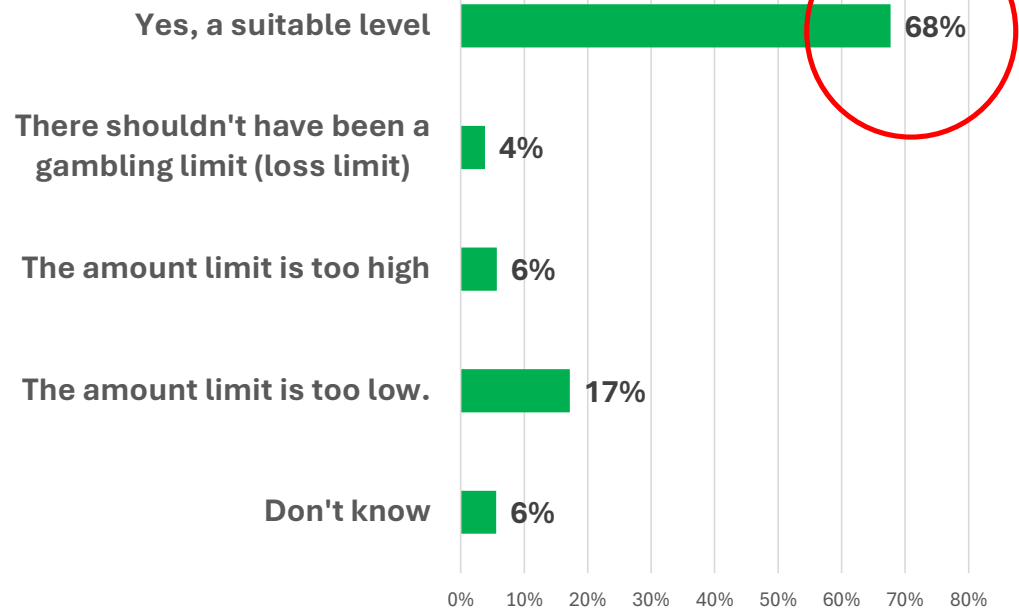
Reduced loss (experience)

The vast majority think it is good to have lower loss limits for young people under 25, and think the limits are at a suitable level

Do you think it is a good thing that Norsk Tipping has set lower betting limits (loss limits) for those under 25?



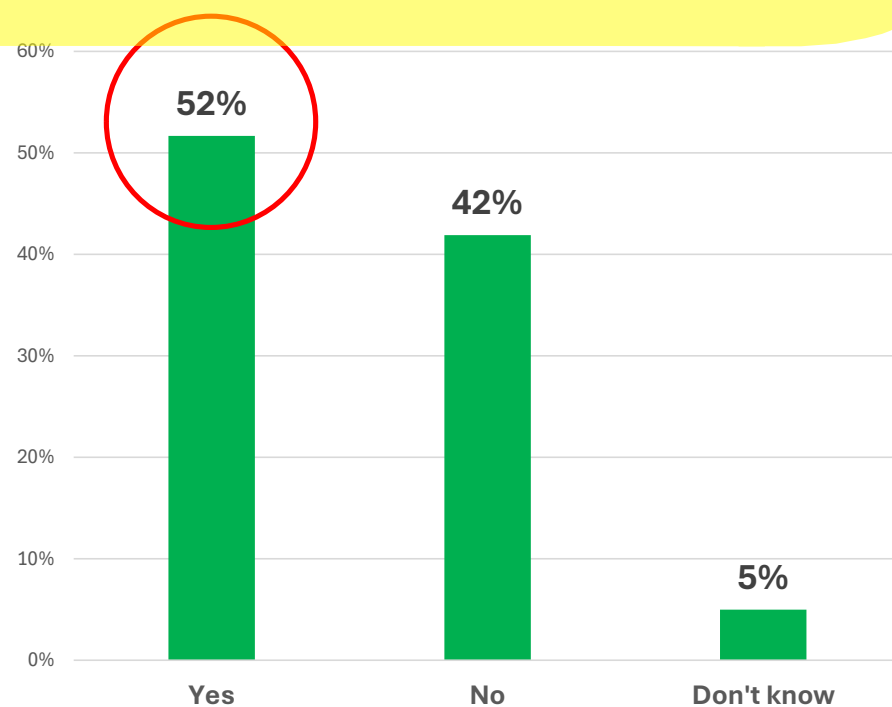
Do you think the gambling limit (loss limit) is at an appropriate level?



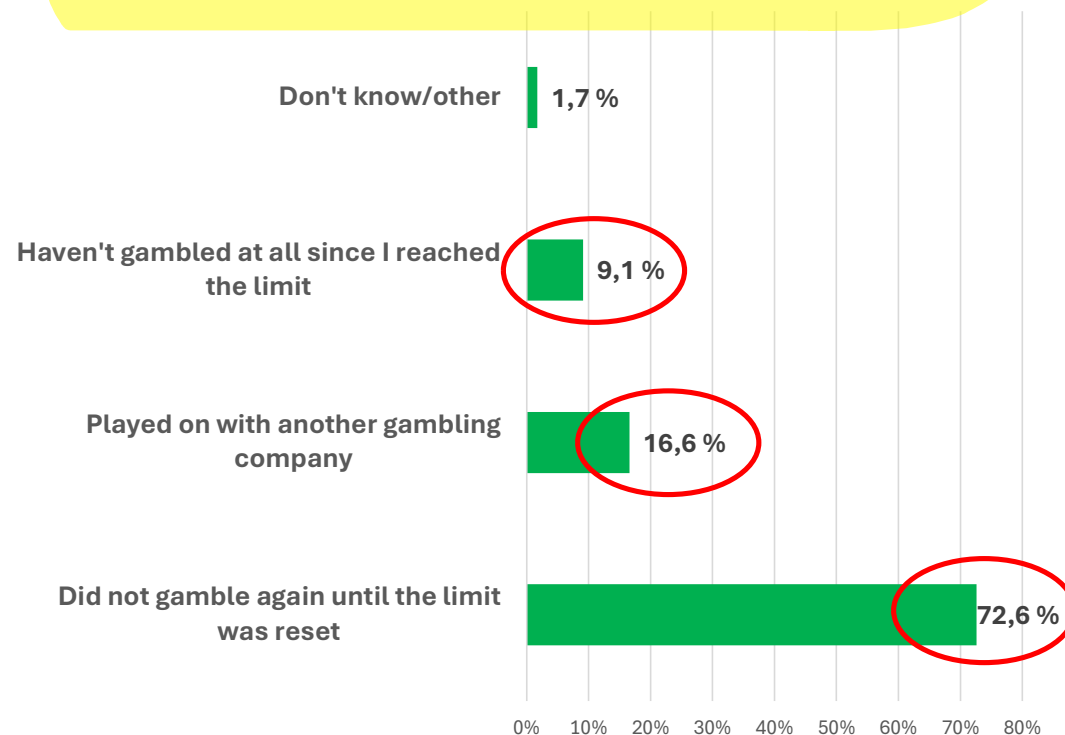
Source: Norsk Tipping survey 2025

Over half of respondents have reached or been restricted by the NT gambling limit – over 80% of these did not gamble before the limit was reset, or have not gambled at all since

Have you ever reached or been limited by your betting limit (loss limit) at Norsk Tipping?



What did you do when you reached your gambling limit (loss limit)?



Source: Norsk Tipping survey 2025

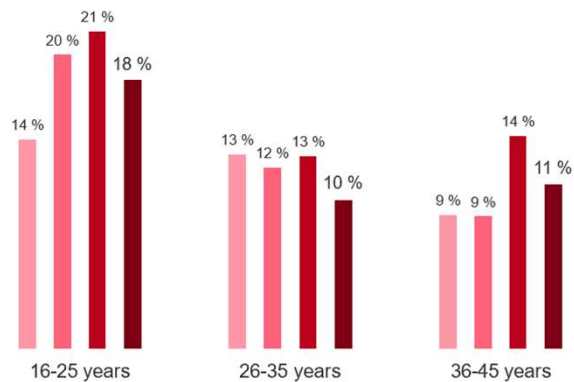


NEW

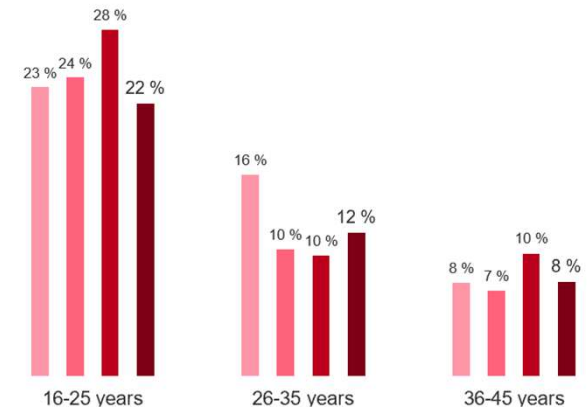
Prevalence study

2026

- **Stable/falling trend**
- **Significant decrease 16-45 years**
- **No indication of increased negative channelling**



**Moderat risk and problem gamblers
2023, 2024, 2025 and 2026**



**Gamble offshore
2023, 2024, 2025 and 2026**

1



**Customer
acceptance**

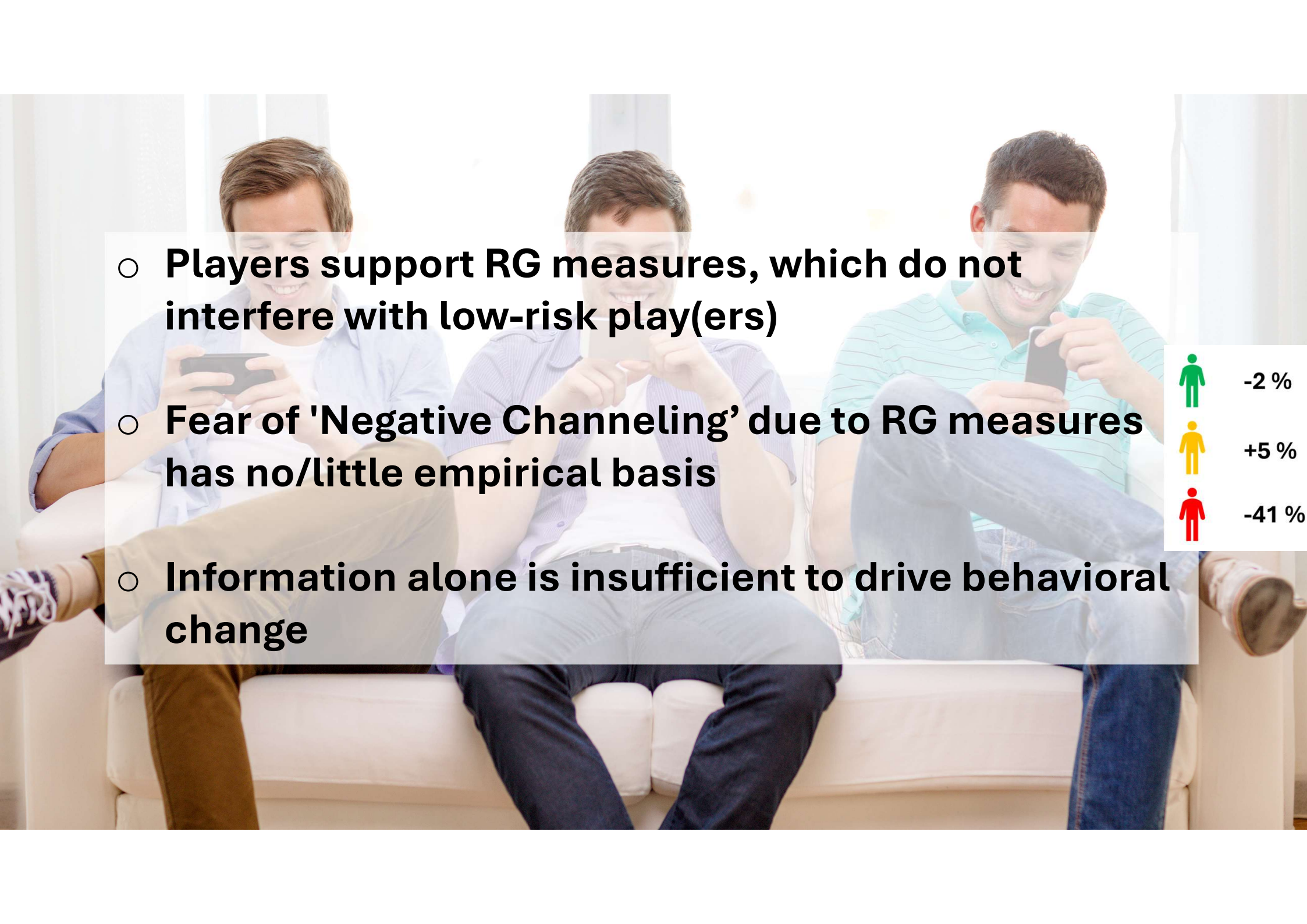


2



**Negative
channelling**

Reduced loss and problem gambling

- 
- **Players support RG measures, which do not interfere with low-risk play(ers)**
 - **Fear of 'Negative Channeling' due to RG measures has no/little empirical basis**
 - **Information alone is insufficient to drive behavioral change**



-2 %



+5 %



-41 %

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