

Is it all about money? A qualitative analysis of problem gamblers' conceptualisations of money

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Abstract

Aim: Money is an essential element in gambling but gambling disorders are more often discussed from the perspective of individual and psychological experiences than in the context of financial practices. Losing money is often among the first signs of problem gambling as well as being a motive for treatment-seeking. This article asks: what kinds of practices and meanings do problem gamblers assign to money in their everyday lives? **Design:** The data consist of 17 individual interviews with problem gamblers in Finland. The participants form a heterogeneous group of people with different financial backgrounds. Their discourses on money are systematically organised into a structured qualitative content analysis. **Results:** The results reveal four main conceptual traits of money as an everyday gambling-related problem: (1) a compelling need for money; (2) disposable money defining the tempo of gambling; (3) the balance between using money for gambling and spending it on other matters of everyday life; and (4) gradual spiral of increased money-related problems. **Conclusions:** Problem gambling re-organises the uses and sources of money in everyday life, and changes the meanings of money. Nevertheless, gambling spending does not seem to be utterly out of control, rather, on one hand, disposable income organises spending episodically, and on the other hand, problem gamblers exercise a certain degree of control over their household expenses. This observation could promote problem gamblers' sense of control when recovering.

Keywords

addiction, everyday life, money, problem gambling, qualitative

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Q: What have been, in your opinion, the biggest problems caused by gambling?

A: Financial problems. – Mainly unpaid bills. But I still have troubles with the bad credit record, which will expire only in a year. So, the financial issues were the biggest. (Male, 24 years)

Gambling as a phenomenon is at the same time all about money and not at all about money. Gambling activities can be regarded as a “normal” form of consumption, in the same way that Han, Lee, and Suk (2012) found lottery sales to be comparable to any other retail goods. However, this multi-billion dollar global industry, “Big Gambling”, depends on people who spend money on it (Markham & Young, 2015). Global annual gambling losses have been estimated to total almost 500 billion US dollars (*The Economist*, 2015). From the perspective of the global economy, gambling is all about money, while an individual gambling act is also about excitement and repetition (Reith, 1999). Disordered gambling has more often been studied from this latter perspective of experiences and characteristics than within the practices of money.

This qualitative study analyses the many functions that money plays in the lives of problem gamblers, examining what kinds of practices and meanings gamblers assign to money during a time when their gambling is problematic in its nature. This perspective helps to unfold a problem construct related to money use from the gambler’s perspective. Though money is central to the gambling experience, analyses of problem gambling often lack examinations related to the everyday practices of money. In the American Psychiatric Association’s DSM-5 criteria, a *gambling disorder* is defined as either episodic or persistent problematic gambling behaviour leading to impairment or distress (not explained by a manic episode) (APA, 2013). In its non-clinical concept, *problem gambling* is described as having difficulties limiting money or time spent on gambling, causing negative consequences in the gamblers’ or their relatives’ lives (Neal,

Delfabbro, & O’Neal, 2005). Research on and treatment of problem gambling have often been based on a psychological, medicalised, or individual understanding of the phenomenon, lacking situational and social perspectives (e.g., Bernhard, 2007; Ferentzy & Turner, 2013). Money is an element which directly attaches gambling practices to the social environments of the gambler. When trying to understand the situational and social perspectives of problem gambling, it is critical to study the gamblers’ practices and experiences related to money and everyday financial matters.

While studies on the interactions of money, income debt, and financial management in a gambler’s life have been rather rare in gambling studies (Barnard et al., 2014; Downs & Woolrych, 2010), some increasing attention has been paid to these themes recently. For example, Quilty, Lobo, Zack, Crewe-Brown, and Blaszczyński (2016) have found that gambling participation increases in response to increased monetary prize and decreases with increased debt. Also, applying a more social approach, Binde (2016a, 2016b) describes the interaction between gamblers’ financial rationalisations and workplace embezzlement, and concludes that the processual perspective is important in understanding problem gambling. The aim of the present study – to show a certain meaning-making of money among problem gamblers – offers a rare insight into an under-researched area and has valuable implications for the development of problem gambling prevention and treatment.

Meanings of money in (problem) gambling

The role of money in gambling has been described as ambiguous: it may not be the main motive to gamble, but it is the medium which registers the involvement in the game. Intriguingly, money is devalued in the game, but without it the game would be meaningless (see Reith, 1999). Binde (2013) has argued that the core motive for participating in leisure gambling is the chance of winning as a

psychobiological, symbolic, and a cultural entity – not merely the win in cash in itself. While it has been shown that gambling is motivated in the first instance by a reward in the form of money, the emotional rewards and mood modification are important in the gambling experience for problem gamblers (Orford, 2011). In a study by Flack and Morris (2015), winning money was not a prominent motivation in the prediction of problem gambling scores, rather it was an emotion-focused motivation. Financial motives for gambling are thus broader than only the expectation to win money, with implications such as a wish to affirm social status (Dechant, 2014). Monetary motives may lie at the core of gambling, but in transition from social to problem gambling, the emotion and escape motives are connected to various social and financial processes.

Even if excessive gambling involves many entangled perspectives, the fact remains that problem gamblers experience significant difficulties in discipline and control in how they spend and manage their money (Downs & Woolrych, 2010). For many problem gamblers, the primary motives for seeking help are financial concerns (Gainsbury, Hing, & Suhonen, 2014; Hodgins & el-Guebaly, 2000; Pulford et al., 2009). Lesieur (1979, 1984) studied the relation between crime and problematic gambling from the perspective of the careers, options, and involvement of compulsive gamblers, and found that the financial aspects were strongly present in the mechanisms of continuing gambling. Three stages are repeated in the spiral of options and involvement: getting money, “juggling” the money, and the closure state with tightening and in the end exhausted financial resources. The moral justifications for the attainment of money change as the source of dubiousness shifts in the process. Gradually, a gambler’s options become more limited as the involvement in gambling grows, creating a downward “spiral” (Lesieur, 1979, 1984). Despite the many aspects of financial issues, financial troubles related to gambling are, in research, most typically perceived in the

context of legal consequences (e.g., Binde, 2016a, 2016b; Nower & Blaszczynski, 2014).

Controlling money

Losing control over using money is a characteristic for problematic gambling (e.g., Neal et al., 2005). Uusitalo, Salmela, and Nikkinen (2013) discuss the responsibility of an addict in two different views of addiction: the choice and disease models. In the former, the personal responsibility of the addict is given more emphasis, while in the latter, one’s responsibility is reduced and control is lost because of the “disease”. Ruckenstein (2013; based on Bloch & Parry, 1989) suggests that addictions are supported by two temporal orders: short- and long-term cycles, which arrange the roles of money in life, and that addiction emerges when the balancing of these cycles fails. In gambling, which is ideally a short-term activity, the balance fails when gambling activities become too resource consuming. Such temporal or delay discounting – generally related to addictions – is about choosing a smaller reward sooner over a larger reward later (e.g., Ainslie & Monterosso, 2003; Matta, Gonçalves, & Bizarro, 2012).

Problem gamblers have different financial situations and attitudes towards money. Grant, Schreiber, Odlaug, and Kim (2010) found that disordered gamblers may declare bankruptcy due to an inability to cope with financial debt rather than because of (proportionally) big losses. Barnard et al. (2014) created four typological categories of gamblers’ financial behaviour: controlled gamblers, who had their spending altogether in control; uncontrolled gamblers, who did not track their spending on gambling but had a more planned approach to general spending; uncontrolled spenders, who had their gambling in control but less control over their general spending; and chaotic spenders, who neither had gambling nor other spending in control. In light of this categorisation, one can see that the spectrum of financial problems secondary to gambling may be related

to personal justifications of own actions, to individual approach to money and spending, as well as to the ability to cope with debt and other financial problems.

This study is set in Finland, which has a high rate of gamblers among its population. In 2015, 80% of the population had gambled during the past year, and 3.3% of 15–74 year olds were estimated to have problems with gambling (Salonen & Raisamo, 2015). Problem gambling prevalence rates in Finland are elevated among younger age groups, men, the unemployed, people who started gambling young, people with shorter education, individuals with chronic diseases, smokers and risky consumers of alcohol (Castrén, 2013; Castrén et al., 2013; Salonen & Raisamo, 2015). Gambling is widely available in Finland, and gambling activities are a rather natural part of everyday life.

Materials and method

The data consist of 17 interviews with treatment-seeking problem gamblers who had themselves described their gambling as problematic. The aim of the data collecting was to gather a heterogeneous group of problem gamblers from different parts of the country, male and female, all age groups (except for minors), and people from various financial situations. The participants were recruited from institutions offering support and treatment for problem gambling and other addictions, as well as through Gamblers Anonymous groups. In the help-offering institutions, the personnel assisted in finding participants. The interviews were conducted by the author in 2011 and 2012. The data collection was based on participants' volunteering and giving informed consent: the participants were offered information about the study before they accepted to be interviewed, and at the beginning of the interview they were told about the purpose of the study and the anonymisation process, as well as about their right to withdraw participation at any time.

Five of the participants were female and 12 were male. The average age at the time of the

interview was 42, with the youngest participant being 24 and the oldest 70. Ten of the participants were employed, two in management positions. Seven participants were not in occupational life; they were students, old age/disability pensioners, unemployed or in rehabilitation. Two of the participants were not originally from Finland, but had lived in the country for several years and spoke fluent Finnish. Twelve participants were married or co-habiting, and ten had children. All of the participants had experienced their gambling as problematic and had sought help for it. Eight of the participants had played mainly electronic gambling machines, but the interviews also included experiences of sports betting, online casinos, live casinos, online poker, and horse betting.

The length of the interviews varied between 50 minutes and 2.5 hours, resulting in 22.5 hours and 223 verbatim transcribed pages of interviews (Times New Roman, 12 pt.). The themes of the interviews were gambling history, excessive gambling, problem gambling, other factors (such as health and wellbeing), quitting gambling, treatment for problem gambling, and the interviewees' present and future prospects. Similar to the study by Reith and Dobbie (2013), the interviews were loosely structured by topic guides, but mostly drew on a narrative approach: through these themes, the informants were asked to tell "their story", from the beginning of gambling to the (possible) recovery from problem gambling. The themes did not exclusively consider money in the lives of problem gamblers, as the aim was to collect everyday life experiences from a wider perspective. The interviews had a social approach in that the questions concentrated on the everyday lives, relationships, and environments of the gamblers. Other aspects of the same data, mainly financial recovery from problem gambling, are reported in other analyses (Heiskanen, 2017).

The analysis method is qualitative, thematic content analysis. The method falls between conventional and directed content analysis

(more data-driven than theory-based), because the codes and categories were not predetermined. Rather, the coding process was guided by the research question, and the goal was to identify and categorise all instances of this particular phenomenon (experiences related to money during active gambling). The analysis progressed from initial coding to sub-categories and final categories, based on how different codes were related and linked (Hsieh & Shannon, 2005). The analysis started with profound reading of the data and marking all the excerpts of the participants' talk about issues related to money and financial matters during the time when gambling was excessive or problematic. These money-related excerpts were collected and organised into codes, which were given characteristic code names. The codes were organised into sub-themes such as "losses" or "salary and gambling". The sub-themes were on a more concrete level, and these were re-organised and merged into more abstract main themes. Finally, four main themes describe the practices and meanings the problem gamblers define for money during excessive and problematic gambling: need for money; periodic money-steered gambling; loss of balance between expenses; and spiral of growing monetary concerns.

Results

The first theme emerging from the material is articulated in descriptions of the compelling need for money the problem gamblers have and the actions they commit in order to have more money. Within the second theme they discuss how money temporally arranges gambling in their everyday lives. The third theme illustrates how the participants lose the balance of using money on gambling and spending on other matters of everyday life, after the gambling spending has gradually grown. The fourth theme articulates the spiral of money concerns, when financial troubles secondary to gambling emerge and grow. Here, I will report each of these themes as typically expressed in the material.

Compelling need for money

Typically, a problem gambler will never have enough money, and when salary or welfare benefits have been spent on gambling, other means to attain money are taken into use. Incurring debt is a common consequence of problem gambling (e.g., Barnard et al., 2014), and it was also common among the participants of this study. The primary purpose for borrowing money is not always necessarily gambling, but an attempt to improve the poor financial situation caused by gambling (see also Downs & Woolrych, 2010). Participants in this study had resorted to using credit cards, payday loans, and consumer credit. Many had also borrowed money from family, friends, relatives, and co-workers. It was common among the participants to describe borrowing money as "irresponsible" or "stupid".

Well, it's, if you take loans, you have to take loans, and you otherwise earn well but you have to take some trash loans, it's quite troubling. . . . I had, in the end, . . . I took loans with text messages and so. But the same it is, those unsecured consumer credits, they have insane interests. There's no sense, no reasonable person would do that. (Male, 34)

The discourses about losing money, taking loans, and the overall cycle of money reflect feelings of irritation, frustration, tiredness, and anxiety. As shown in the previous quotation, taking loans, and especially loans with high rates of interest, is seen as unreasonable. Higher-income participants in particular rationalised this kind of behaviour as abnormal, something that a sensible person would not do. Those living on welfare benefits did not drift into taking loans to such an extent as did those with regular employment and higher disposable incomes. Thus, higher incomes may contribute to larger loans, and consequently lead to more serious financial troubles, as well as to increased anxiety over one's own unreasonable behaviour.

Gambling and employment are also connected from another perspective: for unemployed problem gamblers, gambling may be an obstacle to seeking employment, because it would give them disposable income and access to credit, both of which could lead to increased gambling (see also Downs & Woolrych, 2010).

Because, for example, many times I've had an inhibition of going to work. I've never worked for many months, for several months in a row. The inhibition is about, for example, using all incoming money on gambling, so what's the point of working anymore? (Male, 24)

In addition to salaries, welfare benefits, and loans, problem gamblers finance their gambling from other sources. These participants had sold personal possessions, collected bottles for deposits, committed tax fraud, stolen money from work or relatives, had begged for money, and there was even a story about prostitution.

That I stole money from someone, that was kind of a big deal. If you think about it, you wouldn't have done that in any other situation. (Male, 30)

As the young man in the previous quotation describes, problem gamblers feel incredulous about their own actions in order to get more money. The need for money drives them to do things they would otherwise not do. In this data, as in Lesieur's (1979) study, problem gamblers talked about a "dual personality" as a justification of or explanation for their actions. Also, a lost self-respect was present:

Practically, I did anything, at any price. Like, usually people have some kind of self-respect, but in this situation I didn't have that. Like, if I was offered anything, at any price, I was kind of ready to do it, as long as I got money out of it. (Male, 34)

The gambling problem seems to be about a need for and problematic relationship with money as much as it is about gambling. Money is the medium which enables gambling, and

without money it is not possible to keep on gambling. The everyday life of a problem gambler is enmeshed in the growing need for money, and this need for money affects many areas of life, such as work. Problem gamblers feel that they have no other choice but to get more money. Some of the interviewees compared the obsession with money to drug addiction, which in their thoughts is something extremely compulsive. Using drugs also requires money (or some other exchange), but contrary to problem gambling, the hypothetical and real reward is not also monetary. Therefore, the role of money in problem gambling is on the one hand similar to in other addictions, where the compulsion is about getting money in order to "get the drug" (drug = gambling). Nower and Blaszczynski (2014, p. 393) suggest that money "fuels" disordered gambling. On the other hand, the mechanism is more complex, as in gambling money has a role beyond the mere instrumental (drug = money), because the possible prize is also monetary.

When you have a gambling problem, it's the same as if you used heroin, or something else. Like, you don't think anything else but where can you get more money. (Male, 34)

At this point of the "gambling career" problem gamblers often want to keep on gambling for the sake of gambling. As the financial problems increase, they do not see any other option but to continue gambling, in order to win a large amount of money. They are compelled to attain more and more money and keep on gambling for the sake of money. This will be discussed in the last section of the results.

Periodic gambling

Though, it always happened, that all the money I had, it all went to gambling. (Male, 70)

Many of the interviewed problem gamblers had similar experiences of using "all" of their

disposable incomes on gambling. The first signs of excessive gambling recognised by the interviewees had been lost money and time; losing money is often one of the main preconditions for developing a gambling problem. Even though winnings are gambled away, and the participants themselves said they used “always” or “all” of their money on gambling, such losses proved in fact to be periodic rather than out of control, when the experiences of using money on gambling were analysed more closely. The intensity of gambling changes depending on how much money the problem gamblers have at their disposal at a given time. Thus, gambling spending and bet sizes vary, often depending on external circumstances such as a payday:

Well, after the payday. [The gambling] can consume 1000 [euros] during one day. If I raise the bets to two [euros], one round is ten or 25 euros, while on those days which are not paydays, it's 20 cents. (Female, 50)

Spending money on gambling is both patterned and irrational at the same time. Problem gamblers may use all of their money on gambling, but there are certain patterns in the losing. The worst financial losses occur when problem gamblers have disposable money.

Sometimes I had phases when the [gambled] sums were not that high, but then again, [during other times] the sums were enormous. A steady average phase [in spending] did not exist. (Male, 31)

The money that problem gamblers have at their disposal not only enables gambling, but it also urges them to gamble more and at higher levels. Receiving salary or welfare benefits or winning money from gambling triggers problem gamblers to gamble; disposable money acts as a gambling incentive. Some participants expressed a wish no to have to handle money at all. This might restrain them from gambling altogether.

Like, during the last five years, I have many times, at least once a week, tried to quit, but always when I get money from somewhere, it then tempts you and you easily end up gambling. (Male, 25)

Balance between the game and everyday life

For problem gamblers, money means merely gambling money. This causes problems with balancing between financial resources used on gambling and those needed for everyday life, as resources intended for household expenses are used on gambling. According to these interviews, spending money on something other than gambling seems frivolous. Gamblers often refuse to “waste” money on necessities, saving for big bets on gambling instead (Reith, 1999). A male interviewee, aged 34, states:

Yeah, ... let's say the last thing I would've wanted to do was waste money on completely useless things such as clothes or food. (Male, 34)

However, even though spending money on matters other than gambling raises feelings of irritation, problem gamblers do partly maintain control over their spending, and not all money is used on gambling. Thus, the gambling activity does not comprehensively define all usage of money. For example, the interviewees describe at times having a bad credit record as well as having maintained their credit status. A bad credit record for a private individual may be noted in the credit information register after, for example, a long-term overdue of consumer credit, a court order to pay the debt or being insolvent, and the record makes it significantly more difficult to get credit, and, for example, to rent an apartment (Finnish Competition and Consumer Authority, 2014). Those who have managed to maintain a clean credit rating despite excessive gambling seem to have had some control over at least parts of their gambling spending.

Also, some gendered patterns on losing the balance of money may exist, as female participants in particular describe trying to take care of the needs of their families before using money on gambling. Some needs in everyday life are primary to gambling, but they are often thought of with gambling in mind:

I already knew that much that when I got money, I bought cupboards full of food, so that I somehow would prepare for that [gambling]. Or like emergency needs, and everything for the kids, I tried to buy in advance, and the rest that was left was then . . . [gambled]. (Female, 40)

Nonetheless, sometimes problem gamblers are unable to fulfil even their fundamental needs, such as nutrition or shelter: the interviews included, for example, a description of having to sell the family apartment because of gambling debts. Financial losses are expressed not only in terms of money as such, but also related to food, housing or clothing. This raises feelings of sadness and lost self-respect:

I got so sad when I was going to a supermarket and I didn't get any food . . . (Female, 58)

Concealing their financial problems from their spouses and families and maintaining the façade of a normal life was common among the interviewees. Using online postal services or PO boxes for incoming invoices, as well as forging bank statements or lying about the bills, were among the many ways that participants said they would hide evidence of financial problems and gambling overall. For many participants, the betrayal of their families and friends was afterwards one of the most devastating experiences that the problem gambling had brought:

The worst has been, of course, that I've gambled all the time in secrecy. Concealed the situation and constantly lied to my wife. That has been the most, most unfortunate in this [whole situation]. (Male, 66)

Spiral of money

The longer gambling continues to be excessive and problematic, the worse the financial losses and problems get, and the more tightly the gamblers' everyday lives become twisted around money and the lack of it. This "spiral" was defined by Lesieur (1979, 1984) as decreasing options to get money for gambling, but at the same time increasing involvement in the activity. Debts especially form a cycle in which new loans are taken in order to pay the interest on previous loans.

(. . .) of course the salary was not then enough anymore, and I had to take loans from different credit companies, and the loans grew and grew so that my salary was not enough even to pay the interest. So for that I had to take new loans. (Male, 66)

When things have come this far, problem gamblers may have experienced complex financial problems, which they may be concealing from their spouses, families, and friends. They may have acted in unexpected ways in order to get money for gambling. Their self-esteem is low and they feel hopeless with all the debts and other problems. Although it is the cause of the problems in the first place, gambling for problem gamblers represents the "only way out".

Then, when I received a new bill, I was thinking that now I have to take a payday loan, and try to get more money [from gambling], in order to pay the bill. Kind of, the biggest problem of a problem gambler is that you believe too much in the possibility of a big win. (Male, 25)

In the gambling literature, this phenomenon is called "chasing losses", and is widely recognised as a major characteristic of disordered gambling. It refers to frequent involvement, increased persistence and elevated monetary risk in an effort to recoup money that has been lost, often investing additional money which gamblers were not planning to use (Breen & Zuckerman, 2002). Lesieur (1984) has

identified the whole phenomenon of compulsive gambling as a chase.

Inevitably sometimes problem gamblers also win money, and chasing losses turns out to be a successful strategy. This strengthens the belief that gambling may be the solution. Winning money may trigger the gambling in the first place (e.g., Orford, 2011), and winning money encourages gamblers to continue gambling, despite growing financial and other problems.

What makes the circle worse is that you every now and then inevitably win something. If you never won, why would anybody gamble longer than fifteen minutes? (Male, 34)

I've always said that the biggest win is the biggest loss in this. (Male, 52)

According to these interviews, chasing losses has roots deep in the financial situation of problem gamblers. Chasing is not only about coming back, but it involves the gambler's overall financial situation. To be able to chase losses, to have the resources for it, problem gamblers often commit harmful actions in other areas of life. Therefore, the cycle of money is both about chasing losses and about making it possible to chase the losses.

For me it felt that how could I turn into money. It was just that, everything was about where to get more money and how to pay back the former debts. (Male, 31)

Again, the compulsion appears to be both about gambling and getting more money. However, there seems to be a difference in obtaining money for the cause of gambling in the first place and in getting money to gamble in order to win the big win which would solve everything. In the next quote a woman describes begging for money:

I stayed in the city after my night shift, and as I'm already in this "granny age", then if I didn't have any money, I was in the central station and would tell people that I was missing some money for my

bus ticket. Then I got two euros or something, it's not much, of course, but I could gamble a little bit with it. – This is one of the most embarrass-, I regret so much that I did this kind of thing. (Female, 58)

She did something she thought was extremely embarrassing in order to get money for gambling, but for her, money was only a means to achieve the emotional rewards from gambling, and gambling did not necessarily present a solution for the financial problems.

The spiral of money is not endless; there is always an end. Lesieur (1984) calls this phase of exhausted options the closure state. The participants described how at some point they were not able to get any money any longer. For some problem gamblers the ending is of the most extreme kind, as they end up taking their own lives. Debts are often behind gambling-related suicides (Blaszczynski & Farrell, 1998; Wong, Chan, Conwell, Conner, & Yip, 2010).

Problem gamblers in this study discuss in financial terms how they lost years of their lives to gambling. They wish that they had recovered sooner, so that the financial problems would not have grown as severe as they did. The man in the next quotation, for example, wonders whether he would already own his home without the long years of gambling spending:

Sometimes it's frustrating, I would've of course wanted that this situation was ten years ago. It was years wasted, like if I meet someone the same age as me and tell that I'm now paying the first years of my mortgage, like, in many things I'm 10 to 15 years behind my peers. (Male, 34)

Discussion

Money has complex meanings in the everyday life of a problem gambler. On the grounds of the results altogether, it can be concluded that there are three kinds of problematic issues connected to money during the different phases of problem gambling: needing money for

gambling, lack of money due to gambling, and potential money in order to sort out the problems caused by gambling. First, gambling requires money, which is thus lost from other areas of life. This loss is recouped through potential money (such as loans and thefts). Eventually, problem gamblers may feel that their only chance to compensate all borrowed or stolen money is to win a jackpot. Therefore, searching for potential money from gambling creates a situation in which problem gamblers become blind to other options than to gamble more. Bjerg (2009) has suggested that the fundamental difference between ordinary and problem gamblers is in their relationship to money: in gambling, money is not distributed according to meaningful principles, but completely randomly, which may lead to a situation where the functional role and the meanings of money in the ordinary world are lost. The three roles of money (money for gambling, lack of money, and potential money) illustrate how problematic gambling re-organises the uses and sources of money, and changes the external meanings of money in the gambler's life.

Four themes were found in this study which reveal the practices and meanings problem gamblers have for money and everyday financial matters during the time when gambling is problematic: (1) compelling need for money, (2) periodic gambling, (3) lost balance between using money on gambling and on other matters, and (4) spiral of money. Regarding the first dimension, this study shows that money is not only the tool for gambling, but partly also the subject of the compulsion. For social gamblers, winning money is not the only motivation for gambling, yet for problem gamblers, winning money seems as the only option to also "win" the addiction. Problem gamblers continue gambling despite the harms caused by it, because they desperately lack money, because they have cognitive distortions about the possibilities of the big win, and because of the emotional rewards.

Second, money organises gambling in a periodic way. Disposable money may act both as a catalyst and as a restrictive factor for

involvement in gambling activities. For example, bets may be higher on paydays or after receiving welfare benefits. Reith and Dobbie (2013) found similar experiences, and argue that change in gambling behaviour over time is the norm. In their study, changes in gambling behaviour occurred together with, for example, significant life events and changes in social environments or finances. Also Slutske, Jackson, and Sher (2003, p. 263) concluded that at the individual level problem gambling is "more transitory and episodic than enduring and chronic". It seems that the episodic nature of gambling behaviour appears both in short- and long-term cycles. Binde (2016a) suggests that in understanding the severity of problem gambling, a processual perspective is important, in addition to psychological and environmental factors. Also, Lesieur's (1984) spiral of options and involvement presented gambling as evolving from one stage to another. According to the results from the present study, disposable money defines the tempo and intensity of gambling in the everyday life of a problem gambler. Thus, separating the different financial phases of problem gambling behaviour could support re-gaining control over gambling.

Third, problem gamblers may feel that their financial situation is not in their control and believe that everything they have, they use on gambling. However, their relationship towards money is not merely out of control, but they also make choices about the amounts of money they stake, as well as about the purchases of everyday life. Even though problem gamblers themselves may define their behaviour as a disease and as being out of control (Uusitalo et al., 2013), in treatment it would be beneficial to expose them to the fact that they, nonetheless, make decisions related to money and everyday household expenses. Addiction to gambling is exercised with and controlled by money, and through money it may be possible to strengthen problem gamblers' belief in their ability to control their actions.

Fourth, in line with Lesieur (1979, 1984), this study shows that the spiral of money tends to gradually tighten around the problem

gambler. Chasing losses is one of the main characteristics for gambling disorder, and these results discuss how the phenomenon of chasing is not only about the gamblers coming back to play, but also about the harmful actions they commit to be able to chase losses.

The monetary experiences of a problem gambler may vary depending on, for example, gender, employment status or the level of income. Differences between male and female gambling have been found, for example, in the games played (e.g., Hing & Breen, 2001), and in the age of onset of problem gambling (e.g., Grant, Chamberlain, Scheiber, & Odlaug, 2012). In Järvinen-Tassopoulos' (2016) study, Finnish female problem gamblers emphasised the impact of problem gambling on children and family, especially through lost time and money and incapability to pay for leisure, living expenses, or for food. In this study, some female participants practised control of money through the needs of their families: food for children, for example, was secured before the gambling. The possible gender differences in the relationship between problem gambling and everyday life would require more research.

Employment status is closely related to problem gambling through disposable income. Inconsistent employment patterns, with mixed periods of employment and unemployment and frequent changes of jobs have been associated with increased or changing periods of problematic gambling (Downs & Woolrych, 2010; Reith & Dobbie, 2013). The unemployed participants of this study worried about the prospects of getting a job, because a job would give them disposable income, which they feared would make them gamble more. From another perspective, the risks of larger debts and subsequent financial problems may be more significant for higher income gamblers, as they have more opportunities to access credit. Barnard et al. (2014) and Grant et al. (2010) have shown that problem gamblers have heterogeneous approaches towards financial issues or the abilities to cope with debt. This study also emphasises how the variations in gamblers' employment positions

are related to financial problems, and how problem gambling may even prevent gamblers from seeking employment.

Practical implications of the results concern both prevention and treatment of problem gambling. As the intensity of gambling is partly defined by disposable money, setting a mandatory limit could prevent some deeper problems more effectively than voluntary limits. Implications for treatment include money-management strategies, suggested also by Bjerg (2009), where the access to money is removed from the gambler, and the responsibility of the everyday household finances is given to a significant other or other family members. Overall, the role of money could be emphasised more in problem gambling treatment, as money plays a significant part in the gamblers' everyday practices.

The limitations of this study arise from the qualitative sample of problem gamblers: the results are not generalisable to a wider group of problem gamblers, but instead describe the features of problem gambling through this selected group. In order to understand more about the differences between problem gamblers in different financial situations, future research topics could concentrate further on, for example, employment issues, especially with larger data sets.

Ethical clearance

Ethical approval was not required for this study. Details are available from the author.

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