Gambling on Debt: Problem Gamblers Strategies for Concealing Deviant Identities

Carolyn Downs
Lancaster University, UK
Abstract

- Problem gamblers are not easy to identify, they do not overdose and present at hospital, they are not visibly drunk in the way people abusing alcohol might be. Thus problem gambling has been labelled ‘the hidden addiction’ (Ladoucer, 2004) a term which also illustrates how problem gamblers become adept at concealing their behaviour; that is, protecting their deviant identities and normalising their actions. Impacts from problem gambling on the wider family and community include the loss of access to money needed for housing, utilities and food, stress linked to the problem gambling of a family member (arguments about money, domestic violence), the social stigma of having a family member with problem gambling, and criminal activity committed by the problem gambler in order to access money for gambling (Orford et al 2012: 275; Responsible Gambling Strategy Board, 2010). The first UK Gambling and Debt study (Downs and Woolrych, 2010) provides evidence of the wider social impacts of problem gambling and considers the utility of sociological approaches to the understanding and management of problem gambling.
12 Month study

• 246 Gambling and Debt scoping surveys
  – Quasi Control group

• 173 Gambling and Debt surveys
  – amongst individuals presenting for advice on problem gambling or debt

• 18 in-depth semi-structured interviews with gamblers
  – 2 in-depth semi-structured interviews with gamblers relatives

• 3 in-depth credit management / insolvency practitioner semi-structured interviews

• 2 regional focus groups with 20 participants in total

• 4 detailed longitudinal Case Studies via the GamCare online forum
Problem Gamblers

• 2010 UK Prevalence 1.9% (up from 1.6% in 2007) Orford et al 2012

• Similar increases in 18 jurisdictions since 2000 (Binde, 2011) – Correlating to relaxations in regulations

• Increase significant at 0.5% (Hancock, 2011)

---

Passive Gambling, moderate risk, gambling or times the number of problem or serious gambling may be affecting 5

£4.307,960 for research, education and treatment

-Similar number of problem with moderate problems

£5,306,000 problem users of heroin and crack cocaine

-Substance abuse treatment and education

365,000 people in the UK problem gambling from 1.6% in 2007
Enabling

• Money or access to money is central
  – ‘Gambling only becomes a problem for me when I have no money.’ (Slot machine gambler)
  – “It is weird because when I have money I spend it [gambling], but when I have got none I am alright and I can do without. It is like a part of my brain that wakes up when I have money and then when I have no money it goes to sleep.” (Teen gambler)
  – “I have taken forty, maybe fifty grand out of the business.” (Male Gambler late 40s)
Debt and Impacts of Debt

- Problem gamblers have significant debt

- Debt has health impacts on the individual

- Family and community impacts

- Stigma

*stigma* (noun): a mark or characteristic indicative of an abnormality.

Require strategies for managing a spoiled identity (Goffman, 1963).
Merton's Paradigm of Deviant Behaviour

<table>
<thead>
<tr>
<th>Attitude to Goals</th>
<th>Attitude to Means</th>
<th>Modes of Adaptation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accept</td>
<td>Accept</td>
<td>Conformity</td>
</tr>
<tr>
<td>Accept</td>
<td>Reject</td>
<td>Innovation</td>
</tr>
<tr>
<td>Reject</td>
<td>Accept</td>
<td>Ritualism</td>
</tr>
<tr>
<td>Reject</td>
<td>Reject</td>
<td>Retreatism</td>
</tr>
<tr>
<td>Reject/accept</td>
<td>Reject/accept</td>
<td>Rebellion</td>
</tr>
</tbody>
</table>

Discontinuity between goals and means = anomie
Innovation or rebellion = norm violation
When gamblers lose control then they step across accepted boundaries of moderation and societal norms (Gustfield, 1967) and may be seen both by themselves and others as violating social norms and exhibiting deviant behaviour as well as potentially damaging their self-identity.

Blaszczynski, Wilson and McConaghy, 1986; Parke, Griffiths and Irwing, 2004
Norm Violation

• Sykes and Matza (1957) *Neutralisation Theory*
  – Impacts of self-identity
  – Impacts on social relationships
  – Requires a strategy to counter these effects

• Goffman (1963) noted that projecting normative assumptions to manage stigma ('passing') was a common technique
Five Categories of Neutralisation

• Denial of responsibility,
• Appealing to higher loyalties
• Denial of victim,
• Condemning the condemners,
• Denial of injury
  – Comparison with others (sixth category added here as common across the study)
Denial of Responsibility

• They upped my overdraft five times within as many months and never asked my why once. Because I’ve got online banking you can just go into online banking, ask for an increase and if it’s not more than one and a half times your monthly salary it just does it automatically. (Problem gambler, Male, early 30s)

• ‘I always go back to the fact that it’s wasn’t lend me money or give me credit I wouldn’t be able to gamble with it’ (Problem gambler, male, early 50s).

Gambling operators and banks should be social control agents, restrictions should be in place and enforced.
• Why are people allowed to draw out 500 pound a day in the bingo? How many times have I done that? If I have done that once I must have done it a hundred times! I can go to the cash-point in the bingo; I don’t get charged and can withdraw 500 pounds a day every day if I have money in my account. And nobody said a word to me until after it was gone.” (Problem gambler, male, early 30s)
Appeal to Higher Loyalty

• ‘You are thinking as a gambler that [it] won’t matter because you will make life really good for them. You are going to take them holiday and you are going to do this or the other’. (Problem gambler, male, mid-30s).

• ‘There were a group of us, we’d pool the winnings so leaving’ud be stupid, I could’ve had millions’ (male gambler, late thirties).
  – ‘Investing – it’s insider knowledge that counts’.

• ‘Investing – it’s insider knowledge that counts’.

• ‘You are thinking as a gambler that [it] won’t matter because you will make life really good for them. You are going to take them holiday and you are going to do this or the other’. (Problem gambler, male, mid-30s).

• ‘There were a group of us, we’d pool the winnings so leaving’ud be stupid, I could’ve had millions’ (male gambler, late thirties).
  – ‘Investing – it’s insider knowledge that counts’.
Denial of Victim

• Linked back to money obtained via theft, loan, defaulted credit, fraud etc
  – “His daughter is only 5, and he took her [Nintendo] DS. Sold it for cash to gamble. How do I explain that to her? He just said “she never plays with it” when I asked where it was” (Problem gambler’s mother).
• Interviewer: ‘Could your Dad afford to pay off your debts’

• Interviewee: ‘I think he mortgaged the house, he just took me to his solicitor and it got sorted. He made me sign some papers. He wanted to do it, He took over. He knew what he was taking on’ (male gambler, early forties).
Condemning the Condemners

• “He [the GP] sent me to the CAMHS [Child and Adolescent Mental Health] team, but they sent me away – they do drugs not gambling – proper addictions that’s what they said - I was sent back to the slots really” (Problem gambler-male- late teens).

• ‘Easy to fool, they ask the wrong questions’ (male problem gambler, mid 30s)

• ‘I didn’t lie to them, no need to. They never thought of gambling as an issue. Stupid really, my bank statement showed cash coming out at the bingo’ (male gambler early 30s)

False beliefs: Debt advice or assistance would not be forthcoming as non-gamblers would automatically condemn the gambler. The gambler developed an interpretation of gambling as deviant behaviour where non-gamblers would feel the perpetrator should be punished and not treated.
Denial of Injury

• ‘Mum reported me to the police and I did time. It was me that did time not her, and she never had to pay the money back’ (Problem Gambler, early 20s)

• ‘I sent him to get new tyres for the car but I had to call the garage to check that he had paid and to find out how much the job cost. I couldn’t just leave it to him. I have to keep checking’ (Mother of Problem Gambler).
Comparison with Others

• “Now, £20-30,000 [gambling spend] a year to me is serviceable. Don’t get me wrong; its 20 or 30 thousand a year that I could spend on the house. To anybody else if they were spending 20 or 30 thousand they would be in trouble.” (Problem gambler, male, early 40s)

• I know I took 18k but giving [me] a year when muggers get off with community [sentences]...no one got hurt. (Problem gambler, male, early 20s)
The Wrong Questions?

• Is gambling addictive?
• Are problem gamblers in debt?
• Are FOBTs dangerous?

What are the consequences of gambling?
What are the consequences of debt?
How can we manage those consequences to avoid or limit social harms?