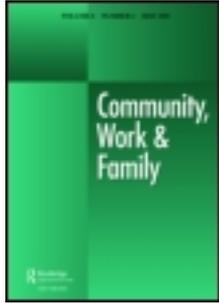


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## Community, Work & Family

Publication details, including instructions for authors and subscription information:

<http://www.tandfonline.com/loi/ccwf20>

### Gambling and debt: the hidden impacts on family and work life

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Version of record first published: 18 Aug 2010.

To cite this article: Carolyn Downs & Ryan Woolrych (2010): Gambling and debt: the hidden impacts on family and work life, *Community, Work & Family*, 13:3, 311-328

To link to this article: <http://dx.doi.org/10.1080/13668803.2010.488096>

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## **Gambling and debt: the hidden impacts on family and work life**

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*(Received 24 September 2009; final version received 28 January 2010)*

This paper discusses the key findings from the first qualitative study focused on understanding the impacts of gambling-related debt on the family and work life of problem gamblers. The paper illustrates how current research priorities marginalise the social impacts of gambling on families and communities and suggests ways in which researchers and practitioners can address the issues and impacts of gambling-related debt on individuals, families and communities.

**Keywords:** debt; gambling; poverty; family; work

Este artículo reporta los hallazgos principales del primer estudio cualitativo para comprender los impactos familiares y laborales originados por problemas de deudas de apuestas. El presente informe también ilustra como las prioridades de investigaciones actuales marginalizan los impactos sociales en familias y comunidades y sugiere métodos en los que los investigadores y profesionales pueden abordar los impactos de deudas relacionadas con el juego de apuestas en individuos, familias y comunidades.

**Palabras claves:** deuda; juego; pobreza; familia; trabajo

### **Introduction**

In the UK, almost 70% of people participate in some form of gambling activity, the majority of whom gamble in moderation, with little negative impact upon the individual (Sproston, Orens, Orford, & Griffiths, 2007). However, the number of problem gamblers is nevertheless striking. In the UK alone, there are believed to be between 250,000 and 310,000 problem gamblers (Sproston et al., 2007), each of whom it is estimated, may affect 4–11 other people (Australian Productivity Commission, 1999). Here, gambling in excess can induce a broad range of physical, social and economic problems at the individual and family level. Whilst the consequences of problem gambling do not figure largely in public debate, unmanageable debt has long been seen as a social problem that impacts on the well-being of individuals and families, a view recently reaffirmed by the Joseph Rowntree Foundation (JRF, 2009), which included debt in its listing of nine modern social evils. In the past, gambling was widely associated with the concept of secondary poverty; and as such gambling was the scourge of social reformers from the nineteenth century onwards (Dixon, 1991). However, the concept of secondary poverty has fallen out of favour, resulting in few attempts to study the debt and

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financial implications of gambling and the problematic behaviour resulting from it (Copello, Templeton, & Powell, 2009). This paper presents the findings of the Gambling and Debt Pathfinder study conducted by Downs and Woolrych (2009) which has identified the key features of gambling-related debt and their impacts upon individuals and families. This understanding is used to identify the implications of debt in the support of problem gamblers and their families and in making recommendations for practice.

Gambling-related debt is a term applied throughout this paper to describe circumstances where a significant proportion of debt is said by an individual to have occurred as a result of gambling behaviour. This can be directly or indirectly incurred debt. Directly incurred gambling-related debt occurs where money is spent directly on gambling activity, leading an individual into debt. Indirectly incurred gambling-related debt occurs when an individual, having spent money on gambling, then falls into debt as they cannot meet other financial commitments.

An important aim of the Gambling and Debt Pathfinder study was to allow the voices of the participants to be appropriately captured and presented, so that policy and practice could benefit from well-founded research based on the lived experiences of people coping with gambling-related debt. Accordingly, this study has used primarily qualitative methods to critically examine and explore the nature of the relationship between gambling and debt. Themes explored within this study include: attitudes of gamblers towards money and the role of money as co-dependent in problem gambling; impacts of gambling-related debt on families and employment; and coping strategies used by individuals and families to manage gambling-related debt. In addition, wider social issues such as employment and employability and impacts on the well-being of individuals and their families living with gambling-related debt were also explored.

### **Background**

Across all jurisdictions, gambling is conceived of as a potential or actual social problem; a vice to be regulated, taxed and controlled. The constructs of social problems often affect the way academics approach the study of a topic. In the case of gambling much of the existing research have been predicated on a medical/public health model. As a result, much of the research have focused upon exploring the psychology of pathological and problem gamblers, studies of treatment methods and the development of models of harm (see Blaszczynski & Nower, 2002; Griffiths, 1990; Lakey, Campbell, Brown, & Goodie, 2007; Lesieur & Blume, 1984; Orford, 2003; Volberg & Steadman, 1988; Walker, 1992; and others). More recently, the public health approach to problem gambling has situated gambling in the position of a disease vector with gambling awareness education taking on the role of inoculation (Hare, 2009; Korn, 2000; Messerlain, Deverensky, & Gupta, 2005; Shaffer & Korn, 2002). While this research has provided many important insights, the drawback is a distortion of the research picture, with little consideration of the social impacts of gambling on wider society as noted by Reith (1999) and Valentine and Hughes (2008), with very limited research having been conducted into the social contexts which construct gambling behaviours and attitudes (Casey, 2008; Downs, 2008, 2010; Reith, 1999).

An overview of the research picture suggests the notable absence of research exploring the impact of financial loss and debt accumulated through gambling behaviours. Ladouceur (2004) noted that there was insufficient research into the financial aspects of problem gambling:

Although it may seem obvious that financial loss is a fundamental aspect of gambling problems, this perspective is sometimes not appropriately emphasized. For example, only 4 of the DSM-IV's 10 criteria defining pathological gambling explicitly refer to the loss of money and the problems caused thereby. If the financial cost of gambling is emphasized, many of the criteria for identifying pathological gambling can be understood as consequences of this common cause.

The lack of a focus on the impact of gambling on individual and family finances and patterns of debt has led some researchers to comment that the individual 'economic characteristics of gambling have vanished' (Slade & McConville, 2003, p. 13). The lack of emphasis on the impacts of financial indicators within problem gambling studies may be considered a limitation of such work. The literature shortfall on establishing a link between gambling and debt is perhaps surprising considering that gambling is essentially an economic activity that requires the use of money in order to participate. Moreover, unmanageable debt may be an outcome of problem gambling and debt and is in itself a social problem of significance, leading to an inability to service credit commitments and a shortage of expenditure for (and subsequent deprivation of) household goods and services, which have an impact at the individual, family and community level. Moreover, gambling that leads to debt problems can potentially lead to a range of social harms, spreading far beyond the individual. The UK Social Exclusion Unit considered problem debt impacted on: health status; employment rates (the ability to gain employment and stay employed); states of child poverty; housing (conditions and eviction rates); and incidences of crime (re-offending rates). Here, the effects of debt are seen as predicated upon a number of interrelated and complex social and economic facets, which act together as a significant barrier to social inclusion (Social Exclusion Unit, 2004, pp. 4–5). Research reports significant debt levels are reported amongst gamblers in treatment with concomitant impacts on housing, child poverty and relationship breakdown (Marotta & Moore, 2004).

Recent research has concluded that debt (from whatever cause) has real and significant health impacts, with self-reported adverse health consequences amongst 88% of individuals seeking help for debt (Pleasence et al., 2006). While there is a clear link between debt and mental health difficulties (Jenkins et al., 2008), debt also has a measurable effect on physical health (Royal College of Psychiatrists, 2009). The impacts of debt upon individual health are complex but the medical profession identify that gastro-intestinal disorders, raised blood pressure, cardio-vascular disorders, general anxiety disorders, a higher prevalence of psychotic conditions, respiratory disorders and reduced immunity may all result from unmanageable debt (Mental Health Foundation, 2009). Gambling-related debt may also be an important predictor of long-term health, as Poulin (2006, p. 175) commented: 'Although treatment may stop the haemorrhaging of an individual's wealth, it cannot restore lost wealth, and lost wealth can have an impact on health for decades and even generations'.

The complex link between individual debt, divorce rates and family breakdown has also been illuminated through other studies conducted in the area (see Edwards, 2003; Kempson, 2002). This is supported by anecdotal and empirical research which has established the link between problem gambling and family dysfunction resulting from separation and marriage breakdown (Shaw, Forbush, Schlinder, Rosenman, & Black, 2007). Problem gamblers have also been found to suffer when in employment, with high rates of absenteeism and loss of productivity being identified in UK-based studies (Mental Health Foundation, 2009, p. 6; Social Exclusion Unit, 2004, p. 4–5). This study found that the impacts of problem gambling and the solutions to problem gambling were often contained within families, creating and increasing strains on interpersonal relationships, finances and mental and physical health. This finding is in line with a South Australian study that concluded family relationship difficulties amongst problem gamblers were a '*clinically significant problem*' and furthermore that these problems were compounded where there was a financial burden (Elliot Stanford & Associates, 1998).

One of the key issues causing strain to family relationships was breakdown of trust between the non-gambling family members and the gambler and perceived or actual lack of commitment to family relationships. As Burke and Stets (1999, p. 347) noted, 'commitment has been a long-standing concern in sociology' and work on the place of trust in the maintenance of stable relationships suggests it may be that breakdown of trust is the key to the heightened levels of relationship breakdown experienced by problem gamblers (Australian Productivity Commission, 1999; Burke & Stets, 1999; Granovetter, 1985; Stinnett & Walters, 1977). The extent of trust-breaking behaviour such as dishonesty and deceit may be very high amongst problem gamblers. There has been no UK study of the issue but *Relationships Australia Queensland* were commissioned to provide quantitative research for the Responsible Gambling Advisory Committee which established that 74% of problem gambling clients in counselling with the organisation disclosed being deceitful to family partners, therapists or others to conceal the extent of problem gambling (Queensland Government Problem Gambling Prevention Survey, 2002, p. 21). Jackson et al. (1999) returned very similar levels of deceit in work with the Australian gambling therapy providers *Victorian Break Even* where 77.3% of gamblers treated by the organisation in 1997–1998 admitting to being dishonest to partners and family members.

Advances in technology means individuals are increasingly able to conceal their spending (from their partner, family or significant others) through online banking. Pahl (2008) has suggested that decisions about credit and debt are becoming more individualised, increasing the potential for adverse impacts on the well-being of all members of the family if debt becomes unmanageable. Despite the availability of data on spending patterns and access to credit at the individual level, there has been little attempt to link this with gambling activities and problem gambling per se due to a number of methodological difficulties including the likelihood that gambling expenditure is underestimated in self-reported data (Blaszczynski, Dumlao, & Lange, 1997; Wood, 2007) and that a statistical correlation between gambling expenditure and high levels of consumer credit will not necessarily equate to causation and will certainly not provide an explanation of underlying social impacts and potential solutions.

There are clear operational difficulties when attempting to ascertain the amount of debt which is attributable to gambling. This is exemplified in research which highlighted the difficulties in gaining accurate expenditure figures on different forms

of gambling activities (Blaszczynski et al., 1997; Dickerson et al., 1996; Williams & Wood, 2004; Wood, 2007). The variation in the estimates of expenditure self-reported by problem gamblers in these studies suggests that it is difficult to ascertain a true picture of an individual's gambling-related debt through existing reporting methods (Blaszczynski et al., 1997; Wood, 2007). Despite these limitations, there is agreement that gambling-related debt exists and poses a problem. Largely quantitative research in Hong Kong, Australia and the USA indicated that gambling was a significant contributing factor to unmanageable indebtedness at the individual level (Yip Yang, Ip, & Law, 2007) with all problem gamblers in one sample in Hong Kong excessively indebted, commonly by several million HK dollars (Chung et al., 2001). A study in the UK found debt levels varying between £2000 and up to £144,000 sterling amongst problem gamblers (Valentine & Hughes, this issue) and a recent analysis of online message boards used by problem gamblers found average self-reported debt per gambler to be £62,676 (Thomas, 2009). Although there is a wide variation in results, the figures demonstrate pervasive levels of debt amongst problem gamblers.

Certainly across all jurisdictions where studies have been conducted there is general agreement that problem gamblers have problem debts (Barron, Staten, & Wilshusen, 2002; Chung et al., 2001; De la Vina & Bernstein, 2002; Gerstein et al., 1999; Lesieur & Anderson, 1995; Potenza, Steinberg, & McLaughlin, 2001; Thompson, Gazel, & Rickman, 1996; Zimmerman & Breen, 2002). However, there has been little attempt to explore the specific links between gambling and debt at the level of individual and family. The 'hidden' nature and the stigma surrounding the concepts of both 'gambling' and 'debt' also highlight the problems of conducting research in this area and the limitations with existing survey work or analysis of spending and bankruptcy data in establishing the wider social impacts of gambling-related debt.

### **Study design**

A mixed-methods approach was used in this study; applying a broad range of research techniques in order to capture the experiences of both the help-seeker and the 'professional community'. Help-seekers were either problem gamblers with related debt or over-indebted individuals. The professional community in this study comprised debt advisers and counsellors, problem gambling advisers and counsellors, mental health professionals and representatives from the gambling and financial services sectors and insolvency practitioners.

A scoping survey was designed and conducted amongst the general population to ascertain levels of awareness of gambling and debt support services and to establish a preliminary understanding of priority areas in studying the relationship between gambling and money and expenditure and debt. The purpose of this was to establish key indicators for types of indebtedness, typical behaviours and help-seeking strategies. The same scoping survey was conducted amongst problem gamblers receiving counselling or support through advice agencies.

Eighteen in-depth semi-structured interviews were undertaken using an interview matrix based upon analysis of the returned questionnaires and explored participant's experiences of debt, problem management, impacts of debt and help-seeking experiences. Two regional focus groups were conducted with gambling counsellors, debt advisors, healthcare professionals, representatives of the gambling industry and problem gamblers. The focus groups were designed to explore the ways in which

problem gambling and debt are understood and approached in advice and help settings, to consider the practical application of socially responsible gambling in the context of debt and establish priorities for the future. Interviews and focus group proceedings were recorded, transcribed and thematically coded using qualitative analysis software. The project team then held two workshops with external stakeholders including GamCare, Mental Health service commissioners and third sector advice and counselling organisations where the data themes identified during coding were explored and cross-cutting issues were highlighted for discussion in the final report. The findings revealed a strong link between gambling and debt, which resulted in multifarious impacts at the individual and family level.

### **Impact of gambling-related debt on family trust and reciprocity**

In our study, secrecy and deceit were key factors in damaging levels of trust within the family and in work relationships. All of the gamblers in our sample admitted that such deceit had become part of their normal everyday response mechanism to families, friends and employers or business partners in order to conceal their problems. Problem gamblers identified various methods through which they ‘kept secret’ their problem debts or gambling behaviours. Hiding evidence of gambling activity (such as betting slips), bank statements and credit card bills was a common method of concealing the problem from partners and other family members. Other activities also compromised levels of trust with friends, family members and business partners, including clearing the browsing history on family computers, obtaining credit without asking or telling a spouse and ‘borrowing’ from company funds without telling business partners. Not only did such actions hide the nature and extent of the problem from family members, often for several years, it also acted a form of self-deceit, enabling individuals to ignore the worsening of the problem. For many, concealing their gambling spend meant that it became a ‘hidden’ problem, which acted as a self-imposed barrier to confronting the problem:

Well I don’t have those [bank statements] because I have internet banking. Ask me why I switched to internet banking and there is your answer . . . nobody can see them when they’re not being sent through your door. (Problem gambler, male, early 20s)

When the letters come through the door I am always there first, I have heard people say that they get to the mail before their wife ‘cos they don’t want her to know that they have got a problem. Bank statements and things like that. You get there first so you can hide a lot of things that are going on. Even when I was on my own there would be a stack of letters that I just put to one side. I would not deal with them because that is like facing the facts about your problem. (Problem gambler, male, late 40s)

Evidence from the gambling and debt scoping survey revealed that concealing evidence of gambling behaviour was common amongst participants. Figure 1 demonstrates the high percentage of people within the non-control group (those with current or previous financial problems as a result of gambling) who identified that they frequently hid betting slips, lottery tickets and other traces of gambling activity from friends or family members.

Yet individuals taking part in the research acknowledged that hiding debt was problematic, bringing about dishonest and untrustworthy behaviour which

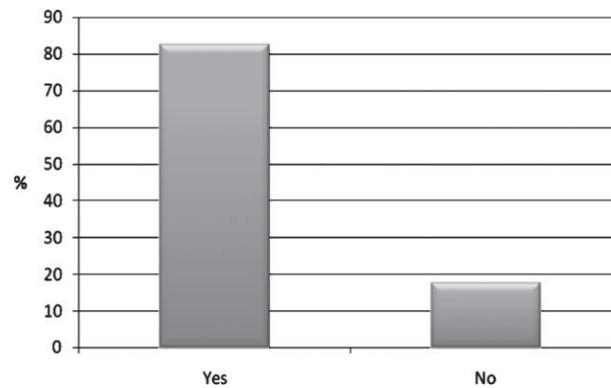


Figure 1. Have you ever hidden betting slips, lottery tickets, gambling money or other signs of gambling from your partner, children or other people close to you?

challenged their sense of self-worth and value. For many participants, this resulted in feelings of guilt, stress and worry, which impacted on aspects of their psychological and emotional well-being:

It is the shame where you can't share it with other people. Obviously there is a high level of shame with gambling because people in my position, my family, friends and everything else they can't empathise with it and I don't want them to empathise with it. But that problem means that you feel shame and you feel guilt and that makes you feel worse. (Problem gambler, male, early 30s)

These negative impacts are not only resigned to the individual concealing their gambling and debt problem but also extend to family members and partners. Schneider noted that distrust is 'probably the biggest problem the betrayed spouse faces' (1989, p. 138). This was an issue acknowledged by problem gamblers within this study who recognised that veiling and masking the nature and extent of their problem had detrimental consequences on the levels of trust that they had established with their closest and most intimate partners. For many participants, this was serious cause of relationship difficulties:

Interviewer: [In] what ways did it impact upon your family relationships?

Respondent: Just the lying and things like that. My family have tried to help as much as they can but they don't know much about it either. They do help me but you can soon fall back into it, then you start lying to them again because you don't want to them to know that you have got back into it. (Problem gambler, male, mid-20s)

However, despite acknowledging this breakdown of trust resulting from such dishonesty, participants still felt that it was necessary to maintain the pretence that their gambling was under control, that debt had been resolved in order to hide the extent of their problems. Here, participants identified recurring cycles of distrust and relationship breakdown resulting from concomitant relapse of their problem gambling: deceit engaged in by problem gamblers was often linked to the shame and

embarrassment which participants felt concerning their gambling and debt problems. These barriers prevented individuals from confronting their problems and discussing them with partners and family members:

The lying . . . you don't mean to do it, you just think that you have got to because you feel ashamed of what you are doing and you don't want people to find out. You just want to try and get yourself out of it before anybody finds out. Then you can get yourself out of it, stop all together and you will be fine. I have done it a few times . . . we are happy for 5 or 6 months and then I just go back to it and then I tell lies to her again and it ruins everything and then it takes me months and months to make up so that we can get back together again. I lie to all of them, my mum included . . . but there is only so many times you can do it before they stop believing you. (Problem gambler, male, mid-20s)

Many participants felt that they should be able to manage their problems and, that in thinking they could so, were also protecting their close personal relationships. Here, participants had to engage in a process of re-establishing trust, which was often repeated each time they had a relapse in their gambling problems. Over the long term, this had an impact on the resilience of such relationships which often ended on separation or divorce. Research on trust within relationships by Dion and Dion (1976) noted that trust and reciprocity were essential conditions for the self-disclosure of personal problems. Within this study, participants noted the impact that problem gambling had on levels of communication and intimacy with partners and family members. Personal family relationships required time and commitment to develop and sustain, resources which were subsequently channelled into the activity of gambling. For the following participant, gambling became the activity through which all personal time was directed, resulting in an absence of emotional and intimate time spent with the family unit:

. . . my wife nearly left me when I was spending more time gambling than with her. She thought it was good at first. She was with me in the casinos at the beginning but then she saw the sickening amount of money that I would throw away. She thought that it was money that could be spent on something and it was true. It was totally selfish. My wife said you have got to stop, when you are gambling you are not spending time with the kids and the family. And also sexually when you have had a big loss, you lose that intimacy for a period. All you can think about is this massive loss and how you can chase it back. (Problem gambler, male, late 40s)

Participants also noted personality changes within themselves which resulted in disruptions to normal everyday life. The activities through which family life was developed and sustained were often disrupted through gambling behaviours. Family life was dictated by a preoccupation with gambling and an unwillingness to participate in family life.

Furthermore, acts of short temperedness and aggression characterised the behaviour of many problem gamblers, resulting in further deleterious impacts on family life:

It also had a direct effect on me in the ways that it was interacting with my children and my wife. My wife said, 'Why are you always upstairs?' Right through December I would have my head in the computer 'I'm working'. I'm not working, I'm playing poker. It's just that I put the screen of the laptop down when she came up to my office in the house. Another lie. You become more short-tempered, you become more aggressive. Especially

when you are in the middle of a poker game and you have to come down and make dinner with the kids. You don't want to be there, you want to be back upstairs. A simple thing of taking the dog for a walk. Under normal circumstances, great. Let's go out. But you are not thinking about it. Your mind is on the gambling. Your personality changes from being nice and calm and relaxed to being aggressive and non-communicative. (Problem gambler, male, early 40s)

The decision to shield the wider family from the gambling and debt problem indicates that the gambler consciously understands the adverse impacts which will result. However, not informing the wider family has in itself the potential to increase levels of stress within the affected individual, as well as depriving them of a vital source of support in the long term. There have been no UK studies investigating whether the damage to levels of trust amongst problem gamblers leads to higher levels of relationship breakdown and divorce but research in other jurisdictions suggests that this is likely to be the case. Here, problem gamblers prioritise individual motivations (the inclination to gamble and acquire money through which gamble), as opposed to seeking a resolution through the cooperation and support of family and friends. Thus, the activity gambling becomes more important to the individual than sustaining or restoring relationships through committing to supported recovery (Stinnett & Walters, 1977). Certainly, those working with problem gamblers need to be very aware of the relationship damage that will have almost certainly occurred as a result of the breakdown of trust and the standard use of relationship counselling alongside a recovery programme and debt repayment schedule would seem to be an important innovation that could be made.

Results from the gambling and debt survey supported comments from participants that problem gambling-related debt can be disruptive to stable family relationships. The results indicated that 70.3% of the problem gamblers surveyed had argued about money and of those arguments 61.3% were gambling-related. Only 53.3% of the control group had argued about money and of those only 16.0% were gambling-related (Figure 2).

Participants reported a broad range of management and coping strategies to resolve gambling-related debt. Commonly debts would be paid but no treatment programme was put into place. Money to pay debts could come from commercial consolidation loans or remortgaging, family loans or gifts or use of assets. The reason that treatment for the gambling problem was not established as the debts were

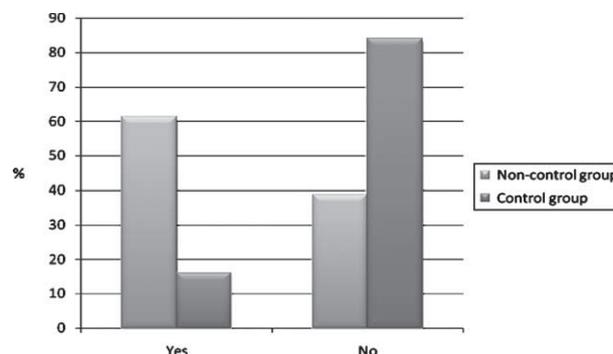


Figure 2. Family arguments about gambling.

paid could be that the gambler chose not to disclose the gambling debts or did not reveal that they were seeking treatment. In many cases, this resulted in individuals re-engaging in problematic behaviour:

Whilst you have still got debts it is easy to think that you can gamble to clear it off. (Young male gambler)

I think, I am going to pay off my bills, I am going to go shopping and do this and that and at the time all good intentions, and there is that little ping and I think I will just go to the betting shop. I will just have one bet. Then one goes to two. (Older male gambler)

While both of these participants had made many attempts to clear their debts in both cases, it was only after a crisis instigated by attempting to fund the debt generated by gambling (arrest and prison for theft in one case) that led them to finally admit and seek help for their gambling problem. As the gamblers made clear, admitting the root cause of the debt was a huge barrier to effective help-seeking:

It is the shame where you can't share it with other people. Obviously there is a high level of shame with gambling because people in my position, my family, friends and everything else they can't empathise with it and I don't want them to empathise with it. But that problem means that you feel shame and you feel guilt and that makes you feel worse. (Problem gambler)

Another issue is the loss of capital or taking out of loans to pay-off debts of a problem gambler can have adverse impacts on the family member taking the action to assist the gambler. As noted by Valentine and Hughes (this issue, p. 279):

The initial effect experienced by most families was financial. The disclosure of an internet gambling problem was commonly accompanied by the disclosure of debts. These ranged for the interviewees from £2000 sterling to £144,000 sterling. In the majority of cases one or more family members stepped into bear some or all of the losses.

The following frontline service worker identified the longer term impacts of gambling-related on debt on other members of the household:

One man worked full-time and was well paid but had a gambling addiction. He borrowed money from his parents. But he had to tell his wife they were in debt to the tune of thousands of pounds. Their children were at private school and had to be taken out so there was a huge impact on them. (Salvation Army Officer)

This illustrates one of the many ways problem gambling and resultant debt affects families and highlights the serious long-term consequences it has; both for the gambler and their family; increasing disadvantage and leaving them feeling stigmatised. Moving to rented accommodation or to live with family members may similarly result in children having to move educational settings with consequences for the child's social networks, educational stability and longer term prospects (Amato, 2000). There are a range of inter-linked factors which impact upon the social, economic and environmental well-being of individuals and their families affected by gambling-related debt.

In other cases, problem gamblers reported an inability to manage household bills and support the family through the provision of household goods. This often led to a strain on the household unit and compromised the subsistence of the family:

She would go over and stay with her sister at the weekend sometimes and come back and I had just gambled all the money away. She said, 'You going to the shop to get some food' and I said, 'no, I've got no money'. (Problem gambler, male, late 50s)

The realisation came to me, not that long ago actually, when I literally had 2 pounds in my wallet for the month. I could not pay all my bills, I couldn't buy food, I could not put any petrol in my car to get to work. That is when you know that you have to get help. (Problem gambler, male, early 30s)

While debt impacted on the family relationships of both gamblers and non-gamblers, there was a group of subjects with gambling-related debt that had managed to reassign the worry of dealing with debt to another person, and as a result appeared to have a better chance of reaching a long-term solution to their difficulties. This reassignment of worry was found amongst the gamblers who had access to supportive family members or significant others willing to take a lead in managing the problem. In most cases, this required a partner assuming responsibility for the financial affairs of the problem gambler, and in our study this role was taken on by partners, parents and, in two cases, a non-family advice worker. In all of these cases, the primary response to learning of the problem gambler's level of debt was comprehensive action taken by the family member or other supporting person.

This gambler has passed all control of money to his wife, he no longer has access to a bank account, his wife pays all bills and vets all his spending, checking receipts and monitoring his progress. While acknowledging that this is restrictive he also noted that:

I only get access to a small amount of money daily . . . am happy (and good at) living like a boy on spends . . . I actually prefer it. I need to stay safe, very safe and this is the way. (Male gambler, mid-40s)

Similarly, in all these cases, measures were put into place to ensure that the gambler had limited access to money, that appropriate monitoring was put in place to prevent further gambling (including setting up counselling arrangements and monitoring attendance and progress), and that sustainable arrangements for repaying the debt were established:

We opened a Credit Union account for [client's name] who said that he did have the concern that they did provide loans and when he had an account with them, then he might start approaching them for money. So we discussed the option of going to see them in advance and letting them know that [persons name] did have a gambling and problem . . . we went in, sat down and asked for a note to be placed on his account . . . and that is not taking away any control from [persons name] as to when and how he can access his money. (Money adviser)

Measures included having 'third party' access arrangements to monitor bank accounts, dealing with creditors and taking on tasks such as arranging appointments

with debt advice agencies or solicitors (where criminal proceedings were taking place) or facilitating the instigation of official self-exclusion from gambling venues. Such approaches were successful because the individuals taking these actions also supported the problem gambler emotionally, by 'being there', listening to the problem gambler and encouraging the gambler that they were not alone.

When family support is available, there are clear benefits in solving the twin problems of gambling and gambling-related debt for the problem gambler. In all of these cases, the fact of that another person took on the management of the problem behaviour, the debt and the control of day-to-day money matters seemed to provide a space where the problem gambler could find time to re-learn how to manage their relationships within the family, their management of money and most importantly the involvement of a family member helped maintain either counselling for the problem gambling behaviour or family-monitored abstinence from gambling behaviours. However, while the benefits to the problem gambler were apparent, the impacts of gambling-related debt on families and the needs of those families in supporting problem gamblers and resolving gambling-related debt are important issues that need to be addressed in future research and by counselling charities working with problem gamblers.

Family support is not an option for every or even most problem gamblers and in some cases the gambling addiction has so depleted their social capital (friendships and networks) that self-management of the problem with little or no support mechanism in place is the only option available for the problem gambler. Self-management of problem gambling was also a noticeable stage in the progress of some problem gamblers towards disclosure to their family or other support networks. Self-management was unsuccessful amongst participants in our study, and can impact on the mental well-being of the problem gambler mainly as they tend to be unsuccessful at resolving their problems in the longer term as a result of not having structures of support to help them cope with the complex nature of resolving the twin problems of gambling and debt. Those gamblers with no family support were far more likely to report failure to manage debt repayments, more likely to return to gambling, and more frequently reported feelings of depression and anxiety.

### **Problem gambling, work and well-being**

Gambling has been described as an 'enchanted witchery' (Cotton, 1674), distracting people from work, family and society and undermining their ability to participate in everyday life. The experiences of participants within the study suggested that problem gambling becomes the sole activity through which to channel effort and energy, impacting on productivity in the workplace. Problem gambling-associated debt and also general life-course debt appear to impact on employment in a number of ways. It appears that problem gamblers may be subject to higher-than-average rates of unemployment, and experience significant difficulties with money management.

Problem gamblers in employment reported being often unable to concentrate on their work and were at higher risk than individuals with life-course debt of losing their job as a result of disciplinary action taken by employers in relation to absenteeism, mis-use of computer facilities and in some cases theft from employers. Evidence from the interviews conducted with problem gamblers revealed that where participants were in a position of significant responsibility and had access to a

company's finances, then the company could potentially be at risk of serious financial loss through theft or embezzlement, with interviewees admitting having removed significant sums from businesses to support their habit. In all cases, problem gamblers who were in paid employment prioritised the activity of gambling above engaging in work-related activities:

All you can think about is this massive loss and how you can chase it back. Nothing else matters. Not even work. (Problem gambler, male, early 40s)

Participants also reported that the act of gambling, and the losses resulting from it, led to lower levels of self-esteem, which subsequently impacted upon the ability to engage in work tasks. Here, the individual becomes dependent upon the activity of gambling, in a search for 'the big win' which they falsely believe will help them in 'getting things back to normal':

You don't put as much effort into your work. When you're gambling you get a lower sense of self esteem in general, which also affects your work. You think this can only be rectified by having a big win and getting things back to normal. (Problem gambler, male, late 20s)

Participants felt that it became difficult to engage in work tasks which required mental purpose and application. Accompanying debt worries further exacerbated the problem as the gambler struggles to manage (1) the urge to gamble and (2) the need to manage or resolve the debt. As a hidden addiction, gambling amongst employees can be difficult for employers to identify, nevertheless, participants within the study suggested that problem gambling does lead to demonstrable signs such as unexplained absences from work:

At lunch-time at work I was thinking I could just nip out and play. Which obviously I didn't because I didn't have time. But I would occasionally leave work early to go and play. So it impacted on my work. (Problem gambler, female, late 30s)

In addition to absences from work, there was a noticeable physical deterioration in some participants. Deleterious health impacts such as fatigue and tiredness were identifiable by work colleagues. Despite being confronted by employers, participants would maintain a level of deceit in order to conceal their gambling problems:

I had a job working weekends part-time in a big florist and the people there, really nice people, but one day I went in late and I wasn't looking too good. It wasn't the first time. They asked me what was wrong and I said I had been up all night. I did not want to tell them why. I said that I had been drinking all night when really I had just been gambling. I had lost all my money gambling. They told me to go home and did not want to see me after that. (Problem gambler, male, late 50s)

Participants in the study talked about gambling as a problem which challenged their thought processes, where the activity of gambling becomes more important than sustaining employment. Problem gamblers spoke of absenteeism from work where gambling was the diversionary activity. In one example, this has led to disciplinary action at work:

I was working but then I got quite bad because I was stealing time away from work to go in the afternoons, I was then subsequently found out that I was doing it at work. I was on a disciplinary from work. I was suspended from work for 3 months. Luckily I managed to hold onto my job more by luck than anything else because my work took it very seriously because I had a team of staff that worked for me so you could say that I was neglecting my duties both to myself and to my staff. (Problem gambler, male, mid-20s)

While gambling-related debt has an impact on work productivity, it also acts as a barrier to employment for unemployed problem gamblers. Some of those participants in our research were genuinely worried about the prospects of getting a job because this would give them access to disposable income, a bank account and various forms of consumer credit. They had a very real fear that they would return to gambling on a larger scale and fall further into difficulty once they had access to the financial means to allow it:

It is weird because when I have money I spend it, 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. (Problem gambler, male, late teens)

A lot of people are happy to be on the dole. Everything is paid for and you have a little bit of money. Someone who gambles, it is going to be really hard for them to pay all the bills. (Problem gambler, male, late 30s)

Participants identified the difficulties of discipline and control in how they spent and managed their money. Here, there was an underlying anxiety about the responsibility attached to managing their money in a structured and specific way. This contrasted with the unpredictable nature of problem gambling and spend, which was characterised by a lack of control and discipline:

That vicious circle of being on the dole, it is hard to find work. If you get a job, then you need to get a job where I can pay my rent and my poll tax or whatever it's called. You need money to get to the place to do your job, then you have got all your food and bits and pieces in between, you need 2 or 3 new outfits when you start a job, you cannot wear the same thing everyday. All that costs. It's having that discipline to say that I going to use this for this and that for that when you are gambling. (Problem gambler, male, late 50s)

Resolving the twin problems of gambling and debt often require the sustained investment of time, which may necessitate individuals being absent from work. A number of participants within this study provided examples of appointments with counsellors that they were unable to make because they would have had to excuse themselves from work. For many participants, this prevented them from accessing valuable help and support through the fear that they might be confronted about their problem:

It is awkward for me to ring from work . . . I ring advice agencies over the telephone, but how can you do that with people in the office. You need to be relaxed and open when you are talking with them. Well, I can't do that in an open office, can I? . . . people would wonder what was going on. (Problem gambler, female, early 40s)

For others, there was the worry and stress which they felt as a result of deceiving employers about appointments with advice counsellors. Participants found themselves making excuses at work in order to attend appointments:

It's very difficult because I have to take time out from work to go. So I have missed a few appointments. There is only so many excuses that you can give for nipping out from the office . . . other meetings, appointments . . . but you are worried you will get caught out. (Problem gambler, male, early 50s)

The need to conceal the problem from work employees revealed an underlying embarrassment and shame associated with problem gambling and debt. This often prevented an individual from explaining to an employer why their attendance or productivity was suffering, which made their overall employment situation more fragile. Furthermore, when this prevented participants from attending counselling sessions (as in the case of the participants above), it undermined their ability to engage in a structured programme of help and advice.

### **Conclusions**

One of the key issues revealed by the Gambling and Debt Pathfinder study is that lack of awareness of the nature and extent of problem gambling amongst families, the wider community and employers are significant issues. Leaflets about problem gambling are commonly found in gambling venues and are accessible to the problem gambler. However, the non-gambling family member, advice agencies, frontline health practitioners and the general community may not be aware of problem gambling, its signs and symptoms or of where to obtain help. There has been an understandable focus in the literature on identification and treatment of problem gambling amongst affected individuals with far less attention paid to the impacts of problem gambling on families and the wider community. However, as the Gambling and Debt Study has shown families have a pivotal role to play in supporting the problem gamblers to a resolution of both debt and gambling issues. The significance of family support in problem resolution is an aspect that is currently under-researched but so too are the costs to family members of providing that support. These can be social costs with loss of home and friendship networks as a result of forced sale of the family home, mental health impacts arising from anxiety about debt and the behaviour of the problem gambler and relationship impacts that are a by-product of the loss of trust in relationships. Making practitioners aware of the needs of the families of problem gamblers must be a key target for those working in the areas of awareness, prevention and treatment of problem gambling. However, problem gamblers that are able to obtain effective support either within the family or through the offices of community-based support organisations are able to learn how to manage money, maintain repayment schedules and can rebuild their lives without resorting to gambling.

This study shows that the impacts of gambling-related debt on families and the wider community are poorly recognised and little understood. The needs of families in supporting problem gamblers and resolving gambling-related debt is an important matter that should be addressed by policymakers, advice services, health services and employers.

### Notes on contributors

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