



# Gambling on Debt: Problem Gamblers Strategies for Concealing Deviant Identities

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# 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

# BACKGROUND



## 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 Problem Gambling Prevalence Survey (2007) Orf from 1.6% in 2000
- Similar to other countries (Binde – Co, 2011)
- Increased prevalence

Around 451,000 individuals with serious gambling problems  
Similar number with moderate problems  
£5,307,960 for research, education and treatment  
306,000 problem users of heroin and crack cocaine  
Spending on public health on licit and illicit substance abuse treatment and education  
£464m 2013/14

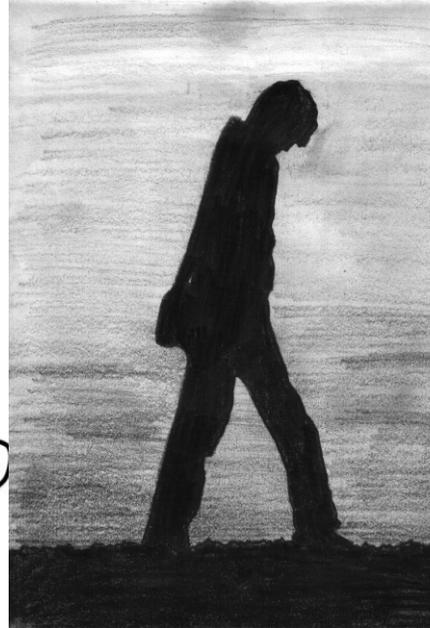
**'Passive gambling' may be affecting 5 times the number of problem or 'moderate risk' gamblers**

# 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
  - Gerstein et al (1999) Barron et al (2000) Kim Wah et al, (2001)
- Debt has health impacts on the individual
  - Pascoe et al, (2006) Jenkins et al (2008) Royal College of Psychiatrists (2009)
- Family and community impacts
  - Kempson (2002) Edwards (2003)
- Stigma
  - Goffman (1963) Athreya (2004, 2006)



Problem gamblers oft

Recognition of gap between  
management and their beh

Durkheim (1933) and Anomie: a  
retreat from the social norms and  
controls of society

Merton (1949) Unanticipated  
Consequences and Paradigm of  
Deviant Behaviour

*stigma (noun)*

a mark or characteristic  
indicative of an abnormality

Facades of normality that can protect their deviant identity

Require strategies for managing a spoiled identity (Goffman, 1963)

Discontinuity between goals and means = anomie  
Innovation or rebellion = norm violation

## Merton's Paradigm of Deviant Behaviour

Attitude to Goals	Attitude to Means	Modes of Adaptation
Accept	Accept	Conformity
<b>Accept</b>	<b>Reject</b>	<b>Innovation</b>
Reject	Accept	Ritualism
Reject	Reject	Retreatism
<b>Reject/accept</b>	<b>Reject/accept</b>	<b>Rebellion</b>

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 if they didn'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’.*

# 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  
Adolescent  
away -  
that’s  
really”
- ‘Easy  
problem
- ‘I didn’t  
gamble  
showed  
early 3

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

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# 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 Consequences?

- Is gambling...
- Are...
- Are...

**What are the consequences of gambling?**

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