

# Financial recovery from problem gambling: problem gamblers' experiences of social assistance and other financial support

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## Abstract

The objective of this article is to understand problem gamblers' experiences of recovery from financial difficulties caused by problem gambling. Specifically, financial social assistance from public services is considered. A sample of 17 interviews with Finnish self-identified, treatment-seeking problem gamblers from various financial positions was analyzed qualitatively using thematic content analysis. The analysis revealed four themes. The first theme examines how the financial concerns of problem gamblers were left unaddressed by treatment professionals. The second theme discusses the rationalizations behind not applying for or not receiving financial social assistance from public services. The reasons behind not applying for financial social assistance were related to financial stability and perceived pride derived from surviving independently (loss of pride when not being able to survive independently). Not receiving assistance despite applying for it was mostly because of their income having been assessed as adequate by the social services. Third theme examines receiving financial social assistance during, or after, problematic gambling. Participants living on welfare often spent their benefits on gambling in the hopes of an increased income. Recovering lower-income problem gamblers also received financial social assistance for living expenses or for treatment. Fourth, non-governmental and more controlling forms of financial support were (1) financial assistance within private safety nets, (2) support for over-indebtedness from an NGO, or (3) private person/official authority taking control over problem gamblers' financial matters. The socio-economic background factors are important to address when designing financial and other support for problem gamblers. The results of this study provide useful information for future survey studies of the topic.

**Keywords:** financial recovery, financial social assistance, Finland, gambling, problem gambling, welfare

## Résumé

Dans cet article, on cherche à comprendre le vécu des joueurs pathologiques qui ont dû surmonter des problèmes d'argent en raison du jeu compulsif. Plus particulièrement,

on s'est intéressé à l'aide sociale financière offerte par les services publics. Un échantillon de 17 entrevues avec des Finlandais s'étant déclarés joueurs pathologiques à la recherche d'un traitement et se trouvant dans différentes situations financières a été étudié qualitativement à partir d'une analyse du contenu thématique. De cette analyse, quatre thèmes ont été dégagés. Le premier porte sur la façon dont les fournisseurs de traitement n'ont pas tenu compte des soucis matériels des joueurs pathologiques. Le deuxième parle des arguments avancés pour ne pas avoir demandé ou reçu d'aide sociale financière des services publics. Les raisons s'opposant à la présentation d'une telle demande avaient trait à la stabilité financière et à la fierté ressentie au fait d'assurer seul sa survie. Dans la plupart des cas, les personnes qui n'avaient pas reçu d'aide même après avoir fait une demande pour en obtenir disposaient d'un revenu que les services sociaux jugeaient adéquat. Le troisième aborde l'aide sociale financière qui a été reçue durant ou après les problèmes de jeu. Les participants vivant de l'aide sociale dépensaient souvent leurs prestations au jeu dans l'espoir d'augmenter leur revenu. Les joueurs pathologiques en voie de guérison dont le revenu était plus faible ont également reçu de l'aide sociale financière pour leurs dépenses courantes ou pour leur traitement. Le quatrième traite des formes de soutien monétaire non gouvernementales et plus contrôlantes, notamment (1) l'aide financière dans le cadre de filets de sécurité privés, (2) l'aide fournie par une organisation non gouvernementale pour le surendettement ou (3) un particulier ou une autorité officielle qui prend en main les problèmes d'argent des joueurs pathologiques. Il est important d'examiner les facteurs en matière de contexte socioéconomique au moment de concevoir des mécanismes de soutien financier ou autres pour les joueurs pathologiques. Les résultats de cette étude fournissent des renseignements utiles pour de futures études par sondage sur ce sujet.

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## Introduction

Gambling activities may range from social gambling to problem or pathological gambling (Blaszczynski & Nower, 2002; Korn, Gibbins, & Azmier, 2003). Money is one of the main elements in gambling, and money is the medium that signifies the participation in gambling (Reith, 2007). Consequently, as money can be described as “the drug that fuels disordered gambling” (Nower & Blaszczynski, 2014, p. 393), excessive and problematic gambling often results in financial setbacks: using more money on gambling than one can afford, unpaid bills, or over-indebtedness (e.g., Downs & Woolrych, 2010; Ladouceur, Boisvert, Pépin, Loranger, & Sylvain, 1994; Lesieur, 1992).<sup>1</sup> The attempts to continue financing gambling despite losses may even lead to criminal activity, such as writing bad cheques, forgery or embezzlement

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<sup>1</sup>An over-indebted household is, by the definition of the European Commission, a household “whose existing and foreseeable resources are insufficient to meet its financial commitments without lowering its living standards” (Fondeville, Özdemir, & Ward, 2010, p. 4).

(Nower & Blaszczynski, 2014). Overall, problem gambling can be characterized by “difficulties in limiting money and/or time spent on gambling which leads to adverse consequences for the gambler, others, or the community” (Neal, Delfabbro, & O’Neil, 2005, p. 3). DSM-5 defines gambling disorder as continuing problems with gambling leading to distress and social and/or financial difficulties (APA, 2013). Financial problems are not the only dimension of problem gambling, but in this article, the main attention is on the recovery from the financial problems.

The financial situations of problem gamblers are complex and related to their overall financial (and other) circumstances. Barnard et al. (2014) found that gamblers have different approaches towards their general spending and gambling spending. They categorized gamblers as controlled gamblers (do not play if cannot afford to lose), uncontrolled gamblers (spending irrationally for gambling, other spending more monitored), uncontrolled spenders (hard to monitor other spending, control in gambling), and chaotic gamblers (both uncontrolled gambling and other spending). Debt is one of the financial consequences of problem gambling (Nower & Blaszczynski, 2014). Barnard et al. (2014) also discussed the factors affecting gamblers’ pathways into debt which were: considering money as “not real,” feelings of compulsion related to the control over their spending, normative beliefs about the amounts spent on gambling, problem gamblers’ money and resource management strategies, and the availability and cost of credit.

Grant, Schreiber, Odlaug, & Kim (2010) found that problem gamblers who have deep financial problems and have declared bankruptcy secondary to gambling, have earlier onset and faster progression of gambling problems, as well as more problems associated with gambling (e.g., financial, marital, occupational) compared to other problem gamblers. They also found that problem gamblers’ bankruptcy may either be financially necessary or more a reflection of an inability to cope with debt. Downs & Woolrych (2010) conclude that problem gambling-related debt could be disruptive to both family relationships as well as for managing at work. It has been found that debts are often one reason behind gambling-related suicides (Blaszczynski & Farrell, 1998; Wong, Chan, Conwell, Conner, & Yip, 2010).

For many problem gamblers, the primary motives for seeking help are the financial problems and concerns (Gainsbury, Hing, & Suhonen, 2014; Hodgins & el-Guebaly, 2000; Pulford et al., 2009). Anderson, Dobbie and Reith (2009) found that during realization and acceptance of problem gambling, the issue of money is important: in their study, a change in behaviour was triggered through mundane, money-related situations together with growing self-awareness of the amounts of money that was spent on gambling. In certain cases the change was necessary, after finally hitting “rock bottom.”

The treatments available for problem gamblers include, for example, counselling, psychotherapy, cognitive and behavioural therapies, advisory services, residential care, pharmacotherapy, mutual support groups, online help, informal help, and self-help (Gainsbury et al., 2014, p. 504; Hing, Nuske, Tolchard, & Russell, 2015). Nonetheless, even though the treatment of problem gambling may stop the deterioration of the

individual's financial matters, it cannot undo the damage already caused by loss of wealth (Poulin, 2006). Consequently, problem gamblers may be in need of financial assistance in addition to therapeutic treatment for the addiction. Nower and Blaszczynski (2014) remark that solving the practical issues of debt management, bankruptcy, and resolution of any criminal charges form a basis for the recovery from problem gambling, and that more research on these areas is needed, as well as education for service providers. The financial aspects included in the treatment of problem gambling may be, for example, assistance from a lawyer or credit counsellor to solve all the neglected financial matters; developing a household budget, which may include putting the problem gambler on an allowance; and development of a restitution plan to pay back loans (Pavalko, 2001).

Financial recovery in this study refers to resolving the financial problems caused by problem gambling and the attempts to achieve balance in everyday financial matters of (former) problem gamblers. Financial problems may be overwhelming for problem gamblers, and are thus important to address in the research of the recovery from problem gambling (e.g., Nower & Blaszczynski, 2014). The welfare arrangements in Finland allow individuals to rely on tax-funded, public social and financial safety nets, such as last-resort financial social assistance in dire financial situations. The experiences of problem gamblers in this matter have not yet been widely studied. This qualitative study investigates the financial recovery from problem gambling and asks: what kinds of experiences of financial support do problem gamblers have, especially related to financial social assistance from public services?

### **Context of the Study**

In 2015, 80 % of 15-74-year-old Finnish persons had gambled during the past 12 months, and the share of problem gamblers out of the population of the country is estimated to be 1.1–3.3 % (Castrén et al., 2013; Salonen & Raisamo, 2015). Gambling is considered mundane, and gambling opportunities are widely available. One company has a monopoly over Finland's gambling supply, and most of the profits are spent on culture, sports, youth work, and on funding social and health NGOs (Cisneros Örnberg, & Tammi, 2011).<sup>2</sup> Municipalities and organizations organize some specialized treatment and peer support groups for problem gamblers, and a national gambling helpline offers phone advising and online therapies. However, face-to-face problem gambling treatment is often located in the same facilities with substance abuse disorders, e.g., in A-clinics (multi-professional treatment units based on social case-work) (Jaakkola, 2008; Lahti, Castrén, Tenhola, Heinälä, & Alho, 2012; Tammi, Castrén, & Lintonen, 2015). Financial aid and guidance for problem gamblers is offered through municipal social welfare offices, who then collaborate with treatment providers (Tammi et al., 2015).

In Finland, the arrangements between the state, market, and family have been based on the Nordic “social-democratic” model, which stands on the principles of solidarity, equality, and redistribution of economic resources (Esping-Andersen, 1990; Harsløf & Ulmestig, 2013; Kananen, 2014). The Constitution of Finland states: “those who

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<sup>2</sup>Previously three companies shared the monopoly, and they merged into one at the beginning of 2017.

cannot obtain the means necessary for a life of dignity have the right to receive indispensable subsistence and care” (Const. Finland, Chapter 2, Section 19). This indispensable care is implemented through social assistance (Kuivalainen, 2013). Social assistance is a last-resort form of means-tested, financial support and its purpose is to secure the livelihood of individuals and families (Kauppinen et al., 2014; Social Assistance Act, 1997). Lately, the eligibility for this support has been restricted, the principles of claimant commitments have been reinforced, and the levels of benefits related to social assistance have been cut in Nordic countries (Kananen, 2014, pp. 165–166; Kuivalainen & Nelson, 2012). In addition to financial assistance, individuals with financial problems may turn to municipal money and debt advising services which offer help in mapping out the individual’s financial situation and in negotiations with debtors (Tammi et al., 2015).

## **Method**

### **Participants and Procedure**

Qualitative data allows gamblers themselves to discuss experiences, motives, and meanings related to their gambling habits (Matilainen & Raento, 2014). This study uses qualitative approach to present the voice of problem gamblers themselves, as well as to lay the groundwork for future survey studies. The data of this study consist of 17 thematic interviews with problem gamblers who have experienced gambling problems and sought treatment accordingly. The participants were recruited from (1) specialized municipal clinics or support groups offering treatment for problem gambling, (2) A-clinic Foundation clinics, and (3) Gamblers Anonymous groups. The recruitment advertisement sought for “gamblers who have experienced gambling-related harms in their lives and who saw their gambling excessive.” The participants are defined as problem gamblers by themselves, and all had experienced adverse consequences because of gambling. Their eligibility for the study was also determined by the treatment-seeking, as the participants were recruited from treatment facilities.

The recruiting of the interviewees was organized through the personnel of the treatment facilities or the contact person at the GA groups. Thus, the group of participants includes those persons who were recruited to the study by treatment professionals as well as those persons who chose to attend on their own initiative. Especially for the interviewees from GA groups, the motive to participate was related to the 12th step of the program: carrying out their message to other problem gamblers. Because of the design of the recruiting process, the sample included only problem gamblers who were or had been in treatment because of problem gambling. Consequently, those problem gamblers who had not sought treatment were excluded from the sample. The recruiting process aspired a diverse group of participants. Minors (under 18-year-olds) were excluded from the sample. To collect experiences from different regional service systems, we recruited the participants from different parts of the country.

Five of the interviewees were women and 12 were men. The average age of the participants was 42 years, the youngest being 24 years old and the oldest 70. Ten of the interviewees were employed: two of them in management and the rest in other positions.

Table 1  
*Socio-demographic characteristics and gambling-related information of the participants (N = 17)*

Background information	Categories	N
Gender	Female	5
	Male	12
Age	20–39 years	8
	40–59 years	6
	60–70 years	3
Education	Higher education	6
	Lower education	11
Employment status	Employed	10
	Not employed	7
Main type of gambling	Slot machines	8
	Sports betting	1
	Online poker	1
	Lotteries	1
	Tote games	1
	Online casinos	4
	Casino games	1

Seven interviewees were not currently employed; they were university students, pensioners/disability pensioners, unemployed, or in rehabilitation work. Twelve of the interviewees were in a relationship and ten had children. Most of them lived in cities in Southern, Western and Eastern Finland. The participants had gambled on a variety of games (slot machines, sports betting, casino games, online poker and tote games), although more than half of them had problems with slot machines. One of the participants had cancer, one suffered from Crohn's disease and one took medication for Parkinson's disease, which may be involved in developing of a gambling problem (e.g., Crockford et al., 2008). Four of the participants had experienced depression, two were diagnosed with bipolar disorder, three had experienced problems with drinking, two had been addicted to prescription drugs and two had planned or attempted suicide. Condensed information about the participants is presented in Table 1.

All of the interviewees had financial problems because of gambling and had sought help and treatment for problem gambling. The degrees of the financial problems the interviewees had experienced were divided into two groups: (1) using most or all money on gambling and having unpaid bills yet no loans (five interviewees), and (2) using most or all money on gambling, having late or unpaid bills and taking credit card debt, payday loans, bank loans or consumer credit (twelve interviewees). All participants aimed at (maintaining) abstinence from gambling at the time of the interview.

The interviews were open-ended and semi-structured with seven themes (Marvasti, 2004).<sup>3</sup> In this article, themes concerning problem gambling, quitting gambling and treatment and help sought (and subsequently received) are analyzed and discussed. The author conducted the interviews face-to-face in the interviewees' home towns or in the capital of Finland during 2011 and 2012. The shortest interview lasted for 50 minutes and the longest for 2.5 hours. In total, the data included 22.5 recorded hours, which were transcribed into 223 pages (Times New Roman, 12). The anonymity of the participating problem gamblers was secured so that they cannot be recognized from this study.

### **Qualitative Content Analysis**

The interviews were analysed with qualitative, thematic content analysis. Content analysis is not only a method which aspires to "objectivity" with formulaic methods (Marvasti, 2004), but also one that allows the researcher to construct indicators of views, values, and attitudes (Bauer & Gaskell, 2000). The computer program Atlas.ti was used for organizing the coding. The analysis began with a deep reading of the data. The coding frame (Bauer & Gaskell, 2000) included financial aspects of problem gambling treatment, thoughts, and experiences about financial survival from problem gambling, as well as financial social assistance from public services. Quotations were highlighted and separated from the interviews and given code names. At this point, 27 codes were identified, but all interviews did not include all codes. After this, the codes were re-organized into wider themes. Six themes emerged, and for the final presentation of the results, three of these themes were merged into one. Four main themes were finally revealed. The coding process was done solely by the author.

In addition, to investigate the relations of the content analysis results (as far as financial social assistance is concerned) and the degree of participants' financial problems, these variables were situated in a table along with the information of the interviewees' socio-economic position (Table 2). Their socio-economic position was evaluated based on their self-estimated financial situation and their main source of income at the time of the gambling problem. Most of the participants were employed or on old-age pension and had medium income, and hence were determined to hold a medium socio-economic position. A high position was assigned if the participant had high income and/or was working in a management position, while low position resulted if the participant described having low income or was living mainly on welfare benefits.

### **Results**

The results of this study are divided into four main themes. The first discusses participants' experiences of how their financial concerns were taken into account in different treatment facilities for problem gambling. The second theme presents the situations of being outside the realm of financial social assistance from public services. The third theme describes

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<sup>3</sup>Themes were: (1) gambling history, (2) excessive gambling, (3) problem gambling, (4) other factors, (5) quitting gambling, (6) treatment for problem gambling, and (7) future prospects.

Table 2

*The situation of (not) applying financial social assistance and the level of financial difficulties. (H = high socio-economic position, M = medium socio-economic position, L = low socio-economic position)*

Financial social assistance	Level of financial troubles					
	Using all money in gambling and/or unpaid bills			Debt (credit card, payday loans, consumer credit or bank loans)		
Did not apply for financial social assistance	(M)	(M)	(M)	(M)	(M)	(M)
				(H)	(H)	(M)
Applied but was denied from financial social assistance				(L)	(M)	
Received financial social assistance during active gambling		(L)	(L)	(M)	(M)	
Received financial social assistance after quitting gambling				(L)	(L)	

problem gamblers as receivers of financial social assistance. Table 2 visualizes the participants' positions as (non-)receivers of financial social assistance according to the two different levels of financial problems and their socio-economic situations. The last theme presents both informal (family and NGOs) as well as controlling solutions for the financial problems found in the interviews: support from family and friends, support for over-indebtedness mainly from a certain NGO, and control of money exercised by either authorities or family members. Because of the variations in participants' financial situations, all themes do not emerge for all participants. For example, the themes 2 and 3 present different categories of problem gamblers rather than describe themes common for all participants. Altogether, these four themes discuss the financial recovery from problem gambling in the context of a Nordic welfare state.

**Financial Support as Part of Problem Gambling Treatment**

The interviewed problem gamblers discuss generally about their experiences of seeking and receiving support for problem gambling. Money-related discourses about treatment included frustration towards the limited understanding the help providers had about the financial burden caused by problem gambling. Experiences of being told to “just quit gambling” were not helpful for participants who were financially (as well as otherwise) in the worst situations of their lives. A male problem gambler tells about his first encounter with an employee of a clinic offering treatment and rehabilitation services:

[I told her] we have a divorce coming and our son will be born soon. I have 100 000 [marks] worth of debt, I have nothing but these clothes on my back,



so my life is kind of in your hands. Please, help me somehow, goddammit. The girl sits and listens and says that, I can book a new meeting for you for next week, if you want to talk. (Male, 34 years)<sup>4</sup>

As the previous quotation illustrates, when seeking treatment, problem gamblers may conceptualize their problems as financial, but still experience a lack of sufficient financial support. Financial troubles are practical problems, ones which have strong impacts on the everyday life of a problem gambler. Hence, financial issues may be easier to express in the beginning of treatment seeking than other problems. The devastating financial situation gives a face to the whole problem.

Well, I don't know, there's an agreement that we don't talk about the sums, but the others haven't gone so far, so that they would have big debts. (Male, 66 years)

In the previous quotation, a man tells how he found it troubling to talk about the financial problems in a mutual support group, because in the group, they had decided not to talk about the lost amounts of money. He felt that many of the other participants did not have as extensive debts as he had. It can be interpreted that because of this, he did not receive the right kind of support from this group, as for him, the financial difficulties were one of the main concerns.

(...) you get practical help from there [GA] as well, they can advise what to do and, you get some courage to contact different places [authorities and creditors]. (Male, 34 years)

In this data, several participants found the mutual support in GA groups advantageous in resolving the financial troubles caused by gambling: both practical advice as well as emotional support. A common experience broader among the participants was that if they had sought help and quit earlier, their problems (mainly financial, but also otherwise) would not have been so overwhelming.

The first section of the analysis discussed how financial aspects emerge when problem gamblers talk about problem gambling treatment more generally. The next two themes are specifically about the participants' experiences of financial social assistance from public services.

### **Outside the Realm of Financial Social Assistance**

After facing financial difficulties, a problem gambler may be in need of external financial support. As financial assistance is not usually part of problem gambling treatment, problem gamblers may turn to social welfare. Among the interviewees,

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<sup>4</sup>This participant had suffered from gambling problems for a long time, and this example is from the time marks still were the currency of Finland (before 2002). The service system has changed since then, but nevertheless, the quotation does illustrate the feelings problem gamblers may experience.

there were problem gamblers who applied for financial social assistance, as well as those persons who did not apply for it. The participants' arguments behind not applying for financial social assistance, despite the experienced financial troubles, relate either to *need* or *pride*, as well as partly to the belief that self-caused gambling problems ought to be resolved by the gamblers themselves. As seen in Table 2, the majority of the participants had not applied for financial assistance despite incurring severe debts. However, all of them held a medium or high socio-economic position. A logical reason for not applying for financial help is that, even though the problem gamblers have severe debts because of gambling, they are employed and are otherwise managing on their income.

Q: Have you turned to societal help, social assistance or something like that?

A: No, I haven't, I have managed on my own when I decided to (...) And fortunately, my income is high enough, so that, even though the distraint takes one third of them, I have managed all right. (Male, 34 years)

For example, in the preceding quotation, a male problem gambler tells how he has *decided* to manage financially on his own, even though a part of his salary is being confiscated to obtain former payments (dstraint). Despite this, his financial resources are sufficient for him to survive without financial assistance and therefore it is possible for him to make the decision to recover without financial help. He had, however, sought other help (GA and private therapy) to overcome problem gambling. Even though financial losses are strongly attached to problem gambling, if the financial resources of the problem gambler are sufficient, financial assistance may not be needed. Other problem gamblers may decline to seek financial support for other reasons:

Q: How about financially, have you needed any financial support from the society?

A: No, I have never asked. It has been this kind of, matter of honor for me. (Male, 52 years)

Another reason found in the interviews for not to apply for social assistance was the perceived pride derived from surviving independently, or at least surviving without public financial support. According to this data, problem gamblers may perceive it as respectable to resolve their financial troubles caused by excessive gambling by themselves. Again, if the gambler considers that his or her livelihood is adequately secured, this affords them to act "honorably" and decline to seek financial help from the society.

Q: How about then, have you, at some point received, for example, social assistance, or something like that?

A: No, I can't get it, my income is so high, no....

Q: So gambling has not, not in any point, taken you...?

A: No, of course the social services won't help me if I gamble my money. I don't think such a place exists in this world. (Female, 50 years)

One participant discusses that because her income is considered to be adequate or even high, she is not eligible for financial social assistance. Her financial troubles may seem overwhelming to her, but the social services do not offer assistance. Rather, the financial social assistance seems distant and implausible. In this case she does not specifically indicate that she does not *need* financial social assistance, but rather in her understanding she is not justified to receive it, because of her level of income.

Certain participants had applied for financial social assistance because of the financial troubles caused by problem gambling, but had received a negative decision. The reasons for not being eligible for financial social assistance included having an income seen adequate by the officials or taking out “payday loans” (which may be seen as income by the social services, even when it is spent on gambling). As seen in Table 2, the financial troubles of those problem gamblers who were denied social assistance may be serious.

(...) when I lived alone with my sons, I applied for it [social assistance], but my income was seen so high that I could not get it, even though the distraint was taking a lot. So money was tight at that time. I had to ask for financial help from my husband every month. (Female, 40 years)

Financial social assistance is not provided for problem gamblers whose earnings are evaluated to ensure an adequate standard of living. In reality, the problem gamblers’ salary may be used either on gambling, or on paying back the loans. In the previous quotation a female problem gambler describes how she was refused social assistance, after which her husband (who at that time lived separate from her and their children) supported her financially. Despite the perceived need for financial help, her situation did not meet the criteria for granting social assistance. She was, nonetheless, offered both child welfare services as well as a service account (the latter is explained more detailed within the last theme).

If the application for financial social assistance is denied, problem gamblers may feel they lack the financial capability to manage independently, while at the same time they are evaluated as “not poor enough” to qualify as welfare recipients. Nevertheless, other forms of social support may be provided, especially for families with children. The problem gamblers in this study sought explanations for the refusal of social assistance, for example, from the re-organization of the welfare state and tightened preconditions in generally for being eligible for financial support from the society. It seemed justified that in this economic situation, it is not easy as a problem gambler to receive financial assistance from the society:

I don’t know what the situation was like ten years ago, but today, it is quite difficult, even if you’re a problem gambler and have debts, it is not easy to receive [financial] support from the society. (Male, 25 years)

### **Problem Gamblers Receiving Financial Social Assistance**

Other participants discussed their experiences of receiving financial social assistance at the time when their gambling already was problematic, as well as after they had quit gambling and were recovering from the gambling problem. Overlapping financial social assistance and problem gambling occurred mainly for participants who lived on welfare prior to the gambling problem. The results of this study indicate that living on small welfare benefits may financially motivate individuals to gamble:

(...) when I get the [monthly] unemployment benefit (...) the benefit is not very high, so after receiving the benefit, some time passes and I start to think, again, what the money is enough for. Then comes the thought, “I will go and try to get more money from the [slot] machine” (Male, 60 years)

The financial social assistance is designed to ensure fair livelihood. However, among the interviewees, if the welfare benefits preceded problem gambling and were still received once the gambling was excessive, the financial assistance was often and almost entirely used on gambling.

I lived on social assistance, and I actually constantly gambled the social assistance (Male, 24 years)

At one time as well, when I had six jobs, I forged my bank statements and applied for social assistance from social services (Male, 34 years)

As shown in the latter of the previous quotations, one participant had even applied for social assistance with forged documents, to receive money from social services for gambling. As the conditions for receiving financial social assistance necessitate firm means of control over the clients' financial situation, stronger knowledge about problem gambling and co-operation between social services and gambling treatment facilities is called for as it could help prevent problem gamblers from consuming their welfare benefits on gambling at the beginning of the month once they receive the benefits. As the next quotation illustrates, a problem gambler may even wish for tighter control in the disbursement of their benefits:

No, no I did not talk with the social services about it [gambling], and of course, when I had to deliver my bank accounts to them every month, they saw that I had withdrawn everything in two or three first days [after receiving the benefit], but nobody ever said anything. Even so, it probably would have been good if some benefits officer would have considered paying it in smaller installments and more often. (Male, 24 years)

The analysis shows that problem gamblers' financial situations may get worse after they quit gambling. Many of the participants took consecutive loans in order to manage with everyday finances but after they quit gambling, recovering problem gamblers had to start paying back their debts. In line with previous research (e.g., Reith & Dobbie 2013), several problem gamblers in this study also described “hitting

rock bottom” at some point, which financially meant that they faced only dead ends while trying to get more money. Pavalko (2001) describes “rock bottom” as not having any money and being heavily in debt, so much that the financial resources of the problem gambler are not only nonexistent but also “negative.” Many interviewees of this current study also described how the “last phase,” the time just before quitting, had the fastest pace of gambling, meaning large sums spent on gambling and bigger loans were taken out.

All the sources of money had been used, I had lost everything I could lose. Let’s say, financially, the worst times were the four years after quitting gambling, when the loans taken during the last year came due. (...) At that time we lived on social assistance and got food from the church food aid, because we absolutely did not have money for food. (Male, 34 years)

According to this data, social assistance after “rock bottom,” after quitting gambling, is received either for livelihood or for paying for treatment (e.g., gambling rehabilitation course, private therapy).

I don’t have so much money, so fortunately the social services have come along now. I’m like the first case [in this town to receive money for gambling treatment from the social services] (Male, 40 years)

According to Tavares, Martins, Zilberman, & el-Guebaly (2002) and Pavalko (2001), one barrier for problem gambling treatment is the lack of financial resources and cost of treatment. For example, it is possible that problem gamblers cannot afford to be away from work, as they need the salary to pay back the loans (Tavares et al., 2002). Three respondents in this study had received financial social assistance in order pay for private therapy or to attend a rehabilitation course.

I’m now on social assistance. Because I don’t have any more right to student benefits as I have studied for so long (...) [I’ve had a] very good relationship [with social services. They have been] understanding, even supportive, and not complicated—even if maybe they could have been. (Male, 30 years)

In the previous quotation, social assistance was provided for a student who has gambled during his studies, has not graduated and is not eligible for student benefit anymore. The purpose of social assistance is to ensure fair livelihood if the person has no other way of managing. Finnish students receive student benefit, but only for a certain amount of time. In the situation of this interviewee, the social assistance was granted to support the client in finishing his studies. He describes the relationship with the social services as positive, but remarks how, in his opinion, social assistance is not a self-evident option for a (former) problem gambler.

### **Non-governmental and Controlling Financial Support**

This last section discusses three subthemes, which highlight informal and non-governmental ways of support as well as more controlling measures that support problem

gamblers in coping with different financial difficulties caused by their gambling problem. The first subtheme describes borrowing money from family members, and the second subtheme concerns a restructuring loan from an NGO. Third subtheme discusses controlling measures exercised either by the social service authorities or family members.

**Loans from family.** A common experience among the participants was borrowing money from spouses, parents, friends, grandparents, and other relatives before and after quitting gambling. When supporting a recovering problem gambler, the family member either lent the money so that the problem gambler was able to pay back the debts, or secured a bigger bank loan which enabled the participants to pay back the various different pay-day loans and consumption credits which often have higher interests than bank loans. If the loan from a family was followed with a relapse, it often created conflicts between the participants and their families:

A: Dad is a little upset, but it's not, I just can't do anything about it.

Q: Why do you think he is upset?

A: Well, I kind of, financially got them involved with it, so that they had to, or they wanted to secure [my loan] at that one time when I tried to quit. I didn't gamble for quite a long time then, but since they secured the loan, then of course they had to foot the bill then. (Male, 34 years)

**Support for over-indebtedness.** Over-indebted participants discussed the possibility of debt restructuring and whether their situation would meet the preconditions. The Guarantee Foundation is a Finnish NGO, which provides guarantees and develops debt settlements for individuals and families who have troubles with their debts. The foundation offers a guarantee for a restructuring bank loan, which is intended to help the debtor to pay back the old loans. The maximum loan is 34,000 euros, and one condition, to be allowed to receive it, is that the reason for going into debt needs now to be under control (Guarantee Foundation, n.d.). Debt restructuring could be an option especially for those problem gamblers who have debts but are not eligible for financial social assistance. According to the data, problem gamblers may be unaware of the exact preconditions of the restructuring loan and also doubtful about their possibilities to be accepted into the arrangement:

I was just reading about debt restructuring, that if the over-indebtedness has occurred in a frivolous way [then you are not eligible], so, with my life history, I don't know now. (Female, 50 years)

The female in the previous quotation suspects that her "life history" does not meet the preconditions of the debt restructuring; this arrangement has a moral dimension and a requirement for problem gamblers to "behave well." If problem gamblers are accepted into a debt restructuring program, they have the pressure to both show and keep up the change in behavior, and the attitude towards the acceptance of debt restructuring can be a grateful one, rather than one of beyond any doubt:

I was accepted in the debt restructuring, which is not of course, nothing to brag about. One shouldn't think that you can lose other people's money and then just be accepted in the debt restructuring (...) you have to have strong evidence that you've changed. (Male, 34 years)

**Control of money.** In a study by Downs and Woolrych (2010), certain gamblers with gambling-related debt had a possibility to pass the control of their money to their partner or other family members. Similarly, certain of the interviewed problem gamblers in this study had, instead or alongside of financial social assistance, either been assigned a municipal trustee, had a service account in the social services, or had a family member as a money manager. A service account<sup>5</sup> or trusteeship means that either social services or another appointed person manages the funds, and is partly or entirely responsible of the gambler's income and expenditures. Hence, the responsibility of money is removed from the gambler. Rosen, Bailey and Rosenheck (2003) discuss money management strategies as part of substance abuse treatment, and according to them, money management is often thought of as an involuntary restriction of liberty and perceived as undermining the patients' autonomy. Rosen et al. (2003; Rosen, Rounsaville, Ablondi, Black and Rosenheck, 2010) developed a money-management therapy for substance abusers: advisor-teller money manager (ATM), which stores the patients' funds and trains them to budget funds for things other than substances. Carpenter-Song (2012) presents three key challenges for the design and implementation of money management interventions for substance abusers: clients may not trust the mental health centers to manage their money, clients' economic perspectives may derive from a different socio-cultural environment than clinicians, and clients may obtain substances through informal networks.

In this study, the participants' attitudes towards restrictive money-management measures were both positive and negative. Positive beliefs included that the controlling measures are effective in supporting the problem gamblers in their objectives to control their gambling, as the female participant in the following quotation with a service account in social services describes:

(...) it is better this way, in order to prevent relapses. And I have a more secure feeling. I don't trust myself in these things. (Female, 40 years)

Serowik, Bellamy, Rowe and Rosen (2013) had a similar finding among substance abusers who had participated in a money management program: trust in the money manager is important, as the patients may lack trust in themselves. Nevertheless, in this study, losing financial autonomy, even temporarily, also troubled the participants with a trustee. A participant with his father as his trustee tells of how he did not feel comfortable having his father in control of his finances as, paradoxically, trust between the two was lost:

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<sup>5</sup>Service account is an account between the client and the social services. The money transactions of the client are administered by a social worker.

Dad became my trustee and my financial issues went all through him (...) and he gave me money. But it did rub our relationship the wrong way, he was like: “what do you need [money for]—I’ll give you forty euros,” like in dribs and drabs, even though I would have wanted to control it myself already. (Male, 30 years)

Giving up control over the personal finances is one form of financial help, but unlike pure financial assistance, this measure may help in controlling the problematic gambling behavior and thus come closer to actual gambling treatment than financial assistance.

### Discussion

The objective of this study was to gain a deeper understanding of financial recovery from problem gambling. The analysis of the interviews with problem gamblers revealed four main themes related to the financial concerns and financial support forms experienced by the participants. The first theme discussed how problem gamblers’ financial concerns were responded to in treatment or in support groups. Financial difficulties may be the initiative for seeking help, and the most palpable, practical problem in problem gambler’s lives. According to this study, the need for financial advising may not be fulfilled in therapeutic treatment or in the support groups, and issues such as the amount of debt are not discussed. Financial advising within GA groups, however, was described as being helpful. Descriptions of encounters with municipal debt and financial advisers lacked altogether from this data. In a study of problem gambling treatment in Nordic countries it was found that certain institutions provided financial counselling as part of the treatment program, but certain therapists were concerned that if practical issues related to money and debts were involved, they could dominate the treatment programme (Hansen, 2006). Thus, the financial problems may be seen as secondary to treat by the treatment professionals even though they may be primary issue for a problem gambler.

The second and third themes presented the different categories of problem gamblers applying and receiving financial social assistance from public services. The second theme concerned problem gamblers outside the realm of financial social assistance while the third included the participants’ experiences of receiving financial social assistance. Those participants who had not applied for financial social assistance from social services rationalized their decision through their relatively stable financial situation and regular salary. Despite debts and other severe financial difficulties experienced by the participants in this study, if problem gambling did not lead to unemployment, for those problem gamblers in higher socio-economic positions, social services did not present a solution for their financial difficulties.

Another reason for not applying financial social assistance was the loss of pride in a situation where a person is not able to survive independently. Shame is a common barrier for treatment-seeking (e.g., Suurvali, Cordingley, Hodgins, & Cunningham, 2009), but also pride, embarrassment, and seeing it as a sign of weakness have been identified as reasons behind not seeking counseling for problem gambling (Hing et al., 2015). More research is needed but it seems that similar feelings are behind not



seeking treatment generally for problem gambling and not seeking financial support for difficulties caused by problem gambling.

Other participants had applied for financial social assistance but their applications were refused. Reasons behind refusals were related to the level of income the participants had which were seen adequate for living according to the assessments of the social services. Nevertheless, salary was often used either on gambling or on paying back the gambling debt. Providing money for a problem gambler may even worsen the problem and accordingly, in this study, one family was offered other social help instead. However, last-resort financial social assistance has moved further away from face-to-face social work (Kuivalainen, 2013), and the applications of financial social assistance may often be evaluated based solely on administrative calculations. Stronger co-operation between problem gambling treatment facilities and social welfare offices could be pursued to gain a more complete picture of the situations of individual problem gamblers.

The third theme focused on the two-way connection between problem gambling and receiving financial social assistance: on the one hand gambling may present a chance to increase the income of people living on welfare benefits and be a motive for gambling, while on the other hand, individuals suffering from problem gambling may need financial support to overcome the problems. According to previous research problem gambling cumulates in lower socio-economic groups, especially among those problem gamblers that have lower levels of income, education, or both (e.g., Cavion, Wong, & Zangeneh, 2008; Orford 2011; Orford, Wardle, Griffiths, Sproston, & Erens, 2010; Reith, 2003; Volberg, Abbott, Rönnerberg, & Munck, 2001; Welte, Barnes, Wiczorek, Tidwell, & Parker, 2004). Poverty or relative personal deprivation can trigger gambling (Blalock, Just, & Simon, 2004; Callan, Ellard, Shead, & Hodgins, 2008; Schissel, 2001; Shaffer, Freed, & Healea, 2002; Tabri, Dupuis, Kim, & Wohl, 2015). According to the problem gamblers receiving welfare benefits prior to gambling problems in this study, gambling was indeed at least partly perceived as a way to win money to enhance their livelihood. Thus, recipients of financial social assistance may be in risk for problem gambling, and this issue should be acknowledged in social services.

The most acute need for assistance with financial problems caused by problem gambling seemed to occur after the problem gamblers had quit gambling and were recovering from the addiction and simultaneously facing their cumulative debts. Among the participants of this study, financial social assistance was granted for the treatment of the addiction as well for supporting the livelihood of the recipient after quitting gambling. In the latter case the social assistance was implementing the object defined for it in the Constitution of Finland: indispensable care.

Hodgins & el-Guebaly (2000) found that co-morbid problems of problem gamblers did not increase the likelihood of overall treatment-seeking. The results of this study suggest that if a person is already a customer of health or welfare services, applying for financial assistance because of problem gambling may pose a more rational and

possible solution than for those problem gamblers who are not customers of public services. Problem gamblers receive financial social assistance in distinct circumstances, which may relate to problem gambling partly, entirely, or not at all. Similarly, individuals with problems related to substance abuse may often have on-and-off experiences of financial social assistance (e.g., Pedersen, 2011). For higher-income and regularly employed participants, financial social assistance was not the way to financial recovery. Participants receiving financial social assistance may have had already previous encounters with social services, and had more unstable financial situations. In the study of Grant et al. (2010) incapability of dealing with debt was behind certain of the problem gamblers' bankruptcy. Similarly, the decision whether to apply for financial social assistance may be related to individual differences in the capability of facing financial difficulties.

The fourth theme described in brief two non-governmental and informal solutions for financial problems as well as external control over problem gambler's finances. First, spouses, parents or grandparents had lent money and secured bank loans for participants, which may lead to problems in family relationship, especially in the cases of relapses. Second, the possibility of debt restructuring through an NGO was brought up by many interviewees. To be accepted into the program, the problem gamblers must demonstrate behavioural change, which troubled the participants. Third, money management strategies with another person or the authorities taking control of problem gambler's finances resulted in mixed attitudes. Relinquishing control of one's finances could be positive, since the problem gamblers may not trust themselves, or negative, if the money manager is a parent, for example, and does not trust the problem gambler.

In general, both social-background and life-course risk factors are important to assess when predicting the results of financial social assistance (Kauppinen et al., 2014). According to the results of this study, problem gambling and the level of financial difficulties related to present life-course risk factors, which may lead to applying and receiving financial social assistance. Nonetheless, social-background factors (especially the socio-economic status of the problem gambler) are also relevant, since not all problem gamblers need financial support if their means of living are otherwise adequate. Financial social assistance likely accumulates at the lower income tier of problem gamblers. Thus, acknowledging the level of financial problems and the socio-economic background of the gambler could be beneficial for problem gambling treatment. Problem gamblers are a heterogeneous group, and the question of whether or not they receive financial assistance is related to the unique financial situation of the problem gambler.

### **Limitations**

The results of this study are based on an analysis of a sample, thus this study does not represent all Finnish problem gamblers. The data collection and analysis method enabled to focus the study on financial recovery in the context of overall recovery, and include experiences from people in various socio-economic positions. However, this approach shows only cases, and more narrow data collection (targeted only for

social welfare recipients, for example) would have generated different kind of information. The methodological choices of this study offer material and insights for future studies. As the study is closely attached to Nordic welfare state structures, the experiences and conceptualizations of the participants are unique to these structures, and other interpretations of the results need to be done through the context of each welfare arrangement. Future studies ought to concentrate on exploring the share of problem gamblers among financial social assistance customers, using quantitative and survey methods.

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