

brief report

Financially Focused Self-Concept Is Associated With Etiological and Maintenance Factors of Gambling Disorder Among Non-Problem Gamblers

Nassim Tabri,¹ Michael J.A. Wohl,¹ Richard T. Wood,² & Kahlil Philander³

¹ Department of Psychology, Carleton University, Ottawa, Ontario, Canada

² GamRes Limited, Hawkesbury, Ontario, Canada

³ School of Hospitality Business Management, Carson College of Business, Washington State University, Everett, Washington, USA

Abstract

We examined associations between financially focused self-concept and known etiological and maintenance factors of problematic gambling in a sample of community-based gamblers ($N = 412$). Although most participants (95.6%) did not report gambling problems, those high in financial focus were more likely to be impulsive, to be dissatisfied with their financial situation, to believe that they have a poor ability to cope with adversity in their life, and to have erroneous beliefs about gambling. The magnitude of these associations was moderate. The etiological risk and maintenance factors explained unique variance in financially focused self-concept. Thus, the results provide novel insight into the characteristics of financially focused gamblers.

Keywords: Gambling, gambling beliefs, impulsivity, money, self-concept, self-efficacy

Résumé

Nous avons examiné les associations entre le concept de soi d'un point de vue financier et les facteurs étiologiques et de maintien connus du jeu problématique dans un échantillon de joueurs communautaires ($N = 412$). Bien que la plupart des participants (95,6%) n'aient pas déclaré avoir de problèmes de jeu, ceux qui accordaient beaucoup d'importance à l'aspect financier étaient plus susceptibles d'être impulsifs, insatisfaits de leur situation financière, croyaient avoir une faible capacité à affronter l'adversité dans leur vie et avaient des croyances erronées sur les jeux d'argent. L'importance de ces associations était modérée. Les facteurs étiologiques de risque et de maintien ont expliqué la seule variance du concept de soi

d'un point de vue financier. Ainsi, les résultats fournissent un nouvel aperçu des caractéristiques des joueurs ayant une image axée sur les finances.

Introduction

Growing evidence suggests that some gamblers may have a financially focused self-concept (FFS; Tabri, Wohl, Eddy, & Thomas, 2017). That is, they view their financial success as a core aspect of their self-concept and thus as a major source of self-worth (e.g., “How I feel about myself is largely based on the amount of money I have”). Critically, financially focused gamblers are more likely to be irresponsible gamblers (Wood, Wohl, Tabri, & Philander, 2017) and to have gambling problems (Tabri, Wohl et al., 2017). They may also be more vulnerable to developing gambling problems because of their greater tendency to delay-discount monetary rewards (i.e., the preference for smaller immediate rewards relative to larger delayed rewards) in response to feeling financially deprived (Tabri, Shead, & Wohl, 2017). Together, these findings suggest that FFS may play a pernicious role in the development and maintenance of disordered gambling.

Herein, we extended the literature on FFS and gambling by examining links between FFS and key factors identified as playing a role in the etiology and maintenance of disordered gambling (Blaszczynski & Nower, 2002). The factors we examined in the current research included financial dissatisfaction, perceived self-inefficacy in coping with difficulties in life and attaining goals, trait impulsivity, and erroneous gambling beliefs. We expected that FFS would be positively associated with these aforementioned factors. We also expected that these factors would each explain unique variance in FFS above and beyond disordered gambling severity.

To test our hypotheses, we conducted a secondary analysis of data from players who gamble with a Canadian provincial gaming provider—the British Columbia Lottery Corporation.

Method

Participants, procedure, and materials

Participants were 412 people who gambled at least once in the preceding month.¹ They completed the short-form FFS Scale (Tabri, Wohl, et al., 2017), the InCharge Financial Distress/Financial Well-Being Scale (Prawitz et al., 2006), the General

¹The data reported were collected as part of a large-scale study (see Wood et al., 2017). However, the associations examined in the current research were not reported in the original study. For more information about the method, see Wood et al. (2017; Study 3).

Perceived Self-Efficacy Questionnaire (Schwarzer & Jerusalem, 1995), the short-form Barratt Impulsiveness Scale (Spinella, 2007), the Gambling Beliefs Questionnaire (Steenbergh, Meyers, May, & Whelan, 2002), and the Problem Gambling Severity Index (PGSI; Ferris & Wynne, 2001).

Results

Descriptive statistics and correlations for all variables are reported in Table 1. The total PGSI score showed that most participants ($n = 394$; 95.6%) were non-problem gamblers (i.e., a score of “0” on the PGSI) and few ($n = 18$) were low- to high-risk gamblers (i.e., PGSI scores ranging from 1 to 17). As expected, FFS was negatively associated with financial satisfaction and general perceived self-efficacy and was positively associated with impulsivity, beliefs in luck, and beliefs in control over gambling outcomes. The magnitude of these associations was moderate.

Because FFS and all other variables in Table 1 were intercorrelated, we examined whether financial satisfaction, general perceived self-efficacy, and impulsivity accounted for unique variance in FFS. To accomplish this, we conducted a linear regression analysis with FFS as the dependent variable. All other variables reported in Table 1 were included as predictors. Notably, the Breusch-Pagan (Lagrange multiplier [LM] = 11.84, $p = .037$) and Koenker (LM = 13.42, $p = .02$) tests indicated the presence of heteroskedasticity. Thus, Huber-White robust *SEs* were used to assess the statistical significance of each predictor. The predictors collectively accounted for close to 30% of the variance in FFS, $R^2 = .27$, $F(5, 406) = 29.99$, $p < .001$, which is a large effect (see Table 2). Financial satisfaction and perceived general self-efficacy were each unique negative predictors of FFS. PGSI, impulsivity, and beliefs in luck were each unique positive predictors of FFS. Lastly, belief in having control over gambling outcomes did not uniquely predict FFS (see Table 2).

Discussion

The findings extend prior research in two ways. First, they provide novel insight into the characteristics of financially focused gamblers. Gamblers high in financial focus

Table 1
Descriptive Statistics and Correlations Between All Measured Variables (N = 412).

Variable	<i>M (SD)</i>	1	2	3	4	5
1. Financially focused self-concept	1.73 (0.60)	—				
2. Financial satisfaction	7.57 (2.10)	-0.41**	—			
3. General self-efficacy	3.20 (0.37)	-0.31**	0.28**	—		
4. Impulsivity	1.92 (0.40)	0.35**	-0.41**	-0.37**	—	
5. GBQ-Luck subscale	19.81 (9.43)	0.31**	-0.26**	-0.13**	0.25**	—
6. GBQ-Control subscale	17.23 (8.70)	0.21**	-0.17**	-0.03	0.15**	0.64**

Note. GBQ = Gambling Beliefs Questionnaire.

** $p < .01$.

Table 2

Results of a Linear Regression Analysis Examining Predictors of Financially Focused Self-Concept (N = 412).

Predictor	B (SE)	95% CIB	β
1. Financial satisfaction	-0.075 (0.014)**	[-0.104, -0.046]	-0.262
2. General self-efficacy	-0.260 (0.071)**	[-0.400, -0.120]	-0.163
3. Impulsivity	0.210 (0.073)**	[0.066, 0.355]	0.142
4. GBQ-Luck subscale	0.011 (0.004)**	[0.003, 0.019]	0.170
5. GBQ-Control subscale	0.002 (0.018)	[-0.005, 0.009]	0.027

Note. CI = confidence interval; GBQ = Gambling Beliefs Questionnaire. Huber-White robust SEs were used to determine statistical significance.

** $p < .01$.

(compared with those low in financial focus) were more likely to be impulsive, to be dissatisfied with their financial situation, to perceive that they have a poor ability to cope with adversity in their life, and to have erroneous beliefs about gambling. These results complement research showing that financially focused gamblers are more likely to have gambling problems, to feel financially deprived, to have low global self-esteem, and to delay-discount monetary rewards, as well as to be more materialistic, neurotic, and perfectionistic and less conscientious and extraverted (Tabri, Shead, & Wohl, 2017; Tabri, Werner, Milyavskaya, & Wohl, 2018; Tabri, Wohl, et al., 2017).

Second, the findings show that FFS is related to, but distinct from, an array of known etiological and maintenance factors of gambling disorder examined in the current research. Specifically, trait impulsivity, general self-inefficacy, financial dissatisfaction, and erroneous gambling beliefs each explained unique variance in FFS and collectively explained a large portion of variance in FFS. These results suggest that gamblers high in financial focus (relative to those low in financial focus) may be at greater risk for developing gambling problems. Thus, because almost all participants in the present research were non-problem gamblers, future research should examine whether corresponding associations are observed among disordered gamblers and whether FFS prospectively predicts the development of disordered gambling.

References

- Blaszczyński, A., & Nower, L. (2002). A pathways model of problem and pathological gambling. *Addiction*, *97*, 487–499. doi:10.1046/j.1360-0443.2002.00015.x
- Ferris, J., & Wynne, H. (2001). *The Canadian problem gambling index*. Ottawa, ON: Canadian Centre on Substance Abuse.
- Prawitz, A. D., Garman, E. T., Sorhaindo, B., O'Neill, B., Kim, J., & Drentea, P. (2006). InCharge financial distress/financial well-being scale: Development, administration, and score interpretation. *Financial Counselling and Planning*, *17*, 34–50.

- Schwarzer, R., & Jerusalem, M. (1995). *The Generalized Perceived Self-Efficacy Scale. Measures in Health Psychology: A User's Portfolio*. Windsor, ON: NFER-Nelson.
- Spinella, M. (2007). Normative data and a short form of the Barratt Impulsiveness Scale. *International Journal of Neuroscience, 117*, 359–368. doi:10.1080/00207450600588881
- Steenbergh, T. A., Meyers, A. W., May, R. K., & Whelan, J. P. (2002). Development and validation of the Gamblers' Beliefs Questionnaire. *Psychology of Addictive Behaviors, 16*, 143–149. doi:10.1037/0893-164X.16.2.143
- Tabri, N., Shead, N. W., & Wohl, M. J. A. (2017). Me, myself, and money II: Relative deprivation predicts disordered gambling severity via delay discounting among gamblers who have a financially focused self-concept. *Journal of Gambling Studies, 33*, 1201–1211. doi:10.1007/s10899-017-9673-7
- Tabri, N., Werner, K. M., Milyavskaya, M., & Wohl, M. J. A. (2018). Perfectionism predicts disordered gambling via financially focused self-concept. *Journal of Gambling Issues, 38*, 252–267. doi: 10.4309/jgi.2018.38.13
- Tabri, N., Wohl, M. J. A., Eddy, K. T., & Thomas, J. J. (2017). Me, myself, and money: Having a financially focused self-concept and its consequences for disordered gambling. *International Gambling Studies, 17*, 30–50. doi:10.1080/14459795.2016.1252414
- Wood, R. T. A., Wohl, M. J. A., Tabri, N., & Philander, K. (2017). Measuring responsible gambling amongst players: Development of the Positive Play Scale. *Frontiers in Psychology, 8*, 227. doi:10.3389/fpsyg.2017.00227

Submitted July 7, 2017; accepted December 9, 2017. This article was peer reviewed. All URLs were available at the time of submission.

For correspondence: Nassim Tabri, PhD, Department of Psychology, Carleton University, Ottawa, ON, Canada. E-mail: nassim.tabri@carleton.ca

Competing interests: In the interest of transparency, the large-scale study from which the current study (financial focus and risk/maintenance factors of disordered gambling) stems was funded by the British Columbia Lottery Corporation (BCLC). The third author (Wood) has conducted previous consultancy work for BCLC. The fourth author (Philander) previously worked for BCLC. Notably, however, in conducting the current study, we were given full consent to investigate, analyze, and report all findings that the authors perceived to be relevant for understanding financially focused players-BCLC did not have a role in determining the aims and

outcomes of the current study. Therefore, we do not consider there to be conflict of interest between the authors of this manuscript and the funders of the research.

Ethics approval: This study used secondary de-identified data.

Acknowledgements: This research was funded by British Columbia Lottery Corporation.