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Financial recovery from problem gambling

What this research is about

Problem gambling often results in financial problems. These may include spending more money on gambling than one can afford, unpaid bills, and debts. For many problem gamblers, financial problems and concerns are the main reason for getting help.

Recovery from problem gambling may involve more than just therapeutic treatment. Financial problems may be overwhelming for problem gamblers, and therefore important to address in the recovery process. Financial recovery refers to solving the financial problems caused by problem gambling and achieving a balance in everyday financial matters. The current study explored the financial recovery from problem gambling. It investigated the experiences of financial support that problem gamblers might have, especially related to financial social assistance from public services.

What the researchers did

Participants were 17 Finnish adult problem gamblers who were or had been in treatment because of problem gambling. All participants had financial problems because of gambling. The levels of financial problems the participants had experienced were divided into two groups: (1) using most or all money on gambling and having unpaid bills yet no loans; 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.

The researcher interviewed each participant. The interview was organized around themes concerning problem gambling, quitting gambling, and treatment and help sought and received.

What you need to know

This study described the findings from interviews with problem gamblers concerning their financial recovery. It revealed four main themes about problem gamblers' recovery from financial difficulties caused by gambling. The first theme discussed how problem gamblers' financial concerns were not addressed during treatment or in support groups. The second theme concerned problem gamblers who did not apply for or did not receive financial social assistance from public services. Reasons for not applying or not receiving financial social assistance were related to income level and loss of pride. The third theme focused on the experiences of receiving financial social assistance during, or after, problem gambling. The fourth theme presented informal support and other controlling measures that problem gamblers had used to deal with their financial problems.

The researcher read through all interview transcripts and separated out participants' experiences related to financial recovery from problem gambling. The researcher analyzed these experiences and organized them into themes.

What the researchers found

The researcher identified four main themes related to the financial concerns and financial support experienced by the participants. The first theme discussed how problem gamblers' financial concerns were often not addressed in treatment or support groups. Participants discussed how financial difficulties were the reason for getting help. However, the need for financial help was often not addressed in

treatment or support groups. Participants felt that treatment professionals viewed financial problems as secondary to treat even though they might be the main issue for the problem gamblers.

The second theme concerned problem gamblers' reasons for not applying for or not receiving financial social assistance. Participants who had not applied for social assistance from public services felt that their financial situation was stable with their regular salary. If problem gambling did not lead to unemployment for those in higher socio-economic positions, they did not think to apply for social assistance. Another reason for not applying was the loss of pride for not being able to survive independently. Some participants had applied for financial social assistance, but their applications were refused due to their salary level. However, their salary might be used on gambling or on paying back loans.

The third theme focused on receiving financial social assistance during, or after, problem gambling. For problem gamblers living on welfare benefits before their gambling problem, gambling was a chance to increase their income and improve their livelihood. So, people receiving financial social assistance might be at risk for problem gambling. For people suffering from problem gambling, financial social assistance was needed most after they had quit gambling and had to face their debts while trying to recover from their addiction.

The fourth theme described other forms of financial support and control outside of financial social assistance. These were: loans from family and friends, support from non-governmental organizations, and control of money by family, friends, or an official authority. If a loan from family or friend was followed by relapse back to gambling, this might create conflicts. Debt restructuring was brought up by some participants as possible support from non-government organizations. But this form of support required problem gamblers to show that their behaviour had changed. Giving up control over one's financial matters could be positive, but it could also trouble the problem gambler.

How you can use this research

This study suggests a need for a stronger relationship between problem gambling treatment services and social welfare offices. A stronger relationship could lead to a better understanding of the socio-economic background of problem gamblers when assessing their need for financial social assistance. Helping problem gamblers recover from their financial difficulties might also lead to better treatment outcomes.

About the researchers

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Financial recovery, financial social assistance, Finland, gambling, problem gambling, welfare

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