

# Qualitative follow-up of the British Gambling Prevalence Survey 2007

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# Executive summary

## Introduction

- This report presents results from NatCen's qualitative follow up to the British Gambling Prevalence Survey 2007 (BGPS 2007). This is an exploratory study, the two broad aims of which were to provide further insight into BGPS 2007 participant's gambling behaviour, exploring how and when the participants gamble, why they gamble, and what they enjoy about it. Where relevant, the study explores the downsides of gambling, and where problem gambling behaviour was currently (or had been) an issue for participants, to investigate the causes and associated factors of this.
- In order to address these aims, six specific objectives were identified to guide the design and conduct of the study. These objectives were to:
  - identify the range of factors affecting people's experiences of gambling;
  - identify the range of factors affecting people's choice of location or form of gambling;
  - map the range of factors that affect how much people spend on gambling;
  - identify the range of pathways that lead to problem gambling;
  - describe the impact of problem gambling on people's lives;
  - identify the range of pathways out of problem gambling.
- The existence of BGPS 2007 offered a key opportunity to carry out a qualitative investigation on the issue of gambling behaviour in more depth, within the context of a changing legislative and technological environment. The current qualitative study builds on previous qualitative research by NatCen that followed up the 1999 prevalence survey (White et al, 2001), and which provided valuable insights into people's gambling behaviour. This research, however, involved a larger sample, which has allowed the research team to explore differences in the views and experiences of people who gamble heavily (with no apparent problematic effects) compared with those who appear to be either problem gamblers or 'at risk' of their gambling becoming problematic.

## Key findings

- The report sets out a typology that helps describe and segment the population of gamblers. Four types of gambler were identified by this study:
  - peripheral gambler;
  - gambling enthusiast;
  - business gambler;
  - compulsive gambler.

Participants were placed in one of the categories at the time of the interview on the basis of their own descriptions of their gambling behaviour and orientation. The typology presented reinforces the view that behaviour alone is not enough to define meaningful categories within the gambling field. The study found that similar patterns of behaviour were described by people with a different orientation or approach to gambling.

- The typology presented fits with the view that people's engagement in gambling exists along a spectrum rather than fitting into a simple dichotomy of non-problem and problem gambling. Within the categories there was a diversity of engagement. Within the peripheral gambler category there were people who gambled very occasionally while others gambled regularly. At the other end of the scale, there were people in the compulsive gambler category who described gambling taking over their lives, whereas others talked about only experiencing feelings of compulsion towards one form of gambling or reported that they were able to exert some control over their gambling behaviour despite the feelings of compulsion. It is important to note that the categories of gambler are dynamic rather than static. People described moving in and out of the categories at different points in their lives, including those who described themselves as feeling 'compelled' to gamble at some point.
- The most salient theme in terms of factors influencing people's experiences of gambling was the interaction between personal factors and social context. Personal factors such as attitudes were described as important in limiting engagement with gambling for people in the peripheral gambler category, both in terms of a lack of interest in it as an activity and, in some cases, fear of gambling escalating out of control. Social context also seemed to play a significant role in influencing people's orientation to gambling, particularly in terms of the transition into compulsion. People talked about the significance of a change in accessibility and exposure to a gambling activity, or a change in personal circumstances as triggering their feelings of compulsion. Social and personal factors were also described as playing a role in both triggering and facilitating the move away from compulsive gambling.

## Approach

- In-depth interviews were carried out with 43 participants in the summer of 2008. This method of data collection was used because the aims of the study required a detailed exploration of the behaviour and experiences of participants and an analysis of the factors affecting their gambling behaviour.
- Purposive sampling<sup>1</sup> was used to ensure the research captured a diverse range of views and experiences. The sample was drawn from those who had taken part in BGPS 2007 and who had agreed to be re-contacted. Selection of the sample was made primarily on the basis of gambling behaviour. BGPS 2007 categorised participants into the following sampling groups: 'problem gambler'; 'at risk gambler' and 'non-problem gambler'. This was based on the scores from the Problem Gambling Severity Index (PGSI) and Diagnostic and Statistical Manual (DSM-IV) screening tools used by BGPS 2007 to score participants' level of problem gambling. The intention was to recruit 15 participants from each of the gambling behaviour groups. The number of potential participants in the 'problem gambler' group was much smaller than the other two groups and as a result 13 interviews were carried out with 'problem gamblers'. To ensure the sample was adequately robust and diverse, two additional interviews with the 'at risk' group were conducted.

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<sup>1</sup> Sampling in this way involves setting quotas based on dimensions that reflect key differences in the study population that are relevant to the study's objectives.

- Interviews lasted between 45 and 90 minutes and involved discussing, in depth, people's experiences of gambling along with the context of their lives, including their first gambling experiences, how gambling impacts on their life now and questions around expenditure levels and any debt associated with their gambling behaviour.
- The qualitative data was analysed using Framework (Ritchie et al, 2003), a systematic approach to qualitative data management that was developed by NatGen and is now widely used in social policy research (Pope et al, 2006). Framework involves a number of stages including identifying the key topics and issues through familiarisation with the transcripts and then drawing up an initial analytical framework, into which participants accounts are summarised. The charted data is then worked through in detail, drawing out the range of experiences and views, identifying similarities and differences, developing and testing hypotheses, and interrogating the data to seek to explain emergent patterns and findings. The aim of the analysis was to develop categories of behaviour, experiences and explanations that were comprehensive in the sense of capturing the full range of views and experiences.

## Results

- Four "typological categories" of gambler were identified from the research findings. These categories were 'peripheral gambler', 'gambling enthusiast', 'business gambler' and 'compulsive gambler'. Participants were placed in a typological category on the basis of their own descriptions of their gambling behaviour and orientation. There was a broad correlation between the PGSI and DSM-IV criteria used for sample selection ('non-problem gambler', 'at risk gambler' and 'compulsive gambler'), and the four typological categories that emerged from the research findings. Subcategories within each main typological category were also identified, and these are shown in the table below.

**Table: Typological categories emerging from the research findings**

<b>Categories identified in the qualitative study</b>	Peripheral gambler	Gambling enthusiast and business gambler	Compulsive gambler <sup>2</sup>
	Subcategories are: <ul style="list-style-type: none"> <li>• Regular peripheral gambler</li> <li>• Infrequent peripheral gambler</li> </ul>	The two categories share similar characteristics but different motivations: <ul style="list-style-type: none"> <li>• Enthusiast - a lifestyle choice</li> <li>• Business – a desire to make money</li> </ul>	Subcategories are: <ul style="list-style-type: none"> <li>• Compulsive gambler with no constraints</li> <li>• Those whose compulsion is constrained by certain factors</li> </ul>
<b>Relation to categories used for sampling</b>	These are broadly equivalent to the “non problem” category used for sampling purposes.	These bear some correlation to the “at risk” category although this category heading suggests a more positive approach to gambling based on participants own accounts of their gambling behaviour and approach.	This broadly approximates to the “problem gambler” category used for sampling purposes.

- The defining features and key characteristics of each type of gambler are summarised below. For each typological category their motivations to gamble are explored, their frequency of gambling and the factors that influenced the activities they engaged in. The varying approaches to spending and monitoring and the impact of their gambling activities is also summarised.

## Peripheral gambler

- **Definition** - Gambling was fairly marginal to those within the peripheral gambler category and they not did necessarily perceive what they did to be gambling. Their motivation to gamble was primarily something other than the gambling itself, for example the social experience or to get a large win from a small outlay. The limited nature of their gambling was related to two factors, firstly that they saw gambling as a waste of money and secondly because they were afraid of the potential harm it could cause.
- **Behaviours and experiences** - Choice of gambling activities for those within the peripheral gambler category was guided by four different preferences:
  - gambling that involved socialising;
  - gambling that enabled a big win from a small outlay;
  - gambling that enabled easy monitoring of how much they were spending;
  - gambling that required little effort.

<sup>2</sup> The rationale for using the term ‘compulsive’ to describe this typological category is provided in section 4.1 of the main report.

- **Spending and monitoring** - A defining feature of the peripheral gamblers' approach to spending was that they only spent within their means and what they considered to be small amounts. Four main reasons were given by those within this category for gambling in this way:
  - to avoid any adverse impact on their finances;
  - having only small amounts available to spend on gambling;
  - a feeling that there were more worthwhile things to spend their money on;
  - finding the appeal in a big win for a small outlay.

While those who gambled infrequently did not generally consider it necessary to monitor their expenditure due to the infrequency of their gambling and the small amount spent, those who gambled more regularly reported monitoring spending. This was achieved in two ways, either by setting an amount to spend and not exceeding it, or by only spending their gambling winnings. Some people said they would have spent more if they had a greater disposable income.

- **Impact** - Gambling had a limited negative impact on the lives of people in this category because of their small spending. Any impact of gambling was seen as positive especially where it facilitated socialising or making new friends.

## Gambling enthusiast

- **Definition** - Those within the gambling enthusiast category were characterised by the fact that they gambled frequently but did not feel any compulsion to gamble. Gambling was a central feature of their leisure activities and they emphasised the fun inherent in it. They were motivated by the challenge of winning money through outsmarting bookmakers or other players and were focused on the use of skill and knowledge to do so. They were also attracted to the locations and rituals of gambling and gambling could make the activity they were betting on more exciting.
  - **Behaviours and experiences** - Gamblers in this category tended to focus on one or two forms of gambling, but to engage to some extent in a range of other activities as well. The activities they were attracted to were those that they perceived to require skill or knowledge, such as playing cards. Those in the sample were not attracted to gaming machines because these were not seen as involving a challenge. Feelings about winning and losing were related to the fact that they saw gambling as a competitive activity. They perceived losing as reflecting on them personally and being a waste of money. Participants talked about the buzz associated with the chance of winning money, and in particular winning large amounts from a small stake as this minimised risk and required a degree of skill and knowledge. They spent time and effort preparing to gamble, for example studying odds and form. The extent to which they gambled could vary throughout the year, for example decreasing during the 'off season' if they were interested in gambling on football.

- **Spending and monitoring** - Those within this category were careful to spend within their means, ensuring they did so by doing things such as pre-calculating how much they could afford to spend and keeping track of what they were spending by writing it down. They also tried to minimise their risk by placing small bets. Three monitoring strategies were identified:
  - setting limits for themselves prior to gambling;
  - keeping track of how much they were spending in terms of winning and losing;
  - not chasing their losses.
- **Impact** - Gamblers in this category reported limited negative effects of gambling, and felt the positive impacts were the opportunity to socialise that gambling provided, the self-esteem that came from winning and being able to spend their winnings.

## Business gambler

- **Definition** - Analysis of the accounts of participants led to the development of a category which was labelled the business gambler. Within the sample for this study there was only one person in this category and therefore it is likely that there is a greater range of views and experiences within this category in the general population. Some characteristics of this category were shared with those of the gambling enthusiast, such as the level of control over spending and preparing for gambling activities. However the defining feature of the category of business gambler is that gambling is seen as a business rather than a hobby or leisure pursuit.
- **Behaviours and experiences** - The gambling activities of the business gambler in the sample were more complex than those of participants in the category of gambling enthusiast. The complexity involved in her chosen activity of lay betting required a great deal of preparation and analysis and consequently she spent more of her time engaged in gambling.
- **Spending and Monitoring** - The data indicated that the business gambler may have taken a more sophisticated approach to deciding what to bet on and to monitoring her winnings and losses in contrast with those within the category of gambling enthusiast. The business gambler adopted three strategies for monitoring money spent:
  - setting limits based on the odds of winning;
  - using computer based software to record information about each gambling episode and monitor spending during gambling sessions;
  - to separate out money made from gambling from other sources of income.

In contrast to the gambling enthusiast the role of gambling as a way of making money meant the business gambler in the sample was more likely to re-invest her winnings as opposed to spending them. She also appeared to be less interested in the rituals and atmosphere around gambling.

- **Impact** - The business gambler did not perceive her gambling to have a negative impact on her financial position. Unlike for some people in the category of gambling enthusiast for this individual her gambling did not have a positive impact on her social life, but rather was described as limiting the amount of time she had to socialise.

## Compulsive gambler

- **Definition** - The key characteristic of the category of compulsive gambler was that those within it felt a powerful internal drive to gamble and gambling could become a central and controlling feature of their life. This could lead to feelings of inner conflict regarding their gambling behaviour especially when they recognised the risks involved in engaging with gambling or the negative impact it was having on their lives. However, there were participants who experienced feelings of compulsion but were able to employ a range of systems and strategies that enabled them to limit the extent of their gambling. The motivation to gamble, at least initially, was the feelings of excitement and the 'buzz' that came from 'beating the system'. Those within the category of compulsive gambler were also motivated by the escapism that gambling provided. However for some the buzz from gambling decreased over time but the powerful internal drive to gamble continued as did their engagement with gambling.
- **Behaviours and experiences** - Those in the compulsive gambler category described their feelings of compulsion as being influenced by engaging in forms that involved a short time lapse between laying a bet and finding out whether they had won or lost. These 'instant win' activities included forms such as slot machines, online gambling, and scratch cards. In some cases people described their feelings of compulsion as being linked to many forms of gambling, however there were also cases where the feelings of compulsion were associated with one form but not others. Where it was linked to one particular form, that form differed from other gambling activities the individual had participated in. The form they felt compelled to play was characterised by instant wins, the opportunity for continuous play and using a different method of payment, for example a debit card, compared with other gambling activities they engaged in. In addition, those within the compulsive gambler category who played slot machines described feeling a visceral connection with the money they put into the machine and being afraid that someone else would come along and win 'their money' if they stopped playing.

Participants in this category who attempted to limit the extent of their gambling did so using a combination of three strategies:

- limiting contact with the form of gambling linked with the compulsive behaviour;
- using friends and family to help them maintain financial control;
- setting their own limits.

However, there was a sense of conflict as employing strategies to limit the extent of their gambling did not necessarily mean they no longer felt the inner drive to gamble.

- **Spending and monitoring** - There were three main factors that characterised the approach to spending of people within this category:
  - focussing on the amount won rather than the amount spent;
  - finding high risk gambling attractive because of the possibility of a bigger win;
  - deliberately avoiding monitoring of the amount spent.

Those within the compulsive gambler category who displayed an element of control attempted to monitor how much they spent on gambling using strategies such as only spending the change they had in their pocket or having a set amount to spend on online gambling.

- **Impact** - The degree to which gambling impacted on the lives of gamblers within this category depended on the degree of control they had over their behaviour and whether they were limiting their spending to their disposable income only. For those gambling compulsively without control and spending beyond their disposable income negative impacts were reported on five areas of their life. These were their:
  - financial situation;
  - relationships with others;
  - employment;
  - perception of self;
  - being a victim of crime<sup>3</sup>.

Gamblers within this category also described positive impacts of their gambling, which were:

- increasing self confidence;
- feelings of self-worth;
- feeling powerful.

## Transitions into and out of compulsion

- There were two kinds of transition into and out of the category of compulsive gambling. The first was a stepped or distinct change where the movement could be related to a specific occasion or event. The second was a gradual shift where the change in gambling orientation could not be attributed to anything in particular.
- Four triggers were described by participants as leading to a step change into compulsive gambling. These were:
  - engaging in a new form of gambling;
  - a change in accessibility either in location or method of payment;
  - a change in personal circumstances;
  - a change of exposure.

In addition, a range of factors were described as facilitating the shift. These included the availability of disposable income, having disposable time, and having a social network who engaged in gambling. People also described how they felt their gambling was related to having an 'addictive personality' and also discussed the role that drinking alcohol played in facilitating the move.

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<sup>3</sup> Participants could be put in danger of becoming a victim of crime where gambling compulsively had brought them into contact with people who were violent, either through gambling with them directly or through having to borrow money.

- Four triggers were also identified by participants that prompted movement out of the compulsive gambler category. These were:
  - the behaviour being challenged;
  - a change of personal circumstances;
  - experiencing a significant life event such as an accident; or having a shift of internal state;
  - attitudes towards the gambling behaviour.

As with the movement into the compulsive category there were a range of facilitating factors that were perceived as aiding the move away from compulsive gambling. These included:

- no longer enjoying the experience of gambling;
  - a deteriorating financial context;
  - having a family, which provided support and a reason to act responsibly.
- Those within the compulsive gambler category employed a number of strategies to address their behaviour including limiting their contact with specific forms of gambling and using family and friends to help control their spending. In addition to these strategies methods of self-exclusion were employed. Self-exclusion methods, both virtual, such as cancelling online accounts, and requesting a physical ban from arcades were perceived as facilitating the move away from the category of compulsive gambling.
  - There was an awareness of the gambling support services available however these had not been used by the participants in this study. Those within the compulsive gambler category gave a number of reasons for not making contact with gambling support services. These related to a perception of what the support would involve and feelings of shame. An additional reason for not seeking help from a support service was when compulsive gambling was perceived as an inherent personality trait and so it was questioned what a support service could achieve. When advice and support leaflets had been consulted they had not triggered contact with a support service. There was some awareness of support services such as Gamblers Anonymous among participants who had never felt compelled to gamble.
  - Participants who had never felt compelled to gamble identified five factors they felt protected them from moving into the category of the compulsive gambler or having a problematic relationship with gambling. These were:
    - family values;
    - the fear of becoming addicted;
    - seeing the negative effects of compulsive gambling on someone's else's life;
    - being concerned of having inherited a genetic disposition towards compulsive gambling;
    - having strong 'will power'.

## Attitudes to different forms of gambling

- Attitudes towards different forms of gambling varied amongst participants and were linked to the category of gambler to which the participant belonged. The key features of gambling forms that were relevant to people's attitudes were:
  - how the activity was paid for;
  - the perceived level of risk involved;
  - the amount of outlay required;
  - the size of the potential win.

Other factors affecting attitudes included:

- whether the gambling activity was perceived as social,
- how accessible it was;
- whether it changed or evolved in some way;
- how it was advertised.

Lastly an individuals' personal and ethical values also influenced how a particular form of gambling was perceived.

# 1 Introduction

This report sets out the findings from the qualitative follow up to the 2007 Gambling Prevalence Survey. The qualitative follow up involved research with 43 participants who were interviewed in the summer of 2008. This first chapter sets out the background to the project before going on to describe the research design and methodology. The chapter ends by laying out the structure for the rest of the report.

## 1.1 Background to the study

The first British Gambling Prevalence Survey, commissioned by *GamCare* and conducted by NatCen, took place in 1999 (Sproston et al, 2000). Since then there have been substantial changes in national gambling policy in Britain, including the introduction of the Gambling Act 2005 (which came into operation in September 2007) as well as rapid changes in the forms of gambling available. The 2007 Gambling Prevalence Survey (BGPS 2007) (Wardle et al, 2007) provided up to date information about the prevalence of participation in all forms of commercial and private gambling in the current context, estimated the prevalence of 'problem gambling', investigated the socio-demographic factors associated with gambling and with 'problem gambling', and assessed attitudes towards gambling more broadly. The findings from this survey provide a detailed picture of gambling behaviour in Britain, updating knowledge gathered in the 1999 survey and looking at changes over time.

The existence of BGPS 2007 offered a key opportunity to carry out a qualitative investigation on the issue of gambling behaviour in more depth, within the context of a changing legislative and technological environment. The current qualitative study builds on previous qualitative research by NatCen that followed up the 1999 prevalence survey (White et al, 2001), and which provided valuable insights into people's gambling behaviour. This research, however, involved a larger sample, which has allowed the research team to explore differences in the views and experiences of people who gamble heavily (with no apparent problematic effects) compared with those who appear to be either problem gamblers or 'at risk' of their gambling becoming problematic.

The term 'problem gambling' is used to describe gambling behaviour that 'compromises, disrupts or damages family, employment, personal or recreational pursuits' (Griffiths, 2007:3). There has been considerable debate on methods that are used to assess problem gambling. Criteria that are widely used to diagnose the existence and severity of gambling problems are contained in the Diagnostic and Statistical Manual (DSM) of the American Psychiatric Association. It was in the third edition of this manual in 1980 that the term 'pathological gambling' was first introduced, and the 'pathological' model then became a dominant means with which to understand 'problem gambling'.

In recent years the limitations of the pathological model have been recognised. Gambling behaviour has increasingly been viewed as being on a 'continuum', from the most severe problem at one end, to no problem at the other, and incorporating a number of 'at risk' groups in between (Shaffer & Hall, 2001). Further, research evidence has suggested that an individual's gambling behaviour shifts over time becoming more or less severe or prolific at certain points (Hayer, Griffiths & Meyer, 2005). A multitude of screening tools has been developed (and the Diagnostic and Statistical Manual (DSM-IV)<sup>4</sup> modified) in an attempt to capture a nuanced understanding of gambling behaviour, one of the most developed being the Problem Gambling Severity Index

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<sup>4</sup> The DSM IV screening instrument is taken from the fourth edition of the manual used by American Psychiatric Association. The DSM IV consists of ten diagnostic criteria, and participants are classified as problem gamblers if they fulfil at least three of the criteria.

(PGSI)<sup>5</sup>. The PGSI was used in the BGPS 2007 despite the fact that the development and testing work was not complete at the time of the survey. However, the early indications suggest that it is likely to become widely used. In order to allow comparison with prevalence rates in 1999, the PGSI was used in addition to the DSM IV<sup>6</sup> to systematically score the gambling behaviour of the participants. This gave two separate prevalence rates of problem gambling, allowing the advantages of both to be capitalised on, and the ability to correlate and compare the results of the two screens.

Recognising the malleable nature of gambling behaviour has led researchers to shift their focus from individual pathology to investigations that incorporate contextual factors in explaining problem gambling, and also to develop more nuanced explanations for problem gambling and gambling behaviour more generally (Woods & Griffiths, 2007). The current study, using a qualitative methodology, has enabled a detailed picture to be painted of people's experiences of gambling and the factors, both personal and contextual, that led some to experience problems.

## 1.2 Aims and scope of the research

This is an exploratory study, the two broad aims of which were to:

1. provide further insight into participants' gambling behaviour, exploring how and when the participants gamble, why they gamble, and what they enjoy about it;
2. where relevant, to explore the downsides of gambling, and where problem gambling behaviour is currently (or has been) an issue for participants, to investigate the causes and associated factors of this.

In order to address the broad aims, six specific objectives were identified to guide the design and conduct of the study. These objectives were to:

- identify the range of factors affecting people's experiences of gambling;
- identify the range of factors affecting people's choice of location or form of gambling;
- map the range of factors that affect how much people spend on gambling;
- identify the range of pathways that lead to problem gambling;
- describe the impact of problem gambling on people's lives;
- identify the range of pathways out of problem gambling.

## 1.3 Research design

The research was qualitative in design, using individual in-depth interviews. In-depth interviews were chosen as the mode of data collection because the aims of the study required a detailed exploration of the behaviour and experiences of participants and an analysis of the factors affecting them.

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<sup>5</sup> The PGSI constitutes nine items of a larger screen (more than 30 items) – the Canadian Problem Gambling Inventory (CPGI).

Other modes of qualitative data collection, such as focus groups, do not facilitate the collection of detailed individual case histories that enable the kind of analysis that was required. In addition, the sample was drawn from the BGPS 2007, which as a nationally representative, probability sample did not have clustered participants, which again meant that focus groups were not appropriate.

## Design and selection of the sample

The sample was drawn from those who had taken part in the BGPS 2007 and who had agreed to be re-contacted. Within this sub-group, purposive sampling was used to ensure the research captured a diverse range of views and experiences. Purposive sampling is used in qualitative research to enable the research to describe and understand the full range of views and experiences within the study population. It involves setting quotas using criteria that are based on dimensions that reflect key differences in the study population that are relevant to the study's objectives, rather than trying to ensure that the sample is statistically representative. For this study, the sampling criteria were primarily related to gambling behaviour. The PGSI and DSM-IV screening tools used by BGPS 2007 to score participants' level of problematic gambling were used to categorise the participants into one of three gambling categories:

- **'Problem gambler'**, as defined in BGPS 2007, were all those participants who scored either a three or above on the DSM-IV or an eight or above on the PGSI;
- **'At risk gambler'** were all those participants who had a positive score on the DSM-IV or PGSI but that were below the thresholds of the scores of three and eight set for the 'problem gambler' category;
- **'Non problem gambler'** were all those participants who scored zero on both instruments, but who appeared to have a similar gambling propensity as those in the first two categories. At the point at which the qualitative sample was drawn, a direct measure of gambling propensity was not available. However, analysis of the quantitative findings indicated that the majority people within the categories of 'problem' and 'at risk' gambler (more than 65%) participated in gambling activity at least once a week in the last year. Furthermore 75% of the 'at risk' and 'problem gambler' categories had participated in three or more gambling activities (such as the National Lottery; scratch cards; slot machines; betting on races and online gambling) in the last year. Therefore the basis on which the 'non problem gambler' category was chosen was that they had also participated in a gambling activity at least once week in the last year and participated in three or more gambling activities in the last year.

Part of the focus of the research was to explore the factors that contributed to people having problems with their gambling and the transitions in and out of problem gambling. The benefit of selecting the final group of people above who shared behavioural gambling characteristics with the 'problem' or 'at risk' categories of gambler, was that the factors that helped prevent people from having problems with their gambling could be explored alongside the factors that led people to have problems.

## Sample recruitment

The intention was to recruit 15 participants from each of the gambling behaviour groups, with further criteria added to ensure a spread of gender and the incorporation (across the three groups) of participants with an involvement in online gambling. This was because the Gambling Commission had a particular interest in seeking to identify how the context, experience and impacts of gambling using newer technologies differs to those of more traditional gambling modes.

The participants who fell within the correct criteria and who had agreed to be re-contacted were contacted by the NatCen Telephone Unit. Prior to this all the participants in the survey who had agreed to be re-contacted were sent a letter outlining the nature and purpose of the study and explaining that someone may contact them in the future to see if they would be willing to take part in an interview. All those who had opted out at this stage or from whom the letter was returned were taken out of the sample. The telephone recruitment was conducted over two stages, outlined below.

- During the first stage the Telephone Unit focussed on recruiting those identified within the 'problem gambler' category. This focus reflected the low number of participants in this category (N: 25). Due to the limited numbers there were also no additional sampling criteria applied to this group.
- In the second stage of recruitment, participants from both the "at risk" and 'non problem gambler' groups were recruited. These groups provided a larger sampling frame from which to draw the sample (N: 224 'non problem' and N: 168 'at risk') and efforts were made to ensure a spread of gender across each group, with the intention that each would consist of 10 men and five women<sup>7</sup>. Attempts were also made to cluster the participants around similar locations to maximise the resources available for the study.

The Telephone Unit recruiter spoke only to the named participant about the research and opened the call by checking they had received the letter about the follow up of the BGPS 2007. They then explained the second stage of the research and described the interview process before asking if the participant would be willing to take part in an interview. The participant's contact details were then checked and a time and date for the interview arranged. Confirmation letters were also sent to the participants. All participants who refused to take part were asked the reason for doing so.

Recruitment for the study began in June 2008 with the mailing of the initial advance letter, and fieldwork was completed in September 2008. The research team made every effort to make contact with participants, including where necessary making repeated attempts to speak with the named contact, revisiting the BGPS 2007 data for additional contact information and rescheduling interview appointments.

Anyone who is experiencing problem gambling, has previously experienced problem gambling or is 'at risk' of experiencing problem gambling, could be considered vulnerable. Underlying the recruitment procedure was the concept of informed consent, and at each stage of the process potential participants were provided with an appropriate amount of information to enable them to make an informed decision about whether they wished to take part or withdraw. Further, to mitigate the risk that making contact with a family member about the study could reveal someone to be a 'problem gambler', the study was always referred to as a 'follow up to the National Study of Gambling Attitudes and Activities' and the phrase 'problem gambling', or anything related to it, was not used. At the end of the interview all participants were provided with a leaflet listing the contact details of a range of support services. Examples of services listed on the leaflet included GamCare, Gamblers Anonymous, Citizens Advice, National Debtline and the Samaritans.

## Profile of the sample

Out of a total of 200 potential participants, 73 (36.5%) were not contactable, and 24 (12%) declined to participate in the study (this included 4 out of 25 potential participants identified as 'problem' gamblers who declined to take part).

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<sup>7</sup> The proportion of men and women was chosen based on the numbers of each group available in the sample.

The eventual outcome of the recruitment process is summarised in the table below.

Achieved sample

	All	Gender	Experience of online gambling
<b>Problem</b>	11	M = 10 F = 1	1
<b>'at risk'</b>	17	M = 11 F = 6	2
<b>Non problem</b>	15	M = 8 F = 6	3
<b>Total</b>	43	M = 29 F = 14	6

The range of DSM-IV and PGSI scores for each sample group is shown below;

	PGSI	DSM-IV
<b>Problem</b>	Maximum of 12	Maximum of 5
<b>'at risk'</b>	Maximum of 5	Maximum of 2
<b>Non problem</b>	0	0

DSM-IV – maximum score 10

PGSI – maximum score 27

While there was diversity across the different groups, there was a slight shortfall in the number of participants within the category of 'problem gambler'. This was because of the low number of potential participants in this group. To ensure that the research sample was adequately robust and diverse, two additional interviews with the 'at risk' group were conducted.

## 1.4 Conduct of the interviews

The research was conducted using in-depth, face-to-face interviews based on a topic guide (included in the appendix). Interviews lasted between 45 and 90 minutes and involved discussing people's experiences of gambling in depth along with the context of their lives, including their first gambling experiences, how gambling impacts on their life now and questions around expenditure levels and any debt associated with their gambling behaviour. The interviews were conducted using open, non-leading questions and answers were fully probed. To minimise inconvenience or discomfort for the participants, the interviewers conducted the interviews in a place of the participant's choosing, usually their home. Participants also received a £25 high street voucher as a token of thanks.

Before the interview took place, the interviewer asked the participant to sign a consent form. This set out the key principles underlying the basis on which the interviews would take place. The interviewer read out and briefly explained each statement, which helped emphasise the statements but also addressed any potential issues of difficulties with literacy. The interviews were digitally recorded and then transcribed verbatim.

## 1.5 Data analysis

The qualitative data was analysed using Framework (Ritchie et al, 2003), a systematic approach to qualitative data management that was developed by NatCen and is now widely used in social

policy research (Pope et al, 2006). Framework involves a number of stages. First, the key topics and issues which emerge from the research objectives and the data are identified through familiarisation with the transcripts. The initial analytical framework is then drawn up and a series of thematic charts or matrices are set up, each relating to a different thematic issue. The columns in each matrix represent the key sub-themes or topics while the rows represent individual participants. Data from each participant are summarised into the appropriate cell. In this way, the data are ordered in a systematic way that is grounded in participants' own accounts, yet oriented to the research objectives. The significance of managing data in this way is that the whole of a participant's account can easily be accessed, analysed and compared with other cases as well enabling analysis of particular themes within the account. This type of detailed 'within case' and 'between case' analysis is not possible within a purely 'theme' based management tool such as NVivo or Atlas.

The Framework approach is now supported by new bespoke software also developed by NatCen. The software enables a highly flexible approach to the creation of the matrices, enabling new columns or 'themes' to be added during the process of data management or the life of the project. This software also hyperlinks the summarised data to the verbatim text in the transcript so that the analyst can move back and forth from the more abstracted summary to the original data at will, depending on the level of analysis and detail required. Finally, the cases and themes the analyst wishes to display can be chosen with complete flexibility. The Framework approach and the Framework software meant that each transcript and each part of every transcript that was relevant to a particular theme was noted, ordered and instantly accessible while maintaining the ability to view the accounts and cases as coherent wholes.

The final stage of analysis involved working through the charted data in detail, drawing out the range of experiences and views, identifying similarities and differences, developing and testing hypotheses, and interrogating the data to seek to explain emergent patterns and findings. The aim of the analysis was to develop categories of behaviour, experiences and explanations that were comprehensive in the sense of capturing the full range of views and experiences.

## 1.6 Generalisation

The basis of generalising from qualitative research is that it meets criteria relating to reliability and validity. However, these criteria must be appropriate to qualitative research, and include things such as the use of robust purposive sampling, consistent and high quality fieldwork, systematic and comprehensive analysis, and interpretation that presents categories, themes and explanations rather than simply individual accounts (Ritchie & Lewis, 2003). This study meets all of these criteria and therefore the range and diversity of views, experiences and explanations contained in this report can be robustly generalised to the wider population of gamblers<sup>8</sup>.

The limits to generalisation are that although the sample included a wide range of gambling behaviours, the participants were selected using tools that identified them as problem gamblers, at risk of becoming problem gamblers, or proxy measures that indicated their gambling propensity was high. Although proxy measures to indicate a high gambling propensity had been used, the qualitative study in fact included participants who had limited involvement with gambling. However, the range of views and experiences of people with little contact with gambling within the general population may be broader than those included in this study. As the sample was drawn from a survey of the general population, the study also included a very limited number of people who were at the most severe end of the continuum of problem gambling.

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<sup>8</sup> While the results can be generalized to the British gambling population, there may be less applicability to gamblers from other jurisdictions.

Finally, as is the case with all qualitative research, the prevalence of particular experiences within any of the categories presented in this report cannot be estimated. As such, the numbers of participants expressing particular views or exhibiting particular behaviours is not reported as this has no statistical significance and no conclusions about the wider population could be drawn from them.

## 1.7 Structure of the report

The rest of this report discusses the substantive findings of the research. A key finding of the research was the broad correlation between the criteria used for sample selection and the four “typological categories” of gamblers that were identified from the research findings. These categories are set out in the table below.

**Table: Typological categories emerging from the research findings**

<b>Categories identified in the qualitative study</b>	Peripheral gambler	Gambling enthusiast and business gambler	Compulsive gambler <sup>9</sup>
	Subcategories are: <ul style="list-style-type: none"> <li>• Regular peripheral gambler</li> <li>• Infrequent peripheral gambler</li> </ul>	The two categories share similar characteristics but different motivations: <ul style="list-style-type: none"> <li>• Enthusiast - a lifestyle choice</li> <li>• Business – a desire to make money</li> </ul>	Subcategories are: <ul style="list-style-type: none"> <li>• Compulsive gambler with no constraints</li> <li>• Those whose compulsion is constrained by certain factors</li> </ul>
<b>Relation to categories used for sampling</b>	These are broadly equivalent to the “non problem” category used for sampling purposes.	These bear some correlation to the “at risk” category although this category heading suggests a more positive approach to gambling based on participants own accounts of their gambling behaviour and approach.	This broadly approximates to the “problem gambler” category used for sampling purposes.

It is important to note that participants were placed in the typological categories identified in the qualitative study on the basis of their own descriptions of their gambling behaviour and orientation. In contrast, the categories used for sampling were based on the objectively validated gambling screens that formed part of BGPS 2007. As a result, the sampling and typological categories for individual participants did not always match. In addition, in some cases participants’ indicated that their behaviour had changed between being interviewed for BGPS 2007 and the qualitative follow-up.

This also meant that the sample included people who currently gambled infrequently, even though the aim had been to only select people who had a relatively significant engagement with gambling. Finally, the proxy measures used for gambling propensity seemed to identify participants with a wider range of engagement in gambling than anticipated.

<sup>9</sup> The rationale for using the term ‘compulsive’ to describe this typological category is provided in section 4.1.

The typological categories identified in the qualitative research are explored in **chapter 2** (peripheral gambler), **chapter 3** (gambling enthusiast and business gambler) and **chapter 4** (compulsive gambler). There was evidence of participants moving between the different categories and the issue of transitions in and out of the final category (compulsive gambler) is addressed in **chapter 5**. Finally **chapter 6**, summarises the experiences and views of participants about different forms of gambling that can be found within the other chapters.

All the names of participants used in case studies are pseudonyms and all material that could identify participants has been removed from the illustrative quotes used throughout the report.

## 2 Peripheral gambler

The chapter first describes the key characteristics of those within the peripheral gambler category, including their motivations to gamble and the factors that minimised their involvement in terms of both time and money. It goes on to explore how often they gambled and the factors influencing the activities they engaged in. The defining features of the peripheral gambler approach to spending are then explored, followed by an exploration of the impact of their gambling activities, in terms of their financial situation and social lives. Participants were categorised within this category on the basis of their own descriptions of their gambling behaviour. It should be noted that an individual's gambling behaviour and approach was not always static and participants described moving between the different categories of gambler at different points in their life.

### 2.1 Definition

Those within the peripheral gambler category might gamble on a fairly regular basis or only very occasionally but, rather than the frequency of gambling activity, what characterised them as belonging to the 'peripheral' gambler category was the fact that they spent only within their means, what they considered small amounts and that gambling was fairly nonessential and marginal to the rest of their lives. Gamblers in this category also did not necessarily perceive what they did to be gambling. This was primarily based on the amount they gambled, as 'real' gambling was felt to be when people 'go hard at it' and ultimately get into debt. The types of gambling activities that they participated in also fell short of their own definitions of gambling, such as playing the National Lottery, which was considered by some to be just 'a bit of fun' and something that everybody did.

*I don't really sometimes see the Lottery as gambling. I don't know why because obviously it is a form of gambling, but because it's only 2 [lines] a week it's not really, it's not a lot of money.*  
(Female, aged 31-40)

In other cases it was the event that was seen as the primary activity, which meant they differentiated their own behaviour from what they considered 'proper' gambling.

*I think to waste money in that way ... and put money on something that's going to either win or lose ... it's terrible ... But ... you don't want to be the one that says "oh, I'm not going because I'm not a gambler". I just went along with the ladies and we had a good laugh - it was just fun.* (Female, aged 51-60)

Motivations to gamble varied among those within the category of peripheral gambler, but generally related less to the gambling itself than to other aspects of the activity or event, such as enjoyment of the social interaction that occurred around the gambling activity. Examples of this kind of event were playing bingo with friends, going to the races with family or friends, or enjoying banter with work colleagues regarding the syndicate they were all paying into. For some, this social aspect was a more important element of gambling than whether they won or lost. Similarly, simply experiencing the event itself was another motivating factor, such as those people who described themselves as enjoying 'soaking up' the atmosphere at the races. In such cases, gambling was seen as enhancing enjoyment of the event, but it was also felt that the event could be enjoyed irrespective of whether gambling occurred, and if it did, of a win or a loss.

*I'm not prepared to lose too much money. I mean some people do bet a lot of money on horses, but for me it's a bit of fun and if I win then it's a bonus. If I don't then I've still had a good day out.*

*It's quite good fun ... it's quite sociable and there's always lots going on - and then you can have a little bet at the same time. (Female, aged 31-40)*

Another reason for gambling was the hope of a big win from a small outlay. Participants motivated by this played the National Lottery and/or the football pools because of the potential for a large payout, rather than for any real enjoyment or interest in the activity itself. There was little genuine belief among people within this category that they would win, rather this was a dream that, by gambling, they felt had a remote possibility of becoming reality. A big win was described as a "life changing" event which could potentially improve their standard of living, provide financial security for their family, pay off debts and generally make life more exciting.

*I don't ever win on it [the National Lottery], but ... it's the prospect of winning millions isn't it?... It's the thought "oh yes, you could be a millionaire, you don't have to work, you can look after your family, you can pay your debts", you know? ... I am a bit of daydreamer; I like to dream that I've got money one day. (Male, aged 21-30)*

The fear of losing out on a 'big win' was particularly associated with those that played the National Lottery or football pools and influenced those who gambled on a regular basis to continue doing so, despite some feeling that it was in fact a waste of money. Participants who regularly played the National Lottery or football pools did so because they chose the same numbers or bet on the same teams each week and were worried their numbers would come up or their teams would win if they stopped, a scenario they described as potentially 'heartbreaking'.

There were two main factors which minimised involvement with gambling for those in the peripheral gambler category. The first was a preoccupation with money and debt. This was a defining characteristic of the peripheral gambler and manifested in the fear of wasting money they had worked hard for, getting 'carried away' and losing too much, or getting into debt through heavy gambling. Some people within this category felt gambling was synonymous with debt and so gambled very cautiously as a result.

*Some people get into debt and they can't help it, I know that, but I've always made it my focus in life as far as money goes that I wouldn't do anything that would knowingly get me into debt ... and I wouldn't gamble big amounts of money that were likely to get me into debt ... I just take the view that I've worked hard for over 40 years to get the money that I've got, why should I risk losing it by putting it on a horse? (Male, aged 61+)*

The second factor impacting on the behaviour of those within the peripheral gambler category was being aware of the potentially harmful effects of gambling on the lives of others. In some cases this had involved witnessing the effect of gambling on the lives of friends and family members who were within the compulsive gambler category and even experiencing the consequences firsthand. Seeing negative impacts such as debt, relationship breakdown and the isolation caused by problem gambling had discouraged participants from gambling heavily and informed their view that gambling was a 'mug's game' and ultimately a waste of time and money.

### Case study (Female, aged 51-60)

Maureen and her husband play the National Lottery every week. She finds it boring but they have always played the same numbers each week and so feel they cannot stop now in case their numbers came up and they missed out on winning a lot of money. Maureen also enjoys going to the Grand National but more for the social aspect than the gambling. She does not really understand how to place a bet so gets someone else to do this for her after she has chosen a horse. She enjoys the day out at the Grand National regardless of whether she wins any money.

Maureen does not consider playing the National Lottery and the occasional day out at the Grand National to be gambling. The amount she spends on these activities is minimal and has no adverse impact on her finances.

Maureen's father used to gamble compulsively when she was growing up. He was very selfish with his winnings and did not spend them on his family, but instead would use them to gamble further. His gambling caused a lot of conflict within the family and isolated him. The impact his gambling had on Maureen's family when she was growing up taught her the value of money and informed her view that it is terrible to waste money on gambling.

## 2.2 Behaviours and experiences

One trigger for gambling among gamblers in this category was a one-off event or activity such as playing slot machines on a trip to the seaside, going to the casino for a special occasion or attending a particular sporting event like the Grand National. Alternatively, participants favoured a particular gambling activity, such as the National Lottery, but would still only gamble on an irregular basis, doing so if they wanted to 'have a flutter' or because opportunity happened to arise, such as when they passed a shop where the National Lottery could be played. They would not seek out such opportunities as gambling was marginal to the rest of their lives and seen as 'a bit of fun'.

Other people in this category gambled on a regular basis, ranging from five times a week to once a month, to habitually betting on a sporting event such as the Grand National every year as part of a family tradition. They were generally unable to identify the triggers to their initial involvement. The two triggers that were identified included becoming involved in a syndicate with work colleagues and having an online account set up by a friend who wanted the participant and her husband to play online poker.

Gamblers within the peripheral category engaged in a range of gambling activities, including betting on horse or dog racing, the National Lottery, slot machines, scratch cards, the football pools, bingo, dominoes and cards. People within this category also gambled in a casino and played online poker and fantasy football. The activities they chose to engage in were essentially guided by four different preferences, as described below:

- **Gambling that involved socialising**, such as bingo or dominoes, or an event or day out, such as the Grand National. Enjoyment of the social aspect meant that activities perceived as isolating (such as online gambling and slot machines) were avoided by some.

*With the bingo ... you've got the experience of going out and you might have a laugh. You know, you get something to eat, you're with your friends, and ... if you win, you win; if you don't, you don't. But the slot machines are so different – 'cause you're stood on your own, putting your money in, and you really do want to win. It's not about the experience with the slot machines. (Female, aged 21-30)*

- **Gambling that enabled a big win from a small outlay.** As discussed in section 2.1, one of the motivations for gambling among the category of peripheral gambler was the hope of a large payout from a small stake. This led to a preference for activities that enabled just this, such as the National Lottery and the football pools.

*The fun is that if you spend a nominal amount - something you can obviously afford - and the chances are that for a pound, you could win a million pounds, or two million pound, and we all know the chances are 10/20 million against, but that's ... fun to gamble (Male, aged 51-60).*

- **Gambling that enabled easy monitoring of how much they were spending.** As discussed in section 2.1, those within the peripheral gambler category generally feared getting 'carried away' and losing too much money through gambling and ultimately, getting into debt. For some, this influenced the gambling activities they chose to engage in and led to avoidance of places or activities where these risks were seen as particularly high, for example casinos and online gambling. They were especially wary of online gambling because they imagined that placing bets virtually would make keeping track of how much they were spending very difficult, as well as encouraging them to spend more than they otherwise would, due to the restrictions imposed by betting 'real' money being removed.

*To my mind, if I'm having to open my wallet up and extract a £10 note ... and I can see there's nothing left in it, then that to my mind gives me a modicum of control. If I knew that I needed that £10 to put some fuel into my petrol tank, and I've just given it to someone to gamble on a horse, I now can't. Whereas online, if I'm doing it from a credit card it's almost virtual, it's almost unreal; it's not real money until the end of the month when it drops through the door and I've actually got to write the cheque out ... Some of the things that make you have a constraint are taken away by being able to do it online without that physical transaction. (Male, aged 41-50)*

- **Gambling that required little effort,** such as the football pools where bets could be placed for months in advance and where there was no requirement to actually watch the match they had bet on. Similarly, playing the National Lottery 'lucky dip' was seen as ideal as the numbers were automatically selected. A preference for simple forms of gambling meant that people within the peripheral gambler category were generally deterred by gambling activities they considered complex or difficult to understand, such as poker or horse racing.

On occasion participants in the peripheral gambling category also discussed not liking particular forms of gambling without being able to articulate the reasons behind this lack of interest.

## 2.3 Spending and monitoring

A defining feature of the peripheral gambler approach to spending was that they only spent within their means and what they considered small amounts; ranging between a total of two and 10 pounds a week on regular gambling activities. Participants who gambled only occasionally found it more difficult to quantify how much they spent on gambling, but knew they only spent what they could afford. Participants within this category considered themselves in control of their gambling expenditure; whether and how much they gambled was seen as a choice that they actively made.

*I like to be able to say, if I wish to gamble, I can; if I don't wish to gamble, I don't need to. (Female, aged 51-60)*

There were four main reasons behind the decisions of those within the peripheral gambler category to spend only a small amount of money on their gambling activities, as described below:

- **To avoid any adverse impact on their finances**, such as getting 'carried away', losing too much money and ultimately, getting into debt. Gamblers in this category were generally very fearful of these consequences and related to this was the worry of them having to explain such scenarios to partners or family members, indicating that getting into financial difficulty as a result of gambling was seen as something embarrassing or shameful by this category of gambler. For some, concern for their finances influenced their choice of gambling activity and had led to avoidance of places or forms of gambling where the risk of losing too much money was perceived as particularly high, such as casinos and online gambling, as discussed in section 2.2.
- **Having only small amounts available to spend on gambling**, because they did not want to spend more than they could afford but only had a limited disposable income. Some participants described how they would probably spend more on gambling if they had a larger income, as the amount they spent was dependent on what they could afford.
- **A feeling that there were more worthwhile things to spend their money on**, such as supporting their family, treating their family or themselves, or paying for essentials such as food and household bills. Those within the peripheral gambler category preferred to spend their money on these things and did not want to sacrifice them in order to spend more on gambling.

*I mean I could afford more [on gambling] if I wanted to do more but I don't want to ... I'd sooner personally have a few bob left and live how I want to live ... Why spend it ... on gambling when, if you want to buy a new pair of slacks or a new jacket or something, you've got the money, [and] you can say "well, I'll go and treat myself". (Male, aged 61+)*

- **Finding the appeal in a big win for a small outlay**. Enjoyment in gambling activities such as the National Lottery or the football pools centred on the large sums of money that could be won for a small price. Gambling larger amounts was also considered pointless, particularly when it was felt not to increase the odds of winning in any real way. Related to this was the perception that, regardless of how much money could be won, gambling would become too serious and cease to be enjoyable if they bet larger amounts of money. First, because the potential loss became too great and second, because it was felt that higher stakes threatened the light-hearted ambience that participants enjoyed when betting against others.

*I won't go any higher than £1; that's the maximum as far as I'm concerned ... I think people can start getting too serious after that ... I wouldn't feel comfortable. I mean we get people who come in our club occasionally; they might come in on a Wednesday night when we're playing. They'll sit down and they'll say, "right, I'm playing for a fiver, who's taking me on?" And everyone will say, "sorry we're having a £1 maximum on our table". Nobody falls out for £1. If you start getting into fivers and tenners and £20 or whatever ... it starts to get a bit serious then. (Male, aged 61+)*

People within the peripheral gambler category felt very in control of their gambling and had rarely gambled more than they had intended, if at all. Alcohol and peer pressure had both affected their gambling behaviour on these occasions.

*I was the only one of the group of five lads that hadn't won on the day ... so there was a bit of peer pressure about ... "you haven't won" and "look how much money you've lost", and ... you've had a few beers, you're with the lads and [you think], "oh, okay, ... I'm gonna put 20 quid on this particular race to win", you know, "this is gonna win it, this is gonna win it back" (Male, aged 41-50).*

These incidents had occurred as part of one-off events and had not had an adverse impact on their finances in the long term. As a result, spending more than they had planned on a 'one off' occasion was not seen as problematic or indicative of their gambling being out of control by the participants themselves. Rather, feeling guilty about amounts spent, gambling the money from big wins, borrowing money from friends or family in order to finance gambling and getting into financial difficulty as a result of gambling were all behaviours that those within the peripheral gambler category felt signalled problem gambling.

In the event of a win, people within the peripheral gambler category would either save their winnings, spend them on themselves or others, or use them to gamble further. Whether they would continue to gamble with their winnings depended on their perception of the amount won; if it was considered 'a lot' then it was kept, otherwise it was used to gamble further. One reason given for not spending winnings was the superstitious belief that the luck they had experienced would 'run out', making a second win highly unlikely.

#### **Case study (Female, aged 31-40)**

Jackie describes herself as a peripheral gambler. She spends £5-6 a week on scratch cards, occasionally places bets on the horses at the Grand National and at other 'big races' and from time to time will play the National Lottery, particularly if there is a roll-over. She prefers to buy scratch cards than play the lottery as she thinks she has more chance of winning.

A couple of years ago, Jackie won £85 at the Grand National; she was really pleased as she had only placed a £5 bet. She treated herself with some new clothes with the money she won. She regularly wins small amounts of money on scratch cards and will use the money to buy more scratch cards, in case she wins again. She once won £4 from a £1 card, which she spent on more scratch cards as she did not perceive £4 as a lot of money. On another occasion she carried on gambling her winnings and won £10. She stopped at this point as she saw this as a more substantial sum and used her winnings to treat her children.

Those within the peripheral gambler category generally did not consider it necessary to monitor their gambling expenditure due to the infrequency with which they gambled and the small amounts they spent. The fear of wasting money and getting into debt generally informed decisions to monitor expenditure, while the specific approach taken was influenced by whether they gambled regularly or occasionally.

The regular subcategory of gambler adopted one of two strategies for monitoring how much they spent. The first was calculating the amount they could afford to spend on their gambling activities each week. Calculating the amount they could afford included determining what was left over after paying for the essentials from weekly incomings, (whether earned income, pension or benefits) and what proportion of this they were prepared to spend on gambling. They would then not spend beyond the amount they calculated.

*At the end of the day, once we have paid all the bills we've got x amount of money, which will go towards our living and my wife will save some money up for our holidays. She always thinks of going and seeing the kids so we put some money by. Then anything that is left over if it's [£]7 a week we will spend the [£]7 [on gambling on activities such as the lottery]. (Male, aged 61+)*

In the example above the participant also clarified how when he did not have any disposable money available to spend on gambling, then he would not gamble.

The second strategy for monitoring or limiting spending adopted by those within the regular peripheral gambler category was to only ever spend their winnings on gambling and not spend any additional money. However, this strategy obviously did not take into account monitoring how much was spent on the initial bet during a particular gambling session.

One monitoring strategy was discussed by those within the infrequent subcategory of gambler that consisted of setting a limit on how much they would spend on a one-off gambling activity, as part of a night out for a special occasion for example, and then not exceeding this. One participant described how she separated the money she set aside to gamble from her winnings when she went to the casino, so that she would not be tempted to exceed the limit she had imposed and start spending what she had won.

## 2.4 Impact

Gambling was fairly marginal to the lives of those within the peripheral gambler category and had a limited financial impact due to the small amounts spent relative to their income. Ensuring they spent within their means or by only gambling winnings or money given as a gift, provided the opportunity of winning but without any detrimental effect on their finances. Any impact of gambling was therefore perceived as positive and, aside from the occasional win, centred on the social aspects of their gambling. Gambling provided them with the opportunity to socialise and have fun with friends, family or colleagues, either regularly or at one-off events, such as a trip to the dog races with work colleagues. There were also circumstances where gambling had enhanced their social lives and enabled them to make new friends if they participated in the same activity on a regular basis.

*I've got some friends out of it, had some fun out of it ... and ... if I've lost money at all, probably not lost a lot of money out of it. (Male, aged 61+)*

Syndicates set up at work were described as having encouraged more interaction among colleagues and having injected some fun and banter into the workplace. One participant who owned his own business had capitalised on this impact by inviting his customers to take part in the syndicates too, which had increased communication between the business and its customers.

*I did it once [ran a syndicate] to help people in the office just sort of bond together and interact a little bit more. But then also I thought actually if you involve customers and suppliers in it as well ... then it ... helps build up a bit of a network of people ... It's a good talking point ... If you get your customers involved in it, it's a reason for them to call you or you to call them on a Monday morning after the weekend; to start the conversation about the league ... and then once you've finished that you can then lead into "oh, by the way, can I sell you this...". (Male aged 31-40)*

## 2.5 Chapter summary

The defining features of those within the peripheral gambler category were that gambling was relatively marginal and unimportant to their lives, they spent what they considered small amounts on gambling and within their means and they did not necessarily perceive what they did as gambling. Their motivation to gamble was primarily focused on something other than the gambling itself, for example the social experience, or it was to get a large win from a small outlay. The limited nature of their gambling was related to two factors, firstly that they saw gambling as a waste of money and secondly because they were afraid of the potential harm it could cause.

The forms of gambling that people within this category participated in were influenced by whether the form offered the opportunity to socialize, whether there was the possibility of a large win for a small outlay, whether it was easy to monitor their spending and whether it required a limited amount of effort. Participants within the category of peripheral gambler monitored their spending by only having a set amount to spend and not exceeding it. The limited amount they spent was due to the fact that they wanted to avoid negative impacts of spending, they felt other things were more worthwhile and because they were positively attracted to the possibility of a big win from a small outlay. Some people said they would have spent more on gambling if they had more disposable income. Gambling had a limited negative impact on the lives of people in this category because of their small spending. It was positive where it facilitated socializing or making new friends.

## 3 Gambling enthusiast and business gambler

This chapter focuses on people who had significant contact with gambling but who did not feel that their gambling was problematic or that they had any compulsion to gamble. The chapter is divided into two main sections. The first discusses the characteristics of the category of gambling 'enthusiast', including their motivations, the activities they engaged in, their approach to spending, and the impact of gambling on their lives. The second section explores the experiences of a further category of gambler, the 'business' gambler. It should be noted that an individual's gambling behaviour and approach was not always static and participants described moving between the different categories of gambler at different points in their life.

### 3.1 Gambling enthusiasts

#### Definition

The key characteristic of those within the category of gambling enthusiast was that they gambled on a frequent basis, ranging from once a week to every day, but they said they did not feel any compulsion to gamble and reported that there were periods when they did not gamble at all. For participants in this group gambling was a central feature of their leisure activities, and participants regularly studied the form of the horses or football and enjoyed watching the events even if they did not have a bet on them. The *fun* of gambling and the enjoyment it provided was emphasised by participants, and it was classed as a 'hobby' by some.

*It's my hobby, it's fun, it's my enjoyment. Some people enjoy spending £50 on crack, some people enjoy spending £50 on beer, I enjoy having £50 worth of bets.* (Male, aged 41-50)

A key motivating factor for people within this category was the challenge of gambling. In one sense this was related to the possibility of winning money, but underlying this was the chance of outsmarting bookmakers or other players. Participants talked about *the buzz* associated with the chance of winning money, but in particular winning large amounts from a small stake as this minimised risk and required a degree of skill and knowledge.

*There's an enjoyment of winning, but I don't play for a high cash return it's just the fact of being able to outwit and out play other people.* (Male, aged 31-40)

For people in this category, the enjoyment of gambling was also bound up with the location, rituals and atmosphere of their gambling experience. In some cases the location itself was part of the attraction, both in terms of being an event, for example at a racecourse. Equally, betting at a bookmakers held an attraction because of the association with excitement, skill and gambling 'heritage'.

*There's a betting shop up the road. It's only about five minutes [away], but it takes me about 20 [minutes], ...but it's a nice little friendly shop. You get a lot of old people. They're quite good to listen to...the old boys up there have been doing it for thirty or forty years* (Male, aged 31-40).

In some cases, gambling was seen as having an almost symbiotic relationship with the events that were bet on. In these instances, it was both the events and the gambling that provided the enjoyment, each enhancing the enjoyment of the other.

*You can be in the pub and there can be a match on and you just think if you've got [a bet on for] someone to score...it just [keeps my] interest...when the scores are coming in.* (Male, aged 31-40)

## Behaviours and experience

The motivations and behaviours of gamblers in this category clearly shaped their judgements about which activities to engage in. Although they all favoured one or two activities, usually online poker and/or horse racing, on a regular basis, there were often a number of other activities they were involved in on a less regular basis. These included betting on football, dog racing, playing cards and going to the casino. What linked all these activities was the fact that the participant could use skill based on their knowledge of the activity, which was central to their interest. This reflected the fact that these participants enjoyed the feeling of having some control over the outcome of their gambling.

*[I wouldn't bet on baseball because ] it would be a pure gamble because I know that somebody's got more of a knowledge than I have and therefore more of an advantage...if I feel I've got some influence on it, then great, but if it's purely a chance thing then it just doesn't appeal to me. (Male, aged 31-40)*

Similarly, other participants described how playing virtual machines was not worthwhile because there was no challenge involved. Linked to the fact that those within this category preferred games of skill, was their habit of spending a considerable amount of time prior to gambling studying forms and odds and carrying out research on their chances of winning. This was particularly the case when gambling on horses and their preparation ranged from taking tips from regulars in the bookmakers to analysing previous form, trainers and jockeys.

*Reading up on them, studying their form, reading if they're any good over the trip, if they can jump...if they've had a break...a lot of people just pick the name of a horse which you shouldn't really do, if you read it right, sometimes it's telling you that horse is going to win. (Male, aged 31-40)*

Feelings about winning and losing were related to the fact that they saw gambling as a competitive activity. Those within this category felt losing reflected on them personally, describing themselves as *feeling daft* or *feeling like an idiot*. They also saw it as a *waste of money* because it meant that the bookies were ultimately winning. By contrast, the *buzz* of winning was due largely to the fact that it indicated they were better than other players.

Gamblers in this category preferred gambling activities that involved skill, which meant while there was evidence of their engagement in games of pure chance, such as slot machines, lottery and scratch cards, they were generally less interested in these. There were instances where those within the category of gambling enthusiast had stopped participating in these gambling activities as they became aware that they were based on luck and the odds of winning were too low.

*I'd soon worked out that actually you do have wins on them [slot machines], but you tend to put the money back in, and you never over a period of time win more than you put in, unless you're incredibly lucky, it's just down to chance. (Male, aged 31-40)*

Because their engagement in gambling was described as a choice rather than a compulsion, those within the gambling enthusiast category reported significant shifts in their behaviour over time. For some participants, the time of year was influential because the activities they bet on were seasonal. For example for those who bet on the football, their gambling reduced when it was not the football season, highlighting how their hobby of watching the football was closely bound up with the activity of gambling. Lifestyle factors could also affect the amount of time people in this category had to devote to gambling. One participant, described how getting married and having children resulted in him having more free time in the evening which led him to start playing online poker as he still wanted a leisure pursuit.

People in this category would also occasionally play games of chance, such as the lottery or scratch cards. Like some people within the peripheral gambler category, the fear of missing out on a big win meant they felt they had to continue buying lottery tickets in case their numbers came up.

## Spending and monitoring

The controlled and committed approach of those within the gambling enthusiast category was reflected in their spending practices. Those displaying this pattern of behaviour pre-calculated how much they could afford to spend before embarking on a particular episode of gambling. In some cases individuals talked about saving up for big events, such as going to Las Vegas on holiday, and restricted their spending for a period prior to this. Others described calculating what other outgoings they had before deciding on how much they could afford to spend.

*It just depends on the money I've got...[and] what I've got to pay out that week. (Male, aged 31-40)*

Gamblers in this category also tried to minimise the risk of losing by putting small amounts on accumulators, betting on games they had some knowledge of and studying form and deciding on the amount they were going to spend based on their chances of winning. Although gambling was a hobby for those within this category they also recognised the risk as well as the potential gain and there was a common view among them that the more money they put on, the more chance they had to lose.

Those within the category of gambling enthusiast identified three strategies for monitoring spending. The first was setting limits for themselves prior to gambling. In some cases this entailed them choosing a set amount they were prepared to lose and not exceeding it, whereas others would only take the amount they wanted to spend with them.

*If I've got a grand in my pocket I put it all in an envelope and only take out \$200 a day to gamble with...if I put my \$200 on a horse and it gets beat I don't gamble anymore more for the rest of the day<sup>10</sup>. (Male, aged 41-50)*

The second strategy was keeping track of how much they were spending in terms of winning and losing. This second approach took various forms from simply writing down what they had won and lost, to putting the minimum bet on and once they reached a certain amount taking out the original stake and playing with the amount they had made. The final strategy for controlling their spending was not chasing their losses, which was again based on minimising risk and their chances of winning.

*I don't like to lose money... I prefer to win a little, rather than lose... if I start to lose... I stop playing... I just don't like to lose. (Male, aged 31-40)*

Overall, the strategies used were reported to be successful, and the limits they set as their initial stakes were rarely exceeded.

Another key feature of the behaviour of those within this category was how they spent their winnings. Frequently, participants in this group used some of their winnings for activities other than gambling, such as socialising with friends or family and would only gamble a proportion of their winnings. This distinguishes them from those within the compulsive gambler category, who tended to use all of their winnings to continue gambling.

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<sup>10</sup> The amount of money referred to in this quote is in dollars as the participant was describing a gambling experience on holiday outside the UK.

In some cases the amount people within the gambling enthusiast category spent on gambling changed over time. One reason for this was that an individual had reduced their gambling as a result of a previously less uncontrolled period, which had negatively impacted on their financial position, but another reason was that it was simply that the individual had lost interest in certain activities because they were not winning enough. In contrast, one reason spending had increased was linked to having children. In this case, gambling had replaced other leisure activities which had become less accessible, resulting in more time and consequently more money being spent.

## Impact

Participants in this group described a number of positive impacts of their gambling. As gambling was a central feature of their leisure time it provided a range of activities for them to engage in, including socialising with friends and visiting gambling-focussed holiday locations such as Las Vegas. Another positive impact of gambling was a boost to people's self-esteem, both as a result of the achievement of winning, and being able to spend the winnings.

*It's fantastic...because it's tipping in America, so if you ever win you give them a little tip...you just felt the business...it made you feel good. (Male, aged 41-50)*

Participants also spoke about how they saw themselves as better off and having extra income that enabled them to do things they would not be able to if they were not gambling. For some participants this was because they felt they won more than they lost.

*I've won a lot, I think it's really had no effect, apart from giving me a little bit of extra money...I've gambled for twenty years and I very rarely lose...I've got a ninety five percent strike rate at the minute...I think it's quite easy to win...[and] if you're losing more than you're winning, maybe you should look at yourself and think, I shouldn't be doing this. (Male, aged 31-40)*

Others had a set amount they were prepared to lose, so anything they won was considered a bonus which they could use for activities other than gambling. These participants recognised that they had not necessarily won more than they lost.

*I just go in with my 20 [pounds] and if I lose it I'll just say that I've lost it and if I win it's a bonus. (Male, age unknown)*

### Case study (Male, aged 31-40)

Andy has a range of interests and hobbies and one of these is playing online poker. He gambles regularly but would not class himself as a 'big gambler' because he is not playing with large amounts of money. He started playing online poker about a few years ago and plays this for about an hour a day. Gambling in this way fits in around his current lifestyle, as he can play online poker in the evenings when his children are in bed.

Andy only bets if he has a chance of winning and describes himself as a 'cautious gambler'. He does not tend to gamble on games that are purely chance and games where he has a lack of knowledge. Andy enjoys being able use his own knowledge and skill and finds outwitting other players as fun. Andy perceives himself as winning more on the poker than he puts in and rather than spend his winnings on gambling prefers to use them for days out with his family. His gambling does not have any impact on his financial situation and if he started to lose he would stop playing.

## 3.2 Business gambler

Analysis of the accounts of participants in the sample led to the development of a category of gamblers the research team labelled 'business gambler'. Some characteristics of this category were shared with those within the category of 'gambling enthusiast', such as being in control of spending and preparing for gambling activities. However, what distinguishes the category of 'business gambler' from 'gambling enthusiast' is the fact that for the business gambler, gambling is viewed as a profit-making pursuit rather than a leisure pursuit or hobby. The research team is confident that this is a category of gamblers that exists in the wider population and is therefore a legitimate category within the typology of gamblers described in this report. However, within the sample of this study there was only one person within this category and there is, of course, likely to be a greater range of views and experiences within the business gambler category than those displayed by this individual. Therefore the rest of this section sets out the experience of the business gambler in our sample as a case study without ascribing all of the views and behaviours reported to the business gambler category more widely.

### Key characteristics of the business gambler

As indicated above, the key definition of the business gambler category was that gambling was viewed as profit making pursuit. For the individual in our sample, gambling was a means of making an additional income on top of her pension. In this particular case, the participant had had to retire early due to an accident at work, which resulted in limited mobility. She therefore decided she wanted to do something at home and on the computer, which would ultimately make her money.

*I'm not in it to lose money, I'm in [it] to make money... It's seeing the money grow and knowing that if it continues, in seven years time it will be where I want it to be [and I] can start pulling the profit.*  
(Female, aged 51-60)

This was in contrast to those within the gambling enthusiast category who were primarily driven by the challenge of outsmarting other players and beating the bookies. As a consequence, the individual in our sample did not regard her activities as gambling. Instead, she viewed her gambling activities as a business and did not feel she was simply chancing her money on a leisure pursuit.

*I don't see what I'm doing as gambling. I see it as building a business...I feel it's a calculated risk and because I'm making a profit, I don't feel that I'm throwing my money away.* (Female, aged 51-60)

Another feature that distinguished this participant from those within the gambling enthusiast category was her lack of openness about her gambling activities. Although there is likely to be more diversity in the population, the business gambler in our sample reported not telling family and friends about her gambling, as they would not approve, in direct contrast to those within the gambling enthusiast category for whom gambling was an activity regularly engaged in with friends or family. While it was possible for participants within the gambling enthusiast category to have friends and family who did not approve of gambling, this would have been more problematic for them as gambling was bound up with a social experience, whereas for the business gambler in our sample the focus on making a profit meant that doing it alone did not undermine the primary purpose of pursuing the activity.

## Behaviour and experiences

The gambling activities of the individual in our sample were more complex than those of the participants in the enthusiast category. This had implications in terms of the time, preparation, frequency and locations of the gambling activities chosen. The business gambler in our sample described how she was involved in lay betting whereby she placed bets on the horse to lose rather than to win, as horses lose more than they win so the win ratio was in her favour. Despite this lay betting had a high liability because she had to pay out more if she lost.

*I started lay betting, which liability wise is a lot more risky because... you're acting as the bookie...for example, if you put a two [pound] bet on at eight-one, your liability's seventeen, so it means if it wins, you've got to pay that other person seventeen. (Female, aged 51-60)*

The complexity of this type of gambling required a great deal of preparation and analysis and consequently, she spent more of her time actually engaged in gambling. She also described gambling everyday as she needed to 'put in hours to generate an income'. Another factor affecting how frequently she gambled was the level of risk associated with certain activities at different times. For example, in relation to horse racing, she considered summer racing more predictable and reliable than winter or autumn racing and therefore bet more often on it in the summer. This again demonstrates a difference between her behaviour and that of the gambling enthusiast, as she was describing making rational decisions based on the level of risk and her chance of making money, rather than interest in the activity itself. The business gambler in our sample carried out all her lay betting online and at home, as she could only do this type of gambling online, and was less interested in the social aspect and atmosphere.

## Spending and monitoring

Unlike participants within the gambling enthusiast category, the business gambler in our sample would increase her stake each time she placed a bet. However, she would only increase it by a small amount and her decision making was closely dependent on the type of activity and the level of risk associated with it. In addition, she aimed to avoid losing large amounts of money and therefore placed small bets in order to minimise her risk.

*Every time I bet it goes up one penny. I know it doesn't sound a lot, but the trouble is when you're lay betting it's such a massive liability that you've got to be really strict. (Female, aged 51-60)*

In keeping with the controlled approach to her gambling, she adopted strategies to monitor and control her spending which were more sophisticated than those of the gambling enthusiast category. The first approach was setting limits based on the odds of winning. The second strategy involved using computer-based software to record information about each gambling episode and to monitor spending during gambling sessions. This involved a yearly spreadsheet to record information including her winnings, the class of race and the position of the horse.

She also reported using a device which recorded whether her winnings were going up or down automatically, rather than watching the race itself.

*[I don't] watch the races. [I've] got this piece of kit on here [on the computer], which is like watching an abacus...I'm watching the figures and that's how I tell whether the horses are winning or losing. (Female, aged 51-60)*

This approach again differentiated her from the gambling enthusiast category, as watching the horse racing was as much a part of the appeal for them as placing a bet. The final approach to monitoring and controlling her spending was to separate out the money made from gambling from other sources of income, in order to see how much she was making and to limit the risk on her finances.

Another factor which distinguished the business gambler in our sample from the gambling enthusiast category was how winnings were spent. She was more likely than those within the gambling enthusiast category to re-invest her winnings as she was driven by the aim of making money. As evidence of this she talked about how she hoped to eventually be able to draw a profit from what she perceived to be her business in the future.

*This is the plan, every month [to] keep one bank the same and draw the profit from the other bank...I haven't got to that point yet. I'm still reinvesting it all. (Female, aged 51-60)*

## Impact

As a result of the approach the business gambler in our sample adopted towards monitoring and spending, gambling was not perceived to have a negative affect on her financial position. However, what differentiated her and those within the gambling enthusiast category in our sample was the impact gambling had had on her social life. While participants within the gambling enthusiast category described gambling as having a positive impact on their lives, providing them with an opportunity to socialise with friends and family, gambling had the opposite affect on the business gambler in our sample. She described how she now had less time to socialise as so much of her time was taken up with running her business and she felt she was no longer able to see friends on the 'off chance'. Similarly, she talked about having to be careful about managing gambling alongside other activities in her life.

*I feel it does take a lot of time...It's a consuming thing to do anyway, without giving up the rest of your social life... which of course I do at times. (Female, 51-60)*

The risk of gambling taking over the business gamblers' life resembles aspects of the compulsive and out of control gambler behaviour in that there is an element of the gambling activity becoming an all consuming activity. The difference here, however, is that the business gambler in our sample describes her lack of control as being associated with working more than she felt was optimal, and how this potentially led to gaining money, rather than losing it, which was a common feature among the compulsive gambler category. The business gambler felt it was important she managed her gambling like she would if she was employed so that she achieved a work-life balance.

*I was doing it from two o'clock till nine o'clock at night, and I thought oh god! This is ridiculous...tiring... and I thought no I want to do other things...and I didn't want it to be just about racing, because it can be so consuming. (Female, 51-60)*

### 3.3 Chapter summary

Those within the gambling enthusiast category were characterised by the fact that they gambled frequently but did not feel any compulsion to gamble. Gambling was a central feature of their leisure activities and they emphasised the fun inherent in it. They were motivated by the challenge of winning money through outsmarting bookmakers or other players and were focused on the use of skill and knowledge to do so. They were also attracted to the locations and rituals of gambling and gambling could make the activity they were betting on more exciting.

Gamblers in this category tended to focus on one or two forms of gambling, but to engage to some extent in a range of other activities as well. The activities they were attracted to were those that they perceived to require skill or knowledge, such as playing cards, and were not attracted to gambling machines because they were not seen as involving any challenge. They spent time and effort preparing to gamble doing things like studying odds and form, but the extent to which they gamble could vary throughout the year, for example during the 'off season' if they were interested in gambling on football.

Those within the category of gambling enthusiast were careful to spend within their means, ensuring they did so by doing things such as pre-calculating how much they could afford to spend and keeping track of what they were spending by writing it down. They also tried to minimise their risk by placing small bets. Gamblers in this category reported limited negative effects of gambling, and felt the positive impacts were the opportunity to socialise it provided, the self-esteem that came from winning and being able to spend their winnings.

The business gambler shared many of the characteristics of the gambling enthusiast, most notably that she did not describe feeling any compulsion to gamble. However, unlike those within the gambling enthusiast category, the business gambler saw her gambling as a business rather than a hobby or leisure pursuit. The data indicated that she may have taken a more sophisticated approach to deciding what to bet on and to monitoring her winnings and losses. She also appeared to be less interested in the rituals and atmosphere around gambling.

## 4 Compulsive gambler

This chapter describes the experiences of people who considered themselves to have a compulsive relationship with gambling. The chapter begins by defining the group, before going on to explore their behaviour and experiences. The approaches of people in this group to spending and monitoring are then discussed, and finally the impacts of a compulsive relationship with gambling are set out. The findings in this chapter draw on the experience of people who felt they were currently within this category as well as those who previously felt they were compelled to gamble, but no longer felt they were at the time of the interview. It should be noted that an individuals gambling behaviour and approach was not always static and participants described moving between the different categories of gambler at different points in their life. Transitions into and out of compulsive behaviour and orientation are explored in the next chapter.

### 4.1 Definition

The key characteristic of the category of compulsive gambler was that those within it felt a powerful, internal drive to gamble, even when they recognised the risks involved in engaging with gambling or the negative impact it was having on their life. This feeling of compulsion was either linked to all forms of gambling they had contact with, or to only one specific form, such as online poker and betting online. Where it was linked to one particular form of gambling, that form differed from the other forms the individual participated in. The form they felt compelled to play was characterised by instant wins, the opportunity for continuous play and using a different method of paying for the gambling activity than they did for other gambling activities.

*We bought... the computer, about three...years [ago], poker just took off..., everybody plays poker don't they, and I thought, Oh I'll have a go, I mean I've played [poker] before but not on there [the computer], I started playing it on there and it's just so easy, you don't have to deal the cards, you just sit there and let someone deal for you and you just type a pin number in and you've got money in it...you put hundred quid in, they deal hundred quid, or you put five hundred quid in... but its been...well over a year now since I last played,... If I wanna bet now I...get me coat on and walk up town. (Male, aged 31-40)*

In addition to the possibility of instant wins and the opportunity for continuous play, those in the compulsive gambler category who played slot machines described feeling a visceral connection with the coins they had put into the machine, which had the effect of making them feel they had to keep playing because of the fear that someone else was going to win 'their' money if they stopped play.

*It's the fear of someone watching you and you're putting that money in, you think if I leave this machine now, he might put two quid and win...my money back... whereas the bookies, you lose your money there, no one can win it off you, because it's already gone to the bookie and no one's watching you to win it back are they? But, that's where that addiction, the slot machines get you...The fear of...thinking someone else is going to go and win your money... because...there's people standing at that bar... watching me put that money in, I daren't leave it now, because no sooner as I walk off...someone's going to put 2 in and win 50 out. (Male aged 31-40)*

However, people who felt compelled to gamble were not necessarily unaware of the irrationality of their behaviour. Some were able to recognise the fact that they were engaging in activities where they had little chance of winning.

*I still get that same rush now...It's just a thrill, it's just exciting. On fruit machines you see the wheels spinning and you think you can read the wheels and the games and the machines, but you know you can't. Inside, deep inside you know you are not going to get it, but you are always hoping, you are always hoping the next one is going to be the big one, so yes it's just excitement. It has always been exciting. (Male, aged 31-40)*

Similarly, losses did not deter participants within this category from continuing to engage with the activity, and the ability to 'rationalise' why they had not won was an important element of their approach. For example, if a certain type of scratch card did not produce a win then the approach of the compulsive gambler would be to buy another type of scratch card or go to a different shop as it was perceived this would increase their chances of winning.

*It's got to be, for the fact of your inner self in theory's turned off or your inner reason... adrenalin is more powerful in theory than common sense...we always seem to go for the more joyous experience. (Male, age unknown)*

The consequence of the compulsion to gamble meant that gambling could become a central and controlling feature of people's lives. However, this was not always the case. There were participants who experienced feelings of compulsion but were able to employ a range of systems and strategies that enabled them to limit the extent of their gambling (discussed further below). In some ways this meant that externally the behaviour of these people could seem similar to the 'peripheral' or 'gambling enthusiast' categories. But unlike people within the 'peripheral' or 'gambling enthusiast' categories, the systems and strategies they had in place led to feelings of inner conflict between the desire to gamble and the desire to retain control.

For those within the category of compulsive gambler, the 'buzz' of gambling was, at least initially, a strong pull. They described the buzz in terms of a physical reaction, which was akin to activities such as taking drugs.

*You do get a big release...like your brain releases certain things. It's like when you're smoking, it releases like an enzyme or something to your brain... Well, it's the same with gambling, you get a rush from it, if you like. (Male, aged 21-30)*

This rush was bound up with the excitement of winning and 'beating the system'. There was a strong attraction to the 'myth' of the 'big win', which was seen as just around the corner. However, the buzz from gambling could be engendered by both small and big wins. The buzz from gambling could reduce over time and the phenomenon of continuing to gamble compulsively despite no longer enjoying the experience was one of the things that distinguished this group from the gambling enthusiast category. (When those within the gambling enthusiast category described not enjoying the experience of gambling but still continuing, this was associated with feelings of superstition rather than compulsion.) In some cases, underlying the compulsion was a desire for escape. This could be escape from 'everyday life' or a specific aspect of their lives, such as a bad relationship. For these people, gambling was a way of blocking out thoughts about other aspects of their life by losing themselves in the activity.

*You think... for two hours, you haven't got the...normal hum-drum, you just forget and mark the numbers and I suppose in a way, that's what it is with fruit machines. (Female, age unknown)*

Where a compulsive relationship with gambling existed alongside other compulsive or problematic behaviours, participants described a 'hierarchy' of compulsion. This meant, for example, that where an individual had to make a choice between the 'need' to drink and the 'need' to gamble, the greater need won out, which would at least temporarily reduce the other behaviour. The two behaviours could also interact in a mutually reinforcing way, for example someone feeling that they needed to gamble in order to fund their drinking, or drinking leading someone to act with less control over their gambling.

*If you've got a drink down you...I'm a bit iffy when I've had a drink... drink makes you brave for a start...it loosens you up... drink and gambling doesn't mix. That's where I've lost money when I've had a drink. (Male, aged 41-50)*

## 4.2 Behaviours and experiences

There was a strong preference among people within the compulsive gambler category for forms of gambling that involved a short time lapse between laying a bet and finding out whether they had won or lost. These forms included slot machines, betting at the bookies, online gambling, playing on virtual gaming machines and buying scratch cards. All these activities had an 'instant win factor' and provided the participant with an immediate 'rush' or 'buzz'. However, like those within the gambling enthusiast category, some people within the compulsive gambler category also enjoyed the feeling of using skill or strategy and so liked forms of gambling that combined instant wins with the perceived ability to use their judgement or skill to improve their chances of winning.

*I like the strategy of things, trying to figure things out... that were a challenge then... trying to beat the system...Deciphering things, trying to figure out if that happened that way then why did it happen that way and what would've happened if I did it this way and you've always got to like be one step ahead in theory...planning ahead. (Male, age unknown)*

The actual experience of gambling was described as being an ambivalent one. On the one hand there was the buzz of gambling (where it still existed), the excitement of the paraphernalia associated with gambling, including machines' flashing lights, and the enjoyment of being surrounded by other people, even if there was no interaction while playing. On the other hand there was a heightened sense of frustration at losing.

*It's like an adrenalin thing I suppose... like excitement, like sick excitement, but then..., it's that high and then when you lose it all it's a low ...cause if you lose everything then you're gutted aren't you? You've got nothing left and you hate it, but you always... think... oh I can win it back, but you never do. (Female, age unknown)*

Feelings of regret and guilt after a particular gambling episode were reported due to the negative impacts on relationships and the individual's financial situation, as well as the realisation of what else the money could be spent on. In some cases these negative feelings actually counteracted the feeling of compulsion, particularly when there were other stressors and gambling was seen as adding to, rather than relieving, the feelings of stress.

*If I'd had a hard day at work or anything like that then you just wouldn't be interested... You've already had enough of the stress... but it's one way of unwinding but sometimes it's not... cos ...you feel the stress afterward, you want it too much, to win. Instead of just playing it for... the sake of playing. (Male, age unknown)*

Despite the fact that people felt a compulsion to gamble, accessibility still played a significant role in the choice of form and location of their gambling. In part this was because, in some cases, feelings of compulsion were not triggered until the individual was actually playing the game. This meant that the frequency with which some participants in this category gambled was affected by whether they came into contact with opportunities to gamble.

Given the interaction between gambling and alcohol discussed above, and the significance of accessibility, both the close proximity of bookmakers to pubs and the fact that gambling machines were located in pubs were felt to have an impact on the frequency of gambling. When this was felt to have an impact even the fact that a person's route often took them past a gambling location could affect the amount gambled.

*If you pass it every day...it's too handy and if you're bored I'll nip along there for half an hour and half an hour becomes an hour, an hour becomes two hours.* (Female, age unknown)

However, as discussed above, there were gamblers within this category who attempted to limit the extent to which they gambled, by using one or more of three strategies, which were:

- **Limiting contact with a form of gambling** – avoiding the form of gambling with which the compulsive behaviour was linked was one strategy used to control compulsive behaviour. This could involve changing social networks or simply avoiding the location of particular forms of gambling.
- **Using friends and family to help financial control** – family and friends could play a part in helping participants in this category exert some control over the amounts they spent on gambling. This could be through friends keeping their wages over the weekend, or a partner helping to set a limit on how much was to be spent on gambling. Where the direct effects of compulsive gambling, such as the accumulation of debts and letting other family members down, were experienced, these helped to reinforce this strategy.
- **Setting their own limits** – those within this category who were aware of the financial impact of their behaviour on themselves and others could set limits on their own gambling.

#### **Case study (Male, aged 31-40)**

Mike has been a compulsive gambler for many years. He enjoys gambling on different activities including slot machines, horses and online gambling. In the past his gambling has led to debt of £10,000, being a victim of crime and a failed relationship.

At the moment Mike thinks he is 50/50 in control of his gambling. This is partly due to him not having much money to spend on gambling at the moment and partly helped by his wife helping him control the amounts he spends. For his online account his wife will decide how much they can afford to put into it. If his wife thinks he is spending too much she will tell him off. Mike determines the amount to spend on gambling by how much he is going to get into an argument with his wife and how confident he is in his bet.

When his wife isn't around he is tempted to up the limit and if he loses money on gambling it doesn't bother Mike, but what really bothers him is the fact that he has let his wife down. In the future Mike hopes to be able to say he is in control of his gambling rather than his wife controlling it for him.

However, the fact that participants within the compulsive gambler category were employing strategies to limit the extent of their gambling did not mean they no longer felt the inner drive to gamble. This meant that there was a sense of conflict in staying within the boundaries they had set themselves, and perhaps unsurprisingly they also reported that at times they failed to do so.

*[You] set yourself limits/boundaries, but sometimes you can get carried away if you have instant successes... all you're interested in is getting the 50 and putting it towards more scratch cards,... Because you have 50 more chances of getting the bigger pot. (Male, aged 41-50).*

### 4.3 Spending and monitoring

The amount actually spent by people who said they felt compelled to gamble varied considerably depending on the amount of control they had over their gambling. There were three main factors that characterised their approach to spending. These were:

- **A focus on the amount won rather than the amount spent** – in thinking about their spending, gamblers in this category tended to focus on the amount they won, rather than rationally considering the amount they had previously lost and comparing this to the amount they had won. This linked with a belief that gambling was all about going for the win and the positive feelings that came with it and a lack of interest or concern about the amount being lost.

*You know the risks... You know you are gambling, you know there's a 50/50 chance of anything happening...but you always hope for that win, you always look on the bright side...you can win £100 one day, but it doesn't really sink in that you've lost maybe £300, £400 or £500 over the previous three or four weeks to get that £100. You don't really look at it that way. You look at the £100 as the win. (Male, aged 31-40)*

- **High risk equals high returns** – in contrast to those in the enthusiast or business gambling categories, those in the compulsive gambler category saw positive benefit in high risk gambling because of the possibility of a bigger win. For some, this approach was supported by the faith that a big win was 'around the corner'. It also meant those within the compulsive gambler category felt it was sometimes necessary to take a big risk to 'protect' their pot.

*When you're a gambler, you've got a stake and you've got your pot and you've got to look after your pot, and every now and again you've got to take the big gamble to keep the pot up. (Male, aged 31-40)*

- **Strategic denial** - the approach towards monitoring also included denial and a deliberate avoidance of self-monitoring of what was being spent. There was a reluctance to realise how much was being spent on the gambling activity.

*If I was to...calculate how much I spent on scratch cards I could probably say I could have bought quite a significant item that cost quite a bit of money. So I don't do that. (Male, aged 41-50)*

Those who displayed an element of control attempted to monitor how much money they spent on gambling by only spending the change they had in their pocket – so not getting notes changed – or having a set amount they could spend for online gambling. Those without this element of control spoke about spending in an uncontrolled way and without any element of monitoring involved, and for example, would get notes changed to have money to play machines.

This absence of a controlling or monitoring approach meant that a common outcome of a gambling episode was for the individual to spend everything they had at the time and then to borrow more, with the result that they spent more money than they could afford. Examples included them spending money from an account they jointly held with a partner, borrowing money from family or friends, or borrowing via more formal methods such as credit cards and re-mortgaging the house. One participant described how he would spend a month's wages in two weeks and another how he would be paid on Thursday and by Saturday have to borrow money.

*Well it just does, cause you spend money that you can't afford to spend and then you get another credit card to cover that credit card, and then you get another one to help pay because you can't and it just escalates. (Female, age unknown)*

Possible methods of formal monitoring such as looking at bank accounts and having a bet history on an online account were rarely consulted, though informal methods such as trying to keep a mental track of spending were sometimes used.

#### **Case study (Male, aged 31-40)**

Bob calls himself a 'proper gambler'.

There have been quite a few times in Bob's life when he has won a lot and lost a lot. Once with £40 he won £7000 on the horses and then lost it all on the dogs. He lost every single penny so he had to walk home. He gambled all his winnings away as he loved doing it and wanted to double his winnings. The amount he won would have been half a deposit on a house but losing it all did not bother him. There have been quite a few times when he has lost £1000 in 10 minutes on the roulette machine.

He puts all winnings back into gambling because that is what 'gamblers do'. He doesn't keep any money back as that is not 'what gamblers do'. His approach is an 'all or nothing' approach.

He likes to go and gamble on his own because then no-one else can influence his decision on what to bet on.

## **4.4 Impact**

The impact of gambling on participants within the compulsive gambler category depended on the degree of control they had over their behaviour. Where they had a reasonable degree of control and were only using their disposable income to gamble with, there was little negative impact. Where gamblers on this category lacked control over their gambling, or they lost more money than they had in disposable income, gambling had an impact on five areas of their life. These were:

- **Financial impact** – This varied from having short term financial impact to building up a degree of debt which some participants were still paying off years after their compulsive behaviour had ended. This meant for some that they could not buy houses, while others said that they found it difficult to form new relationships because they could not afford to take people out. The impact of feeling compelled to gamble was limited in cases where the feelings only occurred for a short period of time or where participants had a degree of control over the gambling behaviour or, finally, where they had sufficient income to pay off any debts.

- **Relationships** – Participants reported negative impacts of gambling on their relationships. People talked about ‘ruining’ or ‘nearly ruining’ relationships with partners because of the financial impacts of gambling, because they were spending time gambling in preference to spending time with family and friends, and because gambling introduced an element of distrust into relationships with others, due to the compulsive gambler being deceitful about the reasons for borrowing money off others. Family and friends had also made negative remarks about their gambling behaviour, for example saying the participant gambled too much and that they were unwilling to provide financial support.
- **Impact on employment** - Negative effects included being tired at work because having been up during the night playing poker and being ill-tempered because of regrets about borrowing money to gamble. However, people’s specific life circumstances could mitigate the effect of gambling, for example a participant described how returning home from gambling venues in the early hours of the morning had not effected his job as he worked outside office hours.
- **Perception of self** - There were both positive and negative impacts of gambling on perception of self for people in this category. Positive impacts were an increase in self confidence, feelings of self-worth and feeling powerful. These positive feelings were associated with the effects of winning and escapism which gambling provided when they won.

*The...euphoric feeling when you actually win. It does make you feel good... every day worries or concerns are...alleviated for that particular moment in time. You can...walk on water, a little bit invincible perhaps, powerful maybe...that's how it made me feel.... it was better to feel that way than sometimes feeling down or having concerns or having worries. (Male, aged 41-50)*

However, these positive effects were counteracted when participants felt ashamed about their behaviour and guilty at having to be secretive about their actions. There were also negative effects on people’s self-perceptions because they were unable to resist the compulsion to gamble and felt weak-willed.

*Yeah, weak in the sense that I'm being dictated by the possibility of winning some monies when I probably know that in the whole reality the odds are very against me of winning that money. (Male, aged 41-50)*

- **Being a victim of crime** – Where gambling compulsively brought individuals into contact with people who were violent, either through gambling with them directly or because they had to borrow money, this could put them in danger of becoming a victim of crime. One participant described having been attacked and beaten up when he couldn’t pay his debts.

As discussed in the following chapter, some people described moving in and out of the compulsive gambler category. Some of those people who no longer gambled compulsively deeply regretted having been through the experience, especially if they were still suffering the financial impact. Others, however, did not regret their experience. This was either because the period of compulsive behaviour had not had any long-term impact or because they felt it had been a good learning experience. These people took the view that it was something that ‘had to happen’ in order for them to learn not to gamble compulsively again. There were also participants who still felt that gambling was an enjoyable experience and that although they had lost a lot of money it had been something akin to an adventure.

*When you get to my age you'll understand, when you've lost what I've lost... but God I've had some fun on the way. (Male, aged 41-50)*

People who no longer felt any compulsion to gamble also described how it had helped them learn the value of money and made them want to discourage others from using the forms of gambling they had found problematic.

## 4.5 Chapter summary

The key characteristic of those within the compulsive gambler category was that they felt a powerful internal drive to gamble and gambling could become a central and controlling feature of their life. This could lead to feelings of inner conflict regarding their gambling behaviour especially when they recognised the risks involved in engaging with gambling or the negative impact it was having on their life. However, there were participants who experienced feelings of compulsion but were able to employ a range of systems and strategies that enabled them to limit the extent of their gambling.

The feeling of compulsion was either linked to all forms of gambling with which people had contact, or to only one specific form. The motivation to gamble, at least initially, was the feelings of excitement and the 'buzz' that came from 'beating the system'. Gamblers within this category were also motivated by the escapism that gambling provided. However for some the buzz from gambling decreased over time but the powerful internal drive to gamble continued as did their engagement with gambling. Compulsive gambling occurred on forms that involved a short time lapse between laying a bet and finding out whether they had won or lost. These 'instant win' activities included slot machines, betting at the bookies, online gambling, virtual gaming machines and scratch cards. Those within the compulsive gambler category who did not exercise any control over their behaviour tended not to have any systems in place to monitor their spending. The degree to which gambling impacted on participants within this category depended on the control they had over their behaviour and whether they were limiting their spending to their disposable income only. For those gambling compulsively without control and spending beyond their disposable income, negative impacts were reported on their financial situation, relationships with others, employment and perception of self. However, people within the compulsive gambler category also described the positive impact of their gambling through increasing self confidence, feelings of self-worth and feelings of power.

# 5 Transitions into and out of compulsion

As mentioned throughout the report the typology of gamblers presented in the previous chapters is not static, and there was evidence of individuals moving between the different categories described. Of particular interest for this study was the fact that there were two kinds of transitions into and out of compulsive gambling. The first was a step change, where a change in orientation<sup>11</sup> could be attributed to a specific episode or event. The second was a gradual shift into a new orientation, where the change could not be attributed to one episode or event in particular. This chapter discusses the way these changes happened, first into compulsion and then out of compulsion. The chapter then goes on to discuss engagement with gambling support services. Finally, the chapter discusses factors that were identified by participants who had never felt compelled to gamble as protecting them against moving into the compulsive gambler category.

## 5.1 The transition into compulsion

### Step change

The first kind of transition occurred when a change in orientation was linked to a specific action or event. This was followed by a relatively rapid movement into compulsion and change of behaviour. This step change was predominantly followed by a relatively prolonged period of compulsive gambling behaviour, the duration of which varied within the sample from three months to many years. The triggers associated with a step change were:

- **Engaging in a new form of gambling** – as discussed in the chapter on the compulsive gambler category, it was possible to feel compulsive about one particular form of gambling but not others, and in some cases the trigger for becoming compulsive was starting to engage in a new form of gambling. This did not mean that the individual necessarily changed their orientation to other forms of gambling, though in some cases it could mean that they stopped engaging in them and started focussing on the new form entirely. Early wins on the new form of gambling also helped increase the attraction of the new form.
- **Change of accessibility** - A change in accessibility could result from a change in the ease of access to a particular kind of gambling activity or a change in the method of payment used. One example of this kind of change was a participant who bought a computer and was therefore able to gamble online at home. This change in proximity was combined with a change in method of payment, as they were able to use a debit/credit card to pay for their bets.

*You don't have to deal the cards, you just sit there and let someone deal for you and you just type a pin number in and you've got money in it and...you put hundred quid in, they deal hundred quid, or you put five hundred quid in, they get five, its just too easy and...it just spiraled out of control really. (Male, aged 31-40)*

- **Change of personal circumstances** - A change in personal circumstances could trigger a step change in gambling orientation. One example was someone who moved into the compulsive gambler category when they reached the legal age to enter pubs. In this example, by being in pubs, the individual had contact with a form of gambling, slot machines, which they hadn't previously had on a regular basis.

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<sup>11</sup> The term 'orientation' is used to describe transitions between gambling categories as behaviour alone is not enough to define meaningful categories of gamblers. This is because very similar behaviours were described by people with very different attitudes and a different approach to gambling.

- **Change of exposure** – A change in the amount of time an individual was exposed to a particular form of gambling could also trigger a move into compulsive behaviour. The increase in exposure could be the result of other changes which meant that more time was spent gambling even though this was not the primary focus of the activity. For example, one participant started regularly waiting for friends after work and played the slot machines in an arcade while waiting. This led to a rapid escalation of the amount they were playing and then to feelings of compulsion.

#### **Case study (Male, aged 31-40)**

Bill started to play online poker and bingo when he bought a computer for him and his family to use at home. He already enjoyed gambling on other activities such as going to the bookies to bet on horses but found the experience of betting online very different.

There was a lack of a concept of money as he was able to use his debit/credit card, and being able to bet at home made it really easy to do. At first he enjoying gambling online but then it just became something he had to do when he got home from work. He ran up large debts and had to re-mortgage his house.

One day he received a text message from his wife saying she had found his bank statement which obviously indicated his financial crisis. She gave him an ultimatum. He self excluded himself from all the gambling sites he had been using. The experience of stopping gambling compulsively was difficult and for a while he couldn't even look at the computer. He found it helped to focus on other things to do such as cooking and spending time with his daughter.

#### **A gradual shift**

A second kind of transition into compulsion occurred where there was a gradual shift over time and the individual was not able to pin-point a particular event or episode that had led to the change in orientation. The gradual shift was followed by a prolonged period of time at the compulsive end of the continuum.

### Case study (Female, aged 21-30)

Betty has been buying more scratch cards lately but cannot pin-point this increase in buying them to a specific event. Betty explains: "I'd say the spending [on scratch cards] is in one way controlling me for the fact that I spend it then I can't pay my bills...But then in another way I should be saying, no, I don't need to buy that scratch card...I can't afford to do it". But yet I still manage to find the money to do it." She also plays the lottery, however she prefers playing the scratch cards because of the instant win factor and there are always new ones coming out which she wants to try.

Betty moved into her own home with her husband and children some time ago and with this increased independence came access to more of her own money. She buys scratch cards from the supermarket around the corner or her husband brings them home for her. There are sometimes arguments between her and her husband because he thinks they can be a waste of money. But she has had some big wins and sticks to roughly a set amount each week. Betty knows the money she spends on scratch cards could be used on other things the family need but they are in debt and the amount she spends on scratch cards would not be enough to pay off all her debts anyway.

Although there was no single event that the move into compulsion was linked to, there were a range of factors that facilitated the change. These were shared with the factors that facilitated a step change into compulsion and are discussed below in the next section.

## Context of change

The factors discussed below were all linked with a move towards the compulsive gambler category. In the case of a step change, they were identified in addition to the specific event or episode that triggered the change, whereas in the case of a gradual shift they were linked with the change, but participants could not identify a particular mechanism which led from the facilitating context to the change in orientation.

- **Disposable income** – The availability of disposable income for gambling was a key contributory factor in the transition into compulsive gambling. In some cases the availability of disposable income was associated with living with other family members or parents. Similarly the ability to easily borrow money could be a contributory factor. Employment status of the compulsive gambler or a family member also influenced the level of disposable income available. A more immediate factor was having loose coins immediately available from other activities that facilitated increases in gambling, for example when being given coinage as change from buying drinks in a pub.
- **Disposable time** - Having a regular time in which to engage in gambling was associated with the activity becoming a habit for the participant. Once the activity had become a habit some participants described how it then became something they felt compelled to do.

*Quite often, cos I didn't really have to come back. I was living with me grandma at the time... Five years ago, I think [my partner] was still at college...so she was away from home anyway. I couldn't go down and see her all the time, so it was just a case of sitting in a pub, having a drink, you know, I've got a... bit of change, sort of thing. I'll chuck it in the machine. Before you know it you're changing notes and it's all going in the machine, know what I mean? (Male, aged 21-30)*

- **Social networks** - Family members who took part in gambling and in some cases encouraged or pressured individuals to take part facilitated the move into compulsion. Linked to this was when friends also were involved in gambling, because this increased an individual's exposure to it as gambling became part of the social experience.

*People egging you on...Or people bullying you... there were quite a few of us that used to work at the same place. We were all mates. We all live in roughly the same area. So they'd be, like, Ooh, I've just seen somebody stick 20, 30 quid in this machine over here. It's got to be ready to give out. It's got to be... you just get entwined in it. (Male 21-30)*

- **'Addictive personality'** – A change in orientation was partly attributed by participants as acting on an inherently 'addictive personality'. The 'addictive personality' was seen by them to interact with other facilitating factors such as the gambling being easily accessible and a participant's family already being engaged in the activity.

*I suppose I did have at the time, and still do in a way, an addictive personality for the fact of I'm either 100% one thing or 100% another... I'm not half-hearted into one thing or another, I'm just fully committed...I think that...because of my personality-wise and I think that were unfortunate for how I progressed. (Male, age unknown)*

- **Drinking** – The effect of drinking at the same time as engaging in the gambling activity impacted on the spiral towards compulsive behaviour. Drinking increased the desire for and hope of the win, encouraged chasing losses and reduced an awareness of the potential dangers of gambling.

*I'll do all the hard work...get myself on top and then all of a sudden I'd have a skin full of beer and before I know where I am instead of putting...[on] sensible bets I'll be putting £100 on and things like that.... if I've had a guts full of beer down me...I've just gone off a bit crazy...instead of thinking, ...you've £1,000 where you should be happy...you think 'my lucks in', [but] it's just the beer... It takes over, you do owt when you've had a drink, well I would and that, and it just kind of takes over and if you're not careful that's when you've got to be careful with gambling. (Male, aged 41-50)*

## 5.2 Transition out of compulsion

As with the movement into compulsion, the transition out of compulsion could be manifested as a step change or a gradual shift. However, for any one individual, the type of transition experienced into compulsion did not necessarily match the type of transition they experienced in moving away from feelings of compulsion. In other words, someone who experienced a step change into compulsion might have experienced a gradual shift away from compulsion, and vice versa.

### Step change

Some participants could associate their movement out of compulsion with a specific event or action. There were four types of events that triggered a step change, which were:

- **Being 'found out'** - 'Being found out' by a family member who was unaware of the individual's gambling behaviour was a powerful trigger for change. Behaviour being challenged tended to be related to one of the impacts of gambling, particularly the financial impact of gambling.

*I knew I was losing more than I was earning and it was just the wife really, she just got fed up with it, she just said to me, it's me or that and there's no choice... I was at work and she phoned me up and said, the bank statement's come... [and] it was not very nice. (Male, aged 31-40)*

- **Change in circumstances** - A change in life circumstances could act as the trigger for a decline in gambling activity, through a change in the amount of time or money people had available. Examples of this kind of trigger included getting married and having children. Changes such as these could decrease the amount of time and money available for visiting former venues where the individual had been gambling. They were also associated with a change in attitude as discussed further below.
- **A significant event** – A significant event could have both practical and psychological effects that could change people's orientation towards gambling. One example was an individual who had a serious accident. This meant that he was unable to gamble as usual because he could not physically get to the gambling location, and at the same time the event prompted him to re-evaluate the impact of his gambling.
- **Change of attitude** - A shift in an individual's attitude could also occur without being prompted by a specific event. For example, a realisation of how much money was being spent on gambling could lead to a revelatory experience and a resolution to change. A shift in self could also be associated with a significant event, such as having a child, that resulted in a change in their approach to their gambling behaviour and approach.

*Facing up to your responsibilities, I suppose. You've got more people to think about in your life than just yourself now. (Male, aged 21-30)*

In terms of the experience of stopping a particular form of gambling, some people described it as difficult and unpleasant, and compared their feelings to the symptoms of 'withdrawal' associated with giving up drugs.

*Like I say those first six weeks, it was like, God, I feel like I'd gone cold turkey, I thought I was coming off heroin or something, packed up smoking. (Male, aged 31-40)*

For others, however, the experience of a step change was positive, and they did not seem to suffer the same kind of withdrawal symptoms, and instead felt relief at the change that had taken place.

*Once I'd stopped, it was like being born again. Having plenty of money in me pocket. Yes, it was great... Because I know for a fact if I had carried on the way I was going I probably wouldn't be here now. (Male, aged 61+)*

## Gradual shift out of compulsion<sup>12</sup>

As with the gradual shift into compulsion, a gradual shift out of compulsion was not linked to any specific action or event. Unlike a step change, however, there did not seem to be any period of 'withdrawal' nor any specific sense of elation at having stopped the feeling of compulsion. There could, however, be a feeling of nostalgia or fulfilment.

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<sup>12</sup> The findings presented in this section are limited by the study data. Further work carried out in this area can be found in Anderson et al (2009).

*I don't regret going on the fruit machines, coz... I would have always been curious otherwise. At least now, I know that it's not worth it. (Male, aged 20 and under)*

#### **Case study (Male, aged 20 and under)**

Ben used to gamble compulsively on the slot machines, spending about £50 a week on them. He used to play them with his friend in the pub when he turned 18. He doesn't play the slot machines regularly now as he realised he was losing money on them and found this frustrating. His parents also used to tell him off for playing on the slot machines and wasting his money. After a while he thought he should listen to them and respect their wishes, and playing on the same machines was getting boring anyway. Also he had debts and even though these were not as a direct result of his gambling they did play a part in making him see that he shouldn't be wasting money.

He prefers playing the quiz machines now as he finds these more social and they are more interesting than slot machines. The quiz machines are more to do with how clever you are rather than just luck, like the slot machines. He does occasionally play the fruit machines in the casino as there is the chance to win more money here than the ones he was playing in the pub, but the main reason he goes to the casino is because it's a nice place to go and socialise.

## **Context**

As with the move into compulsive behaviour, there were a range of factors that while not directly triggering change were described as facilitating the movement away from compulsive behaviour, both for a step change and a gradual shift. There were three sets of factors, which were:

- **Increase in negative attitudes** – One of the factors underlying a change in an individuals' orientation to gambling was a change in their attitude to it. Feelings of guilt or shame in gambling compulsively, while not necessarily counteracting the feelings of compulsion on their own, helped them make changes to reduce their contact with gambling. Similarly becoming aware of the negative consequences of their gambling also contributed to a more negative attitude to the activity, as did the feeling that they were wasting money on it. In part, this was linked to the fact that an activity had lost its novelty, and consequently it had ceased to be an enjoyable activity to undertake.

*I enjoyed it [at first] but then... I just wasn't enjoying it, it got boring in the end, it was just summat I had to do... As soon as I got home, I was getting on there and it did me head in. (Male, aged 31-40)*

- **Deteriorating financial context** - In part, a more negative attitude to gambling was linked to a change in the material circumstances in which people found themselves. At one level, this could be an increase in debt as a result of gambling, which would then impact on other areas such as the ability to get loans or buy expensive items. At another level it was a financial crisis, which helped focus the individual's mind or led to their partner or family finding out about their activities. Another change in financial context was an increase in financial responsibilities, such as having a family, that changed the amount of disposable income someone had or their ability to service debts.

*If I'd have carried [on gambling] I wouldn't have been able to pay the mortgage, it would have been just a fact that my house would have been repossessed...so, I had no choice really. (Male, aged 31-40)*

- **Family support** - Having a family facilitated the move away from a compulsive behaviour in a number of ways. Firstly, where an individual had a good relationship with their partner, they could provide emotional support, which could be in the form of jokes and banter or reassurances that they were doing well. Linked to this was the fact that their negative attitudes to gambling reinforced the individuals' own negative attitudes to the activity and the impact it had. This support came both from long standing partners and new partners. Children, too, could make a difference by providing an alternative occupation when the individual was feeling tempted to gamble. Finally, a family imparted a sense of responsibility so that addressing the compulsion to gamble was seen as meaningful.

*Obviously the children and the family, you know, I always wanted to give them as much as I can, because my mum brought four of us up on her own, and so I think I can't do this [continue to gamble]. (Female, age unknown)*

## Strategies and outcomes

The strategies people employed to address their compulsive gambling behaviour were similar to the ones described for those participants within the compulsive gambler category who had a degree of control over their gambling, in particular limiting contact with the specific form of gambling and using friends and family to help control their spending. However, in addition to these strategies, self exclusion was used to ensure that contact with particular forms of gambling were no longer available. These banning techniques included virtual bans, so that people were not able to open accounts with online gambling websites or were not able to use their debit/credit cards online.

*I got on the phone on the Saturday...and I phoned up six different Bookmakers and online poker firms and cancelled every single account and...a lot of them gave me a ten year ban, I asked for it, they can have a five or ten year ban and that means you can't open an account with them... for five or ten [years]... so there's no way back, I've got a ban, total ban...and I went to the bank and...said..., can I cancel my card being used online ... the wife ...can use her card online if she wants to buy anything but mine can't be used. (Male, aged 31-40)*

Banning techniques also included physical bans, which meant that individuals could not enter the premises where gambling took place. Self exclusion was important because it meant an individual was not allowed to enter the arcade but also because it acted as a symbol of their commitment to moving away from their compulsive behaviour. However, one practical difficulty with this strategy was identified because it depended on the appropriate staff being on duty when the request was made and this was not always the case.

In cases where these banning techniques were being used, participants were no longer able to engage in that form of gambling, though they did continue to engage in other forms of gambling that were not associated with feelings of compulsion. There were also people who completely abstained from engaging in a particular form of gambling, even though there was no official ban in place. In other cases, people did continue to participate in the form of gambling that had been compulsive, but no longer felt a compulsion to engage with it, and so were able to play when they wanted to, but did not feel compelled to play it in any way.

There were also cases where participants recognised the danger that their behaviour was becoming compulsive and quickly acted to change it. Here, a similar process occurred as for those who had spent a prolonged period of feeling compulsive in terms of increased awareness, changing attitudes to the activity and the use of strategies of control, but in a much more rapid way.

### 5.3 Gambling orientation over time

In some instances feelings of compulsion were described as lasting only for a few episodes of gambling. The limited length of these periods was related to a swift realisation of the impact of the compulsive behaviour. However, it is not clear why some people came to this realisation more quickly than others nor why they acted on it when others did not.

#### Case study (Male, age unknown)

David lives at home with his parents and girlfriend. He has always enjoyed gambling which has included betting on the horses and playing the football pools. He goes into the bookies to place his bets. His family also enjoy gambling, and he witnessed his Dad having some big wins on a virtual gaming machine in the bookies where he goes.

David had a go at the machine a few times. He put on more money than he normally would on betting activities as he describes the machine taking hold of him and a lack of awareness of how much he was losing.

After a few episodes of gambling on the machine in this way he came to realise how much he was losing and how he was wasting all his money. He realised he has control over the machine rather than the other way around. David still plays on the machines as he enjoys them but wouldn't bet more than he can afford now. He makes sure he follows this approach by only taking a set amount of money with him when he goes to the bookies where he has a go on the machines when putting on his other bets.

### 5.4 Engagement with support services

Participants who had experienced compulsive and problematic gambling behaviour had some awareness of the support services that were available, such as Gamblers Anonymous. However, the participants in this study had not had any experience of using them. Reasons given for not accessing the support services were because participants:

- thought getting help might involving group sessions and they would have preferred one-to-one;
- were reluctant to admit they had a problem;
- felt addressing their problem was their own responsibility and not others;
- wanted to talk to someone who understood what they were going through and felt it had to be someone who had been a compulsive gambler themselves, or their age with similar experiences;
- did not want to talk about it because they felt ashamed of themselves or thought they would be judged.

*There's certain people that you could talk to when things were bad, because you're in the same boat, cause you do the same things, so you understand each other ... If it's someone outside, they wouldn't understand, so you don't speak to them about it... a lot of people think its stupid, which it is really,.. they think how can you stand there and put your money in a machine like that? [You] don't want them to think you're stupid... because I suppose really you're quite ashamed of yourself.*  
(Female, age unknown)

An additional reason for not seeking help from a support service was viewing compulsive gambling as an inherent personality trait. Participants who held this belief questioned what it was possible for a support service to achieve.

*I think if you're a gambler, you're a gambler and that's that!... I think its something what's in your mind and that's it... you're born with it... Some people should have help. I don't think all people should have help. (Male, aged 31-40)*

Although the gambling support services had not been utilised some participants did acknowledge they were there for those that wanted to make use of them. Awareness also came from seeing advertisements on the television and in the newspapers.

There was also awareness of 'Gambling Aware' leaflets and notices in bookies, and these leaflets had sometimes been read out of curiosity. People also became aware of the leaflets because they were sent with letters confirming self exclusion measures that had been put into place on online gambling websites. However, for the participants in this study, the information was not reported as having provided any assistance for the individual in moving away from their feelings of compulsion. This was because the individual was already aware of the compulsive nature of gambling and it did not trigger them in taking up the services offered. In part this seemed to be related to a sense of the importance of relying on oneself rather than using the support of others.

*I even got letters from all of them...confirming that I was banned for ten years and sending me things asking me if I wanted support and things like that... if you need to talk to somebody ring this number... I just dealt with it myself, I got myself in this mess, I'll try and get myself out of it, and I have done, I mean I've done well. (Male, aged 31-40)*

Participants did report accessing support from services related to financial difficulties, including advice from the Credit Customer Counselling Service on how to deal with credit card debts. Support services had also been used for help with alcoholism, specifically a specialist alcohol rehabilitation centre.

There was also some awareness of support services such as Gamblers Anonymous among participants who had never felt compelled to gamble. These participants either saw such support services as positive and felt that there should be more support available or that support services should not be available as gambling was 'a choice' and would not be able to address the fact that people wanted to gamble. People who were not aware of support services for gambling said they would not know who to go for help should their gambling become compulsive.

The reasons the participants in this study gave for not using gambling support services are discussed above. However, in order to explore the perceptions of these services more thoroughly it would be necessary to talk to people who had used the services, as well as those who had not. This would be a useful area for further research.

## 5.5 Protective factors and inhibitors

Participants who had never felt compelled to gamble identified five factors that they felt stopped them from moving into the category of the compulsive gambler or having a problematic relationship with gambling. These factors were:

- **Family and cultural values** – A controlled approach to gambling was attributed to the family values learnt while growing up and parental approach to gambling. Parents were seen as playing a part in teaching individuals the value of money and also instilling a negative attitude towards gambling, particularly in families where gambling was frowned upon within the participants' religion. This effect of family values seemed to be heightened where an absent parent had had a problematic relationship with gambling and the parent with care was keen to emphasise the potential dangers of gambling.

- **Fear of becoming addicted** - There was a significant fear among some participants within the peripheral gambler category about the possibility of becoming 'addicted' to gambling. This seemed to be connected to negative associations with gambling and a belief that frequent gamblers 'inevitably' became compulsive. One participant, for example, spoke about how he had seen people getting addicted on the television and didn't want it to happen to him.
- **Seeing the effects of compulsive gambling** – Seeing the negative effects of gambling on someone else's life was also cited as a protective factor against someone moving into the category of compulsive gambler themselves. The examples of other people participants had seen experiencing problems with gambling ranged from work colleagues to members of their own families.

*When I was small me father was betting, me mother didn't like it and there were rows in the house about that, so I suppose that's had... a negative effect, you know. Probably as something not to be enjoyed. (Male, aged 41-50)*

- **Concern about genetic risk** –Some participants with parents who had had problems with gambling identified a potential 'genetic' risk factor that meant they could be more likely to have a problem. This meant they deliberately limited their contact with gambling.

*[I didn't want to be] like my dad and [I was] concerned that maybe if I didn't say set a limit of how much I spent, maybe I would keep going and maybe I would get addicted to it... [I was] very aware of not being [like] my father, I think, even though I never saw him [my father] gamble. (Female, 21-30)*

- **'Strong will'** – In direct contrast to those who felt they might have a genetic propensity to compulsive gambling, there were others who felt that there was something inherent in their character that protected them against becoming 'addicted'. Participants could hold this view even if they had parents or siblings who had problems with gambling.

*I'm a strong person, I don't think I ever would be addicted to gambling. It's not something I'd be interested to start up. But me brother, I would say he's got a slight addiction to it, definitely. (Female, 21-30)*

## 5.6 Chapter summary

The categories of gambler are dynamic rather than static and people described moving in and out of different categories at different stages in their lives. There were two kinds of transition into and out of the compulsive gambler category. The first was a stepped change where the movement could be attributed to a specific occasion or event. The second was a gradual shift where the change in gambling orientation could not be attributed to anything in particular. A range of factors were described as either directly being linked to or facilitating a move into the compulsive gambler category. These included the availability of disposable income, having disposable time and having a social network who engaged in gambling. People also described how their inherent 'addictive personality' and drinking alcohol facilitated the move.

A number of triggers were identified that prompted movement away from being within the compulsive gambler category. These were the behaviour being challenged, experiencing a significant life event such as an accident, or having a shift of internal state and attitudes towards the gambling behaviour. As with the movement into the compulsive category there were a range of facilitating factors that were perceived as aiding the move away from compulsive gambling.

These included already finding the gambling experience a negative one, a deteriorating financial context and having a family from which to draw support from and providing a need to act responsibly.

People within the compulsive gambler category employed a range of strategies to address their behaviour including using family and friends to help limit their contact with a specific form and methods of self-exclusion. Both virtual bans such as cancelling online accounts and being physically banned from gambling premises were identified as facilitating the move away from the compulsive gambler category. There was an awareness of the gambling support services available however these had not been used by the participants in this study. The reasons for not making contact were related to what those within the compulsive gambler category perceived the support would involve and feelings of shame about their behaviour.

Participants who had never felt compelled to gamble identified five factors that they felt stopped them from moving into the compulsive gambler category or having a problematic relationship with gambling. These were family values, the fear of becoming addicted, seeing the negative effects of gambling on someone's else's life, being concerned about having inherited a genetic disposition towards compulsive gambling, and having strong 'will power'.

## 6 Forms

This chapter summarises information from previous chapters on the different forms of gambling participants in the study engaged in. The aim is to present the findings in a way that makes it easy to get an overview of the association of different forms of gambling activities and the different types of gambler, which otherwise are spread across all of the previous chapters. In addition, the chapter discusses attitudes to different forms of gambling that were outside the focus of the previous chapters.

As discussed in previous chapters, attitudes towards different forms of gambling varied among participants and were linked to the category of gambler to which the participant belonged. The attitudes towards different types of gambling were based on different features of the gambling activities described below. Attitudes to particular forms of gambling were based on how:

- the activity was paid for (cash or credit);
- the perceived level of risk involved;
- the amount of outlay needed and how big the potential win;
- whether it was perceived as a social activity;
- how accessible the form of gambling was;
- the fear of losing associated with the activity;
- whether the activity changed or remained the same in some way (e.g. new scratch cards coming out);
- how the activity was advertised;
- personal values and ethics about the gambling activity.

### National Lottery

National Lottery play tended to be favoured by those within the peripheral gambler category as it was seen as a 'safe' form of gambling where there was the possibility of winning a life-changing amount for a small stake. The amount spent on the lottery by those in the peripheral category tended to be small, though when the potential amount to win increased, such as on a rollover draw, they sometimes chose to spend a bit more than usual. The fact that playing the lottery was easy to do, also encouraged people within this category to take part. However, regular participation was associated with feelings of superstition that once started, the one time they didn't play would be the time their numbers came up. A way of managing this was choosing to play online so the risk of forgetting to play was removed. This was especially important for people responsible for organising syndicates at work or with friends. Where those within the peripheral gambler category chose not to engage in the lottery, a principal reason was concern about how the money spent on lottery tickets was used by the National Lottery Commission.

*I'm... not a big fan of the Lottery because I think they waste a lot of money. When it started off it seemed a bright idea and then,.. they started saying XXX needs 84 million quid...then we want another 15 million...I think there's so much waste it, could be doing... a lot of other...good with it... I don't want to pull it down but they can make more use of it. (Male, aged 61+)*

People within the compulsive and gambling enthusiast categories tended to favour the National Lottery less due to the low chance of winning and because they perceived the activity as providing no real enjoyment for them because it did not involve skill. Nevertheless they would still play the lottery occasionally.

## Bingo

Bingo was favoured by people in the peripheral gambler category who saw it as primarily a social activity, with the actual gambling seen as very much secondary to the social aspect. As such, the chance to win money added to the enjoyment of the event but was not its central feature. However, the experience of playing bingo was described as exciting and fun, especially because of the possibility of winning money from a small outlay. It was also seen as an affordable activity, as the amount that could be spent was limited. Not all those in the peripheral gambler category were attracted by bingo, however. Some felt the activity itself was boring and did not feel it was worthwhile because of the time it involved and the small amount of potential winnings. The actual personal involvement in the activity of standing up in front of everyone and shouting 'house' was also felt to be embarrassing by some. For a participant of the compulsive gambler category, playing bingo was a way of gambling in a non-compulsive way within a very controlled environment, where there were limits on the time and money they could spend, and therefore was seen as helping her reinforce the move away from compulsion.

## Scratch cards

Scratch cards were played by some participants within the peripheral gambler category, though others did not play them because they were seen as being potentially 'dangerous'. This was because they felt they were so accessible and tempting to buy, especially as they were displayed at tills. People within both the peripheral and compulsive gambler categories enjoyed playing scratch cards because of the short time between buying and finding out if they had won. There were contradictory views on how favourable the odds of winning on scratch cards were among participants within both of these categories. Some felt that they represented a good chance of winning, which encouraged them to play, whereas other participants felt the odds were not good, and this discouraged them. However, the strategy of maintaining interest in scratch cards by bringing out new ones was described as effective by participants in both the peripheral and compulsive gambler categories, though the frequency they played them was markedly different with those in the peripheral gambler category generally not playing them as often or spending as much money on them. Scratch cards were not favoured by those gamblers, particularly in the gambling enthusiast category, who preferred games involving skill.

## Slot machines

Playing the slot machines was seen by people within the peripheral gambler category as an activity to engage in when out with family or friends, for example at the seaside or in the pub, but not sought out at other times, in part because of an awareness of the low chances of winning and in part because they perceived an association with the machines and problem gambling. In contrast slot machines featured more heavily in the accounts of those within the compulsive gambler category. They were attracted to the flashing lights and the fact that they were located within a social context, even if participants were not interacting with others while they were playing the machines. The perception that there was a small chance of winning from the machines did not deter those within the compulsive gambler category from using the machines, but did enhance the enjoyment of winning because they felt that they had beaten the 'the system'. Losing money on slot machines was also seen as different to losing money on other forms of gambling. With slot machines, they felt a visceral connection with the physical coins they had put into the machine, which meant they were afraid that someone else was going to win 'their' money if they stopped playing.

People within the peripheral and compulsive gambler categories felt slot machines were hard to avoid as they are located at many social places such as the seaside, pubs and other gambling locations such as the bingo. However, there were mixed views on whether slot machines were perceived as being purely based on chance or whether they involved an element of skill. Some participants within the compulsive gambler and gambling enthusiast categories, felt that there was skill in pressing the hold buttons at the right time to get a match, while others perceived that they could judge when a machine was 'ready' to pay out by the length of time since it had last done so.

## Virtual machines

People within the compulsive and gambling enthusiast categories played on virtual gaming machines in the bookmakers<sup>13</sup>. In some cases they were seen as an additional bet when already in the bookmakers for another reason, whereas in others they were the main focus of attention. The attractions of playing virtual machines lay in the potential to win a large amount of money and the speed of play. Virtual machines were seen as having the potential to easily lead to a loss of control, because they were seen as absorbing and designed to 'get a grip' on people. This meant it could be hard to keep track of the amount of money being spent. However, there were individuals in the sample who, despite the machines' qualities of taking a hold over them, were able to control their use, even after having experienced a period where they felt their playing had been within the compulsive gambler category.

*Well I didn't realise at the time, like when you're pushing the button It's just like you don't realise what you're doing... It just... sort of takes a grip of you sometimes... when you're playing... well its not actually money, its just... numbers on the machine... so you don't realise or see it as being money... Plus you're just pushing a button. (Male, age unknown)*

Attitudes towards virtual machines among those within the gambling enthusiast category depended on whether they felt the game involved skill or not. A visit to the bookmakers was not necessarily accompanied by playing on the virtual gaming machines, particularly when the machines were perceived as being not worthwhile because there was no challenge involved.

Some virtual machines were also seen as discouraging social interaction, whereas others such as quiz machines<sup>14</sup> were favoured by those within the peripheral gambler category and were seen as facilitating social interaction, and this also affected people's choices.

## Football pools / coupons<sup>15</sup>

The football pools were again favoured by people within the peripheral gambler category for the attraction of a big win. However unlike the National Lottery the pools involved a degree of strategy based on a knowledge of football which those participating in enjoyed, and therefore a lack of knowledge of football was given as a reason for not participating. Playing the pools was reported to make watching football games more interesting, though there was a view that the football pools were more old fashioned than the National Lottery and something that had gone out of fashion. Accessibility was a factor in minimising involvement among some participants within the peripheral gambler category, as the 'pools man' no longer came round to peoples' homes and therefore posting coupons off involved a degree of effort.

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<sup>13</sup> These gaming machines do not include those above category B2.

<sup>14</sup> Quiz machines are skill based games with prizes and are not currently covered by the Gambling Act 2005.

<sup>15</sup> Football pools are a football betting pool based on predicting the outcome of football matches set to take place in the coming week.

Football pools were not prominent in the accounts of those within the compulsive or gambling enthusiast categories, which accords with the gambling enthusiast approach including a desire for games that involved a significant degree of skill and the compulsive approach including activities which resulted in instant wins.

### Betting on sporting events

Betting on sports events (such as golf tournaments and football matches) was favoured by both people within the peripheral and gambling enthusiast categories. For both, placing a bet on an event was seen to enhance enjoyment of watching the event. In the case of football, in common with football pools, there was enjoyment in using knowledge of the sport in this activity. For some, however, betting on sport matches included seeing it as an additional luxury due to the cost of the ticket of going to the match.

Betting on football matches was not thought to be as 'addictive' as other forms of gambling, as it happened within a restricted time frame and participants only engaged during the football season. This meant that for someone who was within the compulsive gambler category on other forms of gambling, betting on sports matches was seen as a relatively 'safe' activity.

### Betting on horses / greyhounds

People within the peripheral, gambling enthusiast and compulsive categories all engaged in betting on horse and dog racing. Those within the peripheral gambler category tended to bet on a special event or races, though some would bet on a regular basis. However, others were put off because they perceived betting on horse or greyhound racing as being too complicated, because they did not enjoy the atmosphere of the bookies or because they felt that going to the races was expensive. There were also some who did not participate because they felt that horse racing was corrupt and cruel.

For those within the compulsive and gambling enthusiast categories, the enjoyment of betting on horse or greyhound racing arose from being able to use their skill and strategy to increase the chances of winning. The pleasure of 'beating the bookies' was also a significant element of the experience, enhanced by the fact that winnings were tax-free. The atmosphere of bookmakers or race courses was enjoyed by those who participated in this gambling activity.

### Casinos

Those within the peripheral gambler category had differing views about casinos. They could be somewhere to go for a social outing, with the gambling element of the experience being a less important feature of the visit. Alternatively those within the peripheral gambler category who had rarely been to a casino tended to have the perception that those inside were spending and losing large amounts of money, and could also be put off by the perceived complexity of the games.

People within the compulsive and gambling enthusiast categories tended to enjoy the opportunity to engage in games of skill and strategy that casinos afforded. The games in a casino were also felt to have better odds than slot machines or roulette machines in pubs and bookmakers, and 'illegal casinos' were sought out by some as they were perceived to have better odds than legal ones, although there was an admission charge. This was attributed to the fact that illegal casinos lacked the element of external control.

Across the different types of gambler, casinos were seen as 'different' to the world outside. They were described as having a 'strange atmosphere', due in part to the lack of natural light and the low-level, constant noise of the machines.

## Card games

Playing card games tended to be something participants did when they were younger for small amounts of money. Those still playing now tended to be within the peripheral or gambling enthusiast categories who enjoyed games such as poker with friends. Only relatively small amounts of money were involved to avoid taking large amounts of money off friends, and the fact that this meant the potential win was relatively small meant it was easy to maintain control. Being able to watch someone physically shuffle cards and deal them out also helped increase the feeling of control.

## Online gambling activities

Gambling online could involve either games of chance or games of skill. However, the fact that in either case it involved paying by credit or debit card rather than using coins and notes was seen as marking it out as different from other forms of gambling by participants across the different categories of gambler. There were two concerns regarding this. The first was that it was perceived as being harder to keep track of the amount of money actually being spent with the result that people could spend too easily and without control. The second concern was the potential for fraud involved in giving card details over the internet.

The accessibility of gambling online was also highlighted as a distinctive feature, and this prompted both positive and negative reactions towards online betting. On the plus side, this accessibility enabled people to fit their gambling activities within their existing lifestyles. However, for those with a more compulsive approach to gambling, the accessibility of online gambling was seen as facilitating gambling behaviour that lacked a managed or controlled approach. This combination of attitudes towards both the form of money used and accessibility could act as a deterrent to gambling in this way for both those within the gambling enthusiast and peripheral categories. The fact that online gambling was perceived to be a non-social activity also could act as a discouragement to participate, though the opportunity to interact with others via poker-related chat rooms meant that it was not always seen as isolating.

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