



# **Finnish problem gamblers, socio-economic status and the welfare state**

**A qualitative research on problem gamblers and  
social and economic factors**

PhD Student Maria Heiskanen  
University of Helsinki



# Introduction

- Gambling is a leisure activity for the poor and the rich
- The motives to play vary: for the people with smaller incomes gambling may be more seen as a way to get money than excitement (e.g. Blalock et al. 2007)
- The mechanisms of falling into problems because of gambling are complex
  - Most probably there are differences between people with different backgrounds in experiencing problems





# Outline

---

- Theoretical framework:
  - Gambling and social and economic factors (socio-economic status)
- Data and method
- Analysis
- Discussion



# Theoretical framework



# Gambling and social and economic factors

---

- Gambling as a regressive tax: e.g. playing the lotteries accumulated on the population groups with smaller incomes (e.g. Casey 2008; Beckert & Lutter 2009; Brown et al. 1992; Korn 2000)
- Low level of education, divorce or separation and unemployment associated with gambling problems in Finland (Castrén et al. 2013)
- Low socio-economic status is a risk factor for problem gambling (E.g. Castrén et al. 2013; Jimenez-Mucia et al. 2011; Reith 2003)
- Is problem gambling a cause, a co-occurrence or a consequence?



# Gambling in Finland

---

- 78 % of 15-74-year old Finns had gambled in 2011 during the past 12 months
- 2.7 % classified as problem gamblers by South Oaks Gambling Screen
- 1.1 % of 15-64-year old Finns were problem gamblers according to Problem Gambling Severity Index
  - 2.1 % of men and 0.3 % of women
  - 5.5 % with moderate gambling problems
- Gambling is mundane and the opportunities to gamble are broad



# Data and method



# Interview data: problem gamblers

- 17 interviews
- From places where problem gambling is treated
- Collected January 2011-April 2012
- Small and big cities in Finland
- Gambled different games online and offline

Problem gamblers (17)	
Female	5
Male	12
20-39 years	8
40-59 years	6
60-70 years	3
Not working	7
Working	10
In a relationship	12



# Questions

---

- What kind of differences there are in the emergence and nature of gambling problems within people from different socio-economic backgrounds?
- (What kind of social or financial help problem gamblers have needed from the society?)



# Method

---

- Semi-structured / in-depth interviews
- Content analysis
  - First, classified the interviewees in groups based on income level / education
  - Second, divided these groups into smaller based on other connective factors than socioeconomic
  - Third, analysis of the different practices of the interviewees in encountering gambling problems in their lives
- Qualitative study → interpretations, no causalities



# Analysis



# Grouping I

Work and education status	N
Higher education and/or well-paid (executive) work	2
Secondary or vocational school and/or blue collar or service sector work	8
Not currently working fulltime, miscellaneous educations	7



# Grouping II

Group	N
<b>1. Higher education and/or well-paid (executive) work</b>	2
Secondary or vocational school and/or blue collar or service sector work	
<b>2. Mothers</b>	2
<b>3. Women with mental health problems</b>	2
<b>4. Men with long gambling history</b>	4
Not currently working fulltime, miscellaneous educations	
<b>5. Students</b>	2
<b>6. Old-age pensioners</b>	2
<b>7. Not working</b>	3



# Well-paid executive work

---

- A ~35-year old man and a ~50-year old woman
- Good salary: often gone quickly after the pay-day
- Many different types of loans
- More than 100 000 euros of loans
- Took care of their work duties

*“And how it got out of control, it was 2004 when I graduated and got straight away a well-paid job and all the sources of money were open. Until that I had been a student and only had a little money, and I gambled my own money only. But the problems started, I noticed that I had gambled all my money in the beginning of the month --- and I took my first loan at that time...”*

Male, ~35-year old, controller



## Secondary or vocational school and/or blue collar or service sector work: Mothers

---

- Both ~40 years old
- Cleaner and factory worker
- Serious problems reflected to their families
  - First taken care of children's needs, then gambling
  - Contact with child welfare social worker
  - Family home had to be sold
- Social services: service account
- Standard of living declined
  - To a smaller house, all money for paying loans



## Secondary or vocational school and/or blue collar or service sector work: Women with mental health problems

---

- ~30 and ~60 year old women
- A nurse and a salesperson
- Both experienced dependence on drugs prescribed for affective syndrome
- Loans
  - Distraint, a given trustee
- Experienced serious troubles at work because of gambling
  - Dismissal from work
  - Stealing from work
- Other ways to get more money: stealing, begging, prostitution



## Secondary or vocational school and/or blue collar or service sector work: Men with long gambling history

---

- ~30, ~35, ~35 and ~50 –year old men
- Many had gambled for long
- Working hard during gambling – to get money for gambling
- Alcohol problems, suicide attempts, depression

*“During the worst, like 5-6 years, I had, for a long time, I had six jobs at the same time. I had a morning job, an evening job, weekend jobs, some short-term work [...] so there was not much rest days, and the resting time, it was used in gambling”*

~35-year old male, factory worker



# Not currently working fulltime: Students

---

- ~25 and ~30 year old men
- Loans
- Studies delayed
- Had to move back to hometowns because of financial problems
- Financial help from family and from the social services



# Not currently working fulltime: Old-age pensioners

---

- ~65 and ~70 year old men
- Higher education
  - Engineer and insurance broker
- Strong guilt about gambling and losing money
- Loans
- Working when on the pension

*“And I’m hoping that I will get a job now, in the spring, for a land surveying engineer there might be work when the snow melts. So the debts are hopefully paid before fall and after that, I will transfer all the extra money to my wife’s account, I feel like I owe her now that she has paid from her own money, because of my junk bonds.”*

~66-year-old male, land surveying engineer



# Others outside of labour market

---

- ~40-year old man on sickness pension
- ~25-year old man in rehabilitation for employment
- ~60-year old man unemployed
- Smaller loans than other interviewees
- Other problems: substance abuse, mental health problems
- Welfare benefits: sickness pension, unemployment benefit
- Gambling brings structure to the life of unemployed
- Because gambling takes all the money, it does not seem reasonable to work



# Discussion

---

- Work is an important factor
  - A way to get money for gambling
    - On the other hand feeds the addiction, on the other protects from processes of exclusion
  - Working really hard, even on pension
- Differences between well-paid problem gamblers (first group) and people outside of the job market (last group)
  - Former had very big loans, as latter did not almost at all
- Standard of living of the gambler's family declines
  - Even drastically if moved to a smaller house, for example
  - Family also as a protective factor
- If welfare benefits or social work needed, there often are other problems as well and gambling is not the first cause
  - Instant loans or too high incomes (even if most of it is used for paying loans) have prevented the possibility to get social welfare



---

Thank you!

maria.heiskanen@helsinki.fi

Research was funded by *the Finnish Foundation for Gaming Research* and *the Finnish Foundation for Alcohol Studies*



# References

---

- Beckert**, Jens & Lutter, Mark (2009) The inequality of fair play: Lottery gambling and social stratification in Germany. *European Sociological Review* (25) 4, 475–488.
- Blalock**, G. & Just, D. R. & Simon, D. H. (2007) Hitting the jackpot or hitting the skids: Entertainment, poverty, and the demand for state lotteries. *American Journal of Economics and Sociology* 66 (3), 545–570.
- Casey**, Emma (2008) *Women, pleasure and the gambling experience*. Hampshire: Ashgate.
- Castrén**, Sari & Basnet, Syaron & Pankakoski, Maiju & Ronkainen, Jenni-Emilia & Helakorpi, Satu & Uutela, Antti & Alho, Hannu & Lahti, Tuuli (2013) An analysis of problem gambling among the Finnish working-age population: a population survey. *BMC Public Health* 2013, 13: 519.
- Egerer**, Michael (2013) Problem drinking, gambling and eating – three problems, one understanding? A qualitative comparison between French and Finnish social workers. *Nordic Studies on Alcohol and Drugs* 30 (1), 67–86.
- Korn**, David A. (2000) Expansion of gambling in Canada: Implications for health and social policy. *CMAJ: Canadian Medical Association Journal* 163 (1), 61–64.