



The timeline of services supporting financial recovery in gambling disorder

A qualitative interview study with gamblers

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Data sets

16 individuals who have experienced problem gambling

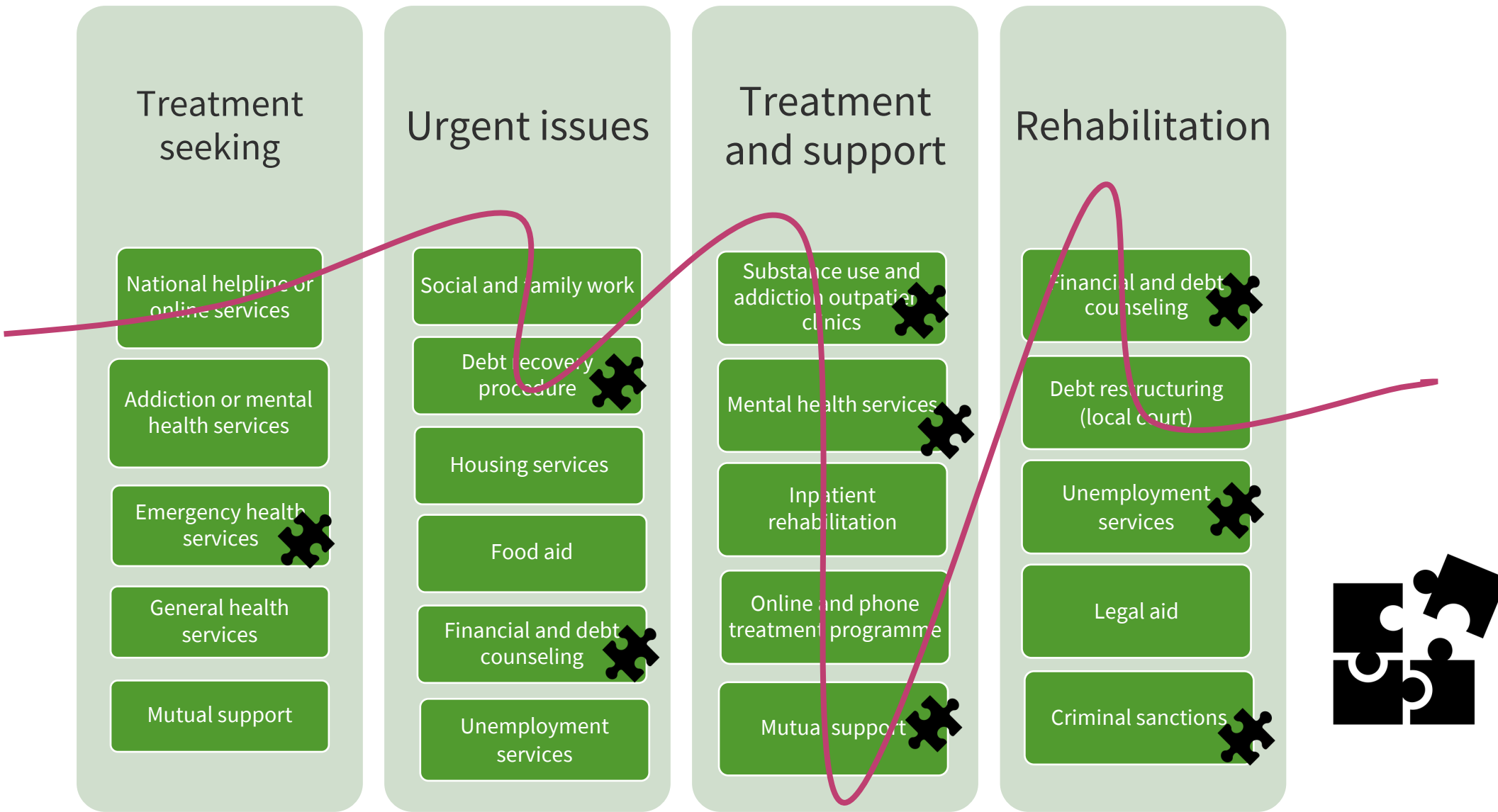
- Long in their recovery
- Experts by experience / mutual support group leaders
- Interviews about service use related to problematic gambling and harms caused from it

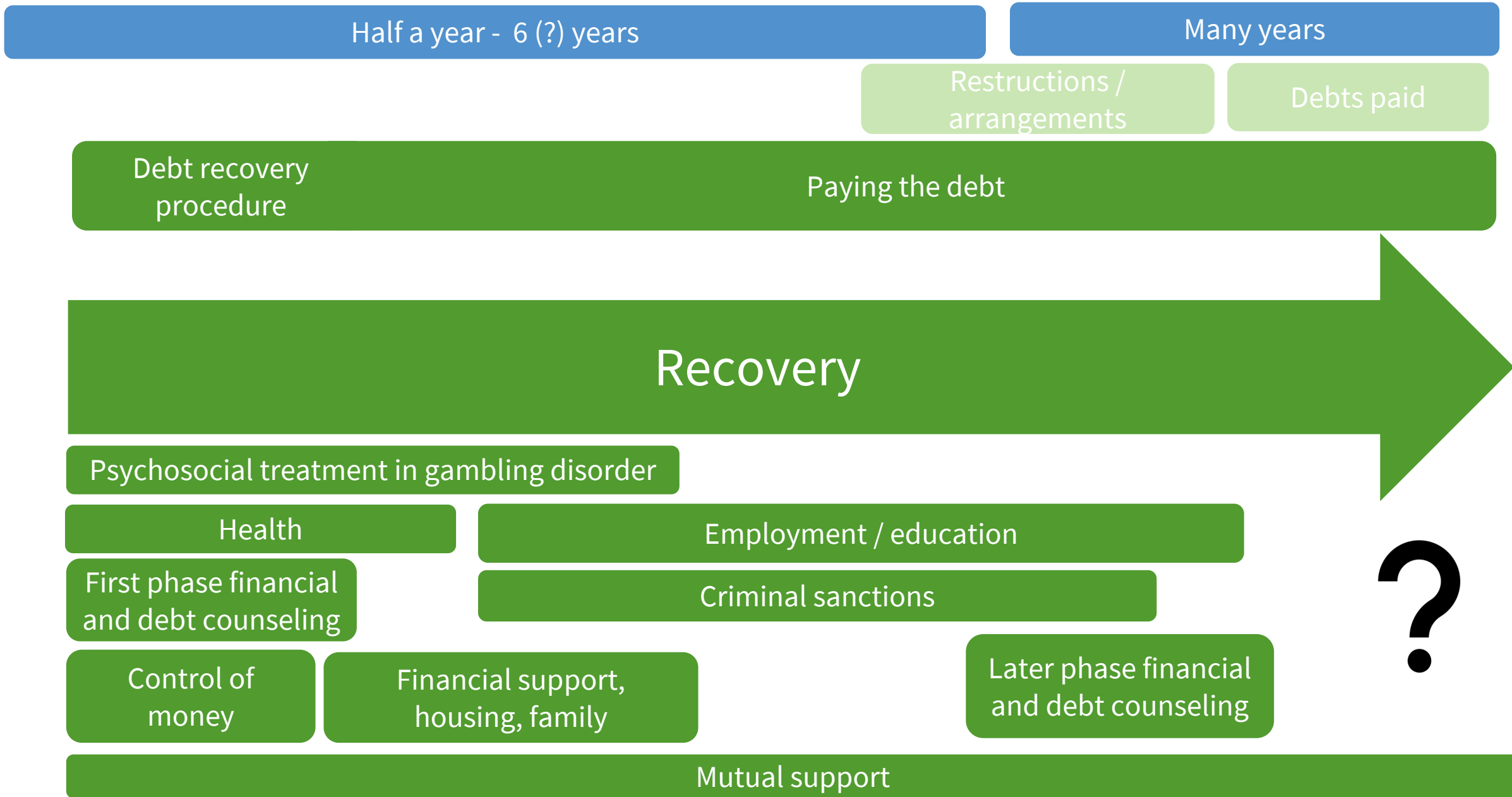
8 individuals who have attended a new integration meeting: clinician and a debt counselor meet the client together

- In the beginning of their recovery
- Interviews about their situation and this meeting

Professionals the clients (n=16) have met in services during their recovery in gambling disorder







A long process

- When the individual has the capacity to sort out the finances?
- Different periods:
 - Chaos and unknowing
 - Enforcement and paying the debt
 - Possible arrangements (what if not?)
- Processes are long and affect the everyday life for years
 - How gamblers and family members are supported in different phases?
 - How to maintain coping and mental health?
- Mutual support is in a big role for many, also helping others

Housing, employment

- Gambling and the financial problems caused by gambling are related to many areas of life
- Housing
 - Rent debt, evictions, selling property, changes in living arrangements → Huge life changes
- Employment
 - Embezzlements
 - Work disability
 - Enforcement, paying back the debt
- It is important that the service system works together (integration), and gambling is recognized in all of the needed services

”We live in a house, but this house is under the name of my husband and his parents, because of this gambling problem of mine.”

”This [apartment] is actually, right now on sale, practically for a zero price, so that I could have my debts off from the apartment. So the situation is a little bit bad, so that, the apartment did not sell, and I could not get into a debt restructuring because I own the flat.”

”Now that I got a permanent job, so inspired from it I will go to the debt counseling in a few weeks, and we start to figure out [the situation]. But yeah, for four years I have not been gambling, and not until now comes the need to, so that, let’s start to think whether there’s some other way than debt recovery procedure.”

Example: Changes in life about to happen

”Well, we still have this own apartment (but this is) on sale right now [...] open house. And we will move to a rental apartment. And part of this... Maybe my part of this apartment what, I have like half, so that probably goes to my debts what (I have, I have done quite a lot of) debt.”

”Q: Are you in work right now?

A: Yes, but I’m now on sick leave. I’m all nerves right now, like nothing will come out of this.. The gambling thing has worn me out so bad now”

”Then my marriage is, I have done so much bad to my wife, I have put my wife through a lot, because our whole marriage has been squeaking and creaking, it’s a wonder she’s still...”

Services to support?

- Gambling is not in control – still hoping for the big win
 - Has been to outpatient psychosocial treatment; inpatient rehabilitation (kicked out twice for gambling in treatment); mutual support; financial and debt advising
 - The answer from the service system cannot be he's not motivated
- ”Well, at least to have some kind of a view, like what is going to happen. Because the enforcement is such a huge monster to me, and like, I will have to go into.. Lose my credit record and everything. I have somehow thought that my life will be horrible and like that. To have like, it's not necessarily the end of the world, the enforcement.”

Financial recovery

- Stabilizing the financial situation
 - (Financial) social work: housing, family work, social allowances
 - Control of money: closing gambling accounts, moving the control of money to someone else
 - Budgeting the everyday life
- Sorting out the debts
 - Supporting the client as an actor, encouraging to seek the solutions
 - The fear of enforcement, the wish for quick solutions, the shame and the worry about closed ones
 - Sorting out the amount of debt and finding solutions
- Living with scarcity
 - Financial and legal consequences may follow after a long time
 - If paying back the debts causes scarcity in life, this needs to be discussed
 - Supporting meaningful life despite the gambling debts: hope, positive changes – a big win does not solve any problems
 - Understanding money: gambling may have changed it

Recovery and rehabilitation

- People are in different financial situations: for some people gambling problems may mean big life changes; for others it adds to the pile of problems
- The service system needs to recognize all the needs besides psychosocial treatment (=rehabilitation) in the long run and integrate services so that:
 - 1) Life situations are stabilized in the beginning of the recovery
 - 2) There is chance to recover also financially
- It's our societies' responsibility to lower the shame and stigma related to gambling and to the financial troubles
- Everyone has a right for hope and a right for having a good life

”Somehow I think, like, could I get at some point, some mercy, because this has been such a thing, like I just thought that at some point I could have some kind of an amnesty from this. I don’t know.

Q: You mean like an amnesty from the debts?

A: If I could get some of the debts forgiven someday. They are pretty bad, my debts, the interests are horrible and things are so poorly, and... I don’t know.”

”I found the mercifulness to myself, so that I have not done anything irreversible, like I would have lost my whole human dignity.”

Thank you!

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