“I LOOK AT MONEY DIFFERENTLY NOW…”

MALE UK PROBLEM GAMBLERS AND THEIR RELATIONSHIP TO MONEY:

AN INTERPRETATIVE PHENOMENOLOGICAL ANALYSIS

By Sarah Callman

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Supervised by Angela Loulopoulou

School of Psychology

Faculty of Life Sciences and Computing

London Metropolitan University

Declaration:

I hereby declare that the work submitted in this dissertation is fully the result of my own investigation, except where otherwise stated

Name: Sarah Miriam Callman
Date: 31st January 2020

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ABSTRACT

Background: The gambling industry is a multi-billion pound industry offering diverse opportunities to gamble. The majority of the UK adult population has gambled at some point in their lives with 1–2% having a gambling problem and with males being significantly more likely to become problem gamblers than females. The literature suggests that money plays a complex role in the lives of problem gamblers and may be used as a way of increasing self-image as well as compensating for aspects deemed to be missing in their lives.

Aims: This study seeks to explore the experience of money for UK-based males identifying as problem gamblers, providing them with a voice to articulate their subjective experience, which in turn may help to contribute towards better understanding of problem gamblers' distress, improving treatment outcomes and informing evidence-based research.

Methodology: Semi-structured interviews were completed with six men who met the inclusion criteria for this study. The transcripts were then analysed using Interpretative Phenomenological Analysis (IPA).

Findings: A total of three master themes and nine subthemes were identified through the analysis process. The master themes identified were: Money as a Drug, Money and the Perception of the Self, and Money and the Relationship With Others.

Conclusions: The findings suggest that 'control', 'self-worth' and 'a lack of attachment to the father' emerged from the interviews as themes. Money appears to play a pivotal role in enabling the participants to try and prove their sense of worth and wish to remain in control, using winning as a measure of self-worth despite its drastic consequences. Recommendations for both clinical practice and future research are outlined.

LIST OF TABLES AND FIGURES

GLOSSARY OF TERMS

DSM	Diagnostic and Statistical Manual of Mental Disorders
CoP	Counselling Psychology
PG	Problem Gambler
CBT	Cognitive Behavioural Therapy
CBT-E	Cognitive Behavioural Therapy for Eating Disorders
GT	Grounded Theory
IPA	Interpretative Phenomenological Analysis
GA	Gamblers Anonymous

CHAPTER 1 – INTRODUCTION

1.1 Overview

The rationale for this study is to explore how men based in the UK who identify as problem gamblers experience and relate to money. In order to contextualise the study, this chapter will provide an introduction, defining problem gambling and setting it in the context of the UK, before moving on to discuss some of the main theories of gambling, followed by a consideration of gender differences and risk factors associated with problem gambling. I will then locate money within this overall picture. I will review the small body of literature available on problem gamblers and their attitudes to money. My rationale for conducting the study and relevance from a Counselling Psychologist's perspective will be followed by a reflexive statement.

1.2 Defining Problem Gambling

"The main thing is the play itself. I swear that greed for money has nothing to do with it although Heaven knows I am sorely in need of money." (Freud quoting one of Dostoevsky's letters; as cited in Loose, 1995 p. 36.)

Gambling can be defined as the action of risking an item of value, generally money, on a chance outcome (Bolen & Boyd, 1968; Blaszczynski, Wilson, & McConaghy, 1986; Raylu & Oie, 2002), with the main objective being to win money (Blaszczynski & Nower, 2010; Wulfert et al., 2005; Wulfert et al., 2008). Gambling has been an integral part of human society since before records began. Dice have been discovered in an Egyptian tomb from around 2000 BC (Mackenzie, 2007) and the Bible discusses the drawing of lots. Gambling was widespread in Rome and in cultures including Australian Aborigines and ancient China (Petry, 2005). Reference to card games, dice and betting on horses has been prevalent in the literature of European countries throughout the course of history (Wildman as cited in Petry, 2005). Gambling is widespread and the majority of people enjoy it as a fairly harmless form of entertainment. However, some people appear to make poor decisions with severe negative consequences, despite the fact that the outcome is influenced by chance (Petry, 2005; Sharman, Murphy, Turner, & Roberts, 2019).

According to Stinchfield, Hanson and Olson (2006), problem gambling is the general umbrella term that refers to all individuals who experience problems with gambling, including those described as pathological gamblers as defined by the *Diagnostic and Statistical Manual of Mental Disorders–Fourth Edition*, DSM-IV (*American Psychiatric Association*, 1994). Cox, Kwong, Michaud and Enns (2000) suggest that problem and likely pathological gamblers share a number of common features, although Hodgins, Stea and Grant (2011), as well as Nowak and Aloe (2014), characterise problem gambling as an informally defined category, which is commonly a less severe form of gambling. For the purposes of this review the terms will be used interchangeably.

The definition of a problem gambler is not how often they gamble or how much money they lose. Rather, it is characterised by whether or not the gambling causes a disruption to the life of that individual, through taking priority over other activities and causing adverse consequences to them (Stinchfield, Hanson, & Olson, 2006).

Prevalence studies have shown that, in general, problem gamblers are significantly more likely to be men than women (Desai & Potenza, 2008), in a ratio of two or three to one (Hing et al., 2014), which may suggest the underlying motivations to gamble show gender-related differences. Studies indicate that this may be due to greater risk taking and social anxiety on the part of men (Wong et al., 2013), which may result in the requirement of different strategies for appropriate treatment efficacy between the genders (Potenza et al., 2001).

The term ‘pathological gambling’ first appeared in 1980 in the third edition of *The Diagnostic and Statistical Manual of Mental Disorders* (DSM III) (APA, 1980; Potenza & Hollander, 2002; Lesieur & Rosenthal, 1991; Black & Moyer, 1998), where it was described as an “impulse control disorder” (Petry, 2009; Toneatto & Ladouceur, 2003; Rickwood et al., 2010). It has recently been reclassified in *The Diagnostic and Statistical Manual of Mental Disorders* (5^{th} ed.); *DSM–5*; American Psychiatric Association (APA, 2013) as a “Substance-Related and Addictive Disorder” (Petry et al., 2014). The rationale for this change stems from a growth in research identifying similarities between problem

gamblers and drug or alcohol users, both in the way that gambling activates the reward system in the brain in a similar way to drugs, and in the reported 'highs' and cravings associated with their stimulus of choice (Reilly & Smith, 2013). This, together with the rise of technology, an increase in internet gambling sites and heavy gambling advertising, may be fuelling the motivations towards gambling for a new generation (Monaghan, Derevensky, & Sklar, 2008). This might indicate the need for a review of the level of regulation of this industry.

Given that that the gambling industry contributes around £1 billion in tax towards the UK economy per annum (Gambling Industry, 2015), any such review would undoubtedly be controversial. A greater understanding of the psychology of problem gamblers will no doubt assist in any such debate.

Table 1:

DSM-5 Diagnostic Criteria: Gambling Disorder
A. Persistent and recurrent problematic gambling behavior leading to clinically significant impairment or distress, as indicated by the individual exhibiting four (or more) of the following in a 12-month period: 1. Needs to gamble with increasing amounts of money in order to achieve the desired excitement. 2. Is restless or irritable when attempting to cut down or stop gambling. 3. Has made repeated unsuccessful efforts to control, cut back, or stop gambling. 4. Is often preoccupied with gambling (e.g., having persistent thoughts of reliving past gambling experiences, handicapping or planning the next venture, thinking of ways to get money with which to gamble). 5. Often gambles when feeling distressed (e.g., helpless, guilty, anxious, depressed). 6. After losing money gambling, often returns another day to get even ("chasing" one's losses). 7. Lies to conceal the extent of involvement with gambling. 8. Has jeopardized or lost a significant relationship, job, or educational or career opportunity because of gambling. 9. Relies on others to provide money to relieve desperate financial situations caused by gambling.

From the *Diagnostic and Statistical Manual of Mental Disorders, 5th Edition* (section 312.31).

1.3 Problem Gambling in the UK

The UK gambling industry was worth an estimated £14.4 billion in the year April 2017–March 2018, an increase of 4.5% from the year prior (Gambling Commission, 2017). The gambling market in the UK is a very diverse, offering ubiquitous opportunities to gamble, particularly since the introduction of the National Lottery in 1994 (Bowden-Jones & George, 2015). The Gambling Act

2005, which came into effect in the UK in 2007, allowed a greater freedom for internet gambling operators, and currently makes up approximately 8% of the worldwide gambling market (Global betting and Gaming Consultants, 2011). Studies show that 70–90% of the world's population will gamble at some point in their lives, with 1–2% identifying as pathological or problem gamblers (Petry, 2009; Raylu & Oei, 2002; Rickwood et al., 2010). This translates into approximately 500,000 problem gamblers in Britain (Bowden-Jones & George, 2015).

In a report prepared for the Gambling Commission, exploring gambling behaviour in Great Britain in 2016, data showed that 57% of adults over 16 had gambled in the past year, with men (62%) showing a greater propensity than women (52%). 9% of adults participated in online gambling, with males (15%) being more likely than females (4%) to have gambled online in the past year. Male gamblers (17%) had a greater likelihood than female gamblers (9%) to gamble more than once (Conolly et al., 2017).

Problem gamblers were more likely to be male, and to have parents who gambled regularly and had experienced issues with their gambling (Wardle et al., 2011). The prevalence of problem gambling measured by either the DSM-IV or the PGSI was 0.7%, with men (1.2%) more likely than women (0.2%) to be classified as problem gamblers. According to Wardle et al. (2012), a further 4% of British adults showed a DSM-IV score consistent with being 'at-risk gamblers', which amounted to about two million people – demonstrating the need for preventative strategies.

CHAPTER 2 – CRITICAL LITERATURE REVIEW

2.1 Overview

This chapter will present and critically evaluate existing studies regarding problem gamblers and their attitudes to money, with a consideration of these studies from a counselling psychologist's perspective. The review will strive to identify gaps in the existing literature and conclude with a description of the specific research aims and questions that this study seeks to address.

2.2 Process and Search Criteria

In order to conduct this review, a systematic search was performed using Google Scholar, London Metropolitan Library, the British Library and PsycINFO, using Boolean techniques. The focus was on peer-reviewed journals and books, looking to locate prominent authors in the field, and from there using a snowballing technique to related articles to gain a fuller understanding of the existing landscape within the field of gambling, problem gambling and money. Due to the limitations of word count, only studies relevant to this study have been included. Table 2 shows examples of the search terms considered to gather the literature for this review.

Table 2

Search Term Examples
Gambling, money, gambling AND money, problem gamblers, pathological gamblers, pathological gambling AND money, gambling motivation, gender differences AND gambling, gender, gender differences.

2.3 Psychological Theories of Problem Gambling

A number of models for problem gambling have been proposed to explain the interaction of biological, psychological and social processes which are associated with the aetiology of problem gambling and may assist in our understanding of the progression from a preliminary participation through to a problematic gambling activity (Blaszczynski & Nower, 2002). These models are not mutually exclusive and share a number of common elements. Due to the limited scale of this study, only those models of significant relevance will be discussed in the following section.

2.3.1 Addiction Theories

Jacobs (1986) proposed a general model of addiction called the *Addictive Personality Syndrome (APS)* in an attempt to find a theory that embodies the principal characteristics of any addictive pattern of behaviour.

Emphasis is placed on the presence of two interrelated factors to assess an individual's risk of maintaining an addictive behavioural pattern: the first, an abnormal resting state, leaving the individual either over or under aroused; the second, adverse childhood experiences having a negative impact on the individual's sense of self-worth, with feelings of inadequacy and inferiority due to a lack of parental support. Both these factors, together with a conducive environment, are required for an addiction to develop and be maintained. One of the key reinforcing qualities maintaining the chosen addiction is the ability of the individual to escape from reality and engage in fantasies of personal success and social acceptance.

Peele (1977) proposed redefining the historically biological term 'addiction' to a much broader definition, incorporating psychological and social aspects, suggesting that an addiction exists when an individual's attachment to another external object, person or sensation results in a lessening of the ability to cope with the environment, becoming increasingly dependent on the experience as the sole source of gratification. In Jacobs' (1986) view, addiction amounts to persistent, out-of-control patterns of behaviour.

Clinicians and those suffering from addiction have long been aware of similarities between different types of addiction, yet research has focused on each addiction as a separate entity, in an attempt to develop a specific explanation for each one (Walker & Lidz as cited in Yalisove, 1997, p. 166). Hence, problem gambling, eating disorders, drug addiction and alcoholism tend to be located in distinct literature with little cross reference to each other, which led to the development of a general theory of addictions model (Jacobs, 1986).

Despite the assumed absence of damaging neurotoxic influences, gambling disorder displays evidence of impulsivity similar to other addictive disorders. (Clark, 2014). These may arise from cognitive distortions like The Gamblers' Fallacy and Illusion of Control (see 2.3.2 below) arising from situations of chance. This approach provides an argument for assessing other possible addictions such as binge eating / obesity, internet gaming and compulsive shopping. It is conceivable to deem any excessive behaviour as a deficit in decision-making based on a desire for immediate gratification, despite the long-term consequences. By identifying the significant psychological factors, a better understanding can be gained of how these behaviours become addictive and erode self-control (Clark, 2014).

Proponents of the addiction-as-disease model have been criticised for arguing that taking a biological standpoint will absolve individuals from taking personal responsibility for their issues and use 'disease' as a crutch, whereas those who favour the disease approach believe that it alleviates the suggestion that addiction is a problem for weak-willed people and diminishes moral judgement, with the acceptance that ill people take responsibility for their illness and seek treatment (Hammer et al., 2013). The challenge of treating addiction is therefore multi-layered and must take into account the unique experience of the addict, together with the social context in which they exist.

2.3.2 Cognitive–Behavioural Theory

Gambling behaviour can be regarded as a learned behaviour and stimuli such as spinning wheels, flashing lights or music in the gambling environment act as a reinforcement. This reinforcement is thought to contribute to autonomic arousal and the gambler's experience of excitement. Pleasant experiences are pursued through these learned responses and rewards.

The principles of both classical and operant conditioning have been applied to gambling research (Griffiths & Delfabbro, 2001). Sharpe and Tarrier (1993) suggest that both operant and classical conditioning can be effective to explain gambling behaviour, stating that gambling is maintained by the sequences of winning and losing with a sporadic schedule of reinforcement. Gambling behaviour is reinforced through financial gain and it is suggested that gamblers may persevere despite losses, since they have learned that wins may be intermittent and hence persistence is required for wins to ensue. This perspective assumes that the more the person gambles, the more their behaviour is dictated by factors beyond their control (Griffiths & Delfabbro, 2001).

Neuroimaging has shown that money incentives activate the brain reward system (limbic system) through the increased release of the neurotransmitter dopamine, generating feelings of pleasure, in a similar way to other chemical stimuli; hence its comparison to a drug. This theory supports the argument that gamblers enjoy the excitement of gambling (winning money becomes a means to the end of generating further rewards), providing evidence as to why a gambler will persist until all their funds have been exhausted (Blaszcynski & Nower, 2010).

Cognitive theorists argue that money plays a central role (Walker, 1992; Flack & Morris, 2015) and that gambling is upheld by cognitive distortions, biases and errors of judgment in the decision-making process. This leads to erroneous judgments in the prediction of outcomes (Petry, 2005) which results in people continuing to gamble despite significant losses (Raylu & Oei, 2002). Two types of biases that have been commonly studied are The Illusion of Control, which refers to gamblers overestimating their ability to control games of chance, creating causal associations between their behaviour and the outcome of the event (Orgaz, Estévez, & Matute, 2013); and The Gambler's Fallacy, referring to

the idea that the outcome of an event is more likely to arise because it hasn't done so for a while, even though objectively it is known to be independent across trials; for example, after successive roulette spins landing on black, players will predict the next outcome as red, despite each spin being independent of the last (Ladouceur, 2004).

Critics have condemned cognitive behavioural theories for ignoring early traumatic life experiences and failing to account for subjective experiences (Beidel & Turner, 1986).

2.3.3 Psychoanalytic Theories of Gambling

Psychodynamic theories are based on the idea that individuals engage in adverse behaviours such as problematic gambling as a way of resolving unconscious psychic conflicts. These conflicts are thought to be linked to early childhood traumas, causing the individual to participate in gambling behaviours in an attempt to relieve psychological pain (Rosenthal & Rugle, 1994).

The first paper to discuss gamblers was written in 1920 by Simmel, who described the characteristics as infantile and the gambler as attempting to revert to early behaviour techniques in an effort to achieve food, love and attention which had been denied to him earlier on (Lindner, 1950). This was influenced by Freud's assessment of gambling as regressive behaviour, linked to the anal stage of development. Freud wrote an essay entitled 'Dostoevsky and Patricide' (1945), in which gambling compulsion was linked to a conflict over masturbating, suggesting that the gambler was torn between the desire and the torment of the act of masturbation, whereby gambling becomes an unconscious substitute; a result of a fear of the father (Lindner, 1950).

Freud discussed the love-hate relationship between father and son and the son's feelings of never being good enough, leading to masochistic feelings of the need to gamble as a way of punishing oneself (Rosenthal & Rugle, 1994).

Freud discussed money explicitly when considering the anal character and likened the psychological involvement with money as a displacement interest in faeces (Lea & Webley, 2006). Other psychoanalysts have regarded pathological

gambling as resulting from early loss and deprivation (Greenson, 1947). Bergler defines the gambler as a neurotic with an unconscious desire to lose, battling with an unconscious struggle between aggression and self-punishment (Lindner, 1950; Bolen & Boyd, 1968).

Within the object relation approach, Klein (1933) discusses greed initiated by oral frustration looking to consume the withholding breast. Money came to replace this tenuous security resource in later life.

Kernberg's (1985) assessment of narcissism reflected the zeal with which some people pursue money, as if obtaining it would make them invincible, removing any need for attachment and dependency and immunising against feelings of helplessness and vulnerability (Akhtar, 2016). Others depicted parental deprivation, turning to chance for the approval they felt they had been denied (Greenson, 1947). Omnipotence, the feeling of being all-powerful, is a defence against feelings of helplessness. It has been suggested that at times of greatest desperation, gamblers will engage in the riskiest of acts, attempting to win in order to test their omnipotence and prove that they are really in control of their situation (Bulwer, 2009).

According to Flores (2004), addiction is a self-regulation disorder. Individuals become dependent on addictive substances due to their inability to regulate their emotions, self-care, self-esteem and interpersonal relationships, suggesting that we are creatures who are driven by a need for human attachment and security rather than instinctual gratification and pleasure, as earlier psychodynamic theorists working in the field of addiction had suggested.

Attachment theorists view addiction as an attachment disorder, suggesting that the inability to establish long lasting relationships is a direct result of the quality of early attachment ruptures and trauma in early childhood becoming imprinted in the individual's brain and being reflected in adulthood, leaving individuals vulnerable to addictive impulses as compensatory behaviours (Flores, 2004). Attachment theory proposes a language for making sense of the nebulous experience known as 'love', namely that we are object-seeking creatures, innately driven to source human contact from birth; close interpersonal contact

can provide an effective alternative to addictive substances, as a method of stabilising an individual's neurophysiology (Flores, 2004).

Bowlby (1973, as cited in Flores, 2004), asserts that this internal working model is based upon a judgment about the reliability and responsiveness of the attachment figure, resulting in an appraisal of self-worth. The individual learns from this about what to expect in a relationship. Individuals with an insecure attachment style (lacking sufficient nurturing in early life) will find it more challenging to maintain their self-esteem and may attempt to regulate their emotions through gambling. When this inevitably fails, relationship problems are reinforced, and from this the negative affective state derives. One of the criticisms of psychodynamic theory is that it is based on inference and speculation, with a lack of empirical evidence (Aasved, 2002).

2.3.4 A Multidimensional Model

The above theories reflect the heterogenous and multifactorial nature of problematic gambling, suggesting that a simple consideration of problem gambling as an addiction or impulse control disorder is too limited (Blaszczynski, 2000). A model was required that incorporated clinically diverse subcategories of gamblers who display a number of shared characteristics, whilst at the same time differing significantly with respect to key aetiological features that impact approaches to management, prognosis and treatment.

Blaszczynski and Nower (2002) proposed a model identifying three main subgroups of problem gamblers. The study describes, first, the 'behaviourally conditioned' gambler, free of any premorbid psychopathology, drawn in by the availability and accessibility of gambling opportunities. This group are at the low end of the problem gambling spectrum and are more likely to enter treatment and to re-establish control over their gambling post-treatment.

The second, 'emotionally vulnerable' subgroup consists of all the above, but in addition these gamblers commonly present with evidence of poor coping strategies and a history of negative childhood experiences, manifesting as lack of self-esteem and feelings of inadequacy or rejection, with gambling seen as a means of providing an emotional escape. The third, 'antisocial impulsivist'

subgroup display more extreme vulnerabilities than group two, with further attributes of impulsivity and antisocial personality disorders, displaying more maladaptive behaviours, such as suicidality, substance abuse and criminality.

In summary, simply viewing problem gambling from a single theoretical perspective is too limiting. The numerous risk factors and co-morbidities linked with problem gambling, imply that problem gambling is a heterogeneous disorder with subgroups that share similar characteristics (Bowden-Jones & George, 2015; Dannon et al., 2006; Moran, 1970).

2.4 Risk Factors Associated in the Development of Problem Gambling

Problem gambling is a multifaceted disorder with a number of biopsychosocial risk factors implicated in the development and maintenance of the disorder (Blaszczynski & Nower, 2007), with individual, relationship, community and societal factors all playing a role (Shead, Derevensky, & Gupta, 2010). Space limitations preclude an exhaustive appraisal here, but an attempt to provide an overview of the most salient findings and issues will be discussed.

There remains a scarcity of research on the risk factors associated with problem gamblers. Risk factors for problem gambling are best understood by considering the interconnected relationship between an individual and their environment (Shead, Derevensky, & Gupta, 2010). A better understanding of the risk factors is important for identifying potential warning signs of problem gambling as well as raising public awareness necessary to assist in the development of prevention strategies to those at greatest risk.

2.4.1 Socio-cultural Factors

Peers play an important role in the onset of problem gambling, with adolescents often starting to gamble amongst friends, viewing it as socially acceptable behaviour (Shead, Derevensky, & Gupta, 2010). At a community level, the accessibility of gambling opportunities would seem to suggest a greater risk for problem gambling behaviour, with marketing such as TV and radio advertising and sponsorship deals which can tend towards normalising gambling as a fun activity, with the opportunity to win lots of money (Shead, Derevensky, & Gupta, 2010). At the macro level, gambling has become more socially

acceptable, with disparities in gambling levels across communities. This may be attributed to cultural differences in different geographical areas.

Research proposes relatively high rates of gambling amongst particular cultural groups such as Jewish, Chinese and indigenous populations. Raylu & Oei (2004), identified that within the Australian Chinese community, the prevalence of problem gambling was almost three times higher than in the general population, with 4.3% of males compared to 1.6% females being defined as problem gamblers. This was mirrored within the Jewish community.

It has been suggested that traditional family configurations such as the patriarchal family system, together with a strong family authority, can play a significant role in the likelihood of a family member taking up gambling. In addition, processes such as identification can operate in a patriarchal system, whereby if the head of the family gambles regularly, children have greater exposure to, and parental approval of, gambling behaviour (Raylu & Oei, 2004).

2.4.2 Familial Factors

Behaviours modelled by family members have a significant impact on an individual's behaviour, hence those with parents who gambled showed a higher propensity towards gambling behaviour (Shead, Derevensky, & Gupta, 2010).

Hardoon, Gupta and Derevensky (2004) propose that youths who perceive their parents as overly critical and uncaring, may also feel emotionally detached or distant towards them, which can tend towards the development of a gambling problem. Other studies showed that problem gamblers were found to feel less connected to their families compared to non-problem gamblers, supporting findings that problem gamblers were more likely to have poor family connectedness, greater family dysfunction and low parental supervision (Korn, 2001). Overall, problem gamblers showed higher rates of emotional and physical neglect, compared to their non-gambling counterparts (Shead, Derevensky, & Gupta, 2010).

Snell, Radosevich and Feit (2014), assert that parents play a key part in the lives of children. The mother's role has been well established as providing both the

nurturing and primary caregiving role. Fathers are known to provide more of the social and economic assistance within the family. Through this, fathers act as role models for their children through modelling a successful life outside the family. Fathers also operate as the principal provision for stability by way of discipline and socialisation, as a way of the family reaching outside of the nuclear construct, with respect to interpersonal interaction and the norms of society. This stability and role-modelling enables important social skills and appropriate behaviours such as respect and educational objectives to develop. It is thought that fathers have a unique and essential role in establishing a masculine gender identity as a role model for boys (Silverstein & Auerbach, 1999).

Research done on divorced and/or separated parents suggests that when fathers pay child support, they are making a statement about fatherhood, power and love (Natalier & Hewitt, 2010). The caretaking role of fathers in a household is traditionally strongly defined in economic terms and while discourses around the role of fathers is changing to include the physical and emotional care of children, gendered divisions of labour, with the father as the provider, continue to dominate within the home (Natalier & Hewitt, 2010).

Research has shown that gambling encounters were conveyed through families in a gendered fashion, whether for males through their father or grandfather, or females through mothers or female caregivers. Additionally, the games individuals were introduced to were themselves gendered, with men introduced mainly to sports betting in betting shops, females to bingo and machines through the social attraction of a bingo hall. This can be defined as the inheritance of cultural capital, whereby gambling is passed down through the generations by the creation of a positive association with the behaviour. Through positive reinforcement by a male family member, winning money translated to the initiation into, and gaining of respect in, an adult masculine world. In this case, the gambling becomes associated with self-worth and status pivotal in the creation of a gambling identity (Reith & Dobbie, 2011).

2.4.3 Individual Risk Factors

There are a number of factors specific to the individual that have been put forward as contributing to the development of a gambling problem. Factors such as personality traits and lack of self-esteem (Volberg, Reitzes, & Boles, 1997) can be seen as resident in the individual and are pertinent to this study, so will be discussed in more detail below.

Shead, Derevensky and Gupta (2010) suggest that adolescents with gambling problems exhibit less self-regulatory behaviours, in the shape of greater impulsivity, distractibility, self-indulgence and over-activity, with those adolescents with more severe gambling problems reporting the highest levels of frustration, anxiety and risk-taking tendencies.

Jacobs (1986) proposed that childhood experiences of negative feelings and rejection may result in the individual seeking emotional escape through gambling, in an attempt to escape from feelings of inadequacy and negative moods. Studies have shown that 43% of problem gamblers reported neglectful paternal parenting (Grant & Kim, 2002), concluding that gambling provided an escape from feelings of low self-worth and inadequacy.

Research indicates that individuals with gambling problems experience higher levels of anxiety, with gambling providing emotional relief by inducing positive feelings of excitement and wellbeing to compensate for their feelings of lower self-esteem compared to their non-gambling counterparts (Shead, Derevensky, & Gupta, 2010). Low self-esteem ranks as one of the strongest predictors of emotional and behavioural issues. In comparison to individuals with high self-esteem, those with low self-esteem tend to show higher anxiety and depression, as well as being less assertive and behaving in a way that may pose a danger to themselves or others. Since research has shown self-esteem to be a risk factor for behavioural problems, it has been suggested that increasing self-esteem may prove an effective method for managing these problems (Leary, Schreindorfer, & Haupt, 1995).

In a study exploring the link between problem gambling and self-esteem, Volberg, Reitzes, & Boles (1997) proposed that problem gamblers were most

likely to be young, non-white males. They identified the most predictive factors of problem gambling to be race, gender, marital and employment status, as well as self-esteem. A consideration of gender differences in problem gamblers will be considered below.

2.5 Gender Differences in Problem Gamblers

The consensus arising from the studies has shown that pathological gambling is more prevalent amongst men than women (Black & Moyer, 1998; Wong et al., 2013; St-Pierre et al., 2014; Estevez et al., 2017; Shead, Derevensky, & Gupta, 2010; Shaffer, Hall, & VanderBilt, 1999), with studies by the APA (1994), showing the rate to be up to twice as high in men than in women in the general adult population (NRC, 1999).

Male gamblers were more likely to report problems with more interpersonally interactive forms of gambling, such as poker, than female gamblers, who were more likely to report problems with less face-to-face forms of gambling such as bingo. Male gamblers may also more frequently seek ego-enhancement through the excitement of competitive risk-taking that pursues large wins (Potenza et al., 2001).

In four out of five gender studies, males exhibited a significant risk factor for pathological gambling (Johansson et al., 2009), due to their desire to take more risks, being more socially anxious and having lower levels of impulsive coping abilities than women (Wong et al., 2013). However, Hraba and Lee (1996) identified no difference between the genders with respect to frequency, size of bet and time spent gambling. Research done to compare levels of excitement in respect of gambling found that women prefer solitary games, utilising gambling to escape issues such as loneliness, isolation and depression (Thomas & Moore, 2003), whereas men prefer games with action, such as cards and sports, and to win money (Raylu & Oei, 2002). According to Ellenbogen, Derevensky and Gupta (2007) and Potenza et al. (2001), male gamblers were found to be more competitive, whereas females used gambling more as an escape mechanism.

Hing et al. (2015) performed a large study on 15,000 males and females with the aim of identifying similarities and differences between the genders. The majority

assessed were non-problem gamblers, with only 1−2% of the study involving problem gamblers. The results showed that there were at least twice as many male as female problem gamblers, suggesting different risk factors between the genders, including the range of gambling forms and a desire to gamble more frequently and with increased expenditure. The motivations for males and females differed, with men showing a greater element of egotism, preoccupation and cognition about winning than females, who used gambling to escape negative emotions. An interesting finding was that for both genders, the problem gamblers were significantly less likely than non-problem gamblers to cite winning money as a motivation for gambling. The limitations of this sample reflect the relatively few problem gamblers studied, so results cannot be generalised. Overall the study indicates that identifying distinct risk factors by gender may assist in raising the profile of problem gambling in women, whilst still acknowledging that men are at more risk of problem gambling.

Kaare, Mottus and Konstabel (2009) researched predominantly male problem gamblers and identified that they reported significantly lower self-esteem than non-problem gamblers, suggesting that self-esteem may be a risk factor for problem gambling. This small study involved equal numbers of problem gamblers pre-treatment and non-problem gamblers, all aged between 22 and 48 years old, and used self-reporting measures to assess gambling severity, cognitive ability, self-esteem and personality traits. The majority of the subjects were male, due to the predominance of male problem gamblers available. However, due to the small scale, these results are not generalisable. The study took place in Estonia, providing a picture of these participants within Estonian society, so it would be important to consider whether any cultural differences could impact the result. The self-reporting measures also create potential bias. However, the findings highlight the possible role of self-esteem in the perceived consequences of problematic gambling behaviour.

Parke, Griffiths and Irwing (2004), in a predominately male study, showed high levels of competitiveness and low levels of the ability to defer gratification, arising from childhood, to be risk factors for problem gambling. This may suggest that those with low deferment levels can be at risk of ‘chasing’ behaviours, requiring an instant win, rather than being able to recoup losses

through a more long-term approach, such as saving or forgoing luxuries. This indicates that problem gamblers may lack an element of self-control, emanating from childhood. The study took participants from a 'general gambling population' within the UK and identified 38% as problem gamblers. Perhaps this group was over-represented due to their availability during the day, when the study took place, being more likely to be unemployed than non-problem gamblers. Again the limitations regarding generalisability and biases are as above.

A number of studies have shown gender differences in the prevalence of a gambling disorder, with a number of explanations including a motivation for males to stay in control, sensation-seeking and the possibility of high monetary rewards bearing an influence (Estevez, 2017).

2.6. The Meaning of Money

"Much remains to be learned before we will understand very well what meaning money has for different persons." (Ospahl & Dunnette, 1966.).

Money plainly plays a significant role in society as a whole, as well as being central to the individual and the problem gambler. Attitudes and the relationship to money, both in society and to problem gambling, are varied and complex; this warrants a closer analysis and exploration.

2.6.1 The Role of Money in Society

Exploring the symbolic meanings of money is the predominant method used to assess value in society. Although not an end in itself, money represents multiple meanings including those of hope, anxiety and longing. Research conducted by Rose and Orr (2007) identified four dimensions to explain the symbolism of money, namely status, achievement, worry and security. One of the key findings was that behaviour around money was not based on rationality, rather the result of a powerful, yet unconscious force deep within the individual (Medina, Saegert, & Gresham, 1996).

Sociologists and anthropologists have concentrated on the societal significances and cultural meanings of money. Sociologists (Marx & Engels, 2009) see money

as an agent of social transformation, connected to power dynamics and intrinsically embedded in a society's social construction. Anthropologists' emphasis is on the cultural implications and rituals associated with money. Culture governs what comprises money, how money is defined and how it is used (Baker & Jimerson, 1992).

Economists look at the role of money at the macro level, how groups and countries utilise money, whereas psychologists look at money on a micro level by way of understanding why and how individuals view and interact with money (Furnham, 2014). To date, the psychology of money has been largely neglected, perhaps because psychologists believe that money lies within the domain of the economists (Lindgren, 1991). However, in actuality, a number of psychologists have studied this topic, including Freud, who considered the unconscious symbolism that money represents, and Adler (1964), who linked hoarding and acquisition of money to feelings of inferiority. Behaviourists and cognitive psychologists, as well as clinical psychologists, have focused on pathological conditions associated with money, such as compulsive spending, saving and gambling (Furnham, 2014).

Money is a powerful motivator of behaviour, signifying a prominent feature in contemporary society, with the projection of the emotional and psychological importance of money far exceeding its direct economic value (Hanley & Wilhelm, 1992). Indeed, individuals apply a number of meanings to money, including social acceptability, failure, power, security, freedom and love.

2.6.2 The Role of Money for the Individual

The definition of money is "in the eye of the beholder" according to McCelland (1967 as cited in Tang, 1993), who defined money as a motivator to some and a "hygiene factor" to others. Tang developed a Money Ethic Scale (MES) and identified six factors to classify the meaning of money as good, evil, achievement, respect, budget and freedom.

Mitchell and Mickel (1999) consider the individual differences in the value that people attach to money. They state that using money as a standard measure is an important tool for comparing the relative value of objects. Psychologists account

for money in a range of disciplines. Clinically, how feelings around money relate to clinical states, such as anxiety and neuroses; the childhood impact of money and how money is related to one's identity and self-esteem, as well as different personality types. Mitchell and Mickel (1999) state that individual differences and personality traits are valuable in the study of attitudes to money and behaviour. Their findings show that individuals who value money greatly and take risks with it, score higher on attributes such as sensation-seeking, competitiveness, materialism and control; this also extends to gender differences whereby men manage and value money more, and also tend to show higher tendencies towards sensation-seeking and risk-taking, than women. They tend to be more competitive, less trusting and less likely to engage in teamwork, perhaps as a result of being less well attached.

Walker, Schellink and Anjoul (2008) claim that societies that value materialism and individualism see an increase in the prevalence of gambling. Research suggests that the impact of having money generates a state of self-sufficiency, leading to fewer requests for help, greater motivation to work longer and harder, and a reduction in assistance towards others, those with money preferring to play and work alone, and even putting physical distance between themselves and others (Vohs, Mead, & Goode, 2006). Could this be part of the attraction for those identifying as problem gamblers − the desire, conscious or unconscious, for independence as a way of escaping from those around them?

There appears to be a general consensus amongst researchers that attitudes to money are complex and multifaceted, prompting from individuals, both positive feelings, like freedom and love, and negative ones, such as distrust, inadequacy and a sense of failure. Hence, it seems that individuals project emotional and psychological values of money far in excess of its relative economic value (Medina, Saegert, & Gresham, 1996).

2.6.3 The Role of Money in Gambling

A study performed by Flack and Morris (2015), questioned whether winning or non-monetary motivations were dominant for the problem gambler. A comparison was made of two competing models: a monetary model and an emotion-focused model, limited to excitement, escape and ego. Results indicated

that gambling to win money was not the predominant motivation; rather, the emotion-focused motivation proved more influential. Indeed, Lamberton and Oei (1997), suggest that arousal is the key reinforcer of gambling behaviour, the assumption being that it is not the winning, but rather the state of excitement, that drives the gambler.

In contrast to this study, Blaszczynski et al. (2008) stated that 75% of pathological gamblers displayed erroneous beliefs relating to The Gambler's Fallacy explaining their desire to increase bet size, rather than a need to increase arousal or excitement level. This is consistent with the idea that financial incentive, rather than arousal, is the motivation that fuels continued excessive gambling. In a study conducted by Wulfert et al. (2008), they state that many gamblers claim money plays a secondary role to that of excitement in the gambling process. Separate studies were done on 243 males and 200 females and showed that regardless of gender, winning money is central to the gambling process. The study was performed on predominantly non-problem gamblers with results indicating the excitement of gambling to be associated with the winning of money. It was noted that this study would benefit from comparing the results to problem gamblers.

Similarly, in a study conducted by Crewe-Brown, Blaszczynski and Russell (2014), it was suggested that the factor common to all gamblers is the excitement of winning money, supporting the work of Blaszczynski and Nower (2010) and citing several cognitive neuroscience studies that attest to the key role money plays. Despite the consideration paid to the proposed findings regarding gamblers and their attitudes to money, this study considers the relationship of debt size, prize levels and impulsivity on a majority of non-problem gamblers. Out of 110 students studied, the ratio of males to females was 1:2 with only 3% presenting as problem gamblers. The results indicate that money is the primary motivation for gambling behaviour, with increasing stakes as the prize levels increase. The study accepts the limitation that the findings may not extend to problem gamblers due to the predominance of non-problem gamblers in the sample population. Additionally, the predominance of the sample was female, hence a more equal gender-distribution would have been preferable, to account for gender differences in gambling behaviour and

motivation. This study used hypothetical scenarios to glean self-reported responses, which may have failed to consider external factors that can impact on gambling behaviour, such as betting real money, physiological arousal, erroneous beliefs and chasing losses. This limits the ability to generalise from this study and extrapolate the findings to problem gamblers.

Similarly, a study by Neighbors et al. (2002) of college students' gambling motivation looked at 184 students, the ratio of males to females this time being 2:1, with 4% identifying as problem gamblers. The results suggested that the non-problem gambler's motivation is to win money, in line with previous studies. While the self-reporting element of this study encouraged the respondents to answer openly and honestly, it could be argued that self-reporting can restrict an assessment of motivations respondents are unaware of, such as psychodynamic ones whereby gambling motives may be outside of the respondent's conscious awareness. Future studies may benefit from a comparison of non-problem and problem gamblers, and attempts to identify potential motivational differences between these two groups, which may have important implications for prevention and treatment interventions.

2.7 Other Motivations for Gambling

The strategies individuals utilise to cope with life's circumstances are a combination of both personality and experience, whereby some individuals use gambling as a maladaptive coping strategy to manage problems in their lives (Rockloff et al., 2011; Shead, Derevensky, & Gupta, 2010). Problem gamblers often cite gambling as an escape, a way of coping with stressful life events and negative mood states (Wood & Griffiths, 2007).

Using a qualitative grounded theory approach, 7 women and 43 men were interviewed for the study: 25 face-to-face, 20 by telephone and 5 by email, the latter two options being less favourable conditions for qualitative research. The motivations driving the need to escape were identified as 'mood modifications', 'filling the void' and 'avoiding problems', using escaping through gambling as a way of coping with their problems. Further limitations to the study included the participants being self-reporting problem gamblers who agreed to participate (a self-selected group), whereas those problem gamblers who had yet to realise

they had a problem, or refused to take part, may have exhibited different attributes.

Some gamblers have described the rush they get from the experience of gambling as similar to the euphoric effects of a cocaine-induced high (Rosenthal & Lesieur, 1992), suggesting that the physiological stimulus, coupled with the subjective thrill that gambling provokes, may act as a potent reinforcer. The findings provide evidence that monetary expectancies act as a reinforcer for these physiological changes, as long as an occasional win arises. The greater the expected win, the greater the arousal (Wulfert et al., 2008). The limitations of the study included a lack of choice for the respondents, who were given a 50:50 choice of win or lose and no choice over the preference of gambling opportunity. This alleviated the illusion of control, which has been shown to be one of the key factors impacting the reinforcement of problem gambling behaviour. The study was done on college students where the majority were deemed non-problem gamblers. In order to be able to generalise from this study to individuals with a gambling problem, this study may benefit from being replicated using problem gamblers.

Boyd (1976) suggests that for problem gamblers, it is the excitement of gambling that is sought and that money provides a 'ticket' into the game. Winning or losing is not the important part; the real benefits of winning are to stay in the game, to escape reality and to remain in a euphoric state of excitement.

2.8 Attachment and its Role in Addiction and Problem Gambling

One of the defining features for problematic behaviour during adolescence is the impact of the family environment. Some studies have suggested a link between emotional dependency and problematic internet use. These findings are similar to those found in the substance-related addiction literature. A number of studies have shown the existence of a relationship between substance abuse and low parental attachment (Lee & Bell, 2003) while conversely a good parent-child relationship has been shown to be a protective factor against drug use (Cleveland, Feinberg, & Greenberg, 2010).

Contemporary psychodynamic theory considers addiction from a structural, self and object relations perspective, drawing on the deficits in the sense of self, ego structure and the quality of interpersonal relationships (Khantzian, 2003). Both clinical and empirical studies have proposed that addiction is a self-regulation disorder. From an object relations perspective, it has been proposed that an individual's difficulties evolve in early childhood, resulting in the individual's difficulties in establishing and maintaining relationships with others and turning to drugs as a substitute for this in adult life.

Kohut (1977) suggested that addiction arises when an individual has failed to receive the comfort of an early attachment figure. Research conducted by Kassel, Wardle and Roberts (2007) suggested that there is a relationship between insecure attachment and frequency and motivation of drug use, with a depletion of self-esteem leaving individuals vulnerable to substance abuse. The extent to which self-esteem predisposes drug use necessitates further research. Limitations of this research included a lack of any controls for base line drug use. The study was done with a 60:40 female to male ratio and utilised self-report questionnaires and five-point Likert scales, which limit the scope of responses and may be subject to biases. Future research may benefit from more longitudinal data by using older, more established drug users.

Family is considered a key factor in influencing an individual's ability to develop skills for dealing with life's difficulties. Research has shown that adolescents who are exposed to more secure parental attachment tend to display less risky behaviour. It is through the availability and response of parental attachment figures that children learn to deal with negative emotions and anxiety when faced with difficult situations. This learning develops emotional regulation (Dvir, Ford, Hill, & Frazier, 2014). If an individual feels unlovable or neglected, having developed a negative self-image due to adverse relationships during childhood, the individual may try to avoid rejection and other negative feelings by engaging in an addictive behaviour (Pace, Schimmenti, Zappulla, & DiMaggio, 2013). This study demonstrated that problem gamblers showed higher rates of insecure attachment than non-problematic gamblers. This study benefited from using a homogenous all-male sample. However, the information was collected by self-report, which can lead to certain biases. Using a cross-

sectional sample cannot exclude possible differences between the types of gambler studied, which could arise from other factors such as genetic or socioeconomic factors. It is important to note the distinction that participants were screened for gambling behaviour but were not chosen based on a clinical diagnosis (Pace et al., 2013).

In a study looking at attachment and affect regulation in substance and behavioural addictions (Estevez et al., 2017), the authors identified a strong relationship between emotional regulation and attachment with gambling disorder, poor attachment emerging as a predictor of gambling disorder. Maternal attachment factors were more significantly associated with the onset of addiction than paternal attachment. Limitations in the data included a lack of generalisability, due to the numbers. In addition, this study looked at adolescents who by definition are at a stage in life when they are looking to achieve independence from parents; hence the parental relationship dynamics at this stage may show particular characteristics. Furthermore, the study relied on self-reported questionnaires, which can be difficult to encapsulate phenomena such as attachment, as well as being subject to biases of recall and social desirability. The study compared equal numbers of male and female adolescents from a non-clinical sample and the results indicated that females showed a significantly higher attachment to maternal caregivers, whereas males showed greater prevalence for gambling disorder. This study showed the comparison of paternal attachment between the genders to be not significant. However, a useful future study may warrant an investigation of paternal attachment on both male and female problem gamblers within a clinical sample of adolescents with a behavioural addiction, to see if there is a difference between that group and a non-gambling control group.

2.9 The Role of Money in the Life of a Problem Gambler

Despite the significant role that money plays in the lives of problem gamblers, there have been very few studies that have examined a problem gambler's attitude towards money, compared to that of non-problem gamblers. Those that have are limited to non-UK, mixed gender and quantitative studies.

One such study, conducted by Blaszczynski and Nower (2010), looked at electronic gaming machine gamblers and examined their attitudes to money using the Money Beliefs and Behavior Scale (Furnham, 1984) and the Money Attitude Scale (Yamauchi & Templer, 1982) to test the hypothesis that there will be attitudinal differences observed between problem and non-problem gamblers. Using the framework from Lea and Webley's (2006) controversial 'Money as tool, money as drug' theory, their findings suggest support for the drug theory of money. This showed that problem gamblers appeared to be motivated by an intense urge to win money to improve their self-image, enhance their self-confidence and meet their narcissistic needs. The relationship problem gamblers have with money is seemingly not for personal financial gain but rather to compensate for their sense of inadequacy and anxiety through an improved monetary status.

The sample consisted of 71% men and 29% women, of a total sample of 127. No mention was made of the possible effect gender differences could have on the overall results of the study. Further limitations include the random selection of participants by way of those who agreed to take part, which introduces a bias due to non-responders, who may have a different relationship to money and gambling than the responders. Also, no allowance was made for whether the participants were treatment-seeking or not, which could potentially affect their responses. As a quantitative study, this study lacks an exploration of the subjective experiences of problem gamblers, with questionnaire responses limited to seven-point Likert scales, ranging from Agree to Disagree. The study was conducted in Australia where the prevalence rates for problem gambling are between 0.2 and 2%, similar to those of the UK (Delfabbro & King, 2012).

Despite the inextricable link between gambling and money there is a dearth of empirical studies exploring the role of individuals' attitudes towards money in their gambling behaviour (Lostutter et al., 2019). Research was conducted on college students, evenly split between male and female students, who had gambled at least once in their lifetime. Their responses suggested that the desire to win money was a powerful motivator for those students who hold high power-prestige or anxiety attitudes towards money. This study was not focused on problem gamblers, rather on attempting to identify indicators which may act as

predictors for future gambling problems. The results suggest that an understanding of attitudes towards money may be a viable objective in the prevention of gambling problems. However, more research is needed to assess how attitudes to money develop, as well as the role money plays in the relationship to the development of gambling disorders over time (Lostutter et al., 2019).

2.10 Study Rationale and Implications for Counselling Psychology

The preceding literature suggests that money plays a complex role in the life of a problem gambler, with not simply a desire to win but a number of competing motivations seemingly present. Studies have shown that deficits in attachment may have a role to play in addiction in general, suggesting a link to poor parental attachment as having an impact on self-esteem and self-regulation, resulting in a substance or behavioural addiction providing the surrogate for that which is lacking in the individual's life. There has been a suggestion that for problem gamblers, money is an attempt to increase self-image and compensate for certain inadequacies deemed to be missing in their lives.

The aim of counselling psychologists is to understand the individual within their own setting and base interventions on the subjective experience of the individual (Douglas, Woolfe, Strawbridge, Kasket, & Galbraith, 2016).

There is currently a distinct lack of gambling articles in counselling psychology journals (Lightsey & Hulsey, 2002). However, given the rise of gambling opportunities amongst the population served by counselling psychologists and other health professionals, an expansion of the knowledge base through research of this nature, undertaken in an evidence-based way, could prove very beneficial (Lightsey & Hulsey, 2002) and might assist in the formulation of holistic approaches to treatment intervention.

Counselling psychologists may add value to existing literature by way of their pluralistic stance to research and practice, through their understanding that a number of theories explaining psychological distress can co-exist simultaneously (Cooper & McLeod, 2007), thereby no longer relying on a single treatment option or centring solely on symptom reduction, but rather taking a holistic

approach to the individual's difficulties. In this way, the humanistic values central to counselling psychology practice may be upheld, with the aim of our approach being to support the wellbeing of our clients rather than to label and pathologise psychological difficulties. Along with this goes an acceptance that any diagnostic label is to be considered as but one factor within the wider societal, political and economic setting, taking into account systems such as the family, the workplace and the individual's social context. Overall, the aim is to focus on the individual's uniqueness both in clinical practice and in research.

A key counselling psychology perspective is the understanding of individuals as 'relational beings'. Counselling psychology has an important role to play in understanding people and working towards greater wellbeing, extending not just to the relationship between the therapist and the individual but also affecting the relationship individuals have with themselves by way of identity, self-esteem and the wider socio-cultural setting (Milton, 2010). It is hoped that the findings can help to focus on the uniqueness and empowerment of each individual client by moving beyond diagnostic labels, remaining open-minded and exploring a number of explanations for why change may have occurred, in an attempt to find better ways to respond to the client's needs (Cooper, 2009).

Given the accelerating rise of gambling opportunities and the significantly greater proportion of males rather than females seemingly at risk, this study seeks to explore the experience of money in the lives of UK-based males identifying as problem gamblers, providing them with a voice to articulate their subjective experiences (Shinebourne, 2011). By understanding the role that money plays in the life of a problem gambler, it aspires to improve the therapeutic alliance and assist in providing a more tailored approach to the treatment provision through a better understanding of the motivations of problem gamblers and their approach to money. Hence this study seeks to demonstrate the values of counselling psychology throughout the process. Utilising a research-based approach, which is responsive to clinical practice (Division of Counselling Pyschology, 2005) counselling psychologists can expand the knowledge base and add value to this emergent profession.

2.11 Research Questions:

1. How do men identifying as problem gamblers relate to and understand money?

2. What role does money play in the life of a male identifying as a problem gambler?

3. To what extent are problem gamblers' meaning-making of money contextualised by their wider socio-cultural environment?

2.12 Reflexive Statement

My own background has played a part in my decision to carry out research into problem gamblers and their attitude to money. My father spent a lot of time gambling, which impacted on my childhood, leading me to spend hours standing outside casinos on holiday, watching him disappear inside. For my father it was all about winning money. As a child it was an exciting place to be; staying up late, bright lights and the consistent blare of bells ringing and coins being fired out of jackpot machines, together with the anticipated thrill of my father winning, without the downside of fully understanding the impact of what 'not winning' might mean. My personal experiences initially led me to the assumption that gambling is all about winning money.

I have always idealised my father, so never thought about or questioned the gambling, and the fact that he never lost. It was only recently, after I had been working at the NHS clinic treating problem gamblers, that I began to reflect on this discrepancy, and it was at that stage that I began to recognise that perhaps there was an unanswered question I needed to make sense of: what was it about money that drew my father into the casino on such a regular basis? How did he manage to gamble so regularly and never lose, whereas this was not the case for my clients? Was my father shielding the family from any losses, and if so why? He had grown up as the son of an immigrant to the UK who escaped persecution in the Second World War, fleeing with nothing and building up a successful business. I wondered whether to him, as a result, money had perhaps come to represented freedom, security and specifically survival. His role in the family is that of the calm, even-tempered personality and looking back now, I wonder if

gambling provided not just a means to gain an unconscious sense of self-worth but also an escape from the stresses and strains that he encountered in his life. I reflected that perhaps my interest in this study may have come about through an unconscious need to understand more fully the mystery around my father's gambling behaviour, which had been so prevalent in my youth.

I chose to research this topic based on my experience as a trainee counselling psychologist within an NHS clinic, working specifically with problem gamblers. The treatment offered was largely eight weeks of cognitive-behavioural therapy, either individually or in a group. The treatment was very manualised and from my initial impression there appeared to be little opportunity to deviate from the treatment manual. I noticed that clients appeared to be heavily biased towards men, with very few women seeking treatment. I was intrigued to understand more fully why males featured so heavily in this clinical population.

It was not until I started working with this client group that I noticed that a significant number of clients reportedly did not gamble to win money – rather, it seemed, to rid themselves of it. I was curious to understand what it was about money *per se* that these clients found so hard to contend with; what did it signify for this group of people? I felt disappointed and frustrated that I did not have the opportunity to understand this better as the programme for intervention was rigid and time limited.

I was intrigued to understand why it was that for my father, and for anyone I knew who had ever gambled, it was all to do with winning or the enjoyment of playing. In my own experience of visiting casinos socially as an adult, I was aware of mentally ringfencing a certain amount of money and either winning or consciously making the decision to stop after losing a designated amount, feeling somewhat disappointed but putting it down to an evening's entertainment. Why was it that I, and most people I knew, could walk away, while the gamblers I met the in clinic continued gambling until either the establishment closed or their funds were fully exhausted? What was it about this group of individuals that meant they couldn't tell themselves to stop in the same way?

My belief was that gambling was a glamorous process, about winning money, and that that's why people gamble. I acknowledge that my values around money are that it is a precious commodity to be respected, representing security and independence, a thing we are unable to survive without and that people ought therefore aspire to achieve and retain. I am aware of the role my own subjectivity − my beliefs, values and assumptions − plays when conducting research as a counselling psychologist (Donati as cited in Douglas, 2016), and of the importance of recognising and thus managing it (Kasket, 2012). In order to facilitate this, I kept a reflective journal (Biggerstaff & Thompson, 2008) throughout the research process, enabling me to explore my own biases and bracket them to avoid them impacting my research, as well as making good use of regular supervision, both at the clinic and through the use of personal therapy (Murphy, 2005). I appreciate that bracketing can never be entirely foolproof and that it is important to continually be aware of the impact my own feelings and perspectives bring to the research, even if it is not possible to remove all biases from the research.

As a counselling psychologist, I come to the profession from a humanistic standpoint (Kasket, 2012) and found myself faced with the difficult dilemma of working as a counselling psychologist in an NHS clinic, the very premise of it's existence being through the diagnosis of 'disorders' requiring 'treatment'. I struggle with the concept of categorising people by way of a set of criteria established by psychiatrists through the use of the medical model. Castellani (2000) states in his book that the medical model has too many shortcomings to remain the only explanation − hence the need to be critical so as to open up the debate and consider alternative approaches. I realise that I am not alone in this dilemma and that there is a significant question of how to retain a humanistic stance within a setting that embodies the medical model (Larsson, Brooks, & Loewenthal, 2012). Within the clinical setting where I work, all the psychologists employed to undertake therapy are counselling psychologists, with the psychiatrist and clinical psychologist managing the practice. This to me indicates the recognition of the need for a humanistic approach, even within the confines of a manualised CBT framework. I see this as positive; our values as counselling psychologists are being recognised, providing a scientific basis whilst concurrently focusing on the importance of the therapeutic alliance and

recognising the client's subjective experiences (Douglas et al., 2016), yet working within the confines of the medical model.

In line with counselling psychology philosophies, I take a critical realist approach: a belief in a single reality shaped by multiple interpretations. In this way, I feel able to consolidate the values of the DSM, which relies on a realist ontology (Acton & Zodda, 2005), allowing for the client's subjective interpretations, or "critical evaluation" (Fleetwood, 2014) to be combined within the role of therapy. It is in this way that I feel able to 'marry' the disharmony between the medicalised model offered in the NHS clinic where I am working and my stance as a counselling psychologist.

As a counselling psychologist I aspire to deliver therapy in a more humanistic way, focusing on the commitment to building a strong therapeutic alliance through an increased sensitivity, with a greater empathy and understanding of what the world looks like from the client's perspective, focusing on their subjective reality in an attempt to empower them and aid the continuing process of self-actualisation, post-therapy. I hope that carrying out this research will assist me in working effectively within the medical model of the NHS, delivering evidence-based CBT without losing sight of my own identity and humanistic values as a counselling psychologist (Orlans & Van Scoyoc, 2008).

CHAPTER 3 − METHODOLOGY

"The objective of qualitative research is to describe, to understand, and sometimes also to explain, but never to predict." (Willig, 2012.)

3.1 Overview

This chapter outlines the rationale for a qualitative approach to this research, a consideration of my epistemological position and how it has evolved and influenced my choice of methodology. This is followed by a justification of the validity of Interpretative Phenomenological Analysis (IPA) and why it was chosen over a number of alternative methodologies, proceeded by a description of the procedures involved, including participants, data collection and analysis. The chapter concludes with a discussion regarding ethical considerations for the study.

3.2 Qualitative Methodology

A qualitative approach was chosen for a number of reasons. Counselling psychology has been dominated by a positivist paradigm, resulting in a focus on quantitative research (Ponteretto, 2005). There has been a gradual shift away from the positivist notion that the world is absolute and unitary, in favour of the idea that individuals interpret experiences differently (Henwood & Pidgeon, 1994). Qualitative research in psychology is concerned with meaning; it seeks to explain how people make sense of their experiences and understand what their behaviours mean to themselves and others (Willig, 2013). This paradigm emerges from a desire to recognise the important role language plays in the construction of psychological reality and the need to address human individuality, which is in line with the research aims (Smith, Harre, & Van Langenhove, 1995).

A qualitative approach was deemed to be the optimum methodology with which to explore the idiographic understanding of an individual's interpretation of a particular phenomenon within their social reality (Bryman, 2017), i.e. the relationship that UK male problem gamblers have with money, thus providing an understanding of the complexity of the biopsychosocial environment and

helping to inform clinical practice. In-depth analysis of the individual's experiences mirrors the individually-focused approach to therapy that counselling psychologists engage in (McLeod, 2011), as well as adhering to my own epistemological position. The lack of qualitative studies of problem gambling in general, and particularly within the UK, as well as of any focus on problem gamblers' experience of money, provides further justification for the choice of methodology.

3.3 Interpretative Phenomenological Analysis

IPA is a qualitative methodology committed to examining how people make sense of their major life experiences (Smith et al., 2009), the main aim being to uncover the meanings that specific experiences, circumstances and states hold for individuals (Smith, 2015). IPA is a qualitative methodology informed by concepts and debates from three key areas of epistemology: phenomenology, hermeneutics and idiography (Smith, Flowers, & Larkin, 2009). The following discussion will consider these three main principles of IPA in turn and their relevance to the study.

3.3.1 Phenomenology

According to Smith et al. (2009), phenomenology is the study of experience from a philosophical perspective, the key component of this being that it provides psychologists with a wealth of concepts about how to understand and scrutinise a person's lived experience.

The founding principle of phenomenological analysis was developed by Edmund Husserl (Husserl, 1982), who articulated the importance of carefully examining the human lived experience, getting at the content of conscious experience, being particularly interested in that person accurately comprehending their own experience with the objective of identifying the key qualities and essential features of that particular experience. Through reflecting on our own experiences, these key qualities may help to illuminate a similar experience for others too.

In an attempt to achieve what he called the "phenomenological attitude", Husserl suggested that it was important to put aside taken-for-granted approaches and

focus on what was actually being consciously experienced. Bracketing forms an important aspect of the research process in IPA in order to achieve that aim (Smith et al., 2009).

Developing Husserl's work further, Heidegger, Merleau-Ponty and Sartre (Smith et al., 2009) all contributed to an understanding of the individual as immersed and embedded in a world of objects, relationships, language and culture, moving away from the transcendental concerns of Husserl towards a more interpretative perspective with a focus on comprehending our involvement in the world, personal to each of us but relative to our relationships rather than us as isolated creatures.

An experience in this context can be defined as "something important that is happening to you" (Smith, Flowers, & Larkin, 2009). When people are engaged with a major experience, they begin to reflect on the significance of this experience in an attempt to make sense of what is happening to them, and IPA aims to engage with these reflections.

IPA's phenomenological approach is exploratory in nature, involving a comprehensive examination of an individual's lived experience and aiming to explore the individual's perception of that particular experience (Smith, 2015). It has been shown to be helpful in under-researched phenomena through an emphasis on how participants ascribe meaning to their experiences. This approach was considered particularly relevant to this study due to the lack of literature in this area.

3.3.2 Hermeneutics

Hermeneutics is the second major influence of IPA and is concerned with the theory of interpretation (Smith et al., 2009). The main aspects with which hermeneutic theorists are concerned are the methods and purposes of interpretation itself (Smith et al., 2009). Indeed, Schleiermacher claims that interpretation is not merely the following of a set of mechanical rules, so much as a craft involving a number of skills, including intuition. Schleiermacher further suggests that if a comprehensive, detailed holistic analysis is performed, this can result in understanding the bearer of the experience better than they

understand themselves (Schleiermacher, 1998 as cited in Smith et al., 2009). IPA is an interpretative approach and Heidegger reasons that phenomenology is concerned at least to a degree with the examination of that which may be latent or disguised, and bringing it to light. Hermeneutics is concerned with the dynamic relationship between the parts and the whole (Smith et al., 2009); to understand the whole one has to consider the constituent parts. A key component of IPA is the process of moving back and forth amongst the data rather than in a linear fashion: IPA is an iterative process and explains the important concept of the hermeneutic circle, a key aspect in hermeneutic theory.

In IPA this process may come about through the connections, which arise from having an overview of a larger set of data, as well as knowledge of psychological theory (Smith et al., 2009). This is in line with this research, which has been conducted using a number of participants.

The IPA researcher is involved in a double hermeneutic, that is of the second order, since the researcher is trying to make sense of the participant's experience through the participant's own account of trying to make sense of their own experience (Smith, 2015). It is a dynamic process with an active role for the researcher, whose objective is to get as close to the 'insider's perspective' as possible, with allowances made for the researcher's own conceptions through a process of interpretation (Smith, 2015).

3.3.3 Idiography

According to Smith, Flowers and Larkin (2009), the third main theoretical component of IPA is idiography. IPA is committed to the detailed examination of the particular case, gaining an in-depth understanding of the individual's experience and what sense this particular person is making of what is happening for them, rather than generalising on a group scale using a nomothetic approach found in quantitative psychology. This is why IPA is conducted on relatively small, homogenous samples. Data collection is more often than not collected by way of semi-structured interviews. This is in line with the current study, which was concerned with enabling each individual to make sense of their relationship to money in their experience as a problem gambler. This understanding may

thereby assist counselling psychologists and other professionals in enhancing their theoretical knowledge to inform their therapeutic practice.

As Shinebourne and Smith (2008) suggest, IPA provides an opportunity to develop a rich account of the subjective experience associated with the addiction, thus contributing to current psychological research, a subjective perspective not often adopted in psychological reports of addictive behaviour.

3.4 Consideration of Alternative Qualitative Methodologies

Alternative qualitative methodologies such as grounded theory and narrative analysis, together with a consideration of the use of a quantitative method, were considered and will be discussed. It was concluded, however, that Interpretative Phenomenological Analysis (IPA) (Smith, Flowers, & Larkin, 2009) was the most suitable methodology for this particular study.

3.4.1 Grounded Theory

The aim of grounded theory is to generate an explanatory model or theory utilising fundamental social processes (Starks & Brown Trinidad, 2007), the objective being to construct a theory grounded in the data itself (Charmaz, 2014). Grounded theory stems from sociology − explicitly from symbolic interactionism − which postulates that meaning is comprehended through interactions with others in social processes (Blumer, 1986).

It was felt that this study was more suited to an IPA methodology as this offers a more in-depth and nuanced analysis of the individual's lived experience, emphasising the common features amongst individuals. IPA focuses on a homogenous group of a small number of participants focusing on a particular phenomenon, in comparison to grounded theory, which relies on the views of participants with differing views to enable multiple dimensions of the social process to be studied. Grounded theory relies on a larger sample to ensure that a theoretical saturation point is reached (Stark & Brown Trinidad, 2007).

Given that the aim of this study is to explore the specific phenomenon of a problem gambler's relationship to money, it was felt that IPA was a more appropriate methodology, enabling a more detailed analysis and presentation of

actual sections of human existence (Smith, Flowers, & Larkin, 2009). Grounded theory and IPA share the belief that the internal world of the participant can be uncovered through the analysis of interviews. However, grounded theory traditionally takes a more realist position and suggests that the data gathered implies what is truly happening. IPA suggests that although there may be a reality to discover dependent on the participant's thoughts and experiences, it is subject to interpretation by the researcher and influenced by their own thoughts and biases (Willig, 2013); therefore IPA takes a more critical realist stance.

3.4.2 Discourse Analysis

Discourse analysis is the close study of language and how language is used, as dependent on the social context within which it is spoken (Taylor, 2013). It is involved with the relationship between language and context, considering the means by which contexts help establish the full extent of what we mean (Gee, 2014).

Unlike cognitivists, who assume that cognitions are based on consensual objects of thought and perceptions, discourse analysts reason that the world can be interpreted in a number of ways and that objects are in fact constructed through language itself, arguing that one person's version of an object may differ from another person's perspective (Smith, 2015). As such, discourse analysis takes a social constructionist approach in respect of epistemology. Discourse theorists often adopt a relativist perspective; whereby they make the assumption that consensual objects of thought do not exist and the value of knowledge should be assessed dependent on other measures, including its applicability, efficacy and clarity (Potter, 1996).

Given the emphasis on language construction and function − that is, that language is deemed to be a way of constructing, rather than mirroring, reality − discourse analysis examines ways in which reality and experience are constructed through social processes, rather than asking questions about the reality of people's lives and experiences. It was felt that IPA, with its emphasis on a close examination of individual experiences (Stark & Brown Trinidad, 2007), was more in keeping with this study's aims.

3.5 Epistemological Position

The definition of epistemology is a branch of philosophy concerned with the theory of knowledge (Willig, 2013). It endeavours to answer questions of 'How, and what, can we know?' In order to utilise research methods effectively to answer our research questions, we first need to identify the objectives of our research and be clear about what it is that we are looking for. In other words, we must first adopt an epistemological position (Willig, 2013).

Counselling psychologists appear to have a conflicted epistemology (Williams & Irving, 1996). The demands of bringing together the 'counselling' and 'psychology' strands creates a tension between the need to recognise the subjective experience of an individual (Orlans & Scoyoc, 2009) while retaining a scientific approach and ensuring rigorous empirical enquiry. Whereas the latter values the positivist approach, the former supports a more phenomenological and subjective stance, maintaining that reality is constructed.

Methodologies can be thought of as sitting on a spectrum, with positivism at one end and relativism at the other. Relativism rejects the positivist belief that truth can be determined through observation. Instead, knowledge is considered to consist of multiple realities constructed within historically and culturally given situations, with realities facilitated through social interactions and language in particular, language being regarded as the medium through which meaning about the individual and the world is established; this approach refuses to accept a base line of reality (Larsson et al., 2012). In the middle, between these two perspectives, lies critical realism.

Critical realism acknowledges that there are elements of reality that are present independently of human conceptualisation. The different meanings that individuals attach to certain experiences are deemed possible because they experience different aspects of reality (Fade, 2004).

The epistemological position I have taken is that of critical realism as I am keen to gain a better understanding of what is really going on in the lives of males identifying as having a gambling disorder and their relationship to money, whilst acknowledging that I may not be able to access their realities completely (Willig,

2013). This approach is consistent with the counselling psychology philosophy stated above.

IPA is a method that seeks to gain direct access to the participants' worlds, generating knowledge of what and how people think. In this way IPA can be said to take a realist approach to the gaining of knowledge, while accepting that such an exploration requires input from the researcher's own world, as well as an interaction between the two parties. This necessary input is not viewed as biases to be eliminated, instead being viewed as a much-needed precondition in order to make sense of another person's experience. Consequently, IPA exists as an interpretation of the participant's lived experience (Willig, 2013), thus suggesting that IPA adopts a more critical realist position, in line with this research study.

3.6 Ontology

Ontology is concerned with the way that reality can be perceived. While epistemology considers 'How can we know?', ontology is interested in what exists in the world to know. This makes it impossible not to make some assumptions about the world. A realist position considers that the world is constructed of objects with cause-and-effect relationships with one another, in contrast to the relativist position that considers there to be no baseline reality (Larsson et al., 2012). IPA adopts a critical realist position, embracing the idea that an experience can be objective and 'real', albeit that reality can be different from each individual's perspective.

3.7 Procedure

3.7.1 Participant Recruitment Process

Participants were recruited from a charity that works with problem gamblers, providing counselling support, mentoring and education to people affected by gambling, as well as through a snowballing effect. Data was collected from six UK male participants with a gambling disorder. A sample size of up to six participants is considered sufficient to extract meaningful data in order to capture similarities and differences between the participants' lived experiences. Going beyond this sample size might have proven problematic, due to the vast

amount of data that would be collected (Smith et al., 2009). During the recruitment process, NHS approval was applied for and gained in case insufficient participants were found through the charity and snowballing approach. However, the response was good and in the end it was not necessary to pursue the NHS route. I believe the results would not have been significantly different working with participants from either source as most clients that come into the clinic have tried a number of alternative approaches, including charities, in advance of starting treatment, and all the participants had received some form of therapy at some point in their lives to help manage their problem gambling.

An email was sent out in the first instance, explaining the study. Contact was made with the relevant person within the organisation and their approval granted. A copy of the research proposal, together with the letter of ethical approval from the university, was sent to them. A meeting was set up between the researcher and the relevant contact to facilitate introductions and discuss the research in more detail, the aim being to gain an understanding of the requirements, as well as to provide them with both a recruitment poster (Appendix 4) and an information sheet (Appendix 6). These were to be handed out to potential participants on the researcher's behalf to enquire whether a potential participant would be willing to be contacted. Potential participants contacted their key worker at the charity to register their interest in participating in the study. The key worker then contacted the researcher and arranged an initial meeting for the potential participant to meet the researcher on a one-to-one basis, without the key worker being present.

Following this, a convenient date, time and place for an interview was arranged and confirmed between the researcher and the participant.

3.7.2 Informed Consent

Participants were informed that all information gathered was to be used as part of a doctoral study and that it might be published. Participants were informed prior to the interview that all personal details would remain anonymous and confidential. Participants were requested to sign a consent form prior to the interview (Appendix 3), granting permission to participate in the study and have their interviews audio recorded (Appendix 4), the recording themselves to be

kept separately in a locked cupboard. The researcher made it clear to the participants that they were under no obligation to take part in the study and that their decision either way would not affect the treatment they would receive at the organisation.

3.7.3 Inclusion and Exclusion Criteria

An attempt was made to keep the sample homogenous, as advocated for IPA by Smith, Flowers and Larkin (2009). The participants were between 25 and 55, as older age has been shown to be a protective factor for problem gambling (Petry, 2005). All participants were fluent in English, to avoid losing any richness or intricacy of meaning-making, important for IPA studies (Eatough & Smith, 2006), that could arise through the use of an interpreter. The participants had a PHQ-9 (Kroenke, Spitzer and Williams, 2001) (Appendix 2) and GAD-7 (Spitzer, Kroenke, Williams, & Lowe, 2006) (Appendix 1) of less than nine, to put them in the category of mild to moderate (Spitzer et al., 2006) and to reduce risks associated with anxiety and depression. Any participant considered high risk or suicidal would be excluded from the study.

Female gamblers were excluded as this study focuses on males, as they represent the majority of the problem gambling population. The details of all six participants are shown in the table below:

Table 3: Participants' Demographics

Name (Pseudonym)	Age	Ethnicity	How many years have you been gambling?	What age did you place first bet?	Do you have access to money/bank account?
Rob	30-35	White British	10	7 years	Yes
Dan	30-35	White British	18	16 years	Yes
Jack	20-25	British Indian	3	20 years	Yes

Name (Pseudonym)	Age	Ethnicity	How many years have you been gambling?	What age did you place first bet?	Do you have access to money/bank account?
Mitch	35-40	White British	14	18 years	Yes
Charlie	30-35	Black/Other	11	13 years	Yes
Simon	45-50	White British	12	15 years	Yes

3.7.4 Data Collection Process

At the beginning of each interview the researcher introduced herself and asked the participant if he had any questions. The participant was asked to read and sign two copies of the consent form (Appendix 5) informing them of their right to confidentiality, anonymity and withdrawal. Both the researcher and the participant kept a copy. The participant was then requested to complete a demographic information sheet (Appendix 6). When the participant was ready, the interview began and was recorded using a digital voice recorder.

The interviews were conducted using a semi-structured interview schedule (Appendix 8) developed in line with guidelines from Smith et al. (2009). Each interview began with an introduction explaining the aim of the study, and a few minutes of conversation intended to put the participant at ease and build rapport. This is considered important to encourage the data to be as rich as possible (Smith et al., 2009). Questions were used as a guide rather than followed rigidly to allow the participants to convey their own subjective and meaningful experience.

The questions were developed using the researcher's knowledge and personal experience of working with problem gamblers for over two years as a therapist in the clinic and were worked on in supervision. The researcher also did some background reading on semi-structured interviews and the types of questions to ask to ensure that the data collected was as rich and meaningful as possible

(Langdridge & Hagger-Johnson, 2009) and that the conversation did not veer into a therapeutic one.

The interviews were approximately an hour in duration. At the conclusion of the interview, participants were asked for their feedback and given the opportunity to voice any thoughts or concerns about the interview experience.

After the interview the researcher recorded her own thoughts and feelings about the interview in a reflective journal. This included notes about what the researcher felt went well and not so well, areas that could be improved and techniques that might be used or changed for the following interviews. This was both in respect of the types of question, pace, probing techniques as well as a consideration of the practical aspects such as the room layout or any distractions. This was done with the intention of eliciting as much descriptive material from the participants as possible.

3.7.5 Analysis

All interviews were audio-recorded and transcribed verbatim (Smith, 2015). The analysis consisted of several stages. The first involved reading the transcript several times in order to become immersed in the data (Shinebourne & Smith, 2008). Notes and observations of interest or significance were recorded on the left margin of the transcript; these included any recollections of body language and facial expressions observed during the interview process. The researcher kept a separate notebook to record thoughts and feelings about the interview, as that was useful as a bracketing off exercise. Throughout this initial stage, the researcher sought to ensure that the link between the participant's words and the researcher's interpretation was preserved.

During the second stage, the emerging data was clustered into representative themes or concepts of the participants' experiences in the right margin of each transcript.

The third stage required examination of emergent themes, clustering into groups of 'subthemes' if they showed a similarity between them. A number of themes were discarded at this stage if they were weak in supporting evidence. The

clustering process was refined several times in order to condense the themes. The emergent clusters of related themes formed superordinate themes. The process was repeated for each interview, with each transcript being considered independently.

The researcher took care to acknowledge any repetition in themes across the transcripts as well as recognising any new themes emerging. As the themes emerged, the researcher was careful to verify that the connection with what the participants had actually said was upheld (Shinebourne & Smith, 2008).

A graphic representation, in the form of a table, was drawn up to illustrate the themes and subthemes. A data extract, together with a line number, is assigned alongside each theme to show the audit trail of the iterative process incurred in this process, to ensure that the participant's voice has been retained throughout the process (Eatough, Smith, & Shaw, 2008).

3.7.6 Reflexivity

A theme I noted as common to all participants was that their agreeing to participate in the research stemmed from a wish to make a difference to others' lives. They had all managed to stop gambling and there was a gratitude and overwhelming sense of wanting to help others achieve a similar end. One participant even commented that he had been warned by fellow problem gamblers against agreeing to take part in the interview as I could well be a journalist, though he was so keen to get his story heard that he agreed to do the interview regardless. During the interactions, the majority of the participants were personable and respectful. Only one appeared defensive, adopting an attacking stance at points during the interview, something I felt was an act of self-preservation when he allowed me to witness too much emotion. What was very interesting for me to observe about my own involvement in the interview process was my intrigue and desire to focus on questions around key influencers and the participants' childhood. I realised in hindsight that I had needed to hold myself back from delving too much into this aspect at the expense of other questions. Initally I believed that this was due to my clinical interest in utilising a pscyhodynamic approach with my clients, but came to wonder whether it

linked back to an unconscious desire on my part to make more sense of my own childhood issues around gambling.

3.8 Ethical Considerations

Full consideration was given to the ethical guidelines proposed by the BPS Code of Ethics and Conduct (2009) and the Code of Human Research Ethics (2014), as well as to the requirements of the Data Protection Act (1998). Before conducting the research for this study, an application was sent to the Research Ethics Committee at London Metropolitan University and approval sought (Appendix G).

3.8.1 Confidentiality

Confidentiality was of prime consideration and the researcher made every attempt to preserve it throughout the study. Participants were provided with an information sheet and a verbal explanation prior to commencement of their interview.

The participants were assured that all personal details would be removed from the data and replaced with pseudonyms, to ensure anonymity. The researcher would be the only person with access to the participants' interviews and personal details and these would be kept in a locked cupboard during the study. The audio recordings would be saved to an encrypted USB flash drive and all the written transcripts encrypted and saved on the researcher's password-protected computer, both of which would be safely stored. The data obtained would not be utilised for any other purpose other than this research. All recordings will be destroyed on completion of the study, in line with the BPS Code of Human Research Ethics (BPS, 2009).

3.8.2 Debriefing and Withdrawal

All the participants were informed of their right to refuse to answer any questions and that they could terminate the interview at any stage during the process. At the conclusion of the interview there was a debriefing process. A debriefing sheet (Appendix 10) was handed to each participant to remind them of the purpose of the research, together with their right to withdraw from the

study up to a month after the interview (Smith, Flowers, & Larkin, 2009) without any explanation being required and without being penalised in any way. The contact details of the researcher were included on the sheet, together with a list of various counselling services, in case the participant was to suffer any distress as a consequence of the interview process. The participants were selected based on a set of criteria that attempted to minimise the vulnerability of this clinical population (see participant's criteria above). The researcher remained vigilant throughout the interview for signs of distress and was prepared to terminate the interview at any stage, should this be necessitated by the participant's state. The researcher ensured that the participant did not leave the interview in a distressed state by attempting to conclude the interview on a positive footing, in line with guidance set out by the BPS Code of Human Research Ethics (British Psychological Society (BPS), 2014) and followed the distress protocol (Appendix 9).

3.9 Summary

The methodology chapter has considered the rationale for undertaking a qualitative approach to this research study, together with an explanation as to why IPA was chosen as the most suitable method for this study over other possible methods. An epistemological and ontological position of the researcher was presented, providing transparency and validity for the research. Finally, the design and implementation of the research was considered together with a review of the ethical considerations.

CHAPTER 4 – ANALYSIS

4.1 Overview

The aim of this chapter is to present and consider the themes which emerged during the analysis process in a way which demonstrates the overlap between them, conveying the convergences and divergences in all the participants' experiences. Analysis of six transcripts resulted in the identification of three superordinate themes and nine subordinate themes, presented in Table 4, below. The raw data is presented using verbatim accounts from the interviews together with the researcher's interpretation of the participants' narratives, thereby adhering to IPA's double hermeneutic.

It is recognised that the themes and narrative offer one possible conceptualisation of how UK male problem gamblers experience money and it is acknowledged that other researchers might present alternative interpretations. The participants are presented using pseudonyms in order to ensure anonymity, so that confidentiality is preserved. Transcript extracts analysed for Interviews 1 and 3 (Rob and Jack) can be found in Appendix 12, extracts of the Developing Themes for these participants in Appendix 13, and a sample of Emerging Superordinate Themes in Appendix 14**.**

What emerged during the analysis process was the concept of 'the developing self', a metamorphosis in the development, emergence and maturity of the self. 'Money as a drug' was driven by the concept of feeling out of control, and the relationship that money played in the quest to regain control and escape difficult feelings associated with that. 'Money and the perception of the self' reflected the emerging self from the initial stages of feeling the need to 'feed their ego', through to a growing awareness of the detrimental impact money was having on them, through to 'Gaining a greater awareness of the self'. Finally, in 'Money and the relationship with others', the development of the self through 'coping with an absent father', 'masking feelings' and finally 'letting others in' reflects the emergence of each participant from an insecure beginning to finding their own way and ultimately being able to mature into themselves, through a new

connection and attachment to another, with money acting as the thread linking this metamorphic process.

During the analysis process, the concept of the developing self was broken down into smaller segments, which ended up driving the choice of superordinate themes and their related subthemes. Although not all subthemes specifically mention and discuss the developing self, a suggestion of the concept was present throughout the process.

Short utterances, such as "erm" were removed from the transcripts unless judged to be important to the interpretation process. Square brackets enclosing three dots indicate that material from the original transcript has been omitted; three dots without brackets indicate a brief pause in speech.

Table 4: Master Themes and Subthemes With Quotes

Master Theme	Subordinate Theme	Quote	Frequency of Subtheme
Money as a Drug	Money is Intoxicating	*"It was basically my drug" (Rob, 573)*	All participants
	Control	*"It was hard to swallow, it was hard to accept, it was hard to take the fact that I had, let's say, no control or no discipline over the very resource that you actually need to live in society, money. So, that was hard." (Charlie 108-111)*	Jack, Rob, Charlie, Mitch
	Escape	"*It was very much a way of, of escape and I didn't understand that at the beginning but to be fair as much as I, you know the aim was to win money, the feeling that I had when I was in there I didn't have to worry about anything you know it goes back to me being shielded and having that bubble. I didn't have to think I didn't*	Jack, Rob, Dan

Master Theme	Subordinate Theme	Quote	Frequency of Subtheme
		have to be, you know the person that I need to be" (Jack, 586-590)	
Money and the Perception of the Self	Feeding my Ego	*"You know sort of fuelling my ego or whether that having that ability to as soon as I put something down and say ok I'd say I going to put X amount on X Y Z and these things come through, I feel as, I felt as if there was an element of perhaps being invincible erm what I say goes type of thing and ya know sort of referred to of fuelling my ego I think that's what it is yeah" (Jack, 23-27)*	Jack, Mitch, Simon
	Why do I do it to myself?	*"Why would you put yourself in that situation, if you are just going to lose lose lose lose, it doesn't make any sense" (Jack, 210-211)*	Jack, Dan, Charlie
	Greater Acceptance of the Self	*"It takes a lot of discipline and willpower. But as time goes on, you can start to believe in yourself and when you start to have maybe a different attitude towards life, towards money and towards how you perceive yourself, you get some respect for yourself, you kind of start to fancy that. If you really want to change, you replace it for the problematic behaviour." (Charlie, 705-710)*	Rob, Charlie, Mitch, Simon,
Money and the Relationship with Others	Coping with an Absent Father	*"Major influences? […] erm always used to be my dad, I used used to look up to him massively, even though I held so many resentments, I just wanted him to love me. Yeah, because I didn't see him that*	Rob, Charlie, Dan

Master Theme	Subordinate Theme	Quote	Frequency of Subtheme
		much" (Rob, 639-644)	
	Putting on a Mask	*"I was 18, I'd tell ya but (pause) very confused, very very confusing, and erm yeah all the erm what's the word erm (pause) I'd already started putting the mask on ya know, so my personality, it was me fitting into (pause) different erm social scenarios and it helped me do it but honestly at the time I didn't know I was doing it." (Dan, 64-68)*	Rob, Dan, Jack
	Letting Others in	*"I value money a lot more than I used to. It's not a big factor in my life, but I can appreciate the fact that now I have it and I can keep it in my pocket for more than five minutes that – I appreciate the fact that I'm spending my earned money on things to make other people happy effectively."(Mitch, 542-546)*	Jack, Charlie, Mitch, Simon, Dan

4.2 Master Theme 1: Money as a Drug

The primary master theme consists of three subordinate themes, which are exhibited in the majority of the participants' accounts. Each subtheme seeks to encapsulate a unique feature of the master theme, reflecting the participants' experience of money as their addiction, highlighting the failure to resist impulses and continuing with the behaviour, despite being aware of the negative consequences. The narratives appear to be characterised by a sense of desperation, powerlessness and vulnerability amongst the participants.

4.2.1 Money Is Intoxicating

There is a sense from all the participants of an overwhelming exhilaration and excitement of the mind and the emotions – of a force seemingly so strong that it compelled the need to continue gambling, with the participants seemingly helpless to do anything about it.

"I think after I'd placed the bet and and things hadn't been gone hadn't gone my way and I wasn't winning then you know my, my sort of want and my urge and my, my desire to try to put some more down and the next one will work the next one will work you know just, just sort of deluding myself into making ya know I kept on referring back to the instance where I'd won." (Jack, 63−67.)

The language used here sounds visceral and desperate, and Jack appears caught up in the emotion. Jack talks of "deluding" himself, as if he is deceiving himself, convincing himself that it is acceptable to keep chasing the craving to win money, perhaps as if it was a drug and he was chasing his next 'fix'. When Jack explains his experience, after having lost money, he repeats how "it hadn't gone my way", seemingly reiterating the impact of his sense of fruitlessness over his loss and the degree of desperation to cling on and acquire more money to get the feeling of winning money back: "my want and my urge and my, my desire". There is a drive to get that feeling back, which appears stronger than his ability to control it, although he seems to know that it is detrimental. Jack appears to be deluding himself that he could control it if only he gets that next win.

"you always think right okay this one, the next one I'm going to win, the next one I'm going to win, oh I'll just win this one back. Sometimes you do, most times you don't. Then of course it's a good feeling leaving a betting shop with a few hundred pounds in your pocket that you haven't earned, but then that – again that soon passes, and it just becomes money in your pocket and then you start thinking about the next time you're going to go." (Simon, 77−84.)

In this extract, Simon describes the feelings before, during and after an episode of gambling. Simon depicts the pursuit of winning money as if he is referring to existing behaviour through his continuing use of the present tense. There seems to

be an emotional detachment to feeling any sense of loss as he pragmatically describes losing more often than winning. Even when he wins, the sensation doesn't appear to last long, until it loses its affect and just "becomes money in your pocket", demoted to inert and meaningless loose change as the drive for the next 'win' takes over. It seems as if it is not the value of money that is in play here, driving Simon to repeat, so much as the sensation of winning. This appears analogous to a drug, where the sensation doesn't last and the unrelenting dependency to repeat the process becomes frequent. *"I need to win that money back. You're just like – nothing else matters." (Simon, 804−805.)* The concept of a good feeling from money that 'you haven't earned" suggests that beating the system, getting something for nothing, provides Simon with a sense of validation, although this sensation is short lived and needs to be topped up regularly.

"it was basically my drug" (Rob, 573).

Rob talks specifically about addiction and the act of chasing money as being his "drug" and winning money as the fix that kept him going… *"but then I won and that was the fuel" (Rob, 15).* The presentation of winning being like "fuel" conjures up an image of Rob as analogous to a vehicle that needs petrol as a source of energy to continue moving and propelling forward. Without petrol or fuel the car comes to a standstill and becomes redundant, just an inert lump of obsolete material with no purpose. *"I was a slave to the addiction, ya know I was literally pushing buttons" (Rob, 49−50),* suggesting a submissiveness; the personification of a system, which Rob seems forced to accept, that has power and influence over him and from which he is unable to escape. There is an unrelenting sense of prevailing passivity and helplessness.

"To this day I have never experienced a greater feeling of when I won that money, never. And I've got married; I've got three kids. My missus would go bananas if she found out, but that is the truth. I spent the next 10 to 15 years trying in vain to recreate the buzz of how I felt when I won that money." (Mitch 78−82.)

Similarly, in Mitch's narrative there is a sense that money holds a power over him. There appears to be a state of euphoria when Mitch describes the feeling of

winning money. Referring to the "buzz" suggests a sense of exhilaration or even intoxication. I wonder whether winning money is perhaps analogous to a stimulant in this case. Mitch acknowledges that his feelings about winning are stronger than his feelings for his family; even his wife and his children do not equate to this euphoria. Suggesting that his wife would "go bananas" if she knew the truth perhaps implies that she would see it as though he had been cheating on her − having an affair with money, so to speak – and perhaps that she could never compete with money in his affections.

In a similar way to a drug, once Mitch's tolerance levels had been reached, he seems to have been unable to feel the same level of euphoria winning small amounts, needing greater and greater amounts of money to achieve a similar high. *"I couldn't go back to small stakes, because it didn't give me anything like the same sort of adrenalin rush as it was when I was putting hundreds and hundreds*" *(Mitch, 61−64).* A sense of impulsive desperation seems to prevail when Mitch states: "*I couldn't wait to win more money" (Mitch, 99).* It is interesting to consider why Mitch feels his drive to win money is stronger than even his love for his family. I wonder whether it could be that winning money represents Mitch's self-identity, which is necessary before he is willing or able to share himself with others?

4.2.2 Escape

There is a suggestion here that the participants describe the focus on money as an opportunity to avoid putting themselves in situations where they felt vulnerable and exposed, retreating to a place where they felt protected and safe from the dangers of the external environment.

"it was very much a way of of escape and I didn't understand that at the beginning but to be fair as much as I, you know the aim was to win money, the feeling that I had when I was in there, I didn't have to worry about anything, you know, it goes back to me being shielded and having that bubble. I didn't have to think, I didn't have to be, you know the person that I need to be." (Jack, 586−590.)

Earlier in his narrative, Jack has spoken about his family life and the demands and expectations on him. There is a real sense here of Jack's desperate need to escape from these pressures. There seems to be a paradox here as Jack talks of being "shielded", as if the process provided a protective cover to protect him from a dangerous and combative situation whilst being in a bubble, which alludes to the suggestion of a delicate encasement, unsuitable for a dangerous situation. There is a sense that Jack feels alone and vulnerable, exposed without any protective barrier between himself and the world around him, almost as though escaping, using money as a shield, feels like the only way for him to survive.

"didn't matter if I won or lost erm and that's that's when I found it was really nothing to do with money for me it was, to do with time, it was to do with me putting myself inside a little bubble and feeling safe not having to deal with life on life's terms." (Rob, 50−53.)

Like Jack, Rob notes that there came a point when the incentive to win money became secondary to being able to run away and hide from life's ups and downs. When Rob talks about "time" there is a suggestion that he is struggling to cope with life, the realities of day-to-day existence and the passing of time. There is a spatial entrapment aspect of being in a bubble, suggesting a soft protective cushion that totally enveloped and isolated Rob, with a distinct boundary between him and the rest of the world. It has a positive tone to it: bubbles are soft, delicate and dreamy and when they bounce they create a soft landing − until eventually they burst and all the protection and insulation disappears instantaneously, leaving him exposed and vulnerable.

"when I won with money I didn't know what to do with it, it's obviously not what I went in there for but I couldn't see it at the time I was in there for the day and that's what gave me the escape." (Dan, 383−386.)

Dan states that he won "with" money rather than he won "the" money. Rather than money being his reward, incentive or stimulant he appears to be suggesting that money is more like an assistant or partner working alongside him, though he doesn't seem to know how to behave around it on achieving success. Lost,

confused and alone, the inability to see that Dan refers to appears to represent a lack of comprehension during this stage of his life, though he seems unable to accept or admit this to himself or others. Suggesting that winning money was "obviously not" what he went in to do serves as a statement of the 'unobvious' but seems to compensate for having to admit his uncertainty. In a similar way to Jack, perhaps the idea of being able to hide in the bookmakers, with money as his ally, gave Dan the security and feeling of safety he lacked but so much craved.

4.2.3 Control

For each of the participants, there seems to be a sense of a desperate urgency to try and stay in control, in an environment where they felt they had little influence, utilising money as a vehicle for achieving those goals. For Jack and for Mitch, having money at any cost appears to generate a feeling of being in control, whereas for Charlie the converse is true and winning money seems only to highlight his total inability to feel in control.

"I dunno whether it be feel superior cos like I said you know when you win or when I was winning I felt like I was very I, I did this you know, I was able, I controlled the situation I done this I done that." (Jack 548−551.)

Jack describes the impact of winning as if it represents a reward for his achievements. Language such as "I did this", "I was able" suggests that he feels confident, successful and in control. Perhaps money provides Jack with a sense of feeling competent, reflecting the freedom of choice, influence and self-sufficiency he appears to crave. Earlier on he states: "*If I don't have any money then I don't have an option you know so that option is taken away from me" (Jack, 442−444).* This could indicate that when Jack loses money he feels personal choice is removed and the ability to have control over his own destiny lost, replaced by feelings of vulnerability, of being at the mercy of others who will take control of him. Possibly, winning money provides a way of gaining self-recognition and feeling good about himself, something that Jack appears to crave. It perhaps represents above all a way of being able to convert his feelings of inferiority into feelings of superiority − until he starts to lose money, until the system breaks down, the feelings of inferiority return and the cycle has to be repeated.

"I would describe myself as a puppet master. I had my missus, I had family members, friends on strings just playing them off one against each other, borrowing money off him to pay him and just lying completely." (Mitch, 212−216.)

Similarly, for Mitch, gaining money appears to engender a feeling of being in control. The analogy of describing himself as a "puppet master" appears to create a very powerful image of exerting ultimate control over everyone, particularly people who are closest to him. As a puppet master, Mitch could take control of others' headspaces, their time, and, as he describes in this case, also their money. He talks about borrowing money, suggesting this is temporary and the intention is a short-term loan, perhaps believing that he would be able to repay the money when he won. "*A problem gambler is somebody that is not in control of the time, the money and the mental headspace*" *(Mitch,141−142)*; Mitch's definition of a problem gambler appears to be someone who lacks control over all aspects of the gambling process. Temporally, emotionally and physically out-of-control, he seems to create an extreme sense of freefall. Perhaps this is why Mitch feels the need to regain control by taking on the role of a puppeteer as a way of managing this negative experience and re-asserting (if only in his own mind) control.

"It was hard to swallow, it was hard to accept, it was hard to take the fact that I had, let's say, no control or no discipline over the very resource that you actually need to live in society, money. So, that was hard." (Charlie, 108−111.)

Similarly, Charlie reiterates how hard he found accepting that he had no control around money and appears to berate himself for showing this lack of self-control. He talks a lot about discipline, how both his mother and older brother, once his father left, would inculcate discipline in him: "*she instilled some good disciplines inside of us and allowed us to learn and live our lives the right way*" *(Charlie, 234−235).* The choice of the word "discipline" conjures up a paradox between the definition of discipline as self-control and mastery, versus discipline as a punishment or chastisement. I wonder whether, when Charlie talks about finding it hard to accept, the level of discipline at home was so punitive that Charlie

struggled to ever feel he was self-restrained enough to exist independently in society, a system which he quantified in monetary terms?

4.3 Master Theme 2: Money and the Perception of the Self

The second master theme consists of three subthemes. There appeared to be a general feeling of inadequacy and a lack of self-worth permeating the narratives, compounded by a sense of incomprehension around the participants' drive to continually pursue money despite knowing they would ultimately lose it all. The final subtheme addresses a newfound sense of empowerment and acceptance of the self. Perhaps they felt they had gained sufficient control over their relationship with money by this stage and a greater sense of self-belief seems to prevail as a result.

4.3.1 Money to Feed my Ego

Expressions of failure, inadequacy and low self-worth resonate in each of the narratives. Winning money, feeling superior and / or 'beating the system' appeared to be priorities for all the participants involved in the study. Perhaps as an attempt to compensate for these uncomfortable feelings of low self-esteem and sense of inferiority, having money helps the individual to feel a sense of value in a quantifiable externalised way – maybe because the internalised ability to feel value is lacking?

"I used to put a lot of stress on myself, ya know whether if I didn't have enough money, or erm if I didn't have this or I didn't have that and there, there was a lot of pressures and I think sometimes that, ya know I would compare myself. Erm you've got that car, I want that car and that would drive me to try and get it in the quickest way possible that I knew." (Rob, 404–408.)

There is a suggestion here that in his evaluation of himself, Rob tries to make himself feel better and improve his self-esteem by measuring the value of his success, vis-à-vis others, in monetary terms. Rob describes putting a lot of stress on himself, berating himself for not having enough money. How did he define what was 'enough'? By constantly looking at what others possessed as a measure of their worth, assessing his own value comparative to this, and feeling inadequate

when he felt he didn't match up. He felt that he couldn't compete or wasn't as good as them if he didn't have money. Money thus seems to represent a positive reinforcement of the self in this circumstance.

"you know sort of fuelling my ego or whether that having that ability to, as soon as I put something down and say ok I'd say I'm going to put X amount on X Y Z and these things come through, I feel as, I felt as if there was an element of perhaps being invincible." (Jack, 23−26.)

Using money as a measure of self-worth also appears to be present in Jack's narrative. His sense of self seems to hinge upon predicting an outcome and experiencing a positive outcome to that prediction. There is a sense that Jack struggles to believe in himself and that by acting in this way with money he is able to prove his worth, his ability to succeed, to himself. Perhaps this sense of feeling invincible, utilising money as a quantifiable measure of his success, is something that helps Jack to feel superior by acting as a yardstick for his comparison to others.

"Unbelievable buzz from that thinking about all the things I was going to buy with all the money. Obviously, I was thinking holidays, I was thinking taking all the lads out boozing, buying clothes, all new stuff and everything. Oh, it all just goes through your mind. It's hard to put a point on one thing… […] But it was just an all-round feeling of invincibility I would say." (Mitch, 109−116.)

Again, the sense of needing to feel superior is evident from Mitch's narrative. I wonder whether for Mitch – a keen sportsman − the priority was to ensure that others saw him as a 'winner' at all costs. Mitch uses language to describe how he sees himself and seemingly how he would like others to see him: as successful, influential and unyielding. Being "invincible" suggests a desire to avoid being defeated, and it would seem that Mitch is very conscious of the need to create an impression of himself as someone others revere: *"I just remember just thinking I was probably like Rockefeller with £20,000" (Mitch, 381−382).*

""What does money make me think of? What does money make me think of?" Well, greedy corporations […] I don't want to work to make a few people rich" (Simon, 296−304.)

In contrast to the others, Simon seems to perceive money in the context of "greedy corporations", which suggests that he sees large businesses as taking more than their fair share. He resents working hard in order to assist others in their quest to get rich. Money appears to represent power and entitlement whilst Simon seemingly considers himself to be subjugated and exploited by others.

"*When you're on a roll you think I've earned three times the amount of money in one evening sitting there looking at a computer than you would earn doing your day job." (Simon, 113−116.)*

For Simon, winning money seems to provide a way out of these feelings of weakness and oppression, offering a short cut to riches that would enable him to secure a position of strength, power and the feeling of being as good as, or better than, others. It seems to allow Simon a way of generating money quickly and easily, without having to work hard, thus improving his status in society as well as his own personal status.

4.3.2 Why Do I Do it to Myself?

All the participants involved in this study appeared to exhibit a level of feeling perplexed, unable to make sense of why they were willing to risk money when they were, on a rational level, aware that they were going to end up losing it all. Confusion, lack of meaning and helplessness are all common themes throughout the participants' narrative.

"Why would you put yourself in that situation, if you are just going to lose, lose, lose, lose, it doesn't make any sense" (Jack, 210−211).

Jack appears to be very reflective here and questions why he was prepared to put himself into a position when he was going to lose. He repeats the word "lose" four times, perhaps to stress, as much to himself as to me, the irrationality of his

experience, as though trying to work out, as he is saying it, some rational explanation for this behaviour.

"I kind of went to the betting shop knowing that I was going to lose and I don't even know why I was going to the betting shop. […] I felt claustrophobic, just being [so normal]." (Charlie, 527−532.)

Similarly, Charlie acknowledges here that he went to the betting shop with the realisation that he was going to lose, yet something drove him to continue doing it, despite being unable to make sense of what that 'something' could be. He talks about an argument with his partner being the trigger for his behaviour and recognises that it may have been due to feeling trapped in a relationship that felt normal, perhaps something that he was unfamiliar with due to his family circumstances. I wonder whether losing money through gambling allowed him to channel his uncomfortable feelings into something that he could identify with more easily, making it possible for Charlie to manage these feelings in a tangible way that made sense to him?

"Money is just money (pause), it's just numbers innit. Today for me if I ain't got it, I ain't got it its just ain't a problem but the thing is for me, back then when I was in action if I didn't 'ave it I'd just get it, it, it, I dunno why because it had no… meaning. […] yeah it didn't really mean much to me. Nah." (Dan, 286−291.)

Throughout the narrative Dan seems to refer to money in a very detached and unemotional fashion. He appears to be grappling with an inability to make sense of his relationship to money, because despite its having no meaning for him, he had a desperate need to acquire it. I wondered whether the lack of emotional significance with money was a response similar to that learned in his family relationships? "*Basically there is no love in our family it just didn't exist at all."* There seems to be little attachment to money and Dan seems to be able to take or leave it, in a very disengaged manner. I wonder whether money lacked meaning because of an inability to connect to *anything* on a deeply emotional level, perhaps due to his never having experienced love or attachment growing up?

Describing money as just numbers takes the value out of it, stripping it of its significance and reducing it to the status of a trivial, meaningless object. From the repetition about money having no meaning, I get the impression from Dan that there is a sense of resignation, perhaps even regret, at having to accept his lack of understanding around money, perhaps aware of wanting to feel more for money, but not knowing how to do so.

4.3.3 Greater Acceptance of Self

Each of the participants described how their dependency on money seemed to have shifted from a need to manage their feelings of inadequacy towards gaining a new-found level of self-respect. A new respect for money seems to have arisen as a result of this novel sense of personal responsibility. For Mitch and Rob this acceptance seems to come about through a focus on helping others, whereas for Simon and Charlie it appears to be more about the development and acceptance of the self.

"but I see how far I come and I see what I used to waste my money on […] just stability for me and and my family erm and that's it […] I used to chase money, 100%. […] now I just chase happiness […] Money gives me the erm chance to stabilise my family." (Rob, 345−−356.)

Rob seems able to be more reflective, now looking back on his time as a problem gambler with a sense of perspective. There seems to be more objectivity and a sense of maturity prevailing, perhaps as a result of the passage of time, but possibly the fruit of experience. "Wasting money" suggests a frivolous attitude to spending, without thinking or caring about the consequences or having any objective, whereas "chasing money" suggests a concerted effort focusing his energies on the pursuit of obtaining money, perhaps as a way of avoiding difficult thoughts and feelings? Rob appears more confident now that he has a greater understanding of himself and of what paved the way to allowing gambling to get the better of him. Now Rob has settled in a relationship and has a child, he seems to look at life very differently. There seems to be more of a focus to his life and he has a strategy for his money, which is concentrated on bringing happiness to his family. There is now a definite sense of responsibility, which seems to provide

Rob with a sense of purpose, a focus that once was lacking but now gives him control over his life once again.

"Oh okay, it's like catching. A disease. It's not my fault…I'm a victim. Oh right, okay, give me some tablets then, you know. It takes away the personal responsibility. I don't think the disease is all – it might work for some people in terms of recovery, but I always thought it was a cop out […] I don't think it's a good analogy really" (Simon, 436−442.)

Simon talks candidly about how he sees problem gambling conveyed. He feels it is unhelpful for him to have it viewed as a contagious disease, absolving him of any element of personal responsibility, as if catching it was purely a consequence of bad luck, no fault of his own. Here it seems as if Simon has reconciled himself to being able to take responsibility for his problem gambling, giving him the impetus to face up to the challenge of accepting his part in it and, through doing so, motivating himself in the decision to change.

"it takes a lot of discipline and willpower. But as time goes on, you can start to believe in yourself and when you start to have maybe a different attitude towards life, towards money and towards how you perceive yourself, you get some respect for yourself, you kind of start to fancy that. If you really want to change, you replace it for the problematic behaviour." (Charlie, 705−710.)

Similarly for Charlie, there is a sense of taking responsibility for his own actions. He again refers to discipline as a force for change. Discipline appears to be a key aspiration for Charlie as he refers to it a lot in his narrative, particularly when he describes his key influences as being those who show real discipline in their lives. I wonder whether Charlie felt he himself lacked discipline and this resulted in a lack of ability to control himself around money. I wonder whether the new-found respect and self-belief that he now seems able to show, is linked to feeling a sense of control and discipline over his own behaviour around money. A metamorphosis seems to have occurred, with Charlie emerging into a more mature and responsible individual.

4.4 Master Theme 3: Money and the Relationship With Others

The final master theme considers the impact of interpersonal issues, feelings of defencelessness, and the urge to hide behind a veneer in relationships with others. Over time, gradually feeling able to let others in and, in doing so, moving forwards and finding new meaning in their own lives, the participants were able to gain a new found respect for themselves, in the process gaining more control over money and their relationship to it.

4.4.1 Relationship With an Absent Father

In each of the participants' accounts there is a description of aspects of their lives that seemingly depict a sense of loss, neglect or abandonment by a father figures. I note how these early relationships and separations seem to impact the way the participants experience and relate to others. The impact of these experiences was analysed and considered in the context of each participant's relationship to money.

"Major influences?... erm always used to be my dad, I used used to look up to him massively, even though I held so many resentments, I just wanted him to love me. Yeah, because I didn't see him that much […] me and my dad's relationship was awful, it was always up and down but now it's improved." (Rob, 639−647.)

Up to this point, Rob has stressed how much he resented his parents splitting up when he was a young child, describing it as if he *"didn't have a mum and dad as such" (Rob, 590),* seemingly emphasising how much he felt abandoned by both parents. Rob explained how he had gone to live with his mother, who struggled financially, while watching from afar how his father was liberally spending money: "*my mum taught me how to be about money, and seeing my dad a lot more flash buying this buying that buying everything." (Rob, 583−584.)*

Interestingly, when Rob talks about staying with his mum after his parents split, he suggests it was "'*cos she's so careful"* with money and looked after it. This is in contrast to his father, who was seemingly less responsible with money, and I wonder whether perhaps money played a part in his parents' decision to split up? I am curious as to whether Rob may have blamed money as the cause of the split,

and of the sense of distress and instability he subsequently experienced. Despite everything, Rob still describes yearning for more attention from his father and there is a definite sense of feeling unloved and undervalued by his father. I wonder whether there was a link between money and his childhood trauma, perhaps a way of using money as a vehicle to get his father's attention and perhaps believing that this is what it meant to be a man? Alternatively, perhaps Rob blamed money for his parents' divorce and was trying to "get back at money" for the pain he had suffered in his childhood, when perhaps he could not explain or understand his feelings and interpreted money as the reason for his pain?

"I've known that money has always been important. My dad was a successful man But, when we moved to Britain, my mother and father split up. […] I saw us from having a very, very comfortable life to my mother working three or four jobs… […] It didn't make sense. But I came to that realisation around the age of nine and stuff that my mum is struggling here, but you feel helpless in a sense." (Charlie, 201−217.)

Similarly, Charlie refers to an early traumatic episode in his life when not only did his parents split up, but his family moved from Africa to the UK. When Charlie refers to his father, he does so by describing him in financial terms, providing for his family but later abandoning them. Charlie seems to recognise the importance of money, perhaps representing status, influence and a comfortable lifestyle. That seems to change when his parents split up, the stability of his family unit being disrupted and his mother forced to work several jobs. His father's abandoning of the family had left them struggling in poverty. It seems as if, at the time, Charlie − still a young child − struggled to make sense of what was happening, only comprehending that money was the common factor that had changed, his life changing from one of comfort to one of strife as a result. Again money seems to embody the uncomfortable feelings that Charlie struggled to understand at such a young age and I wonder whether, perhaps, the drive to win money was an attempt to change the status quo?

"all my siblings are the same they all got beaten by my mum and my older brother was like the man of the house, our fathers weren't around and er (pause)

basically what we learned, if in doubt just hit out […] when I I shut my eyes I can see all the fights, all the tormenting all the this, the that, the grief at home, the not so much the *gambling, that was my escape, that was where everything just stopped ya know" (Dan, 128–135).*

Dan describes his childhood as "tormenting" and there is a feeling that he felt at a loss and had nowhere to turn. Dan portrays life at home as lacking any love or support, a real sense of helplessness and desperation permeating his narrative as he describes his upbringing. His father was absent and his mother appeared under pressure, reliant on Dan's older brother to assist with disciplining his siblings. There is a sense that it was a case of survival, rather than a supportive experience. Dan's description depicts a feeling of not having anywhere to go or anyone to turn to. Gambling seems to have served as a coping strategy for dealing with his feelings of vulnerability and sense of abandonment, as a place to escape these difficult emotions. "*I was stealing to gamble" (Dan, 225).* I wonder whether, for Dan, money provided the route out of the trauma that was his home life?

4.4.2 Putting on a Mask

This subtheme relates to feelings of confusion, unease and despair. The participants appear to describe feeling the need to hide behind a veneer, rather than exposing their true selves to the world and to others.

"I was always the problem gambler I was saying, the problem gambler got the money, quite flash, could do what I want everyone knows I I'd, I'd pull money out to buy a round, it was to feed my ego as I wasn't comfortable in my own skin basically, I would put on a façade." (Rob, 369−372.)

In the above extract, Rob indicates that he felt a sense of inadequacy or not feeling comfortable in himself. The need to 'feed his ego,' quite literally with coins, whereby money represents almost a food source, a way of feeding the ego, making it feel bigger and better and more well-nourished, enabled Rob to feel bigger, better and stronger, and possibly able to face the world with more confidence. By being able to use money to buy things for other people, perhaps he felt he could prove how valuable he was to others. Being uncomfortable in his

own skin, mask seems to provide the mask, perhaps as a deflection? If people are focused on what Rob's money is buying, then it detracts from people focusing on him.

"I was 18, I'd tell ya but (pause) very confused, very, very confusing, and erm yeah what's the word erm (pause) I'd already started putting the mask on ya know, [...] at the time I didn't erm so I didn't know I was escaping at the time, I don't know what from 'cos I'd gamble at school." (Dan, 64−72.)

There is a sense from Dan that at this time in his life, in a similar way to Rob, he was grappling with a fragile sense of self, not being sure who he was, or how or where he fitted in. By putting on a mask, he perhaps sought to avoid having to let anyone see those vulnerabilities and insecurities. There is a distinct feeling of helplessness Dan alludes to, contemplatively at points during the interview. However, he was quick to regain control of his feelings through aggressive and derisory remarks, the apparent aim being to ensure that he is not challenged on these feelings, conveying an intimidating sense of *"if you know what you are frigging doing why would you even ask me that question?" (Dan, 545−546.)* Dan talks of being desperate, confused and frustrated, a real sense of being overwhelmed by his feelings of distress. I wonder whether challenging others to gamble at school filled the void, enabling him to wear a mask of being in control and avoiding having to try and make sense of these negative emotions?

"when I was winning, it was great, everything was good, everything was hunky-dory, when I was losing erm yeah not so much like the way I, I felt terrible but I had to mask it because my gambling was very much solitary." (Jack, 106−108.)

Jack described how, when he was winning money, he felt good about himself and positive about life. When he was losing, on the other hand, he seems to have felt the need to put on a façade and to avoid others seeing his pain. Jack's apparent way of coping with negative emotions was to tell himself that he had been a winner before so he could do this again, but in a seemingly solitary capacity. There is a real sense from Jack's narrative of feeling alone, despite being around friends or family. It feels, listening to it, that he was very accustomed to having to

talk himself out of a low ebb, and I cannot help but wonder whether part of his need to win took the place of someone else telling him he was a winner, a striving to create this own feeling of objective success since there was no one available to do it for him? "*I would would mask my feelings of of you know being distraught and angry and upset*" *(Jack, 145−146).* Like a mask, these feelings of success were seemingly only skin deep; underneath the veneer there appeared to be an abundance of feelings of dejection and despair.

4.4.3 Letting Others in

There is a sense of hope prevailing in this subtheme, a feeling that the participants are nowadays more confident, have better control over their attachment to money, and are ready to explore new ventures and opportunities, establishing deeper and more meaningful connections with others as a result.

"my wife's got terminal cancer. […] I'm not going to waste a single second in a casino or in a betting shop that I could be spending time with her, or spending – wasting money on something like that where I could be working less and spending more time with her." (Simon, 661−667.)

Simon talks about wanting to spend time with his second wife, who is terminally ill. When sitting with Simon, the need to be with her and feel close and involved was palpable. He seems very clear that he doesn't want anything to take him away from spending time with her. The drive to win money seems to have dissipated and I cannot help but wonder whether the feeling of being loved, wanted and needed by his wife, has given him a renewed purpose in his life and a sense of stability and belonging that was missing in the past, when money instead seemed to play such a key role.

"Ya know for me there was a time when I hated my mother for the way I was brought up but I don't now because she done her very best, in fact, I dunno how she coped." (Dan, 489−491.)

This appears to be the first time in the narrative when Dan refers to a positive connection to others. There appears to be a sense of loss and yearning for how

things might have been different if Dan had been better supported growing up. However, there is also a sense of hope and acceptance and Dan is even able to extend his empathy to his mother's situation in spite of his own loss. It is a mature approach, recognising that his mother was under pressure with numerous children, little financial support and no partner to help with the bringing up of her children. I wonder whether this metamorphosis, and improved ability to relate positively to others as well as to himself, may have played a role in Dan's ability to stop gambling, together with an improved relationship and respect for money.

"But further on, looking now, money serves a purpose for me. I run a business. I co-own a property […] I do normal things now. I look at money differently now, completely differently now. I plan things for my life. I plan the future. I plan to have some kids one day, so I need to save for that, et cetera. So, it's acquired a different meaning for me now." (Charlie, 300−307.)

Charlie also talks about money in relation to making a positive contribution to others. Up to this point, he has stated several times that money did not make sense to him. Nowadays, he has an objective, a purpose and ambition, seemingly knowing where he wants to get to and having a route map of how to get there. The difference appears to be that he now feels motivated and is planning for his future, rather than living for the moment, without any direction. Charlie grew up recognising that money could make for an easier life, he understood that money had a value, having experienced the comforts and the hardships, with and without money, in a passive way as a child, dependent on his parents' perhaps unhealthy relationship with money. Money may have taken on a different meaning now as Charlie has a more personal relationship with money, being directly responsible for its acquisition and expenditure. He seems to have learned to respect it, and nurture it, to ensure a meaningful and healthy relationship ensues.

"I value money a lot more than I used to. It's not a big factor in my life, but I can appreciate the fact that now I have it and I can keep it in my pocket for more than five minutes that – I appreciate the fact that I'm spending my earned money on things to make other people happy effectively." (Mitch, 542−546.)

Similarly, Mitch refers to his appreciation of money and seems to have a new-found respect for it, as well as recognising his ability to act more responsibly around money. There seems to be a differentiation now for Mitch, between the value of money won at the bookmakers and that earned. He refers to the fact that he appreciates spending his "earned money" to make others happy. This appears to contrast with his earlier narrative, where he talks about his deceitfulness and lying to others, particularly those closest to him, such as his wife and children. I wonder whether the distinction arises from Mitch's recognition that he is now putting some of himself into this money, the fact that it is earned as a reward for his hard work and effort allowing him to feel a sense of achievement and recognise who and what is important to him. He seems now to have a focus on others, rather than looking inwardly at himself and how others may perceive him. He also appears to have more respect for others and, as a result, stronger and more meaningful relationships with them, with money and with himself.

"I mean surrounding myself with people that want the same things as me erm I don't need to do things in excess you know […] just surrounding myself with the people that think like me, you know there's everyone thinks in different ways erm but also talking to people that think like me and erm yeah but general being more open and just talking about stuff that's that's what my answer is there." (Jack, 698−704.)

Jack too seems to be more at peace with himself nowadays and to have found a way of coping when life becomes challenging. He now surrounds himself with like-minded people and is able to open up to them in a way that perhaps felt uncomfortable in the past. He looks for shared values and the opportunity to talk openly about his feelings in a way that he perhaps would not have done in the past, possibly using money as an alternative way of managing his difficult emotions. Nowadays he seems to have a systematic approach to unburdening himself when he feels under pressure. Jack is now letting others in and by doing so seems to have overcome the need to prove his sense of self-worth, using money as a proxy. Jack appears enlightened and indeed lightened as a result of this personal epiphany. I wonder whether this deeper and more meaningful

relationship with others has enabled a decrease in the dependency of his relationship with money.

CHAPTER 5 − DISCUSSION

5.1 Overview

The aim of this study was to explore UK male problem gamblers' experiences of money. This chapter will explore and review the findings of the study by considering them in the context of current literature to support and further appraise my interpretations of the participants' accounts. Following a discussion of the themes, there will be a consideration of the study's strengths and limitations. The significance and implications for clinical practice in counselling psychology and professional practice in this area will be discussed, together with some recommendations for possible future research and, finally, some reflections and conclusions.

5.1.2 Summary of Findings

In summary, the analysis has sought to portray the key aspects of male problem gamblers' relationship to money. Through the participants' narratives, three master themes were identified: Money as a drug; Money and the perception of the self; and Money and the relationship to others. Emerging from these themes, a number of areas were presented, including 'control', 'low self-worth' and 'lack of attachment to the father'.

The lack of control manifested by the participants' failure to resist impulses was communicated in all the narratives by a sense of powerlessness, vulnerability and inability to cope. Winning money appears to provide a platform for the participants to prove their sense of self-worth and wish to stay in control, with the strength of feeling so intense that the drive to chase losses is essential to their quest to maintain their self-esteem.

All participants expressed feelings of loss and abandonment in respect of their relationships with their fathers, implying that perhaps this yearning, manifested as a feeling of being unloved and undervalued by their respective fathers, impacted on their sense of self-worth and ability to feel good about themselves. Money and gambling appeared to fill this void, particularly when they were winning, perhaps

as a way of enabling them to regain a temporary boost in their self-worth and gain a sense of control over their ability to influence this affect.

5.2 Master Theme 1: Money as a Drug

5.2.1 Money is Intoxicating

All the participants' accounts describe the overwhelming and unrelenting impulse to win money. The way they refer to their urges and cravings suggests a feeling of compulsion around chasing money. As Boundy (2000) states, it is not the amount of money a person spends that makes him compulsive, rather the way it is used and the ultimate effect on his life. A person's spending can be construed as compulsive if that person continues to repeat the pattern of behaviour despite the negative consequences it creates for him.

The participants talk about how great the feeling is to have won money and their attempts to 'recreate the buzz', in Rob's case even expressly describing money as his drug. Research suggests that the role money plays in the lives of problem gamblers supports the 'money as a drug' theory put forward by Lea and Webley (2006). This controversial theory is based on biological factors and attempts to explain the incentive and reinforcing powers of money. To address these differences, two models were proposed: a tool theory and a drug theory. Within the incentive model (tool theory), money is valued for its ability to acquire wealth and economic advantages. However, there is a failure to explain circumstances whereby money is acquired for its own sake, such as would appear in the case of problem gamblers who appear to utilise their winnings to continue gambling, until all resources are exhausted and they are forced to stop.

Money attained through the process of repetitive gambling exerts action at a neurochemical level, generating the sort of reinforcing effects on mood, akin to drug use, stimulating parts of the brain associated with immediate reward (Blaszczynski & Nower, 2010). The findings of this study suggest evidence in support for the drug theory. This accords with the findings of the present study, which show evidence of a preoccupation with money as a way of acquiring immediate wealth. As Charlie states, "the urge to gamble was look, I need to

make some money here" (Charlie, 146−-147), which reiterates the point succinctly.

5.2.2 Escape

The participants describe a sense of desperation to escape from life's hardships and feelings of vulnerability, a consistent theme of all their accounts. Rob describes escaping from life's difficulties by encapsulating himself in a bubble. Jack talks about the need to escape from his environment, as a way of managing his negative emotions. The findings of Rockloff et al. (2011) support the notion of gambling as an escape from negative emotions. According to Dvir, Ford, Hill and Frazier (2014), emotional regulation can be explained as having control over the intensity, and positive or negative effect, with which emotions are experienced and expressed, whereas emotional dysregulation in adults has been shown to be linked to a lack of emotional support from parents.

There has been a lack of established psychological theories to date in relation to the aetiology of problem gambling. Jacobs' General Theory of Addictions model (1986) suggests that addictive behavioural patterns arise when a person utilises an activity or substance to affect their arousal levels to such an extent that they can escape the reality of their environment. Research undertaken by Wood and Griffiths (2007) suggests that gambling is used as a coping strategy to escape from negative feelings on two levels. Firstly, gambling would be seen by the problem gambler as a solution to financial difficulties; secondly, the fantasy of winning (beating the system) provided the motivation to continue gambling. However, by that stage winning money was more about achieving the fantasy that allowed the gamblers to escape from their problems. In fact, participants in the study who were in the latter stages of their addiction acknowledged that they gambled for the experience rather than to win money ("playing with money rather than for money": Parke, Griffiths, & Irwing, 2004). This contrasts with other participants earlier on in their addiction, who described money as a way out of their financial difficulties (Wood & Griffiths, 2007). This chimes with Dan's account, in which he said that winning "with" rather than "for" money was compounded by a lack of comprehension around his reasons for craving this escape. It would appear from the participants' accounts that money played a role

in providing the necessary escape from the difficult challenges facing them, rather than any possible financial benefits that money might have afforded.

5.2.3 Control

The majority of participants expressed feelings around control in the context of money. For Jack and Mitch, winning or having money seemed to represent a sense of feeling in control, an ability to exert some influence over others, whereas for Rob and Charlie, having money highlighted their inability to hold onto it, thus intensifying their feeling of being totally out of control. A principal feature of any addiction is loss of control (Marlatt et al., 1988), whereby the behaviour continues despite attempts to stop or moderate it. It is interesting to try and comprehend these differences in approach to control in respect of the participants.

Cognitive theory attempts to explain why those who gamble problematically may do so until their losses spiral out of control. Research suggests that problem gamblers hold a large number of erroneous beliefs, reflecting their failure to account for the randomness and uncontrollable nature of chance rather than believing that the game's outcome can be predicted and controlled (Ladouceur, 2004). This concept is referred to as 'Illusion of Control'. Research has shown that problem gamblers may have higher illusion of control in all aspects of their lives, compared to non-problem gamblers (Orgaz, Estévez, & Matute, 2013). Ladouceur (2004) explains that survival has taught us that, when faced with a situation in which the outcome will be determined by chance, individuals tend to create contingencies between independent events in order to make sense of and help control it. In circumstances with unpredictable consequences, individuals tend to assume causes, to predict future outcomes. Utilising deterministic explanations to understand randomness would establish erroneous thoughts and may support the illusion of control.

Perceived control is seen as key to the idea of positive psychology, the capacity to maintain emotional wellbeing, despite setbacks and traumas encountered in life (Snyder, 2001). The concept of perceived control is particularly relevant when trying to find a positive outlook, even under difficult and challenging circumstances (Thompson, 2002). A particular example of this is described in

Viktor Frankl's account of life as a prisoner in a concentration camp, in which he explains how meaning and a sense of control in life was fundamental to survival. Prisoners had no control over their existence, yet some drew strength in their ability to control their attitudes towards the environment in which they found themselves. Frankl stated that those individuals able to keep this sense of self-efficacy were more likely to survive the harsh conditions (Frankl, 1985). I wonder whether, when the participants (particularly Mitch and Jack) were winning, there was a sense of perceived control, driven by their craving for predictability in an environment over which they felt they had little influence.

For Rob and Charlie, gambling for money simply highlighted the reality that, despite their best efforts to maintain control by acquiring it, money became for them a manifestation of lack of control, as its loss could be quantifiably evaluated, reinforcing their perceived lack of self-effectiveness.

5.3 Master Theme 2: Money and the Perception of the Self

5.3.1 Money to Feed my Ego

Highlighted within the narrative is a paradox between feelings of failure and lack of self-worth on the one hand, while at the same time trying to beat the system through the process of winning money. Perhaps this juxtaposition is a way of marrying these two seemingly contradictory positions. According to Aasved (2002) gambling can engender a sense of self-importance and feelings of power or control, which are thought to compensate for a problem gambler's inferior self-image. Winning money maintains their self-esteem and feeling of being in control, so much so that the drive to continue is intense enough to maintain those feelings; the converse being true when losing money. Consequently, losing can result in the desire to intensify an individual's gambling, in an attempt not only to recoup losses but to regain a positive self-image. Hence, the problem gambler cannot escape the drive to gamble in order to enhance his inadequate self-image.

According to Bulwer (2009), a number of cognitions appear to function as psychological defence mechanisms assisting in the problem gambler's denial of any problem. Indeed, the 'power orientation' serves to provide gamblers with a

sense of being in control, maintaining a positive sense of self. When this feeling is lost, the sense of self-worth is threatened. In order to avoid feeling powerless, problem gamblers may attempt to gain control over others. In both Simon's and Charlie's accounts, they refer to winning money as a way of gaining a feeling of superiority over others, which is in line with this theory. In both Jack's and Mitch's narratives, they describe feeling invincible. Omnipotence, according to Bulwer (2009), is a way of feeling all-powerful, a defence against feeling vulnerable and helpless; convincing oneself that they will win because they are unbeatable. Since omnipotence arises due to desperation, it becomes magnified when the problem gambler is experiencing the greatest adversities (Bulwer, 2009).

5.3.2 Why Do I Do it to Myself?

The participants in this study describe their experiences of being consciously aware of the seemingly irrational drive to gamble, while at the same time knowing that they will undoubtedly end up losing everything.

According to Kusyszyn and Rutter (1985), humanistic-existential theories of motivation perceive gambling as an acceptable adult activity whereby people gamble in order to affirm their self-worth through the feeling of efficacy that the gambler experiences through his ability to feel he can independently engage in a risky behaviour, using his skill set to problem solve. In contrast, psychoanalytic theorists such as Bergler (1957) deem gambling to be a neurosis, referring to gambling as "psychic masochism". According to Bergler, the reason the gambler engages in this behaviour is so that unconsciously he is able to punish himself by losing, which he achieves through feelings of anxiety and guilt. This masochistic behaviour results from unresolved ego conflicts, dating back to childhood.

I wonder whether, when Charlie talks about gambling because his relationship felt "too normal", he was perhaps punishing himself by way of a form of masochistic behaviour, in order to manage his feelings of anxiety and guilt. This could perhaps have stemmed from his childhood, whereby he experienced trauma in his parents' relationship, perhaps causing him to feel guilt when his relationship was going smoothly?

5.3.3 Greater Acceptance of Self

Each of the participants described how their dependency on money seemed to have shifted from a need to manage their feelings of inadequacy to gaining a new-found level of self-respect. A new respect for money seems to have arisen as a result of this new-found sense of personal responsibility. For Mitch and Rob this acceptance seems to come about through a focus on helping others, whereas for Simon and Charlie it appears to be more about the development and acceptance of the self.

Abbey (1987) states that individuals must accept responsibility for both positive and negative outcomes in order to feel fully in control of their lives. Attributing responsibility to one's behaviour may prove beneficial because one's behaviour can be modified, thus enabling individuals to explain negative experience and consequently gain control over it, in an attempt to avoid a reoccurrence, without it impacting on their self-esteem.

Of the participants in this study, Rob talks about wasting money, an action around his behaviour associated with money which he now recognises as something he is able to take control of and change. In a similar way, Mitch refers to valuing money now as he didn't earlier, as well as to actively spending money on others to make them happy, again reflecting a change in his behaviour from the past when he was gambling. Charlie talks about his "problematic behaviour", which would seem to suggest that he defines his problem gambling as a behaviour that needed changing.

According to Slade (2009), personal recovery involves a unique process of changing one's own attitudes, values and goals and developing new meaning and purpose to move forward. Valuable social roles provide the framework for the emergent identity of the recovering individual.

In the case of Simon, who states that he felt being given a diagnosis of problem gambling was unhelpful as it enabled him to absolve himself of responsibility, it would seem that by taking responsibility, rather than seeing it as an unlucky event over which he has no control, Simon has been able to move forward.

This is consistent with Hammer et al. (2013), who point out that addiction models have been widely criticised as stigmatising, encouraging an absolving of responsibility from individuals, if problem gambling is considered an inherent part of them. Research suggests that perceived control is linked to positive affect and improved performance, whereas lack of control is linked to negative affect and diminished performance (Abbey 1987). Larkin and Griffiths (2002) propose that a renewed purpose in life may prove a successful predictor of change, to provide for an addiction-free future.

5.4 Master Theme 3: Money and the Relationship to Others

5.4.1 Coping With an Absent Father

The participants recount their experiences of coping with an absent father and the impact these events had on them during their childhood. Rob recalls how he was very conscious of constantly attempting to get his father's attention, aware of the extravagant relationship his father appeared to have with money. Similarly, Charlie recalls the change in his quality of life from one of status and comfort to one of poverty and strife when his father left. There is a sense that perhaps Charlie's way of handling the departure of his father was to try to take control over money in an attempt to avoid the negative feelings that prevailed in the past. For Dan, who seemingly never experienced a relationship with his father, the urge to try and re-establish a relationship is not present and perhaps for him the escape from his feelings of abandonment, through gambling, which money facilitates is how he copes with his loss.

Freud talks about a competitive love-hate relationship between a male problem gambler and his father, resulting in a need for approval and the feeling of never being good enough (Rosenthal & Rugle, 1994). An example given describes one individual who felt completely overwhelmed by a successful and powerful father and who attempted to prove his worthiness by outsmarting the world markets, breaking the bank through the development of elaborate economic strategies. Competitiveness for problem gamblers, manifesting in the chasing of losses, appears to have developed from the relationship with their fathers, placing undue

emphasis on achievement and material success, with a need to excel to gain attention (Rosenthal & Rugle, 1994).

Korn (2001) suggests that a functional family is fundamental to developing and sustaining an individual's self-worth, positive interpersonal relationships, respect and resilience. Silverstein and Auerbach (1999) state that the presence of a father figure significantly improves developmental outcomes for their offspring, in particular for boys, to assist in developing a psychologically healthy male gender identity.

Adler (1976) talks about the importance of the father's relationship to the child, also considering the role that the mother plays in orchestrating this. Initially, the child forms a close connection to his primary caregiver, usually the mother, with the next stage being for the child to take an interest in the father, being an important part of the child's social world. However, if the mother does not want this relationship to flourish, perhaps because she is unhappy in her relationship with the father and keeps the child to herself, not allowing him to be independent of her, then this can impact on the development of the relationship with the father and create feelings of inferiority in the child. In individual psychology, Adler (1927; as cited in Aasved, 2002) describes 'spoiled children' as those living in a symbiotic relationship with their mother, resulting in the child feeling insecure away from the mother. Consequently, these children will attempt to occupy the mother by giving her tasks, making constant demands to keep her close in order to avoid the anxiety felt when she is not nearby. I wonder whether, when considering the impact of absent fathers, this dynamic may, in a circuitous way, be the effect of the lack of a father figure, creating a stronger bond between the mother and son. Perhaps money provides the constant attachment to the mother, through the proxy of gambling and the resultant need to be bailed out when in debt. Rob states in his narrative that, "I couldn't live without my mum" (Rob, 107−108), referring in his mum bailing him out on numerous occasions, whereas Charlie recalls that "I was going to get my mother a Father's Day card, because she's been both to me" (Charlie, 472−473).

Research suggests that in the case of substance misuse, prevention programmes should focus more on father-son relationships (or others involving positive male role models who fulfil the fathering function), and that their roles and responsibilities in families should be formulated and implemented (Snell, Radosevich, & Feit, 2014).

To date, there seems to be a lack of research on the role of fathers in the context of gambling. Aasved, however, suggests that if the problem gambler receives suitable therapy, enabling him to work through his issues around power, dependency and feelings of low self-esteem, the result will be that the problem gambler will no longer feel inferior and therefore no longer need to prove his power, independence and self-worth by gambling, and thus be able to end this maladaptive existence. As Adler (1927) suggests, therapy is necessary to reflect the double function of the mother and to build trust whilst strengthening independence and the courage to explore the social world − the latter being the responsibility convention requires of the father (Snell et al., 2014).

5.4.2 Putting on a Mask

The participants all described "hiding behind a veneer", a sense of confusion, despair and feeling uncomfortable in their own skin, which perhaps suggests the need to mask their vulnerabilities, using money as the surrogate with which to accomplish this.

Blaszczynski and Nower (2010) suggest that problem gamblers' motivation to win money is driven by their desire to enhance their self-image and confidence, in an attempt to boost their ego and meet their narcissistic needs. A number of studies have revealed high levels of narcissistic and anti-social personality disorders in problem gamblers. Kernberg (1985) refers to narcissistic grandiosity as a defence against a hungry, angry, empty self, full of impotent rage at being frustrated; as a veneer of high self-regard, concealing underlying feelings of vulnerability, insecurity and low self-worth. The cause of this "hungry self" was deemed to be a result of inadequate parenting, or more specifically as coming from parental figures who were cold or hostile towards the child (Bosson et al., 2008). More modern psychodynamic theorists depict a 'mask model of

narcissism' whereby the surface level superiority masks a hidden underlying inferiority.

This resonates with Rob's account when he describes his need to mask his apparent insecurities because *"it was to feed my ego as I wasn't comfortable in my own skin" (Rob, 371),* reflecting the 'hungry self', with money providing the mechanism needed to enhance his self-image and create an illusion of superiority around others when in reality he appears to have felt underlying feelings of inferiority.

Edwards and Jones (2009), describe the need of men to put on a mask, as a way of masking their insecurities, pretending to be something that they were not, so as to be seen as a man by others, as well as masking the ways in which they felt they didn't conform to society's expectations of men.

In Jack's case, money appears to have enabled him to feel proficient and successful: winning money was his measure of success. When the reverse occurred and he lost, this resulted in him having to mask his feelings of despair and anger from others, unable to disclose his vulnerabilities to either himself or others as he describes his solitary experience of losing.

Edwards and Jones (2009) explain how a son's relationship with his father − or lack thereof − was key in terms of influence and his conceptualisation of himself as a man. Those men who did not receive their father's acceptance had a greater desire to hold on to the mask, to defend their vulnerability.

A consequence of inadequate parenting in early childhood is that it can lead to feelings of shame and a sense of low self-worth. In an attempt to protect against these feelings, narcissists may suppress them and replace them with overly-positive self-perceptions, maintained through a number of interpersonal strategies, including denigrating others (Bosson et al., 2008). Dan provided a case in point when he managed to admit feelings of fragility but followed up with a derogatory comment − *"if you know what you are frigging doing why would you even ask me that question?" (Dan, 545−546)* − suggesting he was trying to regain control and

dominate the space. Dan talks about feeling confused, something perhaps resulting from the conflict driving his need to overestimate his achievements to bolster his sense of self-worth in an attempt to mask his fragile ego. Escaping these feelings by obtaining money through gambling seems to be Dan's coping strategy for managing these complex feelings.

5.4.3 Letting Others in

The nature of the participants who agreed to be interviewed was that all were UK male problem gamblers who were currently abstinent. That may perhaps have led to this subtheme, reflecting one of optimism: a sense that the participants have managed to gain control over their attachment to money, and an awareness of the changes in their lives that have enabled them to reach this point.

When considering the external influences that played a role in their changed experience of money, the participants were able to express an awareness of a new-found connection to money that incorporated and included others in the process. Money in this context appears to take a back seat to other attachment figures in the participants' lives, promoting a sense of hope that perhaps there had been a shift in the attachment from money to another object or person.

Edwards and Jones (2009) explain how a number of participants described specific events in their lives that had a significant influence on them and helped them to move closer to being their own person, such as being in a loving relationship. It is when the men felt more confident and secure about their manhood that they felt able to disconnect themselves from their mask and reveal their true selves.

I wondered whether money in this context played a similar role, in providing a crutch for these men during times of emotional turmoil and confusion around their manhood, and it was only when they felt secure enough in their relationships with others that they were prepared to give up their attachment to money and replace it with something else.

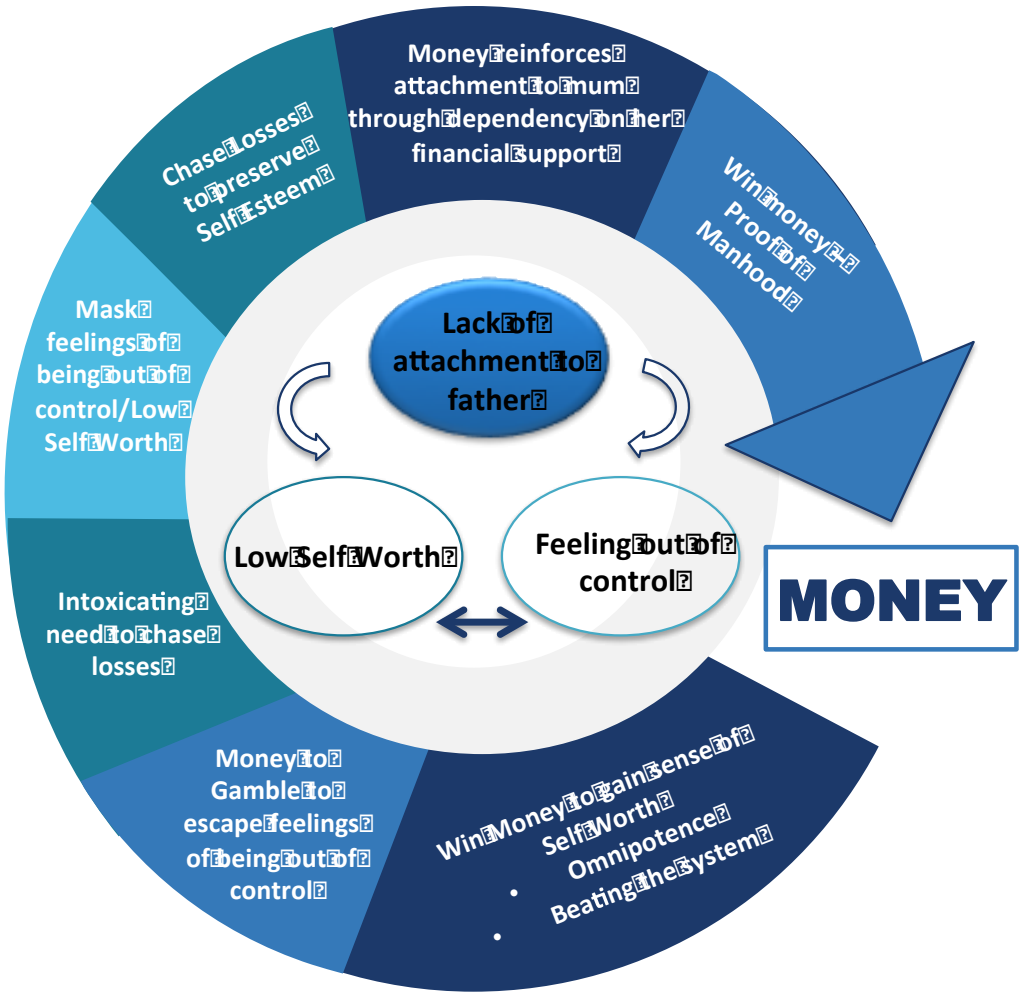
Simon talks candidly about wanting to spend as much time with his terminally ill wife as he can, making a direct comparison with his attachment to money and being quite clear that his choice lay with the former.

Mitch refers to being able now to hold onto money for "more than five minutes" and is consciously motivated to spend his money on his family rather than on gambling for his own purposes. This increased awareness could be a reflection of his ability to take more responsibility for his actions, make independent decisions and show financial independence, by contrast with his earlier narrative.

Similarly, Charlie talks about how his relationship with money has changed from one where in the past money seems to have dominated him and been in charge, to the present one in which he has an influence over money, enabling him to make active decisions about his life and how he chooses to spend his money. Money seems to have been 'relegated' to play a much more passive role in his life, as in the lives of all the other participants.

For Jack, the choice to surround himself with like-minded people who were non-judgmental and supportive, seems to have helped him significantly in his quest to remain abstinent. The concept of 'letting others in' is the cornerstone of the 12-step recovery programme for addictions based on the Alcoholic Anonymous model, whereby a group of people share their experiences, hopes and strength with others to combat their problem and work together to recover from their addiction (Alcoholics Anonymous, 2019).

Figure 1: Graphical Representation Showing Key Themes of the Relationship of Money in the life of a UK Problem Gambler



5.5 Strengths and Limitations

While the results of this study are limited by the relatively small sample size, and cannot be generalised, they do offer insight into the lived experiences of the participants, identifying potential new areas for future research. The variation in age, culture, social demographic and marital status within the group may have impacted on the homogeneity of the sample and therefore had a bearing on the validity of the findings. The study may not have reflected problem gamblers currently undergoing treatment because those taking part formed the minority of self-selecting participants who volunteered to take part in the study, perhaps being emotionally more robust, as a result of being further down the road of recovery than other possible participants; the results need to be interpreted with that in

mind. Notwithstanding these limitations, every effort was made to uphold the validity and reliability of the findings (Yardley, 2008), and consequently their value can be upheld within the framework of the implemented methodology.

Although this study endeavoured to ensure transparency throughout the process, it is important to note that the interpretative process and themes generated have been constructed in accordance with the researcher's perspective and that other researchers might have identified different relevant themes. Despite the researcher being mindful of posing leading questions, this may have had an impact on the themes interpreted, though this was in turn countered by the participants being invited to contribute further comments or thoughts at the end of the interviews.

Another limitation was the absence of a female comparison group, which precludes forming any conclusions on gender differences in the relationship with money. While the intention was to ensure homogeneity within the sample group and address a gap in the literature, this lack has meant that possible additional information provided by females has been left unexplored. Future research on females' perspectives may be a valuable contribution.

The intention was to recruit participants from the NHS clinic specialising in working with problem gamblers. However, whilst awaiting NHS ethical approval, participants were sought through alternative channels, including charities and using the snowballing effect. The strength of this approach meant that the study was not connected to any specific organisation and the participants may therefore have felt able to be more honest in their responses, without feeling that this could in some way impact on the therapy they were receiving.

Another possible limitation could have been with the definition and classification of a gambling disorder. The men who came forward for interview identified as problem gamblers both in response to the criteria for the study, as well as in the course of more detailed exploration during the course of the interviews. On reflection, I could perhaps have ascertained more information about gambling severity through a pre-interview questionnaire, thus ensuring greater homogeneity amongst the participants.

Overall, the study offered new insights into the area of problem gambling and the individual's relationship to money. It is hoped that this process will act as a small step towards destigmatising problem gambling. Some of the participants acknowledged this to be the first time they had been given the opportunity to consider their addiction from a different perspective.

5.6 Recommendations for Future Research

The aim of this IPA study was to offer a detailed exploration into UK males identifying as problem gamblers, and their experience of money. Alternative methodologies to consider for future studies may include mixed methods or Grounded Theory (GT). GT may potentially be useful to develop theory frameworks on clients' experiences. These findings could be used to evaluate any current link between attachment styles and feelings of self-worth and loss of control for this client group, which may assist in the development of problem gambler treatment provision.

Qualitative research findings could potentially provide a platform for developing quantitative methods to investigate larger populations. The current research highlighted the absence of the father in the lives of these participants. Evaluating the prevalence of this amongst a larger group, comparing to UK male non-problem gamblers or to female problem gamblers, may provide valuable information about the possible role of the father in the likelihood of developing a gambling disorder.

To date, there remains a dearth of literature in the UK regarding problem gambling, despite the severity of the problem having increased, with a greater number attempting suicide (Sharman et al., 2019). It may be useful to carry out further research on participants' motivations towards their relationship to money, whether it is connected to interpersonal parental relationships, low self-worth and feelings of being out of control, as identified in this study, and whether this can be extrapolated across an international dimension, since it cannot be assumed that male UK problem gamblers have the same aetiology as those from other countries. An exploration of gamblers looking at specific forms of gambling might shed some light on whether the preferred games of chance, such a Fixed

Odds Betting Terminals (FOBT) versus online gambling, attract a different type of problem gambler profile, and if the relationship with money in this context is different? Considering problem gamblers currently in treatment, or who are currently gambling, perhaps by recruiting participants from a bookmakers, may also shed some light on whether the relationship to money changes during these different phases: active, in treatment and abstinence. And if so, in what way?

The findings highlighted a number of areas of interest not previously investigated in much detail. For example, little research concerning attachment styles and gamblers has been done (Terrone, 2018), in particular the relationship the father plays in a male problem gambler's development (Rosenthal & Rugle, 1994). Volberg, Reitzes, & Boles (1997) identify a possible link between self-esteem and problem gambling and it might be interesting to explore any further ones involving low self-esteem arising from a lack of secure attachment to a parental figure, particularly a father. Blaszczynski and Nower (2002) observe the impact of adverse childhood experiences on self-esteem in problem gamblers, and future research may benefit from developing this idea to investigate the possibility of a specific link to the paternal relationship. A comparison study involving female problem gamblers may provide additional insight into the paternal role with respect to a problem gambler's relationship to money.

In addition, the relationship between low self-worth and lack of control in the mind of the problem gambler may be an interesting area of research to consider, with a focus on the need to win money as a way of maintaining a level of self-esteem (Aasved, 2002).

This study also found that some participants seemed to use money as a way of enhancing their low sense of self-worth, with their need to risk and lose money an overriding factor, despite a lack of understanding about what was driving them to do it. Fairburn (2008) suggests that in the case of eating disorders, self-esteem tends to improve with successful CBT treatment. It might be helpful for future research to investigate the effectiveness of including a specific focus on self-esteem within the treatment offered to problem gamblers, using CBT techniques and strategies of acceptance and change. This may further the debate in the

literature around the significance of self-worth in the lives of male problem gamblers.

5.7 Implications for Practice Based on Research Findings

As noted above, this small-scale study cannot be extrapolated to all UK male problem gamblers and merely seeks to offer some insight into a small group of men who were generous enough to share their experience of money. However, it seemed pertinent to summarise the findings into recommendations, for ease of clarity and in case it was helpful as a consideration for future research.

Figure 2: Proposed CBT Provision Based on Research Findings

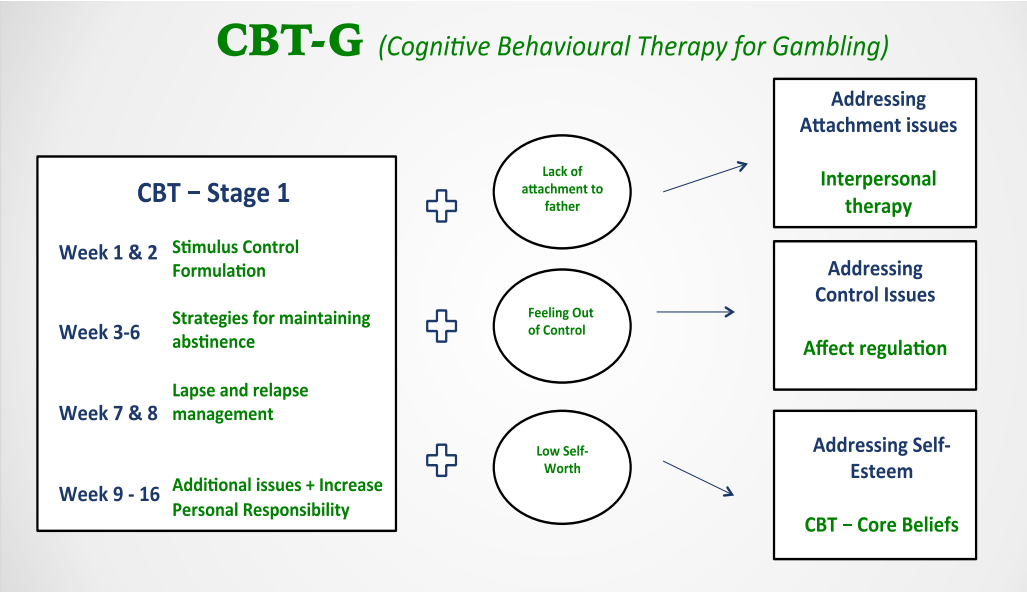
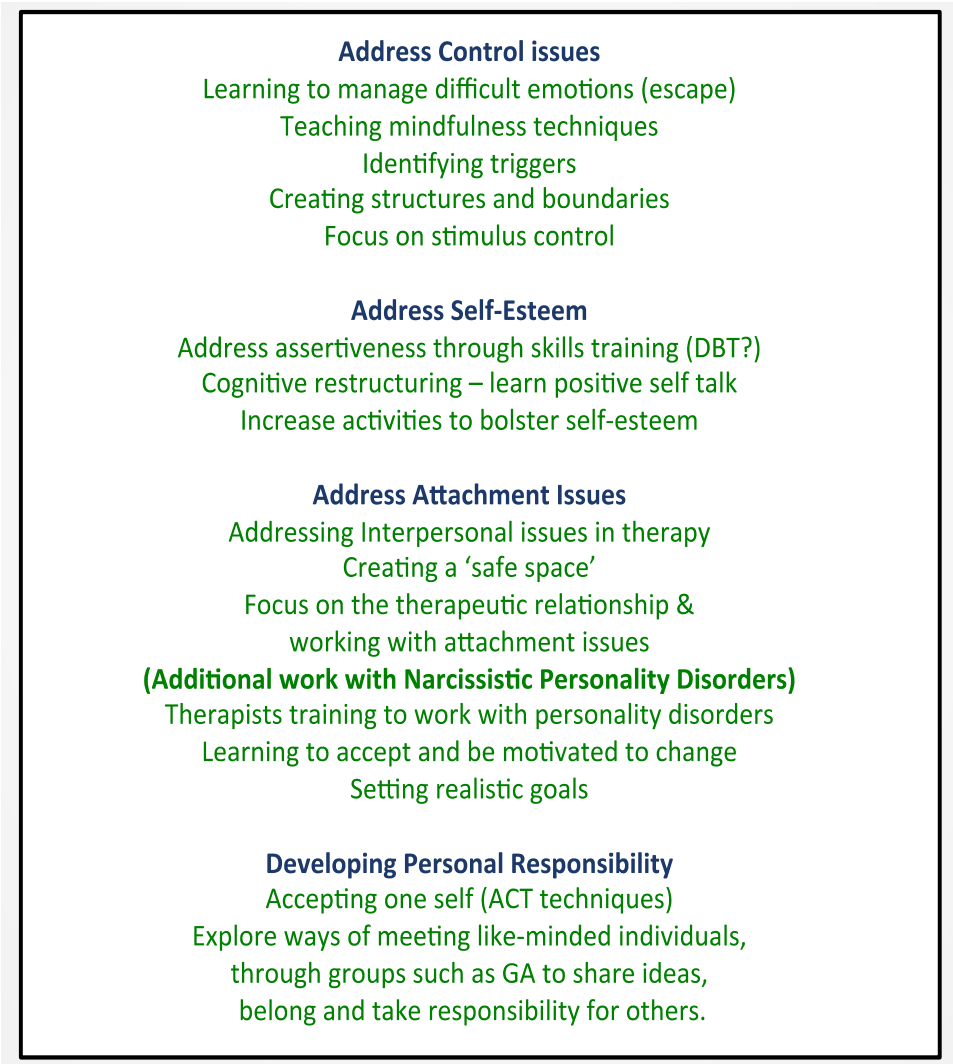


Illustration 1: Recommendations for Practice based on Research Findings



5.8 Implications for Counselling Psychologists

5.8.1 Pluralistic Stance

Accessibility to gambling has become increasingly prevalent since the introduction of new gaming regulations (Gambling Act, 2005) and the availability of a 24-hour online culture (Sharman et al., 2019). It is therefore important that counselling psychologists within the UK should be prepared for an increase in the number of problem gamblers seeking therapy going forward.

The ability to work with the medical model, at the same time being mindful of the need to stay close to the philosophical underpinnings of counselling psychology's individual-focused ethos, remains paramount. Maintaining a critical realist stance, allows for recognising the diagnosis of 'problem gambler' as a starting point for treatment whilst at the same time recognising the importance of working with the individual within the treatment process.

Emerging from this study was an indication that male UK problem gamblers utilise money as a way of bolstering their ego and managing their lack of self-worth through a process of trying to beat the system by winning money. Inextricably linked to this appears to be early childhood trauma, manifesting as a loss or lack of connection with their absent fathers. The practical implications of this suggest the need to work intra-psychically to identify insecure or ambivalent internal working models of attachment that identify emotional states, ways of relating to others and feeling safe and secure with the goal of achieving more adaptive functioning, in areas such as self-esteem, better coping strategies and improved interpersonal skills development (Throuvala et al., 2019). Kaare, Mottus, & Konstabel (2009) suggest that treatment providers should consider individual treatment plans that would actively address a client's specific characteristics, such as low self-esteem.

This study leads me to the view that is it possible to work within the medical model while adhering to counselling psychology values, by utilising a CBT approach whilst focusing strongly on the therapeutic relationship and keeping the individual very much in mind. Even if time constraints mean that the level of integrative approach within the therapy room is limited, supervision may provide an additional resource to explore ways of tailoring the therapeutic intervention to support the client while still incorporating the counselling psychology values.

Interpersonal therapeutic techniques such as encouraging affect, decision analysis and roleplays, help the client establish new ways of interacting and addressing interpersonal deficits (Young, 2000). Dealing with this interpersonal relationship in therapy, working with the self and attachment to others, leaves counselling psychologists well positioned to manage these clients.

Counselling psychologists are encouraged to take a pluralistic stance, tailoring therapy to the individual's needs (Cooper & McLeod, 2007) by utilising an integrative approach to therapy and incorporating humanistic, psychodynamic, cognitive-behavioural techniques into the therapeutic approach, in order to enhance the experience and understanding for these individuals.

At present, the treatment offering for problem gamblers within the NHS consists of eight weeks of CBT therapy that looks at formulation, stimulus control, strategies for maintaining abstinence and relapse prevention strategies. Due to the nature of the therapy and the time scales involved, the individual's background and early childhood influences are not considered.

5.8.2 Importance of the Therapeutic Relationship

The importance of clear boundaries, particularly when working with clients for whom boundaries may have been fluid or predominantly absent when growing up, is key. The implications are particularly pertinent in the case of addictions, where feeling out of control is a significant aspect of maintaining the behaviour.

To counselling psychologists, therapy is not merely a learning process to work out what is wrong with the client and to try and 'fix it'. Rather, it involves a complex interpersonal process. The way the client relates to the therapist can highlight their ways of relating to others. Reflexivity can help make the therapist aware of the relationship dynamics, identifying both their own, and the client's, role in the relationship and in doing so alter, rather than reinforce, unhelpful patterns of behaviour, helping the client develop ways of better understanding their difficulties. By doing this, counselling psychologists focus on fostering their clients' autonomy (Donati as cited in Douglas et al., 2016). The hope is therefore that this approach will stand the test of time, long after therapy has ended.

Many findings have emerged from this research, resulting in a realisation that the more we uncover, the more questions are raised, thus creating the need for further research. I hope this research helps to build on the existing knowledge base and provides some suggestions for future practice.

5.9 Post-study Reflexivity

Conducting this study has been a difficult learning experience for me and challenged me both personally and professionally. I found the process of not knowing, and the lack of structure, very unsettling at times and yearned for a manual to add some framework and guidance. It was only once the process had taken shape and I had discussed initial findings with my supervisor that I started to gain a level of self-belief in the process. In fact, once firmly embedded within the iterative process, I was saddened when I completed the analysis stage of my research as I realised with hindsight how invested I had become in the process.

I had not anticipated the extent of complexity in regard to the recruitment of participants and with hindsight I could have saved myself the significant undertaking entailed by the application for NHS ethics. That said, the process, although time consuming and administratively involved, has left me feeling much more confident about having to do this in future with any further research. The process set me back behind my peers as it meant – or so I felt − that I had to wait a further six months before starting to recruit participants. The stress of feeling I was being 'left behind' propelled me to look elsewhere for participants and while not straightforward, doing so gave me the impetus to approach the recruitment process more boldly than I had initially imagined.

One of the defining aspects of this process was managing the transition from therapist to researcher. It really brought to life for me the definition of a scientist-practitioner, a key tenet of the counselling psychology ethos and training. The ability to fuse producing research, therapeutic practice, personal development and theoretical learning, was brought to life for me in this process (Blair as cited in Douglas et al., 2016). I at times struggled with my conscience over having to just sit with the participants and learn from them, rather than trying to work with them therapeutically, offering them the benefit of my theoretical and clinical knowledge as a clinician who has worked for three years in the field of gambling addiction. As I progressed through the interviews this process became somewhat easier to manage and I felt humbled to be given the opportunity to learn from the participants.

A number of the participants expressed their appreciation at the opportunity to voice their experiences. This provided a huge inspiration and motivation for me to complete my research, especially at times when I felt I was struggling to make sense of the material or lacked the belief that I could do them justice. I thought about how much these participants had been prepared to risk and how they had entrusted me, a total stranger, with their most private thoughts and feelings, some of which had never been shared with anyone else, and this propelled me on. I felt a real sense of responsibility to make their voices count and represent them as accurately as I could. I hope this research can go some way towards promoting a better understanding of the issues faced by male problem gamblers, which can in turn help improve the treatment provision available to these men and many others.

5.10 Conclusion

The results of this study suggest that the role of money for UK male problem gamblers is a complex, multifaceted process with many psychological, interpersonal and contextual components influencing their experience. This study has attempted to identify a number of themes and insights which may help refine and develop therapeutic treatment in the future.

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LIST OF APPENDICES

Appendix 1 – GAD - 7

GAD-7 Anxiety

Over the last 2 weeks, how often have you been bothered by the following problems? *(Use "✔" to indicate your answer)*	Not at all	Several days	More than half the days	Nearly every day
1. Feeling nervous, anxious or on edge	0	1	2	3
2. Not being able to stop or control worrying	0	1	2	3
3. Worrying too much about different things	0	1	2	3
4. Trouble relaxing	0	1	2	3
5. Being so restless that it is hard to sit still	0	1	2	3
6. Becoming easily annoyed or irritable	0	1	2	3
7. Feeling afraid as if something awful might happen	0	1	2	3

Column totals: ___ + ___ + ___ + ___

= Total Score _____

If you checked off any problems, how difficult have these problems made it for you to do your work, take care of things at home, or get along with other people?

Not difficult at all	**Somewhat difficult**	**Very difficult**	**Extremely difficult**
☐	☐	☐	☐

Appendix 2 – PHQ - 9

PHQ-9 Depression

Over the last 2 weeks, how often have you been bothered by any of the following problems? *(Use "✔" to indicate your answer)*	**Not at all**	**Several days**	**More than half the days**	**Nearly every day**
1. Little interest or pleasure in doing things	0	1	2	3
2. Feeling down, depressed, or hopeless	0	1	2	3
3. Trouble falling or staying asleep, or sleeping too much	0	1	2	3
4. Feeling tired or having little energy	0	1	2	3
5. Poor appetite or overeating	0	1	2	3
6. Feeling bad about yourself — or that you are a failure or have let yourself or your family down	0	1	2	3
7. Trouble concentrating on things, such as reading the newspaper or watching television	0	1	2	3
8. Moving or speaking so slowly that other people could have noticed? Or the opposite — being so fidgety or restless that you have been moving .around a lot more than usual	0	1	2	3
9. Thoughts that you would be better off dead or of hurting yourself in some way	0	1	2	3
Column totals	___	+ ___	+ ____	+ ___

= *Total Score* _____

From the Primary Care Evaluation of Mental Disorders Patient Health Questionnaire (PRIME-MD PHQ). The PHQ was developed by Drs. Robert L. Spitzer, Janet B.W. Williams, Kurt Kroenke and colleagues. For research information, contact Dr. Spitzer at rls8@columbia.edu. PRIME-MD® is a trademark of Pfizer Inc. Copyright© 1999 Pfizer Inc. All rights reserved. Reproduced with permission

Appendix 3 – PHQ9 and GAD 7 Scoring

Scoring notes.

- ***PHQ-9 Depression Severity***

Scores represent**: 0-5 = mild 6-10 = moderate 11-15 = moderately severe 16-20 = severe depression**

- ***GAD-7 Anxiety Severity*.**

This is calculated by assigning scores of 0, 1, 2, and 3, to the response categories of "not at all," "several days," "more than half the days," and "nearly every day," respectively. GAD-7 total score for the seven items ranges from 0 to 21.

Scores represent: **0-5 mild 6-10 moderate 11-15 moderately severe anxiety 15-21 severe anxiety.**

Appendix 4 – Recruitment Poster

Research Study

MALE PROBLEM GAMBLERS AND MONEY

The purpose of this research is to explore the experiences of male problem gamblers and money

I would like to hear from you if:

- You are male
- You are between 18-55 years old
- You are fluent in English
- You have a diagnosis of problem gambling from a professional

What would participating in this research involve:

An interview about your experiences of money

The interview would last approximately 45-60 minutes

My name is Sarah Callman. I am a trainee counselling psychologist at London Metropolitan University and this study is part of the Doctoral qualification in Counselling Psychology. If you are interested in participating or you have any questions please contact me at male-gambling-money@gmail.com or 07976-690-650.

*You will be reimbursed for your participation with a £10 Amazon voucher. *

Thank you for taking time to read this poster

Appendix 5 – Informed Consent Form

Informed Consent Form

Research study: Male Problem Gamblers and Money

Researcher: Sarah Callman

Please read the following statements and initial box

1. I confirm that I have read and understood the information sheet for the above study. I confirm that I have had the opportunity to consider the information, ask questions and have had these answered satisfactorily. ☐

2. I understand that my participation is voluntary and that I am free to withdraw from the study until two weeks following the interview without giving any reason. ☐

3. I understand that the information I give will be kept strictly confidential. There are limits to confidentiality whereby the researcher would have to break confidentiality, for example if I disclose any information about harming myself or others. ☐

4. I give consent to the audio-taping and transcription of the interview, and to the use of direct quotes in the write-up of the study (which 1 understand will remain entirely confidential). ☐

5. I understand that the study is designed to avoid any harm or discomfort to me. However, due to the sensitive nature of the content of the interview, I understand that there is a potential risk of some distress. ☐

6. I understand that the purpose of this study is research and not therapy and any benefits from taking part in this study are welcomed but unintended. ☐

7. I agree to take part in the above study. ☐

Thank you!

Participant

Name..... Date.....Signature.....

Researcher

Name.....Date.....Signature.....

Appendix 6 – Information Sheet

Information Sheet

Male Problem Gamblers and Money

You have been invited to take part in this research study, which aims to explore how males who identify as problem gamblers experience and understand money. Before you decide whether or not you would like to participate, it is important that you understand why the research is being conducted and what it will involve. Please take time to read the following information carefully and speak to me if there is anything that is not clear or if you would like some more information.

The researcher

My name is Sarah Callman. I am a trainee counselling psychologist at London Metropolitan University. I am carrying out this study as part of a Professional Doctorate Course in Counselling Psychology. The research is being supervised by Dr Isabel Henton.

What is the purpose of the study?

The purpose of this study is to explore how male problem gamblers experience money, seeking to increase understanding about the role that money plays in the life of a male identifying as a problem gambler as well as to what extent the meaning making is contextualized by their wider socio-cultural environment.

Existing research has suggested that problem gambling can be up to twice as prevalent in males than females. It is hoped that this research study will increase the knowledge and understanding of people who work professionally to help male problem gamblers. In addition it is also hoped that this study will provide male problem gamblers with a voice to express their experiences of the role money plays in their lives.

Do I have to take part?

It is entirely your decision whether or not to take part. If you do decide to participate, you will be given this information sheet to keep and be asked to sign an informed consent form agreeing to take part in the study. A decision not to take part or to withdraw at any time will not in any way affect any treatment you are receiving. If you do decide to take part you are still free to withdraw from the study after the completion of the interview. All of your data will be deleted. This can be done up until two weeks following the interview.

What is involved in in this study?

If you are interested in taking part in this study you can contact the researcher Sarah Callman using the details below to make an appointment to meet on a day and a time that suits you. The meeting can take place at the National Problem Gambling Clinic. The meeting will involve an interview where you will be able to talk openly about your experiences. During the meeting you will be given an informed consent form to sign. It is anticipated that the interview will take approximately 45-60 minutes and it will be audio-recorded. Please note that you will be asked questions about your age, sexuality, occupation, marital status, problem gambling and treatment, as this will allow the

researcher to consider whether such factors are relevant to an understanding of money and male problem gamblers. You are encouraged to share only as much information as you wish. The information you provide will be kept fully confidential.

Confidentiality

This study is for research purposes only and the intended outcome for this research is for use as a doctoral dissertation and possible journal publications. All the information attained will be kept strictly confidential.

No identifying information will be disclosed in any way in the doctoral thesis or publication of research. A pseudonym will be assigned to you and this will appear on all data. All of the information collected in the course of the study, excluding your name, will be stored and analysed on a computer and secured under lock and key. No identifying information on the data held would enable a third party to link the data to you. The information will be kept for five years and then it will be deleted. The results of this study may be published, however, no personal details will be revealed. A report of the findings of the research will be available to all interested participants on request.

However, there are limits to confidentiality. For example, if you disclose any information which suggests that either you, or someone else, is at risk of harm then I am obliged to breach confidentiality. In this case appropriate services or authorities would need to be informed. I will endeavour to discuss this with you in the first instance.

What are the potential disadvantages of taking part in this study?

As part of the interview you will be asked to discuss your experiences and understanding of money in some detail. This may cause you to feel distressed and measures will be taken to minimise this risk of distress. You may take a break or stop the interview completely should you feel upset or distressed. You have the right not to answer any questions if you do not wish to. This is to ensure that your well-being is safeguarded during the interview. After the interview, you will be able to ask any questions or discuss any issues you may have. In addition, contact details for further support will be made available if you feel you need further support.

What are the potential benefits of taking part in this study?

It is hoped that this work will contribute to the understanding of money by counselling psychologists and other practitioners and contribute to the improvement of treatment interventions for male problem gamblers. You might also appreciate the opportunity to talk openly about your experiences.

Comments or concerns during the study

If you have any concerns about any aspect of this study, you can contact me and I will endeavour to answer your questions. Alternatively, you can contact my research supervisor, Dr Isabel Henton through London Metropolitan University, (I.henton@londonmet.ac.uk; 020 71332669).

If you would like some further information or you have any questions regarding this study please contact:

Sarah Callman Trainee Counselling Psychologist E-mail:
gambling.research.money@gmail.com Contact number: 07976-690-650

Thank you for taking the time to read this information sheet

Appendix 7 – Demographic Questionnaire

Age:

Ethnicity:

Religion:

Marital status:

Employment:

How many years have you been gambling?

At what age did you place your first bet?

Do you have access to money or a bank account?

Appendix 8 − Interview Schedule

Interview schedule

Problem Gambling

Could you briefly describe for me how and when you started gambling?
Prompts

What was it like for you when gambled for the first time?
What thoughts or feelings do you have before, during or after an episode
Any images come to mind?
Do you remember your first big win?
How did you feel?
Could you tell me a bit more about that?

You have received a diagnosis of 'problem gambler'. What is your understanding of what this 'diagnosis' means?

Prompts

What is it like to have this diagnosis?
How do you feel about it?
Do you find it helpful or unhelpful?

Money

Could you please describe your experience of money and what it means to you
Prompts
What feelings do you have when you are holding it or have it with you?
When you are gambling, what feelings do you have when you part with it/ when you win it?
What role do you think money plays in your life?

Socio-cultural

What external influences do you think affect your gambling/ experience of money?
Prompts
Family, friends, society
Who/what do you think are your major influencers if you have any?
Can you think why that would be?
What are your triggers?

Is there anything else that you think is relevant to this research topic I haven't asked you about?

How has it been participating in this interview/ study?

Appendix 9 – Distress Protocol

Distress Protocol

Protocol to follow if participants become distressed during participation

This protocol has been devised to deal with the possibility that some participants may become distressed and/or agitated during their participation in the research study during their interview on their experience and understanding money, as the participants are males identifying as problem gamblers there is a possibility of the participants to be suffering from some degree of other psychological difficulties.

The researcher is undergoing professional training in Counselling Psychology and has experience in managing situations where distress occurs. It is not expected that extreme distress will occur, nor that the relevant action will become necessary.

This is because a full attempt will be made, at the initial stages of recruitment, to ensure that potential participants are not in an acute or vulnerable psychological state and have been fully informed (via face to face contact of telephone) about the nature of the interviews in advance of taking part and will be free to withdraw from the interview at any point. This will be verified upon initial contact with potential participants in order to minimise any risks.

However, a three step protocol will be followed in the event of any participant becoming unduly distressed. This protocol is below and details signs of distress that the researcher will look out for, as well as action to take at each stage.

Mild distress:

Signs to look out for:

1) Tearfulness

2) Voice becomes choked with emotion / difficulty speaking

3) Participant becomes distracted/restless

4) Pace of speech becomes slower and tone of speech becomes lower

Action to take:

1) Ask participant if they are happy to continue
2) Offer them time to pause and compose themselves
3) Remind them they can stop at any time they wish if they become too distressed

Severe distress: Signs to look out for:

1) Uncontrolled crying, inability to talk coherently

2) Panic attack- e.g. hyperventilation, shaking, fear of impending heart attack

3) Intrusive thoughts of the traumatic event- e.g. flashbacks

Action to take:

1) The researcher will intervene to terminate the interview/experiment.

2) The debrief will begin immediately

3) Relaxation techniques will be suggested to regulate breathing/reduce agitation

4) The researcher will recognize participants' distress, and reassure that their experiences are normal reactions to abnormal events and that most people recover from PTSD

5) If any unresolved issues arise during the interview, accept and validate their distress, but suggest that they discuss with mental health professionals and remind participants that this is not designed as a therapeutic interaction.

6) Details of counselling/therapeutic services available will be offered to participants.

Extreme distress:

Signs to look out for:

1) Severe agitation and possible verbal or physical aggression

2) In very extreme cases - possible psychotic breakdown where the participant relives the traumatic incident and begins to lose touch with reality

Action to take:

1)Maintain safety of participant and researcher

2) If the researcher believes that either the participant or someone else is in immediate danger, then he will suggest that they present themselves to the local A&E Department and ask for the on-call psychiatric liaison team.

3) If the participant is unwilling to seek immediate help and becomes violent, then the Police will be called and asked to use their powers under the Mental Health Act to detain someone and take them to a place of safety pending psychiatric

assessment. (This last option would only be used in an extreme emergency)

Appendix 10 – Debriefing Form

Appendix 8 – Debriefing Form

Thank you for taking part in this study. Your participation is much appreciated.

The purpose of this study is to explore the role money plays in the lives of males identifying as problem gamblers and how this is contextualized within their wider socio-cultural environment. It is hoped that this study will increase insight into the psychological needs of males identifying as problem gamblers in the context of treatment.

If you have any further questions regarding this study, or would like to withdraw your consent to participate (within two weeks from the date of this interview), then you can contact the researcher directly by email: gambling.research.money@gmail.com or by phone 07976-690-650.

You can also contact the researcher's supervisor, should you want to discuss any issues concerning the study or the conduct of the interview. The supervisor is Dr Isabel Henton at the School of Psychology, Faculty of Life Sciences and Computing, London Metropolitan University, 166-220 Holloway Road, London N7 8DB, Tel: 0207 133 2669, Email: i.henton@londonmet.ac.uk.

Should you experience any form of distress as a consequence of your participation in this interview then you may wish to consider contacting one of the support services I have detailed below.

- Samaritans: provide 24 hour emotional support for those experiencing distress, Tel: 08457 90 90 90, Website: www.samaritanes.org.uk
- Mind: a mental health charity, information line 0300 123 3393 and email: info@mind.org.uk
- IAPT (improving access to psychological therapies). General Website: http://www.iapt.nhs.uk
- You could contact your local Community Mental Health Team. General number for advice: 0300 5000 927 Monday – Friday 10am-2pm.
- You could contact your GP for support

Appendix 11 − University Ethical Approval

LONDON METROPOLITAN UNIVERSITY
LIFE SCIENCES & COMPUTING

London Metropolitan University,
School of Psychology,
Research Ethics Review Panel

I can confirm that the following project has received ethical approval by one anonymous reviewer and the School of Social Sciences (Klaus Fischer) to proceed with the following research project:

Title:	Exploring the relationship that UK based men, who identify as having a gambling disorder, have with money – An Interpretative Phenomenological Analysis
Student:	Sarah Callman
Supervisor:	Dr Angela Loulopoulou

Ethical clearance to proceed has been granted providing that the study follows the ethical guidelines used by the School of Psychology and British Psychological Society, and incorporates any relevant changes required by the Research Ethics Review Panel. All participating organisations should provide formal consent allowing the student to collect data from their staff.

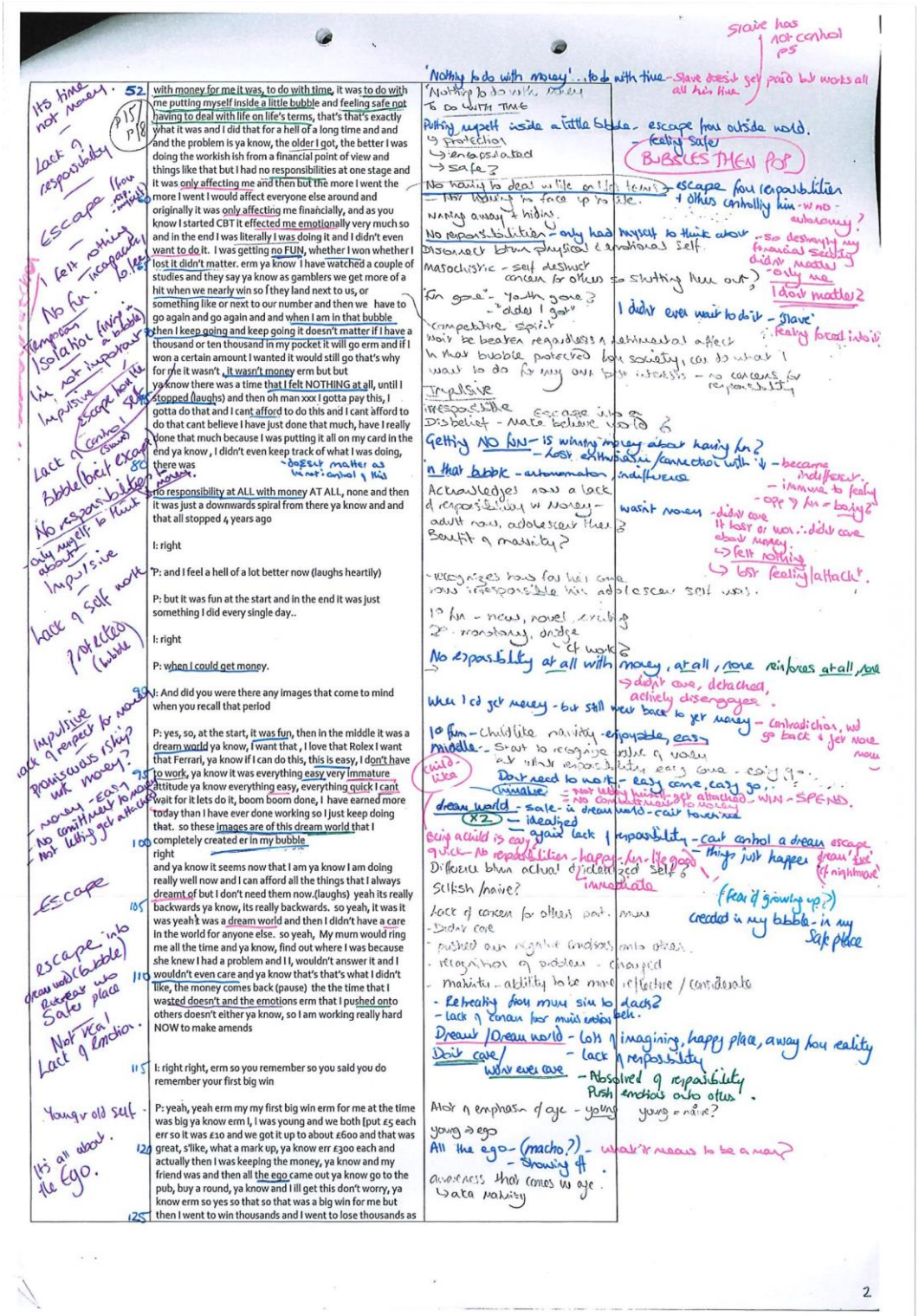
The researcher is also responsible for conducting the research in an ethically acceptable way, and should inform the ethics panel if there are any substantive changes to the project that could affect its ethical dimensions, and re-submit the proposal if it is deemed necessary.

Signed: Date: 23 January 2017

Prof Dr Chris Lange-Küttner
(Chair - Psychology Research Ethics Review Panel)

Email c.langekuettner@londonmet.ac.uk

Appendix 12 – Transcript Extracts Analysed for Interviews 1 & 3



with money for me it was, to do with time, it was to do with me putting myself inside a little bubble and feeling safe not having to deal with life on life's terms, that's that's exactly what it was and I did that for a hell of a long time and and and the problem is ya know, the older I got, the better I was doing the workish ish from a financial point of view and things like that but I had no responsibilities at one stage and it was only affecting me and then but the more I went the more I went I would affect everyone else around and originally it was only affecting me financially, and as you know I started CBT it effected me emotionally very much so and in the end I was literally I was doing it and I didn't even want to do it. I was getting no FUN, whether I won whether I lost it didn't matter. erm ya know I have watched a couple of studies and they say ya know as gamblers we get more of a hit when we nearly win so they land next to us, or something like or next to our number and then we have to go again and go again and and when I am in that bubble then I keep going and keep going it doesn't matter if I have a thousand or ten thousand in my pocket it will go erm and if I won a certain amount I wanted it would still go that's why for me it wasn't , it wasn't money erm but but ya know there was a time that I felt NOTHING at all, until I stopped (laughs) and then oh man xxx I gotta pay this, I gotta do that and I cant afford to do this and I cant afford to do that cant believe I have just done that much, have I really done that much because I was putting it all on my card in the end ya know , I didn't even keep track of what I was doing, there was

no responsibility at ALL with money AT ALL, none and then it was just a downwards spiral from there ya know and and that all stopped 4 years ago

I: right

P: and I feel a hell of a lot better now (laughs heartily)

P: but it was fun at the start and in the end it was just something I did every single day..

I: right

P: when I could get money.

I: And did you were there any images that come to mind when you recall that period

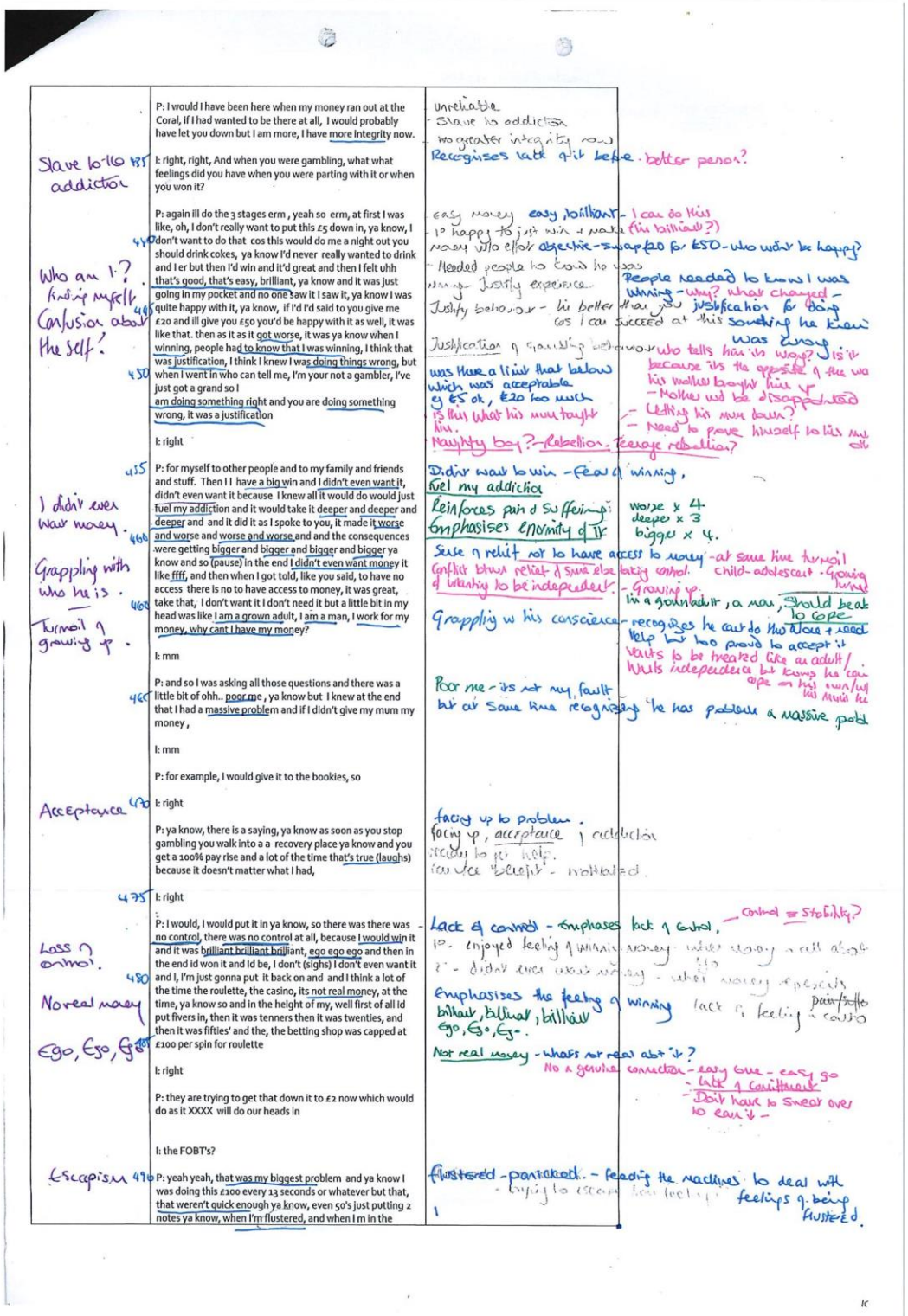
P: yes, so, at the start, it was fun, then in the middle it was a dream world ya know, I want that , I love that Rolex I want that Ferrari, ya know if I can do this, this is easy, I don't have to work, ya know it was everything easy very immature attitude ya know everything easy, everything quick I cant wait for it lets do it, boom boom done, I have earned more today than I have ever done working so I just keep doing that. so these images are of this dream world that I completely created er in my bubble

right

and ya know it seems now that I am ya know I am doing really well now and I can afford all the things that I always dreamt of but I don't need them now.(laughs) yeah its really backwards ya know, its really backwards. so yeah, it was it was yeah I was a dream world and then I didn't have a care in the world for anyone else. so yeah, My mum would ring me all the time and ya know, find out where I was because she knew I had a problem and I, wouldn't answer it and I wouldn't even care and ya know that's that's what I didn't like, the money comes back (pause) the the time that I wasted doesn't and the emotions erm that I pushed onto others doesn't either ya know, so I am working really hard NOW to make amends

I: right right, erm so you remember so you said you do remember your first big win

P: yeah, yeah erm my my first big win erm for me at the time was big ya know erm I, I was young and we both [put £5 each err so it was £10 and we got it up to about £600 and that was great, s'like, what a mark up, ya know err £300 each and actually then I was keeping the money, ya know and my friend was and then all the ego came out ya know go to the pub, buy a round, ya know and I ill get this don't worry, ya know erm so yes so that so that was a big win for me but then I went to win thousands and I went to lose thousands as



P: I would I have been here when my money ran out at the Coral, if I had wanted to be there at all, I would probably have let you down but I am more, I have more integrity now.

I: right, right, And when you were gambling, what what feelings did you have when you were parting with it or when you won it?

P: again ill do the 3 stages erm , yeah so erm, at first I was like, oh, I don't really want to put this £5 down in, ya know, I don't want to do that cos this would do me a night out you should drink cokes, ya know I'd never really wanted to drink and I er but then I'd win and it'd great and then I felt uhh that's good, that's easy, brilliant, ya know and it was just going in my pocket and no one saw it I saw it, ya know I was quite happy with it, ya know, if I'd I'd said to you give me £20 and ill give you £50 you'd be happy with it as well, it was like that. then as it as it got worse, it was ya know when I winning, people had to know that I was winning, I think that was justification, I think I knew I was doing things wrong, but when I went in who can tell me, I'm your not a gambler, I've just got a grand so I
am doing something right and you are doing something wrong, it was a justification

I: right

P: for myself to other people and to my family and friends and stuff. Then I I have a big win and I didn't even want it, didn't even want it because I knew all it would do would just fuel my addiction and it would take it deeper and deeper and deeper and and it did it as I spoke to you, it made it worse and worse and worse and worse, and and the consequences were getting bigger and bigger and bigger and bigger ya know and so (pause) in the end I didn't even want money it like ffff, and then when I got told, like you said, to have no access there is no to have access to money, it was great, take that, I don't want it I don't need it but a little bit in my head was like I am a grown adult, I am a man, I work for my money, why cant I have my money?

I: mm

P: and so I was asking all those questions and there was a little bit of ohh.. poor me , ya know but I knew at the end that I had a massive problem and if I didn't give my mum my money ,

I: mm

P: for example, I would give it to the bookies, so

I: right

P: ya know, there is a saying, ya know as soon as you stop gambling you walk into a a recovery place ya know and you get a 100% pay rise and a lot of the time that's true (laughs) because it doesn't matter what I had,

I: right

P: I would, I would put it in ya know, so there was there was no control, there was no control at all, because I would win it and it was brilliant brilliant brilliant, ego ego ego and then in the end id won it and Id be, I don't (sighs) I don't even want it and I, I'm just gonna put it back on and and I think a lot of the time the roulette, the casino, its not real money, at the time, ya know so and in the height of my, well first of all Id put fivers in, then it was tenners then it was twenties, and then it was fifties' and the, the betting shop was capped at £100 per spin for roulette

I: right

P: they are trying to get that down it to £2 now which would do as it XXXX will do our heads in

I: the FOBT's?

P: yeah yeah, that was my biggest problem and ya know I was doing this £100 every 13 seconds or whatever but that, that weren't quick enough ya know, even 50's just putting 2 notes ya know, when I'm flustered, and when I m in the

Slave to the addiction

Who am I? finding myself. Confusion about the self?

I didn't even want money.

Grappling with who he is.

Turmoil & growing up.

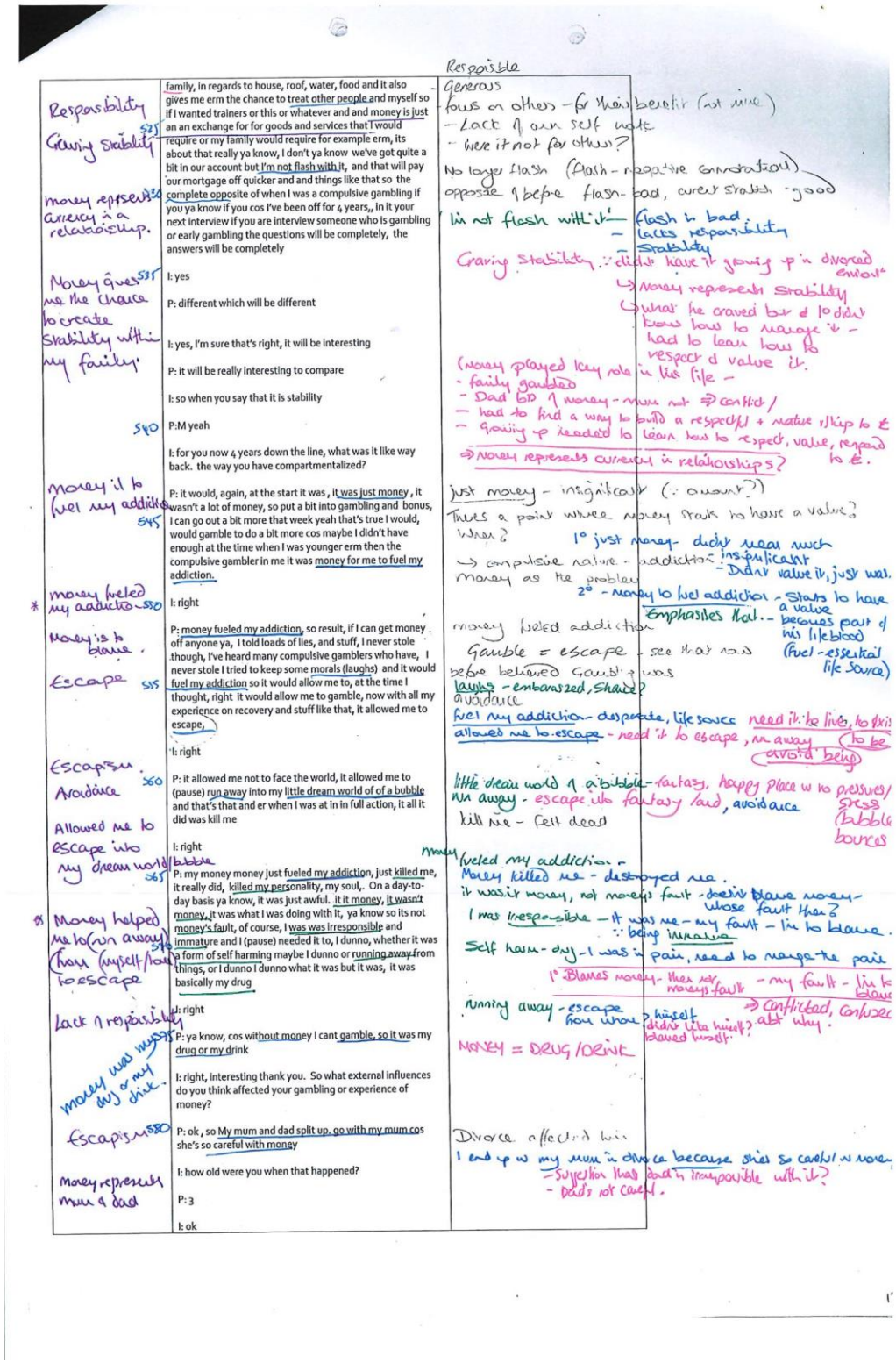
Acceptance

Loss of control.

No real money

Ego, Ego, Ego

Escapism



Responsible

Responsibility

Craving Stability 525

Money represents currency in a relationship.

Money Gives me the chance to create Stability within my family.

Money it to fuel my addiction 545

Money fueled my addiction 550

Money is to blame.

Escape 555

Escapism.

Avoidance 560

Allowed me to escape into my dream world 565

Money helped me to run away from myself/how I was to escape

Lack of responsibility

Money was my drug or my drink.

Escapism 580

Money represents mum & dad

family, in regards to house, roof, water, food and it also gives me erm the chance to treat other people and myself so if I wanted trainers or this or whatever and and money is just an an exchange for for goods and services that I would require or my family would require for example erm, its about that really ya know, I don't ya know we've got quite a bit in our account but I'm not flash with it, and that will pay our mortgage off quicker and and things like that so the complete opposite of when I was a compulsive gambling if you ya know if you cos I've been off for 4 years,, in it your next interview if you are interview someone who is gambling or early gambling the questions will be completely, the answers will be completely

I: yes

P: different which will be different

I: yes, I'm sure that's right, it will be interesting

P: it will be really interesting to compare

I: so when you say that it is stability

P:M yeah

I: for you now 4 years down the line, what was it like way back. the way you have compartmentalized?

P: it would, again, at the start it was, it was just money, it wasn't a lot of money, so put a bit into gambling and bonus, I can go out a bit more that week yeah that's true I would, would gamble to do a bit more cos maybe I didn't have enough at the time when I was younger erm then the compulsive gambler in me it was money for me to fuel my addiction.

I: right

P: money fueled my addiction, so result, if I can get money off anyone ya, I told loads of lies, and stuff, I never stole though, I've heard many compulsive gamblers who have, I never stole I tried to keep some morals (laughs) and it would fuel my addiction so it would allow me to, at the time I thought, right it would allow me to gamble, now with all my experience on recovery and stuff like that, it allowed me to escape,

I: right

P: it allowed me not to face the world, it allowed me to (pause) run away into my little dream world of of a bubble and that's that and er when I was at in in full action, it all it did was kill me

I: right

P: my money money just fueled my addiction, just killed me, it really did, killed my personality, my soul,. On a day-to-day basis ya know, it was just awful. It it money, it wasn't money, it was what I was doing with it, ya know so its not money's fault, of course, I was was irresponsible and immature and I (pause) needed it to, I dunno, whether it was a form of self harming maybe I dunno or running away from things, or I dunno I dunno what it was but it was, it was basically my drug

I: right

P: ya know, cos without money I cant gamble, so it was my drug or my drink

I: right, interesting thank you. So what external influences do you think affected your gambling or experience of money?

P: ok, so My mum and dad split up, go with my mum cos she's so careful with money

I: how old were you when that happened?

P: 3

I: ok

Generous
focus on others - for their benefit (not mine)
- Lack of own self note
- were it not for others?

No longer flash (flash - negative connotation)
opposite of before flash - bad, every stretch - good

'in not flash with it' — flash is bad.
- lacks responsibility
- Stability

Craving stability ∴ didn't have it growing up in divorced environment
↳ Money represents Stability
↳ what he craved but d to didn't know how to manage it - had to learn how to respect d value it.

(Money played key role in his life -
- family gambled
- Dad bad r money - mum not ⇒ conflict /
- had to find a way to build a respectful + mature r/ship to it
- Growing up needed to learn how to respect, value, regard to it.

⇒ Money represents currency in relationships?

just money - insignificant (∴ amount?)
There a point where money starts to have a value?
When?
1° just money - didn't mean much - insignificant
↳ compulsive nature - addiction - Didn't value it, just was.
Money as the problem
2° - money to fuel addiction - Starts to have a value because part d his lifeblood (fuel - essential life source)
Emphasises that..

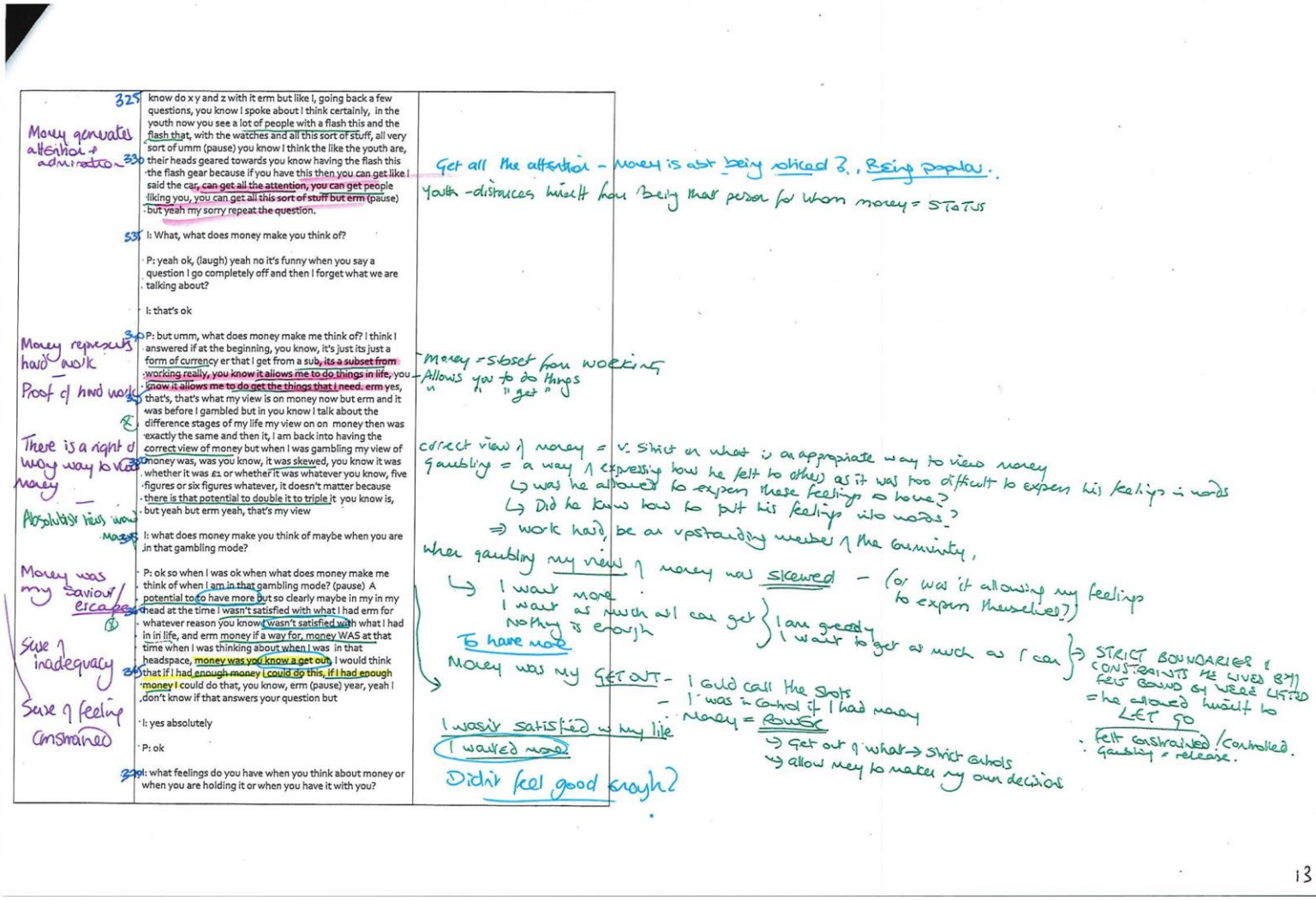
money fueled addiction
Gamble = escape - see that was
before believed Gamble r was
laughs - embarrassed, Shame?
avoidance
fuel my addiction - desperate, life source need it to live, to exist
allowed me to escape - need it to escape, run away (to be avoid being)

little dream world r a bubble - fantasy, happy place w no pressures/ stress (bubble bounces)
run away - escape into fantasy land, avoidance
kill me - felt dead

money fueled my addiction -
Money killed me - destroyed me.
it was it money, not money's fault - doesn't blame money - whose fault then?
I was irresponsible - it was me - my fault - I'm to blame.
∴ being immature
Self harm - dug - I was in pain, need to navigate the pain
1° Blames money - then or, money's fault - my fault - I'm to blame
running away - escape how I was - myself ⇒ conflicted, confused didn't like himself? abt why. blamed himself.

MONEY = DRUG / DRINK

Divorce affected him
I end up w my mum in divorce because she's so careful w money
- suggestion that dad is irresponsible with it?
- dad's not careful.



know do x y and z with it erm but like I, going back a few questions, you know I spoke about I think certainly, in the youth now you see a lot of people with a flash this and the flash that, with the watches and all this sort of stuff, all very sort of umm (pause) you know I think the like the youth are, their heads geared towards you know having the flash this the flash gear because if you have this then you can get like I said the car, can get all the attention, you can get people liking you, you can get all this sort of stuff but erm (pause) but yeah my sorry repeat the question.

I: What, what does money make you think of?

P: yeah ok, (laugh) yeah no it's funny when you say a question I go completely off and then I forget what we are talking about?

I: that's ok

P: but umm, what does money make me think of? I think I answered if at the beginning, you know, it's just its just a form of currency er that I get from a sub, its a subset from working really, you know it allows me to do things in life, you know it allows me to do get the things that I need. erm yes, that's, that's what my view is on money now but erm and it was before I gambled but in you know I talk about the difference stages of my life my view on on money then was exactly the same and then it, I am back into having the correct view of money but when I was gambling my view of money was, was you know, it was skewed, you know it was whether it was £1 or whether it was whatever you know, five figures or six figures whatever, it doesn't matter because there is that potential to double it to triple it you know is, but yeah but erm yeah, that's my view

I: what does money make you think of maybe when you are in that gambling mode?

P: ok so when I was ok when what does money make me think of when I am in that gambling mode? (pause) A potential to to have more but so clearly maybe in my in my head at the time I wasn't satisfied with what I had erm for whatever reason you know, wasn't satisfied with what I had in in life, and erm money if a way for, money WAS at that time when I was thinking about when I was in that headspace, money was you know a get out, I would think that if I had enough money I could do this, if I had enough money I could do that, you know, erm (pause) year, yeah I don't know if that answers your question but

I: yes absolutely

P: ok

I: what feelings do you have when you think about money or when you are holding it or when you have it with you?

Money generates attention + admiration

Money represents hard work

Proof of hard work

There is a right & way way to view money

Absolutist views wow

Money was my saviour/ escape

Sense of inadequacy

Sense of feeling constrained

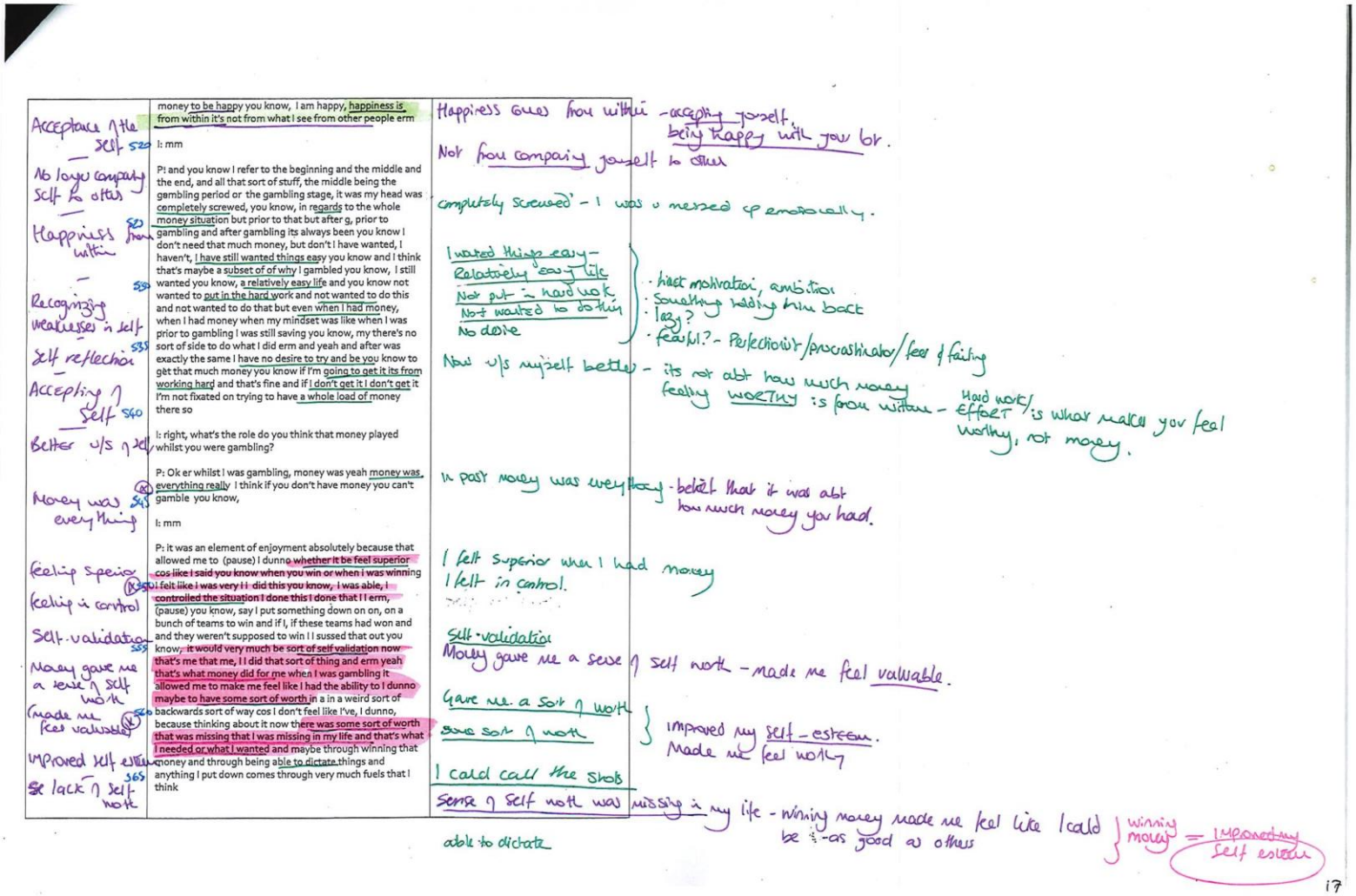
Get all the attention - money is abt being noticed ?, Being popular.
Youth - distances itself from being that person for whom money = STATUS

Money - subset from working
Allows you to do things
" " get "

correct view of money = v. strict on what is an appropriate way to view money
gambling = a way of expressing how he felt to others as it was too difficult to express his feelings in words
↳ was he allowed to express these feelings at home?
↳ Did he know how to put his feelings into words?
⇒ work had be an upstanding member of the community,

when gambling my view of money was skewed - (or was it allowing my feelings to express themselves?)
↳ I want more
I want as much as I can get } I am greedy
Nothing is enough } I want to get as much as I can
To have more
⇒ STRICT BOUNDARIES & CONSTRAINTS HE LIVED BY/ FELT BOUND BY WERE LIFTED = he allowed himself to LET GO
Money was my GET OUT - I could call the shots
- I was in control if I had money
Money = power
↳ Get out of what → strict rules
↳ allow me to make my own decisions
: felt constrained / controlled. Gambling = release.

I wasn't satisfied w my life
I wanted more
Didn't feel good enough?



Acceptance of the self 520
No longer comparing self to others
Happiness from within 520
Recognising weaknesses in self 535
Self reflection 535
Accepting of self 540
Better u/s of self 540
Money was everything 545
Feeling superior 550
Feeling in control
Self-validation 555
Money gave me a sense of self worth
Made me feel valuable 560
Improved self esteem
Sense of lack of self worth 565

money to be happy you know, I am happy, happiness is from within it's not from what I see from other people erm

I: mm

P: and you know I refer to the beginning and the middle and the end, and all that sort of stuff, the middle being the gambling period or the gambling stage, it was my head was completely screwed, you know, in regards to the whole money situation but prior to that but after g, prior to gambling and after gambling its always been you know I don't need that much money, but don't I have wanted, I haven't, I have still wanted things easy you know and I think that's maybe a subset of of why I gambled you know, I still wanted you know, a relatively easy life and you know not wanted to put in the hard work and not wanted to do this and not wanted to do that but even when I had money, when I had money when my mindset was like when I was prior to gambling I was still saving you know, my there's no sort of side to do what I did erm and yeah and after was exactly the same I have no desire to try and be you know to get that much money you know if I'm going to get it its from working hard and that's fine and if I don't get it I don't get it I'm not fixated on trying to have a whole load of money there so

I: right, what's the role do you think that money played whilst you were gambling?

P: Ok er whilst I was gambling, money was yeah money was everything really I think if you don't have money you can't gamble you know,

I: mm

P: it was an element of enjoyment absolutely because that allowed me to (pause) I dunno whether it be feel superior cos like I said you know when you win or when i was winning I felt like I was very I I did this you know, I was able, I controlled the situation I done this I done that I I erm, (pause) you know, say I put something down on on, on a bunch of teams to win and if I, if these teams had won and and they weren't supposed to win I I sussed that out you know, it would very much be sort of self validation now that's me that me, I I did that sort of thing and erm yeah that's what money did for me when I was gambling It allowed me to make me feel like I had the ability to I dunno maybe to have some sort of worth in a in a weird sort of backwards sort of way cos I don't feel like I've, I dunno, because thinking about it now there was some sort of worth that was missing that I was missing in my life and that's what I needed or what I wanted and maybe through winning that money and through being able to dictate things and anything I put down comes through very much fuels that I think

Happiness comes from within - accepting yourself, being happy with you br.
Not from comparing yourself to others
completely screwed' - I was a messed up emotionally.
I wanted things easy - Relatively easy life / Not put in hard work / Not wanted to do this / No desire } · least motivation, ambition · Something holding him back · lazy? · fearful? - Perfectionist/procrastinator/fear of failing
Now u/s myself better - its not abt how much money feeling WORTHY is from within - Hard work/effort is what makes you feel worthy, not money.
In past money was everything - belief that it was abt how much money you had.
I felt superior when I had money
I felt in control.
Self-validation
Money gave me a sense of self worth - made me feel valuable.
Gave me a sort of worth } improved my self-esteem. Made me feel worthy
Some sort of worth
I could call the shots
Sense of self worth was missing in my life - winning money made me feel like I could be as good as others } winning money = improved my self esteem
able to dictate

Lack of coping strategies Hide away & escape	terms and sometimes life throws, you know a curve ball at you and and and it's just about how you react to it and em but certainly certainly maybe not well certainly not being able to deal with life on on life's terms was was something for me	lack of coping strategies - Gambling provided a coping mechanism. Hide away & escape.
	I: mm, can you say abit more or only if you are comfortable, say abit more about your home life influences that might have impacted	
Money provides freedom & escape from problems Money generates independence. Money as (safe) alternative attachment Feeling trapped vulnerable unhappy	P: yeah so in regards to home life, things, things weren't (sigh)...a loving family, don't get me wrong but yeah maybe their way of showing affection was was different to to how I how I am made you know, how I erm when I was younger there was a lot of (pause) arguments you know arguments and erm I felt like there was there was maybe an element of emotional blackmail there, and erm when I was younger er arguments with with with my parents and stuff like that and as a kid there is no escape don't get me wrong it wasn't it wasn't terrible I need to get out but it was just a sense of being uneasy and erm not being happy with the situation but not being able to do anything about it because you know, as as I have no influence when I'm when I'm a kid I cant do anything you know, I cant go out and live somewhere else because you know, I need to be in an environment where where the parents you know you are being looked after but erm you know, yeah I think, I think the nature of how things were at home did play an impact erm without going too much into depth but that sort of thing	Money Money gives independence - since not happy at home but reliant on parents for roof over head etc Having money → independence → escape from parents & stress of home life Money gave freedom & escape Emotional blackmail, uneasy, arguments } disruption in relationship - attachment issues - money = the alternative attachment. Not being able to do anything about it - TRAPPED - VULNERABLE - UNHAPPY - LACK OF INFLUENCE } MONEY = FREEDOM - HAPPINESS - INDEPENDENCE - INFLUENCE - WAY OUT. - CHOICE / CONTROL.
	I: ok and who and what are your major influences if you have any?	
Money gives freedom, happiness, independence, influence, way out, choice. Improved self esteem importance of role models need to compare favourably to others focused sense of self	P: Who or what are my major influences? Erm, (pause) I, I aspire to be a better version of myself. you know the best possible version of myself that that's that is the ultimate aim you know. I've come to realise that I'm not, you know, it's good to have you know role models and all that sort of stuff but at the end of the day erm, I need to be, you know the best version of me you know for the benefit of others but mainly for the benefit of myself erm, erm no, I I I don't want to live life with any regrets you know I don't know what's going to happen after you know, I don't know whether it is we only get one life I don't know what's going to happen after that but erm but when it comes to a point when I have to look back on my life, you know I want to be able to say you know I've done this this this, this and this erm and you know I've done some good things there and obviously life's I dunno, I've, I've have heard the saying, you know people say life's a game its how you play it erm you know you are dealt cards you know how are you going to work with them are you going to work with them so they are in your favour or are you not going to work with them? so it's I I just ultimately I just want to be the best person I possibly can so when you talk about role models and stuff, I had some when I was growing up, idols I would I would say, footballers erm	Better version of myself - Self esteem, improving self worth Good role models - compare himself to others; improve himself for the benefit of myself - ↑ SE. ↑ self worth Want to be best person I can be - who am I? · external locus of control? · Work out what I want to look like? ↑ SE.

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Appendix 13 – Developing Themes Interviews 1 & 3

INTERVIEW 1

LIVING WITH INSTABILITY / CONFUSION ABOUT THE SELF/ THE CONFLICTED SELF/ Little Respect (for EGO?)

No respect for money – cheat on money to get to gambling
Time not money
Something I've always done
Familiarity
Initially quite controlled
Not my fault
Money easy – No commitment to money
Initial relationship with money good
Respect for money
Moneys fault
Money is to blame
Money to fuel addiction
Live for the moment
Unable to form stable relationship with money
Money reflection of relationship with parents
Money represented mum and dad
Money as replacement of dad's love
Money and dad – familiar relationship?
Money on rotation
Its all about the ego
Didn't allow myself to get attached to money
Relationship with money awful
No respect for money
Ever shifting relationship with money

AN ESCAPE FROM THE SELF
JOURNEY OF DISCOVERY/ THE PROTECTIVE BUBBLE

It was the escape I wanted
Escape from myself, others, the world
Running away
Temporary isolation
Protected bubble
I'm not important
Can't deal with life on life's terms
Pretending, pretense, Fantasy
Relationship with money stops with gambling stops
Confusion about self
Need to escape
Not even money, just numbers
Money helped me to run away
Losing money – it was like id been dumped, it was like a relationship
Relationship with money changed

Retreat to safer place
Promiscuous relationship with money
Lack of respect for money
Façade
Escapism
Running away from the self
Putting on a façade
Not real money
Creating an illusion
Secrecy
Avoidance
Money helped me to escape into my bubble

ACCEPTANCE OF THE SELF / MOVING FORWARDS/ A MATURE APPROACH/ REDISCOVERING THE SELF/ A JOURNEY OF SELF DISCOVERY/ Developing a new sense of self

Money = Stability
Feeling valued
Money is the currency in a relationship
Money is the chance to create stability within the family
It's not all about me now
Money is stability for my family
Growing up, taking responsibility
Now relationship with money ok
Money is measure of self worth
Acceptance
Relationship with money and dad improved
Relationship with money tracks relationship with dad

INTERVIEW 3

MONEY AS A MEASURE OF SELF WORTH
(Money & the relationship to self esteem)

Giving me confidence
Inability to let go
Unable to let go
Obsessive behavior
Unable to let go
Inability to accept reality
Deluded
Need to prove myself
Ignore failure
Inability to deal with loss
Avoid loss
Dependency
Solitary existence
Solitary existence
Berating self
Blaming self
Sense of loss
Sense of failure
Loss is failure
Inability to accept losses
Let myself down
Not good enough
Disappointed with self
Internalized sense of failure
Feeling of letting myself down
Inability to accept reality
Masking feelings
Gambling as a defence against feelings
Nothing was ever enough
Inability to admit failure
Lack of caring
Disappointment in self
Lack of motivation
Procrastination – fear of failure
Recognition of personal challenges
Negative thinking
Conflicted feelings around self
Avoidance
Procrastination
Self-critical voice
Helped with focus on self improvement
Avoidance
Sense of inadequacy

Never satisfied with what I have
Continuous struggle
There is a right and wrong way to relate to money
Never being satisfied with what I had
Always wanting more
Endless cycle
Money is measure of self worth
Trying to prove my worth
Acceptance of self
Happiness is from within
Recognizing weakness in self
Money gave me a sense of self worth
Money made me feel valuable
Improved self esteem
Lack of self worth
Escape from feelings
Rumination
Negative evaluation of self
Improved self esteem

MONEY AS AN EXPRESSION OF THE SELF/ MONEY AS A WAY OF RELATING TO THE SELF (ie IDENTITY)

Feeling invincible
Fuelling my ego
An improved sense of self
Superiority
Invincibility
Lost sense of self
Lack of understanding
Difficulty coming to terms with reality
Money as representation of the self
Emotions regulated on winning or losing
Distorted perspective
Delusions
Inability to separate self from money
Money linked to self
Money as positive expression of self
Lack of goals
Unable to verbalise feelings
Trying to make sense of the situation
Recognition of self
Emotionally aware

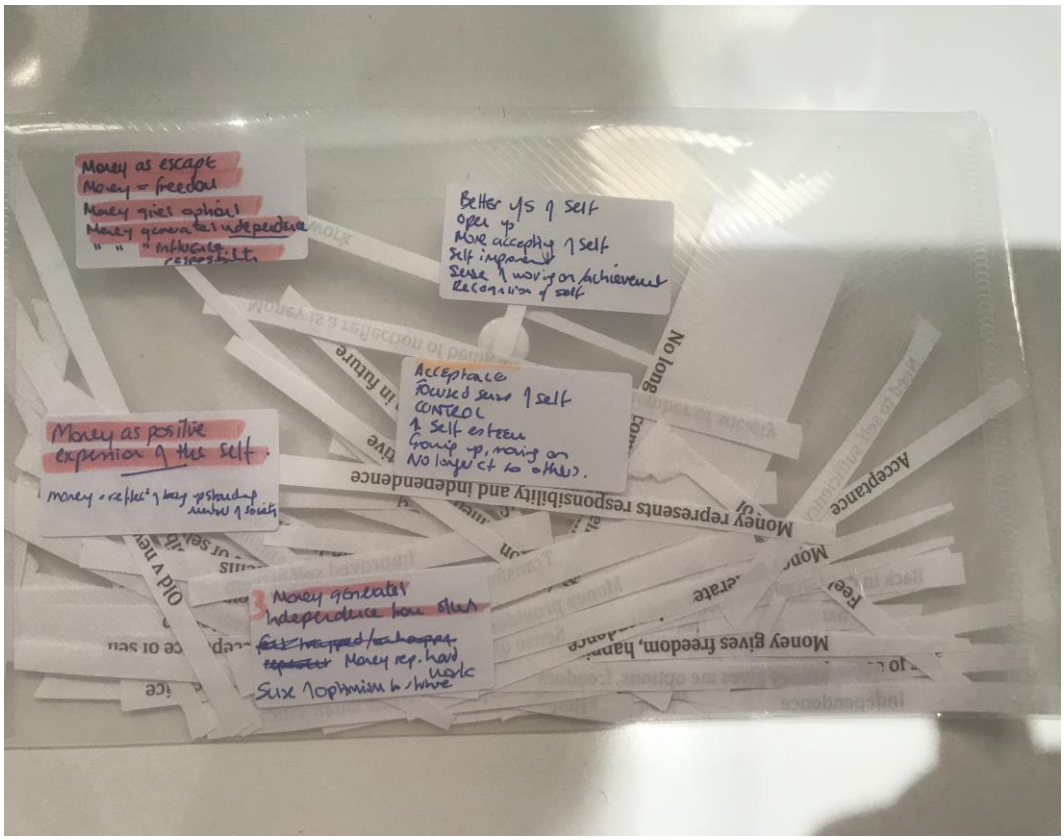
Emotionally intelligent
Sense of achievement
Winning as measure of personal success
Regained control over life
Sense of moving on
Old v new self
Self-sufficient
Ability to think positively
Sense of optimism in future
Money not most important thing
Conflicts around value of money
Balanced view of self
Relationship with money changed
Money represents responsibility and independence
Money = freedom
Money is reflection of hard work
Money reflection of being upstanding member of society
Money generates attention and admiration
Money represents hard work
Proof of hard work
There is a right and wrong way to view money
Absolutist views on money
Money was my savior
Money was my escape
Money gives me options, freedom
Accumulation of money rather than purchase power
Accumulation of money is key
Trying to make sense of relationship with money
Self-reflection
Accepting of self
Better understanding of self
Feeling superior
Feeling in control
Self-validation
Avoiding responsibility
Masking feelings with aim of winning money
Lack of coping strategies
Money provides freedom and escape from problems
Money generates independence
Feeling trapped, vulnerable and unhappy
Money gives freedom happiness, independence, influence, way out and choice
Focused sense of self
Aspirations to achieve
Acceptance of self
Growing up
Moving on
In charge of own destiny
Independence
Express feelings

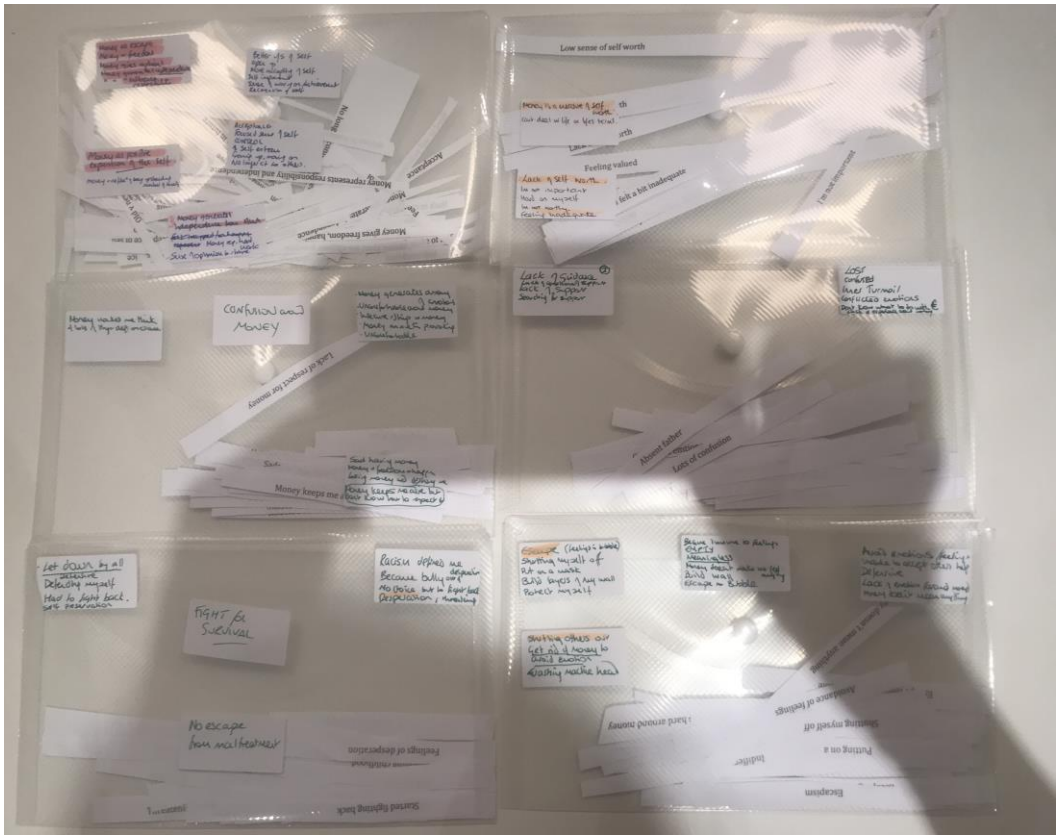
Being open
Aspire to improve
More accepting of self
Locked up pain
More open
More control over life
Dealing with problems
Gained perspective
Acceptance of self
Transforming self

MONEY AS A WAY OF RELATING TO OTHERS

Different from other
Distancing himself from others
Money generates independence from others
Shame
Hide feelings from others
Hide feelings from others
Sense of being alone
Inability to share feelings
Solitary existence
Shame
Stigma
Being a gambler is a weakness
Feeling judged by others
Important how others view him
Aware of stigma
Conscious of being judged by others
Escape
Money not about proving worth to others
Money generates independence from others
Compare self to others
Comparison of self to others
No longer comparing self to others
Escape from family life
Shielding the self
Escapism
Safe haven
Self-therapy
Hide away and escape
Money as a safe alternative attachment
Importance of role models
Need to compare favourably to others
No longer feeling judged
Opening up

Appendix 14 – Emerging Superordinate Themes




Low sense of self worth
Feeling valued
I felt a bit inadequate
Money represents responsibility and adventure
Money gives freedom, happiness
Acceptance
Money makes me sick
I was / My self worth
CONFUSION and MONEY
Lack of respect for money
Money keeps me
Lots of confusion
Racism defines me
Because bully
FIGHT for SURVIVAL
No escape
from maltreatment
Feelings of desperation
Started fighting back
Hard around money
Escapism