

A qualitative study of gambling, deprivation and monetary motivations

The link between gambling and deprivation is well recognised both in the UK and internationally; and manipulating perceptions of relative deprivation can encourage people to gamble. The current study sought to learn more about whether individuals who gamble consciously perceive themselves to be motivated by feelings of deprivation, and how this is contextualised alongside monetary factors more broadly. Thematic analysis was conducted on 25 in-depth qualitative interviews with UK residents who gamble regularly; most of whom resided in areas of high socio-economic deprivation. Monetary themes relating to financial circumstances, the meaning and value of money, and the perception of gambling as a way to make money, all had strong relevance for deprivation, though people did not often endorse the idea that relative deprivation was important to them, per se. We conclude that gambling motivations are complex and heterogeneous, and that it is pertinent for prevention and intervention strategies for problem gambling to consider individuals' financial circumstances and how they perceive them, along with how this intersects with their gambling motives.

Keywords: gambling; deprivation; monetary; money; motivations; qualitative

Introduction

Problematic gambling causes psychological distress (Smith et al., 2016), financial and family difficulties (Eby et al., 2016), and is comorbid with mood, anxiety, and substance use disorders (Parhami et al., 2014), increased prevalence of thoughts of suicide and self-harm (Lloyd et al., 2016), and suicide (Karlsson & Håkansson, 2018). Its prevention and treatment is an important public health issue (Wardle et al., 2019), requiring continued investigation of contributing individual and societal factors.

One prominent correlate of problematic gambling is socio-economic deprivation (van der Maas, 2016). Problem gambling is elevated within deprived areas, both in the UK (Carrà et al., 2017), and internationally - with a 'social gradient in gambling and gambling-related harm' (McMahon et al., 2019, p.381). Those with least disposable income tend to spend the greatest proportion of their money on gambling (Castrén et al., 2018); and to be at greater risk of harm, with 'negative effects unequally distributed among economically and socially disadvantaged groups' (Rogers et al., 2019, p.2).

Increased availability of gambling opportunities in deprived areas (e.g. gambling machines (Wardle et al., 2014)) contribute significantly to this effect (Rintoul et al., 2013). However, even controlling for this, deprivation predicts disordered gambling, indicating it is not explained by availability alone (Welte et al., 2017). Furthermore, a large-scale twin study in Australia found neighbourhood disadvantage had a direct causal impact on disordered gambling (Slutske et al., 2019). Public health issues within areas of socio-economic disadvantage, including poorer mental health (Wickham et al., 2014); health issues and inequalities (Williams, 2017); and loneliness and isolation (Macdonald et al., 2018) are likely implicated. Indeed, problem gambling is also associated with mental health symptoms (Dowling et al., 2019); health

inequalities (Johnstone & Regan, 2020); and loneliness (John et al., 2019) - and a 'whole systems approach' has been called for in tackling gambling-related harm within areas of deprivation (Johnstone & Regan, 2020). While recognising the importance of this, this current study takes an individualised perspective, as perceived relative deprivation is a highly individualised construct (Mishra & Novakowski, 2016), which focusing solely on social/public-health perspectives can overlook (Delfabbro & King, 2020). Further, we believe individual voices from within 'socially-disadvantaged'/deprived groups are the best means of gaining an in-depth understanding of these groups' experiences.

Perceived relative deprivation (the extent to which one feels deprived compared with peers), has been linked with problem gambling and urge to gamble (Callan et al., 2015), alongside other negative physical and mental health outcomes (Smith et al., 2012). Furthermore, experimental manipulations to enhance perceived relative deprivation increased likelihood of purchasing lottery tickets (Haisley et al., 2008). Income inequality (rather than regional wealth) appears to be particularly predictive - possibly due to 'intensification of societal class competition' (Canale et al., 2017, p.2). Gambling may be perceived as a means to obtain 'desirable outcomes' (e.g. wealth/status) that are unattainable 'through conventional means' (Callan et al., 2008, p.1514).

Welte and colleagues suggest that lacking 'examples of financial success by conventional means' within deprived areas increases susceptibility to gambling (Welte et al., 2017, p.339). Whereas, Canale et al. (2017) reference risk sensitivity-theory (Caraco et al., 1980; Mishra et al., 2014), hypothesising 'distance from the desired or goal state of more privileged others' can motivate people to gamble (Canale et al., 2017, p.2). From an evolutionary perspective, socio-economic deprivation may encourage

risk-taking (gambling) in pursuit of goals (e.g. status/attractiveness), where lower-risk strategies are insufficient (Mishra et al., 2017). This is consistent with findings that perceived relative deprivation predicted disordered gambling severity selectively in those who did not feel capable of upward social mobility (Tabri et al., 2015).

Despite this growing body of literature on the role of perceived personal deprivation in (problem) gambling, there has been no published research on the extent to which people who gamble are conscious of this effect. The current study, therefore, sought to learn more about whether, and how, people who gamble consider their financial circumstances (particularly, relative deprivation) motivate their gambling behaviour. Money connects gambling practices to individuals' social and financial situations, and the meaning they assign to money is important (Heiskanen, 2017).

Where money is viewed as gambling currency, for instance, there may be problematic competition between financial resources used on gambling and those needed for everyday life (Heiskanen, 2017; Barnard et al., 2014). Early gambling motivation scales derived from the alcohol literature (Stewart & Zack, 2008) tended to neglect the role of money altogether (Dechant & Ellery, 2011), but subsequent scales (e.g. the Reasons for Gambling Questionnaire (Wardle et al., 2011)) included monetary motives, and broad concepts like 'wanting to win big money' and 'wanting to make money' proved common motivations (Wardle et al., 2011; Francis et al., 2015).

Emotional motivations are generally more direct predictors of problematic gambling than monetary ones, (even when including 'gambling to solve financial problems' (Flack & Morris, 2015)), and hope of monetary gain is a commonly-reported motivation for most people who gamble. However, it is stronger amongst those above threshold for problem gambling (e.g. Hodgins, 2008), and individuals' (perceived) social mobility can mediate the relationship between monetary motivations and

problematic gambling (Tabri et al., 2015). Again, exploring how cognizant people who gamble are of this effect is important - particularly given that cognitive restructuring is a core component of cognitive behavioural therapies for problem gambling (Chretien et al., 2017).

Thus, the current study explored the role and meaning of money to people who gamble, focusing particularly on their considerations of their financial circumstances. Qualitative interviewing was used, as it yields rich data on lived experience and meaning-making of life experiences, from those best-placed to articulate their own nuanced perspectives (Frost et al., 2019; Nicklin, 2020).

Materials and Method

Participants

This in-depth semi-structured qualitative interview study was conducted in the UK West Midlands during 2018-2019. A purposive sample of 25 participants (an acceptable minimum for in-depth interviews (Dworkin, 2012)), aged 18+, who currently gambled 'a few times a month or more', were recruited through posters/flyers in pubs, sports centres, on social media and classified pages, and snowball sampling, and were given a £15 shopping voucher as a 'thank you'. We recruited from areas of socio-economic deprivation, collecting postcode data to check that most participants lived in areas ranked as 'moderate/high' on a measure of this (described below), but there was no cut-off for inclusion, and a few participants from lower-deprivation postcodes were interviewed, and provided useful diversity to the sample. There was also no inclusion criterion related to problem gambling symptom score; we interviewed participants across all 'categories' of risk. All but 5 individuals who approached the researcher for information on the study agreed to participate, and reasons for non-participation were not gathered.

Materials

The information sheet (detailing the nature of questions, data management and withdrawal procedure); consent form; and debrief (containing contact details for a national gambling support service) were available to all, in physical or electronic format.

A pre-interview questionnaire consisted of basic demographics questions (age; gender; ethnicity; marital, occupational, and educational status); the 9-item self-report Problem Gambling Severity Index (PGSI) rated on a 4-point Likert scale (with scores of 0 representing 'non-problem', of 1-2 representing 'low-level' problems, of 3-7 representing 'moderate' problems, and 8-27 representing 'severe' problems with gambling. (Ferris & Wynne, 2001)), and Callan et al.'s (2008) 5-item Personal Relative Deprivation Scale (PRDS). The PRDS includes items such as 'I feel deprived when I think about what I have compared to what other people like me have', with responses scored on a six-point Likert-like scale, and higher scores representing higher perceived relative deprivation. Postcodes were also collected, in order to estimate deprivation (as 'indices of multiple deprivation' deciles - based on UK government data, taken from <http://imd-by-postcode.opendatacommunities.org/> (McLennan et al., 2019).

The interview topic guide opened with two questions about what type of gambling people did, and how they first started gambling, followed by three questions encouraging discussion of gambling motives (which deliberately avoided prompting on financial status or deprivation): 'can you talk me through the reason or reasons why you gamble'; 'is there something specific you hope to gain or achieve through gambling'; and 'what makes you feel like gambling'. The final question explicitly enquired about relative deprivation: 'do you think that being or feeling worse off than others can make a person want to gamble?'

Procedure

When a potential participant contacted the researchers, they were sent an information sheet and consent form. Consenting participants were presented with the pre-interview questionnaire, followed by a face-to-face or telephone interview (approx. 50% chose each), conducted by the first author. Interviews lasted from 20-45 minutes, and were audio-recorded for verbatim transcription. Post-interview, participants were given a debrief sheet, containing contact details for a national gambling support service. Ethical approval was granted by the Psychology Research Ethics Committee at [deidentified] University.

Analysis

SPSS was used to calculate PGSI scores, PRDS scores, and descriptive statistics for the demographic data collected, which are summarised in Table 1, alongside which IMD decile each participant fell into, based on their postcode. PRDS and IMD data are presented as crude summary measures of the range of perceived (and objective) levels of deprivation within the sample, but insights into individual financial circumstances and deprivation described in the results section are based on qualitative analysis of interview transcripts. Product preferences, also summarised in Table 1, were also derived from the interview data.

Reflexive thematic analysis (Braun & Clarke, 2019) was carried out within NVIVO, following Braun and Clarke's six steps (Braun & Clarke, 2006). Familiarisation with the data, coding and generation of initial themes were conducted by JL, followed by reviewing, defining and naming the themes. After discussing and agreeing the defined themes with the other researchers, JL carried out a second analysis of all the transcripts to ensure all codes were assigned to the most appropriate theme. The analysis was primarily inductive, but being familiar with the gambling literature

and the research focus, JL did focus particularly on identifying surface and latent codes relating to deprivation and monetary factors. To mitigate against forcing/over-emphasising themes around these concepts, responses to the explicit question about deprivation (posed at the end of the interview) were excluded from the main thematic analysis. Responses to this question (analysed with a simple thematic analysis, followed by thematic content analysis) are presented separately, after the main results.

Additionally, LN and SR (who were unfamiliar with the gambling literature and hold few preconceptions about the topic) reviewed a random 25% of interview transcripts against the themes identified by JL, to verify that they were supported by the data, and check there were no obvious omissions, alongside checking themes' coherence, consistency and distinctiveness. This process did not identify any problems with the themes, and all were retained.

Data Availability Statement

Data are not available due to ethical restrictions. Due to the nature of this research, participants did not agree for their data (beyond anonymised quotations) to be shared publicly.

Results

Table 1 presents each participant's demographic characteristics, their scores on the PGSI and PRDS, and their product preferences. Their ages ranged from 24 to 74, with a mean of 40.4 years (SD 14.11). 16 (64%) were male, and 9 (36%) were female.

Participants' modal 'index of multiple deprivation decile' was 1 (i.e. most fell within the 10% most deprived areas in the UK), but participants from a range of deciles were interviewed. Scores on the PRDS ranged from 7 to 26 (/30), with a mean of 15.6 (SD 5.18). Scores on the PGSI ranged from 0 to 24 (/27), with a mean of 3.84 (SD 5.57), and

are stated in brackets after participant numbers in the results. Ten participants (40% of the sample) were in the 'non-problem gambler' category, 4 (16%) in the 'low-level' problem category (scoring 1-2), 7 (28%) were in the 'moderate' problem category (scoring 3-7), and 4 (16%) were in the 'severe' problem category (scoring 8+).

TABLE 1 ABOUT HERE

Thematic analysis overview

Inductive analysis identified over-arching themes around both ‘monetary’ and ‘non-monetary’ factors. The latter included gambling-related cognitions; non-monetary gambling motivations (including pleasure and enjoyment; feelings of compulsion); and external drivers of gambling (such as social factors) - these factors are well-delineated by existing research, and we do not expand on them here.

Within our ‘monetary’ factor, we identified subthemes around ‘financial circumstances’; ‘gambling as a way to make money’; ‘planned uses of winnings’; and ‘affordability of gambling’, all of which are explained below, with illustrative quotations, followed by a brief summary of insights into the importance of product preference.

Financial circumstances was a major subtheme which encompassed participants’ reflections on their household income, debts or savings and financial commitments, and how these things influenced, were influenced by, or interacted with their gambling. Participants tended to explain their circumstances not in absolute terms, by referring to specific salaries, but in terms of how secure (or insecure) their finances were, or in terms of whether they could afford to pay for things that they wanted or needed. This subtheme had great relevance to participants’ perceived levels of deprivation, and strong links with the other monetary subthemes, such as ‘gambling as a way to make money.’ For example, some reported gambling to try and make money in order to

improve their financial circumstances, sometimes because they felt other routes were inaccessible to them because of a lack of qualifications or opportunities.

'I have reached the pinnacle of my career... considering I don't have a degree... a Lottery win, I think it would give me the opportunity to own my own home and just live a stress-free life... I would say that they [my goals] seem quite unreachable at the moment' (ppt_13, PGSI 0).

This participant explicitly recognises that their gambling is motivated by a discrepancy between their current status (i.e. not owning a home and lacking career progression opportunities) and the level of financial stability (and perceived associated level of wellbeing – i.e. 'stress-free life') that they desire.

Some articulated that dissatisfaction with one's current circumstances could prompt gambling, especially on high-payout products such as national lotteries; *'if I am having a crap time at work I go, look, I buy a Lottery ticket; it might get me out of it' (ppt_18, PGSI 0)*. Interestingly, this individual described their position as financially sound, indicating that even when not 'deprived', dissatisfaction can remain a driver. Other participants described gambling motivated by hope of improvement or stabilisation of financial circumstances (*'I want to win enough money where I feel financially stable' (ppt_07, PGSI 24)*), (*'to get rid of the debt, really' (ppt_12, PGSI 3)*), while some viewed gambling wins as a way of engaging in small displays of wealth to suggest social status; (*'trying to... buy the Versace shoes or the Gucci whatever t-shirts or whatever, some nice brands and just keep up with the Jones's' (ppt_07, PGSI 24)*). Others also referred to gambling as a means of affording desirable luxuries that high-status others possess (*'I like to follow celebrities... so if they have something that I think*

'oh I like that, I want that', I would be more inclined to want to win big, to get what they have got' (ppt_16, PGSI 0)). In contrast, a few participants described desire to keep gambling winnings private, (*'When I win secretly at the counter... you have to be very careful - I have not to tell people how much money you have.'* (ppt_07, PGSI 24)). This was not just about personal safety/security, but to avoid change in their social status, which they felt could impact on their relationships (*if I won such a large amount of money... I might play it down to family... [so as] not to change the family dynamic'* (ppt_17, PGSI 0)).

For some, changes in financial circumstances were instrumental in changing their gambling behaviour, through ameliorating feelings of urgency to make money through gambling: *'It would be [when younger] that thought of like... I might put £20 in, but I could get £100, and then I would have loads of money. Whereas now, it's kind of like ... I might win £100, but the chances are I won't and what is £100 anyway... now I have got money it's kind of I don't feel that urge to try and make £20 into £100'* (ppt_11, PGSI 0). This overlaps with the next theme, of gambling as a way to make money.

Gambling as a way to make money: Within this subtheme, the potential for easy money, quick money, and 'big' money, and the contrast between small stake and potential big reward were all raised as appealing factors. While monetary gain was unimportant to some (*'it [the money]'s just secondary really'* (ppt_22, PGSI 0)), it was the primary motivation for others (*'I put the winnings as the highest priority'* (ppt_02, PGSI 13)), and some said they would not gamble if they didn't need the money.

Some highlighted the appeal of not having to 'work' for money won; (*the whole appeal of gambling is that you can make money without really earning it, just a quick*

bit of money and it's going help you out' (ppt_3, PGSI 3)), while others expressed ambivalence, perceiving gambling as a potential source of 'easy' funds whilst recognising the unreliability of this: ('it's an easier route to getting money quicker... but erm, on occasions I've lost out... and I've really had to question whether it really is an easy route' (ppt_02, PGSI 13)). Some described ambiguous feelings of objectively recognising the poor odds, yet continuing to attempt to win money ('I want to win enough money where I feel financially stable but I know that will never happen through gambling... but it's still trying' (ppt_07, PGSI 24)).

The speed with which money can be won was a common motivator; (*'for me, it's that speed of knowing if you have won it... if it wins, I am going on holiday next week' (ppt_01, PGSI 4)*), along with the size of the potential reward: (*'the potential pay-out, that's what draws you into it' (ppt_25, PGSI 2)*), especially when large rewards could be won from small stakes: (*'for the price for a cup of coffee, maybe I would win enough money to change my life' (ppt_17, PGSI 0)*). Several people commented how small stakes would not be 'missed' whereas a major pay-out would make a big difference to their quality of life (in the long and/or short term).

Planned uses of winnings: People spoke often of their feelings about the money staked, won and lost in prior gambling, and about hypothetical future winnings, in terms of what they had spent, or would spend, their winnings on. These descriptions were illuminating in terms of what that money meant to participants, and ranged from large impactful purchases (*'getting my mortgage' (ppt_01, PGSI 4)*) to moderate purchases (*'If I win, I can treat myself to a holiday' (ppt_03, PGSI 3)*); and small luxuries; (*'getting my nails done an extra one time this month' (ppt_21, PGSI 2)*).

A small number of participants felt the desire to win money for luxuries indicated extravagance, with one reflecting on the role of societal pressure: (*'I might want to drive a Ferrari, but I don't particularly need, it... that's just our society - you want stuff, even though you don't need it... and that's what you chase'* (ppt_06, PGSI 11)). Others described valuing gambling wins not as a means of affording extravagant luxuries, but for enabling otherwise-unaffordable, modest 'treats': (*'It's the luxury of having just that extra bit of cash that you could spend, it doesn't have to be on a thing that you have to buy each month. It can be a treat'* (ppt_16, PGSI 0)). For some, gambling wins were sought not for funding luxuries, but to cover costs of living: (*'[I gamble] to make things better really... get some more money, pay off debts, that kind of stuff you know? Even if it's a £1 more... its £1 didn't have,'* (ppt_12, PGSI 3)). This ties in with the theme of viewing gambling as a means of making money.

The potential to win a life-changing amount of money was raised by many participants, and interacted with financial status, in that although both (self-defined) wealthy and deprived participants were attracted by this, it tended to be valued particularly by those who viewed themselves as lacking social/financial mobility; (*'there isn't any career aspirations that I can latch on to... whereas you can think, well, if I won £500,000 on the lottery, we could move house'* (ppt_17, PGSI 0)). No participants referred to ever having won a life-changing sum; but they described valuing the *dream* of this. One often delayed checking their lottery ticket to prolong this; (*'if you put it in your drawer, if you don't open it and don't look at it you might still be a millionaire'* (ppt_18, PGSI 0)). Another drew parallels with religion, describing how the chance of a lottery win in their future allowed them to believe there might be a *'bigger plan'* or *'bigger picture'*, and to *'view the future in a bit more of a positive light'* (ppt_17, PGSI 0).

Affordability of gambling: The affordability of gambling was a common monetary subtheme, with several participants discussing limit-setting and budgeting (*'I only bet what I can afford to lose'* (ppt_03, PGSI 3)), and viewing gambling as a leisure product that they calculated the cost of (*'I know I will have 2 or 3 hours of enjoyment for that £50'* (ppt_10, PGSI 5)) and were entitled to purchase if they could afford it (*'I work hard, that's my enjoyment. Like, I don't smoke, I have a drink occasionally when we go out, but my enjoyment is betting.'* (ppt_05, PGSI 7)). Those framing gambling as a product often described lack of expectation of a return (*'if I go into a casino, I see that money as already spent. I don't expect to come out with anything. If I do, it's a bonus'* (ppt_20, PGSI 6)), and managed gambling expenditure around their other outgoings: *'I have a little gamble when I get paid, so, like, once a month'* (ppt_21, PGSI 2), in marked contrast with the subtheme of gambling as a way of making money (with these divergent viewpoints tending to be from different participants).

Participants referring to affordability described responsible gambling strategies such as setting strict limits (*'if I lose, that's it'* (ppt_22, PGSI 0)), keeping gambling money separate (*'I am always recommending people to set up a separate account for gambling'* (ppt_10, PGSI 5)), and either withdrawing wins or using them to top up their *'gambling money pot'* (ppt_13, PGSI 0).

Product preference

While some participants spoke of similar (monetary) motivations for a variety of different products (*'I put the winnings at the highest priority, you know... there's no strong preference in terms of what I gamble on'* (ppt_02, PGSI 13)), others reflected how their motivations diverged across different products; for example, one described

hoping for a large win when playing bingo (*'because they have big intervals'*), but playing slots for the enjoyment of the activity rather than the hope of profit (*'it ain't for the money, because you know you can't win like loads and loads'* (ppt_14, PGSI 5)). Another participant described their casino gambling as less money-motivated than online betting (*'if I go into a casino, I see that money as already spent... Whereas when I play on line, I tend to play to win money'* (ppt_20, PGSI 6)). One participant contrasted matched-betting (where they often used bonuses and offers to reduce or eliminate their own financial outlay) with lottery and scratchcard buying: (*'with matched betting you are making little bits of money here and there, often. Whereas, obviously, with the Lottery or a scratchcard, you do have that potential of winning a much greater amount... so I would perhaps do that more of like as a leisure activity than the match betting.'* (ppt_15, PGSI 1)). This participant viewed the activity associated with shorter-odds as more labour-intensive and less fun than the long-odds lottery-type gambling, with the use of 'leisure' only being applied to the latter. Matched betting was perceived by this participant as 'work-like', engaged in to earn small but more consistent amounts of money (tying in with the 'gambling as a way to make money' theme). This contrasted with participant 16, who noted that *'for the football, it doesn't bother me about the money,'* whereas *'for the lottery, it plays a big role'* (ppt_16, PGSI 0), indicating that there were individual differences in the relationships between products and motivations.

Views on impact of perceived relative deprivation on gambling

There was less spontaneous discussion about deprivation than we had hoped, but responses to the open-ended question about the role of deprivation in gambling (posed at the end of the interview) nevertheless provide useful data on this core research

question. This is reported separately from the theme descriptions, to avoid creating the impression that this was an inductively-derived theme.

We began analysing these data via a separate inductive thematic analysis, but because the codes were straightforward and self-explanatory, and we had responses to this question from every participant, it was better-suited to a thematic content analysis, and responses were tallied once a set of categories that captured all response types had been agreed. There was 100% inter-rater agreement on the categorising of these responses by JL and LN. As summarised and illustrated with quotations from participants in Tables 2 and 3, some of our sample had personal experience of deprivation while others did not, and while some felt that it definitely played a role in driving their own and/or others' gambling, others disagreed, while still others believed deprivation, but not *relative* deprivation, was important. Several participants went to pains to distance themselves from this motivation, feeling that being dissatisfied with one's financial situation because others are better off implied viewing oneself as 'better' or more deserving than other people.

TABLE 2 ABOUT HERE

TABLE 3 ABOUT HERE

Discussion

Through 25 in-depth semi-structured interviews, we identified an array of different views on how deprivation influences gambling, and observed individual differences in how circumstances and experiences influence these perceptions. While many said that deprivation had never been a motivation for them to gamble, a small proportion confirmed that it played (or had played) a role, and many felt they had seen others engaging in deprivation-motivated gambling. More so than relative deprivation, participants related to the importance of absolute hardship, independent of others'

circumstances. Many referenced deprivation-related ideas indirectly, within spontaneously-discussed monetary motivations, as described below.

Firstly, the ‘financial circumstances’ subtheme was particularly relevant to deprivation, and linked with the subtheme of ‘gambling as a way to make money.’ Some participants wished to make money through gambling to improve their life circumstances - sometimes because they felt they lacked alternative options; i.e. gambling had become an approach to seeking upward social mobility. Echoing the finding that perceptions of social mobility mediate the link between monetary motivations and problematic gambling (Tabri et al., 2015), several participants who spoke of gambling in search of financial stability, relief from debt, and to ‘keep up with the Jones’s’ reported problematic gambling symptoms. However, some participants spoke about social mobility in a more nebulous way (i.e. reflected on the fantasy or dream of changing their lives). These participants reported no symptoms of problematic gambling. This suggests an important contrast between enjoying the dream of life-changing wins, on the one hand, and sincerely pinning one’s hopes of life improvement on gambling profits, on the other.

Our findings also suggest that some people with low potential for social mobility through conventional means (i.e. education/employment), see gambling as their *only* available route to social mobility; ironically, placing their current financial standing and existing limited capital at risk. Interestingly, a few participants described how over time, as their financial circumstances improved, they became better at recognising and resisting betting on poor odds, because the allure of winning was less overwhelming. This may have implications for informing the (re)framing of ideas around gambling with people at potential risk of financial (or other) harm, through education/interventions. However, people are particularly vulnerable to risk-taking

(gambling) when in a ‘high-need’ situation such as being deprived and lacking options to close the gap between current scenario and their goal scenario (Mishra et al., 2014). Thus, simply educating people in such a situation about the low likelihood of gambling improving social mobility may be fruitless. Providing genuine alternative routes for social mobility, and directing people towards them, would of course be a more ethical, and arguably much more effective approach.

The subtheme of ‘gambling as a way to make money’ encompassed factors consistent with previous literature on monetary gambling motivations (Wardle et al., 2011; Flack & Morris, 2015; Francis et al., 2015; Schellenberg et al. 2016). Participants views on different gambling products’ potential for making money varied – where one viewed sports-betting as a (not fun) means of making money, others valued it highly as entertainment, and cared little about making a profit. More consistently, though, lotteries were favoured (often by people with low PGSI scores) for the chance they afford of winning a life-changing sum, and were associated with a sense of escapism.

As with the ‘financial circumstances’ subtheme, there were contrasts here between people who scored high vs. low on the PGSI. The higher PGSI scores tended to be seen amongst those extolling gambling as a way to make quick or easy money - reflecting the tendency for people experiencing gambling problems to have more concrete expectations of financial gain. In contrast, those who valued the chance of a big (life changing) win for the cost of a small stake, but understood the odds were very low, were typically those experiencing no symptoms of problematic gambling. This is particularly interesting, as the desire to win big from a small outlay is perhaps the most salient aspect of this subtheme in relation to deprivation. Several participants were attracted to ‘small stake/big reward’ bets because they felt the outlay had little impact on their wellbeing, whereas the potential gain had the power to improve their financial

circumstances and quality of life. As with the previous theme, this illustrates that the dream of big wins and a changed life through gambling, even amongst those who are relatively financially deprived, is not inextricably linked to problematic gambling. An important mediator appears to be the degree of insight into how (un)likely the big win is.

Within the ‘planned uses of winnings’, subtheme, beyond large jackpots, some described valuing smaller wins’ potential to make their (and their families’) lives easier. This echoes motivations of working-class female lottery players in Casey’s sociological exploration of gambling and culture (Casey, 2008). As with Casey’s participants, gambling was connected to their imagined potential futures, but tempered by an understanding of their (low) odds of success. For some, small wins were valued because they could fund treats or luxuries - including those indicating social status (e.g. an expensive watch), and could offer a ‘taste’ of wealth. These motives are consistent with ‘costly signalling’ (evolutionary) theory, which suggests that ‘conspicuous consumption’ can result in more favourable treatment by others (Nelissen & Meijers, 2011), and further, as articulated by participants in this study, enhance one’s self-perception or ability to feel good about themselves.

Many described the psychological importance of gambling on products like lotteries because it allows them to ‘dream’ of the possibility of a life change. The importance of sustained hope tallies with why some people delay checking lottery tickets after the draw (Kocher et al., 2014)), and explains why people return to the experience, despite most recognising the poor odds. There is overlap here with the idea of ‘escape’ as a motivation for gambling, but whereas many studies focus on the gambling *activity* as a means of escape (e.g. mood modification through dissociation or ‘zoning out’ while playing slots (Oakes et al., 2020)), here we encountered more distal

links between gambling and escape. Some were seeking literal escape from one way of life into a more affluent one, but often people found pleasurable escapism simply through *daydreaming* about life-changing wins. The buying of a lottery ticket was a necessary but relatively small part of the act of mentally ‘escaping’ for days or weeks before checking the outcome. The fact that, within our sample, participants with very low scores on the PGSI spoke of this, and almost always in relation to lotteries - suggests that this type of escapism may contrast with the type of escape motivations that previous studies have found to be correlated with problem gambling (e.g. Flack & Morris, 2015). This may explain why some studies (e.g. Mulkeen et al., 2017) find ‘escape and relaxation’ motivations most common amongst people without gambling problems. Future work investigating these contrasts in a larger, more representative sample may have important implications for understanding nuances in escape-based motivations, and when they might (and might *not*) represent ‘risk factors’ requiring attention by education and/or intervention approaches.

The subtheme least related to deprivation was ‘affordability’, with some participants framing gambling as a product, purchased for entertainment, only when they could afford it. This contrasted starkly with the theme of ‘gambling as a way to make money’. This subtheme included accounts of responsible gambling strategies such as pre-commitment (a key factor in the Positive Play Scale (Wood et al., 2017)), and as might be expected, it tended to be mentioned most often by those with low scores on the PGSI.

Contrary to our expectations, *relative* deprivation was only very infrequently endorsed as a conscious motivation, although conceptually it factors into many of the other themes. Lack of explicit conscious endorsement may be due to social desirability, as some participants felt perceived relative deprivation as a motivator signalled greed or

entitlement. While the use of semi-structured qualitative interviews allowed for in-depth discussions, and resulted in a rich body of data, the potential for the interviewer to influence participants' responses through such social desirability or other means is, consequently, one of the limitations of the study. Further exploration of relative deprivation's role via more anonymous (e.g. online) data collection methods, where social desirability exerts less power (Henderson et al., 2012) would be valuable.

It should also be noted that the small and non-representative sample, and qualitative nature of the data, mean that we cannot make firm conclusions about the generalisability of our observations, particularly where we have highlighted tendencies for particular themes/motivations to be endorsed by people with/without symptoms of problematic gambling. Such insights tentatively reported here would also benefit from further exploration, e.g. via large-scale quantitative study. Further work with participants who are particularly *low* in deprivation would also be beneficial, as would work with more cultural intersectionality, given that the sample lacked cultural diversity – and there are potential cultural influences in gambling (Oei, Raylu & Loo, 2019).

Despite the identified limitations, the current study provides an in-depth account of how people are motivated to gamble by monetary factors, and how their personal circumstances influence this. In both spontaneous and deprivation-focused discussion of gambling motivations, participants often spoke of factors that are linked (either directly or indirectly) with deprivation. This indicates that financial circumstances and how people feel about them do play a role in people's gambling behaviour and cognitions. Thus, the current study supports Tabri and colleagues' recommendation of 'targeting gamblers' financial focus in prevention and treatment interventions' (Tabri et al., 2017, p.1201), and highlights the importance of gambling researchers and treatment

professionals considering individuals' financial circumstances in order to gain a fuller understanding of their behaviour.

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Tables and Figures

Table 1: Summary of demographic and gambling characteristics for each participant

Participant	Age	Gender	Occupational status	Ethnicity	Education	Marital status	IMD decile	PGSI score	PRDS score	Product preferences
1	33	Male	In FT work	White	HE (degree or higher)	Living together	3	4	12	Sports, FOBTs
2	30	Male	Student/training	Asian or Asian British	HE (degree or higher)	Unmarried/never married	1	13	22	Sports, machines, online gambling
3	40	Male	In FT work	White	HE (degree or higher)	Married/registered partnership	3	3	17	Sports, online poker
4	71	Male	Retired	White	Secondary School / FE	Divorced/separated	1	0	18	Sports, lottery
5	30	Male	In FT work	White	HE (degree or higher)	Living together	2	7	9	Sports
6	35	Male	Unemployed	Black or	Secondary	Unmarried/never	3	11	20	FOBTs, football,

				Black British	School / FE	er married				casino, lottery
7	30	Male	In PT work	Asian or Asian British	HE (degree or higher)	Unmarried/nev er married	1	24	26	Lottery, FOBTs, sports
8	49	Male	In FT work	Asian or Asian British	HE (degree or higher)	Unmarried/nev er married	5	0	8	Football
9	48	Male	In FT work	Asian or Asian British	HE (degree or higher)	Unmarried/nev er married	2	8	16	Sports, lottery
10	45	Male	In FT work	White	HE (degree or higher)	Married/registe red partnership	9	5	22	Football, poker
11	48	Male	In FT work	White	HE (degree or higher)	Married/registe red partnership	8	0	11	Online poker, sports
12	32	Male	In FT work	White	Secondary School / FE	Married/registe red partnership	5	3	17	Online football, scratchcards
13	31	Male	In FT work	White	Secondary School / FE	Unmarried/nev er married	1	0	12	Sports, lottery
14	33	Female	In FT work	White	Secondary School / FE	Unmarried/nev er married	2	5	7	Slots, lottery, scratchcards, bingo
15	36	Female	In PT work	White	HE (degree or higher)	Divorced/separ ated	2	1	7	Lottery, scratchcards, sports, bingo
16	24	Female	In FT work	White	HE (degree or higher)	With partner but not cohabiting	3	0	13	Lottery, sports, bingo
17	37	Female	In PT work	White	HE (degree or higher)	Living together	6	0	19	Lottery
18	55	Male	In FT work	White	HE (degree or higher)	Married/registe red partnership	1	0	11	Lottery, sports

19	26	Female	In FT work	Mixed	HE (degree or higher)	With partner but not cohabiting	1	2	19	Bingo, lottery, sports
20	32	Female	In PT work	White	Secondary School / FE	Married/registered partnership	1	6	16	Online slots, casino lottery, scratchcards
21	35	Female	In FT work	White	HE (degree or higher)	Living together	3	2	17	Casino, online bingo & slots
22	74	Male	Retired	White	Secondary School / FE	Married/registered partnership	1	0	12	Horses & dogs
23	71	Female	Retired	White	HE (degree or higher)	Married/registered partnership	1	0	20	Arcade, lottery, bingo
24	32	Female	In FT work	White	Secondary School / FE	Married/registered partnership	9	0	17	Horse racing, fruit machines, bingo
25	33	Male	In FT work	Asian or Asian British	HE (degree or higher)	Unmarried/never married	2	2	22	Online football

FT = full time, PT = Part time, HE = higher education, FE = further education. Product preferences = derived from interview data, i.e. represent spontaneously reported preferences in participants' own terminology.

Table 2: Summary of participants' responses about their own experience of gambling and deprivation.

Type of response	Illustrative quotation	Participants
Feel (relative) deprivation is a current personal motivation to gamble	'If I had a lot of money and money wasn't such a crucial thing, then maybe I wouldn't do it [gamble] so much.' (24)	6 (PGSI 11); 13 (PGSI 0); 24 (PGSI 0)
Has experienced (relative) deprivation as a gambling motivation personally in the past	'I didn't have money back then, and I did see people with more money and, kind of, it was nice if you had like a big win on the horses... you could splash out a bit and know what it felt like' (11); '[I gambled] to try and get some money that will, you know, buy better things sort of thing, rather than just living day-to-day... where the job I was doing wasn't very good, or when I was unemployed.' (09)	09 (PGSI 8); 11 (PGSI 0); 23 (PGSI 0)
Has felt deprived but it hasn't driven gambling	'I have experienced financial deprivation; gambling was just something that never occurred to me' (25)	10 (PGSI 5); 25 (PGSI 2)
Has never personally experienced (relative) deprivation as a motivation	'If I see someone with a Porsche, I wouldn't say 'oh bloody hell I want one of them, I am going to go and put £10 on Swansea, or whatever'. I wouldn't do that I would just make sure I work hard' (12);	01 (PGSI 4); 02 (PGSI 13); 05 (PGSI 7); 07 (PGSI 24); 08 (PGSI 0); 12 (PGSI 3); 15 (PGSI 1); 16 (PGSI 0); 21 (PGSI 1), 22 (PGSI 0); 14 (PGSI 5)
Doesn't comment on personal experience	N/A	3 (PGSI 3), 4 (PGSI 0), 17 (PGSI 0), 18 (PGSI 0), 19 (PGSI 2), 20 (PGSI 6)

Table 3: Summary of types of responses about others' gambling and its relation to deprivation

Type of response	Illustrative quotation	Participants
Believes (broadly, in theory) that <i>relative</i> deprivation motivates others to gamble	'I think kids... seeing all these [wealthy celebrities and] flash cars and stuff like that, I think they may look for a quick fix. That's in my personal opinion, that's just something that I think' (01)	01 (PGSI 4); 08 (PGSI 0)
Believes (based on observation) that <i>relative</i> deprivation drives gambling	'It's not necessarily financially deprived as in a household income, it's also your position in that household, so that's the truth kids will gamble because they don't have as much as money as others.' (17) 'On Facebook for instance the other week, there was a girl and she keeps like screen-shotting saying 'I have won this on the Bingo, I have won this ...' and you can see why people keep going through and thinking 'oh, I could have more'' (21)	17 (PGSI 0); 20 (PGSI 6); 21 (PGSI 2)
Believes that absolute (not relative) deprivation motivates others to gamble	'I think to just to better their own personal situation and make them feel a bit better in themselves, maybe. I don't think it's about "oh look how much money he has got"' (03)	03 (PGSI 3); 04 (PGSI 0)
Believes (based on observed real-world examples) that deprivation (non-specific) motivates others to gamble	'You see people putting money in the fruit machines just desperately trying to win money, and they got no money' (18)	02 (PGSI 13); 05 (PGSI 7); 06 (PGSI 11); 07 (PGSI 24); 09 (PGSI 8); 10 (PGSI 5); 11 (PGSI 0); 12 (PGSI 3); 14 (PGSI 5); 16 (PGSI 0); 18 (PGSI 0); 23 (PGSI 0); 24 (PGSI 0)
Believe deprivation	'Some people who come from socially deprived	06 (PGSI 11); 07 (PGSI 0)

indirectly motivates gambling, e.g. by social influence from people from the deprived area; because debt & gambling are both linked to poor reasoning	neighbourhoods it's like... someone told them, do you know - word of mouth, that gambling is another strategy, and they will be like ' <i>gambling? Is it really?</i> ' (07)	24); 15 (PGSI 1)
Not sure (have never considered)	'I don't think it is really something that I have thought about too much'	19 (PGSI 2)