

# research snapshot

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## People with problem gambling may frantically withdraw money so they can keep gambling

### What this research is about

Gambling can create a lot of stress around money for people. People who have problem gambling (PG) often spend more money on gambling than what they can afford. PG is repetitive gambling behaviour that leads to negative consequences. In Australia, people with PG spend up to four times more money on gambling than people without PG. People who feel stress about money may be more likely to have suicidal thoughts, depression, and anxiety.

Many people with PG borrow money for gambling. They may max out their credit cards, take out personal loans, or borrow money from family and friends. The Australian Government gives little funding to counsellors who help people with PG deal with their money problems. In addition, policy makers do not regulate who banks lend money to. This means that people with PG can keep borrowing money to pay for their gambling.

People with PG often do not seek professional help for their gambling problems. Since they can keep borrowing money, they may not realize they have a gambling problem. They may face stigma about their gambling addiction and may not admit that they need help. People with PG usually seek help only when they are in crisis. Programs that identify patterns of risky credit use may help people who suffer from PG.

People with PG may frantically borrow money while they're gambling. In this study, the researchers explored the behaviour of people with PG when they are in "the zone" and are completely focused on their gambling game. The researchers explored the frantic behaviour that people with PG have when they are looking for money during a gambling episode.

### What you need to know

The researchers explored the frantic behaviour that people with problem gambling (PG) have when they are looking for money during a gambling episode. The researchers analyzed data from a study done in Australia about gambling relapse. Twenty-nine adults discussed their gambling relapse experiences during a focus group or an interview. Many participants frantically withdrew small amounts of money from ATMs, credit cards, and their bank accounts while gambling. Having easy access to money in ATMs and credit cards encouraged them to keep gambling. The researchers discussed a model of how people with PG use all their money and then credit to gamble in a cycle of relapse. Policy makers can put policies in place that encourage banks to identify patterns of frantic use of money and credit, and intervene to prevent further harm.

### What the researchers did

The researchers analyzed data from a study done in Australia about gambling relapse. Relapse is when people stop gambling for a period of time but then start gambling again. The researchers explored the experiences and views of 29 participants. Participants included people who had a gambling relapse and had sought treatment, self-help program or counselling, and those who were not in treatment.

In the first phase of the study, 10 of these participants took part in a focus group. They described their experiences going through a relapse. In the second phase, 19 participants took part in an interview to provide a deeper understanding of gambling relapse.

The authors identified key themes from the focus group and interview conversations. They shared their results with study participants to make sure they were accurate. The authors also did a literature review to confirm their findings.

## What the researchers found

Many participants said they frantically withdrew small amounts of money from ATMs, credit cards, and their bank accounts when they gambled. They kept withdrawing money because they thought they were close to winning. Having easy access to money near their gambling venue allowed them to frantically withdraw money and keep gambling. These findings suggest that banks may be able to identify patterns of frantic credit use and intervene in real-time while people are gambling.

Participants said they did not realize how much money they had lost until they got their bank statements. Participants said they felt upset and surprised that they spent so much money on gambling. Some participants felt that they were unable to make responsible choices with their money when gambling.

The researchers created a model that describes how people with PG suffer financial harm. The model starts when people with PG receive money. They have access to money in ATMs and credit cards. This access to money allows them to gamble and get into “the zone”. These people make frantic withdrawals over and over again, until all of their money is gone. They try to stop gambling at this point. Some go into despair and have suicidal thoughts. Many people relapse in an attempt to chase their losses. Other people may seek professional help once they realize there are serious consequences to gambling. It may take people many years before they seek help and start their recovery process.

## How you can use this research

Policy makers can use this research to put policies in place that encourage banks and other money lenders to identify patterns of frantic use of money and credit. Repeated withdrawals may indicate that someone has a gambling problem. Prevention service providers can

use this research to create programs that teach people strategies for safer gambling. Researchers can work with banks to investigate how to identify people with potential gambling problems and encourage them to get help.

## About the researchers

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## Citation

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## About Gambling Research Exchange (GREO)

Gambling Research Exchange (GREO) has partnered with the Knowledge Mobilization Unit at York University to produce Research Snapshots. GREO is an independent knowledge translation and exchange organization that aims to eliminate harm from gambling. Our goal is to support evidence-informed decision making in safer gambling policies, standards, and practices. The work we do is intended for researchers, policy makers, gambling regulators and operators, and treatment and prevention service providers.

Learn more about GREO by visiting [greo.ca](http://greo.ca) or emailing [info@greo.ca](mailto:info@greo.ca).



Information item	Value
Title	The frantic seeking of credit during poker machine problem gambling: A public health perspective
Article URL	<a href="https://www.mdpi.com/1660-4601/17/14/5216">https://www.mdpi.com/1660-4601/17/14/5216</a>
Authors	"Oakes, Jane", "Pols, Rene", "Lawn, Sharon"
Journal	International Journal of Environmental Research and Public Health
Year published	2020
Keywords	Addiction, finances, gambling, money, automated teller machines (ATMs), harms
Geographic coverage	Australia
Study population	Adults who experienced a gambling relapse and had sought treatment, counselling or self-help programs, or were not in treatment. (N = 29)
DOI	<a href="https://doi.org/10.3390/ijerph17145216">https://doi.org/10.3390/ijerph17145216</a>
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Sampling procedure	Purposive sampling: The authors recruited participants who experienced a gambling relapse and had sought treatment, counselling, or self-help programs, or were not in treatment.
Response rate	N/A
Study design	Qualitative (content analysis)
Snapshot written by	Natalie Ward