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# **Becoming a Winner but Staying the Same**

## *Identities and Consumption of Lottery Winners*

By Bengt Larsson\*

ABSTRACT. This article discusses how large lottery winnings are experienced and used by the winners. The study draws on a survey of 420 Swedish winners, which is analysed against the background of previous research from the USA and Europe. The analyses show that winners are cautious about realizing any dreams of becoming someone else somewhere else. This result contradicts theories suggesting that identities are being liquefied by the commercially driven consumer culture in affluent Western societies. In contrast, the article concludes that winners generally try to stay much the same, but on a somewhat higher level of consumption. The critical situation that large winnings produce is generally met by an attempt to hold on to one's identity and social relations. In addition, the article shows that lump sum winners tend to save and invest large parts of their winnings, compared with winners of monthly instalments who are more likely to spend on leisure and consumption. These results indicate that "wild" lump sums make winners "tame" their winnings more firmly, whereas "domesticated" monthly instalments can be spent more thoughtlessly without changing identity or becoming an unfortunate winner.

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# I

## Introduction

We have all heard fantasies about what people would do if they won a large sum of money. Such fantasies articulate the potential of monetary windfalls to realize wants and desires – of becoming someone else somewhere else. Such dreams are fuelled by the increased advertising that has followed the legalization and increasing state interest in lotteries in the Western world in recent decades (Cosgrave and Klassen 2001). Paradoxically there also exists a traditional myth of the unfortunate winner, a winner overwhelmed by the win, who becomes a spendthrift and is struck by misery (Binde 2008).

Major winnings may be seen as experiments in liquid or postmodern life; a randomly distributed increase in life chances, giving the winner an opportunity of substantiating theories conceptualizing life in contemporary consumer (and makeover) culture as loosely tied and in a state of permanent transformation (e.g. Featherstone 1991: 83; cf. Campbell 2004: 29f.; McGee 2005). Bauman states, for example:

... the degree of genuine or putative consumer freedom to select one's identity and to hold to it as long as desired, that becomes the royal road to the fulfilment of identity fantasies. Having the ability, one is free to make and unmake identities at will. Or so it seems. (Bauman 2000: 83)

Previous research, however, shows that in reality winners are generally quite cautious compared with the dreams and myths. With a few exceptions, their lives do not change greatly. Not only is this due to the prosaic character of everyday reality, lottery winners

actively avoid the mythical misfortune by keeping the dreams at arm's length. By being cautious rather than extravagant, they "tame" their otherwise dangerously "wild" winnings. Thereby, they manage to keep their social identity and relations intact, despite the possibility of transformation through exaggerated consumption. This is an argument put forward by Falk and Mäenpää (1999: 41ff.), but since their study of Finnish lottery winners included only 24 individuals, its generalizability may be limited. There is research pointing in the same direction from the United States and Norway, but the issue is not specifically elaborated in these studies (Eckblad and von der Lippe 1994; Kaplan 1987). Thus, there is reason to address directly the questions of how and why lottery winners tame their winnings.

The aim of this article is to analyse whether previous indications that winners are cautious can be verified by a survey of 420 Swedish lottery winners, and to develop theoretical explanations that account for such behaviour. In the empirical part of the paper, I will first account for indications of attempts by winners to tame winnings by making few changes to their lives. Thereafter, I will approach the problem in a more indirect way by comparing winners of large lump sums with winners who receive monthly instalments over 10–25 years. The analysis shows that lump sum winnings produce a stronger urge to tame the winnings, compared with the already "domesticated" monthly instalments.

## II

### **Dreams, Myths and the Reality of Winning**

Fantasies of large lottery winnings are frequent in our consumer culture, but they have not been widely researched. I have found two exceptions. The first is a study of 175 letters sent to a Finnish newspaper describing such fantasies (Falk and Mäenpää 1999: 17ff.). The analysis

presents both earthbound dreams that may be capable of realization, and pure fantasy. Two themes are recurrent. Firstly, that the dream takes place somewhere else. The wish to get away, to experience adventures or settle on a paradise-like exotic island was recurrent and more prominent than the practical possibility closer at hand, to build an idyll within one's existing frame of life. Secondly, the fantasies expressed a desire to become someone else, someone more talented, powerful or of higher standing, such as a pop star, a millionaire or an idol. Age seems to be significant for these fantasies. Many young people had unlimited desires for new belongings and experiences while older people cared more about a serene existence free from need.

Casey's (2003) study of female working class lottery players in the United Kingdom shows that not only age but also class is important. When dreaming about winning, a majority of the 120 women surveyed reported that if they won the jackpot they would pay off debts or invest in their children's or grandchildren's futures. The dreams of luxury goods were quite absent. When interviewed, some even stated that they would not like to win too much money since it would change their status and identity as respectable working class women.

People's fantasies of winnings are fuelled by advertisements and the media. Advertisements are criticized for becoming ever more aggressive and contributing to the increase in gambling by exploiting such fantasies, and for exaggerating the chances of winning (Binde 2005; cf. Clofelter and Cook 1991; Stearns and Borna 1995). Stories about winners are also becoming more frequent in the media, at least in Sweden. A study of 400 Swedish news articles provides evidence of a recurrent story, one often also told by "experienced" winners giving advice. The win is a trial of character and moral strength. The cautious winner may enjoy the windfall and stay happy but the spendthrift risks running out of luck and heading for an

unhappy end (Binde 2008; cf. Eckblad and von der Lippe 1994). This story corresponds to the myth of the unfortunate winner, who because of a great monetary gain stops working and spends lavishly, ending up ruined and with serious drinking problems (Binde 2008; Falk and Mäenpää 1999: 123–163; Kaplan 1987; Nelson and Beggan 2004).

### *The Reality of Winners*

Existing research shows that the lives of lottery winners are less different from other than what one might expect. Few actually fulfil the dreams of becoming someone else somewhere else; and few become unfortunate losers. On the contrary, there is evidence from many countries that for the average winner, life goes on much as before.<sup>1</sup> Without doubt, winners do experience a period of euphoria and excitement, but this is generally replaced quite rapidly by a sober feeling of satisfaction and control (e.g. Brickman et al. 1978; Eckblad and von der Lippe 1994; Falk and Mäenpää 1999: 33-40; Gardner and Oswald 2001; Hedenus 2011).

Kaplan's (1987) study of 576 lottery winners in the United States shows that not many winners became spendthrifts or lost their money, and only a few led extravagant lives, an observation that was also supported by a previous study (Kaplan 1978: 159). Many invested the money (37%) and liquidated debts (17%); others shared with their children (37%) or gave substantial sums to charity (10%). When it came to purchases, the largest expenditure was on homes (23%) and their renovation (20%). Many also spent large amounts on travel (37%). In general, winners were happy with their lives, work and families and did not make radical changes; few quit their jobs, reduced their working hours or divorced. However, Kaplan noted

that the lives of winners did change more extensively in correlation to the size of their winnings.

Three studies from the United Kingdom point in the same direction. The 89 pools winners interviewed by Smith and Razzell (1975: 153ff.) were quite moderate, with the exception of a few who spent it all on luxury. The majority invested large amounts, and many shared with their families and gave to charity. Otherwise they spent it on the house, a car (generally a standard model), consumer durables, furniture and travel. Their consumption was on a higher level than that of ordinary people but their way of life was basically intact. The general principle of spending was “home centredness”, and many of them were happy with their current situation. Casey’s (2003) study of working class women included some winners of medium-sized prizes. Most of them used their winnings to purchase items for the house, and stressed being careful with their money. They stuck to routines and defended their working class identity. This tendency can also be seen in a survey of 249 winners by the market research organization, Ipsos MORI (1999). A majority of them continued to work, and the winnings did not change their class identity, family life or friendship in any significant way. Other winners questioned in the survey spoke of major changes in life-style through purchases of cars, caravans and holidays, and almost 40% of winners had moved house.

Purchases of new cars were also mentioned frequently in Falk and Mäenpääs’s (1999) interviews with 24 lottery winners in Finland. Most of them bought cars that were more ordinary than they wanted and could afford, as they were trying to keep a low profile. That did not stop some winners from buying both boats and summer cottages, however. These winners travelled to similar destinations as ordinary Finns, and the winnings had only minor effects on their everyday shopping practices, with the exception of a few luxury goods. The

overall picture is that these Finnish lottery winners were the most restrained of all, with one-third of them even keeping the win secret from their children. A central conclusion is that these winners struggle with taming their win to shape it into a manageable income, rather than it being just a heap of money.

In their survey of 261 Norwegian winners, Eckblad and von der Lippe (1994) also speak of minor changes in life-style and life enjoyment. These winners generally maintained their relations but experienced a higher quality of life (66%), and enjoyed life more (42%). Only one individual reported an impoverished quality of life. Many placed their money in the bank, and a third of them invested in bonds or property. Half of them bought a car, in many cases an expensive model, and 20% of them used the money for renovations, redecoration or buying a new home. One-third of them travelled more than before and one-third reported an increase in everyday consumption. In other respects they seemed quite cautious in using the money. Hence, the conclusion that “lottery winners are not gamblers, but people with an ethic of modesty, realism, tight emotional control and avoidance of conspicuous consumption” (Eckblad and von der Lippe 1994: 320).

A smaller survey of 84 winners of the Belgian *Win for Life* lottery confirms that winners are reluctant to change their way of life significantly, despite the opportunity presented by receiving a lifelong unconditional income (Marx and Peeters 2005). The study, which was primarily focused on whether the winners stopped work or reduced their working hours, showed that only a few did so. The major effect of winning was a reduction in uncertainty about the future. Kaplan concluded from his survey of American lottery winners that “While winning large sums of money may catapult people overnight from one economic status to



another, their lifetime behaviour patterns change much more slowly” (Kaplan 1987: 177). As shown above, there is evidence from different countries to support such a conclusion.

### III

#### **The Power of Money and Identity**

According to established conceptualizations, money is a powerful symbolic medium that functions simultaneously as a means of payment and exchange, and as a measure and storage of values. Thereby, from an interpretative sociological perspective (Weber 1978: 4ff.), money has at least three different *meanings* for the holder, which may be the basis for both the dreams and the myth about lottery winnings (Dodd 1994; Engdahl 2008; Ingham 2004).

Firstly, money is an abstract claim that gives the holder purchasing power through time and space, and consequently a freedom to acquire goods and services. Secondly, money increases the holder’s self-sufficiency by decreasing dependence on other people. Thereby, money functions as a “disembedding mechanism”, lifting out actors and transactions from their local exchange and relations (Giddens 1990: 17–29). Thirdly, money affects the holder’s status and prestige – which was a central aspect of Veblen’s (1994: 43ff.) concept of “conspicuous consumption”. Money is not only a measure but becomes also a value in itself, which, as noted by Merton, stands “over and above its expenditure for articles of consumption or its use for the enhancement of power” (Merton 1968: 190).

Large lottery winnings thus imply increased freedom of action, independence and status: in short, an increase in life chances (Dahrendorf 1979). It is precisely these new opportunities that have to be tamed, since there are drawbacks to them. According to Dahrendorf, a rapid

increase in opportunities can be experienced as empty if the actor is inadequately anchored in social relations (“ligatures”). What sociologists call an anomic situation may arise if the individual is disembedded from his or her family, local community, working life, etc. Dahrendorf discusses mainly the structural aspects of Durkheim’s theory of anomie, but alludes to the individual aspects as well. Durkheim (1952: 246ff.) thought that individuals tend to accept their life circumstances and established social values. They generally strive for rightful reward of their achievements, but rapid changes in opportunities may release insatiable desires and bring deep misfortune, particularly if such changes result in a sudden increase in power and wealth.

### *Winning as a Critical Situation*

In stories told by the media and by experienced winners we regularly find a cautionary tale of the win as a moral trial. Only by practising self-restraint and consuming with sense – such as saving, paying off the house, buying a car or travelling abroad – may the winner secure freedom and happiness. The winning of a large sum of money, thus, is framed as something of a critical situation in the lives of the winners – even by themselves (Binde 2008; Falk and Mäenpää 1999: 100ff.; Hedenus 2011; Smith and Razzell 1975: 165f.; Goldbart et al. 2008). Schematically one might say that the winner is thereby faced with a choice within a framework of two polarities:

A) The winner can fulfil the dream of becoming someone else somewhere else, thereby substantiating postmodern theories conceptualizing identities in contemporary consumer

societies as fragmented and liquid. As if still echoing the often-cited postmodern slogans “Everyone can be anyone” and “No rules, only choices” (Featherstone 1991: 83, cf. Campbell 2004: 29f.), Bauman constantly returns to the cultural pressure on individuals of becoming someone else through consumption – though without the affirmative view of the early postmodernists. According to Bauman, identities in liquid or postmodern societies have become flexible and “in a state of permanent transformation, to perpetually self-redefine through becoming (or at least trying to become) *someone other*” (Bauman 2008: 73; cf. Bauman 2000: 82f.; 2003: 41ff., 2007: 99f.).

B) The opposite choice is for the winner to moderate the dreams and tame the winnings, in order to stay the same. This would be an option closer to more mainstream sociological theories that describe how individuals, because of their world-openness, need or appreciate structures such as personal identity, roles, routines and institutions, which stabilize existence and give biographical continuity (Berger and Luckmann 1971: 65ff.; Berger and Luckmann 1995; Giddens 1991). There are, of course, possibilities of choosing a middle course, practising a less restrained “tamed hedonism”, which could be thought of as more normal in contemporary consumer societies (Sassatelli 2007: 156f.; cf. Abrahamson 1980). However, that path is still located in the space between the two extremes. The question is thus: Why would anyone opt for alternative B, taming the winnings and staying the same? I would like to outline three analytically distinct, though empirically interrelated, aspects of the answer.

*Firstly*, winners may want to hold on to their self-identity despite the possibility of change. By opening up a new horizon of opportunities, the winning provokes the existential question: “How shall I live?” and might thus be seen as something of an identity crisis (cf. Giddens

1991: 10–14, 53f.). If the winner wants to “keep a particular narrative going”, it seems easier to fit the winning into the biography by not changing personality, or old routines and habits of work and family life, which is well illustrated by interviews with winners in Finland and Sweden (Falk and Mäenpää 1999: 66f.; Hedenus 2011).

*Secondly*, winners may want to hold on to their world. That is, in the sense of maintaining the separation between the reality of “the world of daily life” as characterised by pragmatic considerations, and the “world of phantasms” in which the unattainable is within reach (Schutz 1990: 207ff.). Wanting to keep one’s world, thus, has an affinity with the much more basic need of “ontological security” (Giddens 1990: 92ff., 1991: 35ff.). An illustration is given by Falk and Mäenpää (1999:35) who describe how the Finnish winners experienced “a period of turbulence ... dominated by the desire to make reality look like the dream”. Therefore, the six-week statutory Lotto protest period, during which the money could not be collected, was “necessary to bring them back to their senses”. In interviews with 14 large-sum winners from this paper’s survey, a few experienced a short initial rush of excessive spending, while others instead voluntarily had a period of non-spending and cognitive adaption (Hedenus 2011).

*Thirdly*, winners may want to hold on to their social relations. One way of doing so is by trying to stay the same in the eyes of others, and thus avoid being “disembedded” and isolated. Such behaviour may be a manifestation of “reflexive expectations” in which the winner’s choices are influenced by what they believe others expect of them (Blumer 1969: 110f.; cf. Misztal 2001). As concluded in the study of Norwegian lottery winners “The strongest fear may be to lose one’s place in the human network, especially in smaller communities”. (Eckblad and von der Lippe 1994: 321). However, this strategy may also be

grounded in a less concrete sense of one's place (Bourdieu 1986). The unwillingness of British winners in Casey's (2003) study to become "wealthy" or "middle class" may be seen as an illustration of this, as is the wish to keep a low profile and stay "normal" in the Swedish interview study (Hedenus 2011).

#### IV

### **Data and Analyses**

The following analyses are based on data from a postal questionnaire survey sent in 2005 to all major winners of the two Swedish lotteries *Triss* and *Kombilotteriet*, between 1994 and mid-2005. The questionnaire was sent to 733 individuals and 420 usable answers were received, which gave a response rate of 77.3%. No particular bias was discovered in the analysis of non-responders. The official amounts won by respondents ranged from 500,000 to 7.5 million Swedish kronor tax free, which was equivalent to approximately US\$67,000–1,010,000 or £37,000–555,000 at the average exchange rate of 2005.

About half of the respondents received their prizes as lump sums, and half as monthly instalments for 10–25 years. The questionnaire covered five major themes together with background questions: work situation and changes in work; attitudes to work; reactions from other people; social situation before and now; housing and consumption. This article is mainly focused on the last theme, although also some indicators from the others will also be used.

From previous research on lottery winners and the theoretical conceptualizations outlined above, it seem reasonable to analyse to what degree winners tame their winnings by trying to

stay the same as they were before their big win. Section 5 below presents a descriptive analysis of enquiry results. Using simple frequencies and percentages I show that the winners in general try to stay the same by holding on to their identity, their world and their social relations. These aspects of staying the same are of course analytical constructs and as such, theoretically, they separate interrelated dimensions of reality that are experienced as a totality. Nevertheless, in the empirical analysis I try to account for items in the enquiry that may be seen as indicators of these three dimensions. The measures presented are means of the whole set of respondents (n=420), though I made some cross-tabulations to check the effects of relevant background variables. There were some, but only small effects of the amount of the winnings on the responses, which are discussed in the table footnotes.

In addition, I find it relevant to test Kaplan's (1987:177) suggestion that there is a difference between winning large lump sums and winning annual instalments, since the latter are said to have a "built-in impediment against spendthrift behaviour". Based on the theoretical explanations for being cautious and taming the winnings suggested above, however, I would expect the results to point in the opposite direction to Kaplan's idea. Respondents receiving lump sums will be more cautious in consuming, trying harder to tame their wild winnings which create a greater shock to their life situation. In comparison, the respondents receiving domesticated monthly instalments for the next 10–25 years will find it easier to adjust their lives and routines.

Section 6 is an attempt at analysing this issue, first by a basic descriptive analysis (Tables 2 and 3) of how the winners have used their money and their plans for using the money they have remaining. The different uses are schematically categorized as saving/investing, leisure/consumption, car/housing, and sharing. Thereafter follows logistic regression analyses

(Table 4), which show that the difference between lump sum and monthly instalments does have a significant effect on how the money is used, when controlling for other relevant background variables (cf. Aneshensel 2002).

The background variables controlled for, as possibly influencing the balance between consuming and saving/investing the money, are age, education, family situation, sex, and size of home district. In addition, the size of the win was inserted in the regression models, because that was the variable with the greatest explanatory power in analyses of the winners' attitudes towards work and work–life balance (Furåker and Hedenus 2009; Hedenus 2009). Basic regression diagnosis was performed in order to confirm the non-existence of multicollinearity and non-linearity in the logit (Menard 1995).

## V

### **Becoming a Winner but Staying the Same**

Previous research describes how lottery winners generally experience a period of euphoria, followed by a subsequent normalization of life and there are some preliminary results from interviews with Swedish winners giving further evidence of this (Hedenus 2011; cf. Eckblad and von der Lippe 1994; Falk and Mäenpää 1999: 33–40; cf. Goldbart et al. 2008). The survey results support the claim that winners become accustomed to the money. As shown in Table 1, only one-third of the respondents felt rich at the time of the survey. Most of them agreed that one is accustomed to money, and that one realizes that it is not really that much money. A sense of security has gradually appeared.

The fact that many winners denied feeling rich may also indicate an unwillingness to identify with “rich people”, as shown in previous studies from the United Kingdom and Finland (Casey 2003; Falk and Mäenpää 1999: 106). This is only one of many indications of winners wanting to stay the same, in terms of class or status. Below I will describe the evidence found for the claim that winners are trying to retain their identity, their world, and their social relations.

First, let me discuss the support for the suggestion that winners are *holding on to their identity*. Nearly all the winners were concerned about being themselves (Table 1). One-quarter of them found that winning made it easier to be themselves, but the majority believed that they were themselves independently of the money. It is also possible to discern a certain moderation in spending the money, central for the taming of winnings. Although most of them could do as they wished with their money, less than one-third stated that they used any of it on goods they did not need. Few became overwhelmed by spendthrift desires. An additional indicator of the unwillingness to change identity is that when asked to rank what “is most important in life at the moment”, less than ten per cent of respondents placed “to grow as a person” as their top priority. This compares with over half the respondents identifying “to be with family and friends” as their first priority.

Second, there is support for the suggestion that the winners *hold on to their world*. Three-quarters of winners stated that they would work no matter how much money they had, and a majority rejected money as a means to happiness (Table 1). Both statements may be seen as expressions of a strong work ethic; this is of Protestant origin although often secularized in Sweden today (cf. Bondeson 2003: 114f., 152ff.). This stands in opposition to suggestions that the traditional work ethic has been replaced by a hedonist consumerism in affluent



societies. When asked about work, around 90% of the respondents stated that it gave their lives structure and meaning.<sup>2</sup> Remaining in their jobs and standing by their basic values are thus two ways in which the winners held on to their world. Other indicators of this were that only a minority bought a new house or apartment (17.4%), and even fewer moved to a new neighbourhood. Instead, many redecorated or renovated their homes (28.1%), and bought furniture and decorative items (35.7%). All the previous dreams of becoming someone else *somewhere else* seemed to be reduced to holidaying abroad. Half of them spent more time on travel after winning.

[Table 1 about here]

Third, there is a strong tendency amongst the respondents to *hold on to their social relations*. The valuing of work mentioned above suggests this. In addition, few of them stopped working or even reduced their working hours, and of those who did many had done so in order to stay at home with their young children. The attempt to stay the same, depicted above, may also be seen as a way of appearing the same in the eyes of others. A majority of the respondents avoided talking about how they spent their money, so as not to appear ostentatious (Table 1). Thus, they actively avoid “conspicuous consumption”, in Veblen’s sense (1994: 43ff.). Paradoxically, only a few stated that they had been affected by the opinions and expectations of others, a fact that contradicts the theoretical argument about the power of reflexive expectations. Nevertheless, there are additional indications that winners do maintain their social relations. Nearly all of them stayed with their partners and only a few spent less time with their family (1.4%) or friends (4.5%) than before their win.<sup>3</sup>

## VI

### **Consuming, Investing and Sharing the Winnings**

The above analyses verify that Swedish lottery winners in general behave in ways similar to those described in research from other countries. The majority are quite cautious about spending the money and changing their lives, and there are indications that they tame their winning in order to stay the same. To some extent, the results support the theoretical explanations given above, except for the supposition concerning the power of reflexive expectations. It is important, however, not to confuse the taming of winnings with withdrawal from consumption, since it takes place in a cultural context where consumption is normalized (Sassatelli 2007: 154ff.). Obviously, winners do increase their consumption, but in general they seem to be anxious to stay within the boundaries of what is seen as reasonable, cautious and socially acceptable within their circles.

The suggestion that winners are level-headed is substantiated further when analysing their spending. When categorized into four major areas of consumption, two are predominant: spending on the home or a car, and saving or investing the money (Table 2). Less than one-quarter spent most money on leisure and other consumption. The fact that the car and the home – that is, redecorating and renovating as well as buying new – are the major expenses does not really separate the winners from other people. Housing and transport are the major areas of expenditure for Swedes in general, particularly if furniture is included (Holmberg and CFK 2008: 16). The areas of home and car may certainly include some luxury spending in

addition to the more basic needs in terms of living and transportation. However, less than one-third of respondents stated that they used the money for things they did not need (Table 1).

[Table 2 about here]

When asked about their plans for the remaining money, some of the dreams about winning still seemed to be alive. Even though one-quarter of them planned to spend the money on a house or car, over half wanted to treat themselves with a little extra, and almost one-third planned to reduce their working hours or retire. As shown in Table 3, however, only twenty per cent had already spent most of the money. Obviously, most of these spendthrifts are winners who received lump sums. It is worth noting that approximately only one-third of the lump sum winners had spent the bulk of their winnings, even though it had been more than two years since the win for almost 80% of them.<sup>4</sup> Again, it seems that only a minority of the lump sum winners were overtaken by extravagance.

[Table 3 about here]

#### *“Wild” and “Domesticated” Winnings*

There is yet another way to show the relevance of the theoretical explanations for the taming of large lottery winnings. This is by testing the idea that respondents who win wild lump sums

tame their winnings more firmly by saving and investing them, compared with those who receive the domesticated monthly instalments which can be spent more thoughtlessly without the risk of becoming an unfortunate winner. The regression analyses in Table 4 support such a suggestion. When compared on logistic regression, more lump sum winners put much of their money into savings and investments whereas more of the winners of monthly instalments spent money on leisure and consumption. There was also a somewhat weaker tendency, indicating that fewer of the lump sum winners to spend large sums on their homes or cars.

All of this is in accordance with the suggestion that lump sum winners do tame their winnings, more so than do the winners of monthly instalments. However, these are crude measures, particularly since spending on homes and cars might be considered both consumption and investment. Thus, it is a limitation that the data do not tell who bought luxury cars and who bought standard models. Even so, a car is not really a good investment and since few of the winners bought new houses there was little investment in houses either. Instead, the bulk of spending on homes was on redecoration and renovation.

[Table 4 about here]

The analysis of the variable home/car needs further comment, since the trend is blurred by the fact that the size of winnings is interrelated to the two ways of receiving money. This is shown through the elaboration of the analysis in three models. The first shows that there is a trend in the predicted direction in the full model, although it is neither particularly strong nor high in significance. The analysis is thus elaborated in two further models: one in which size

of winning is removed; and one in which an interaction variable is inserted showing the interaction effect between size of winning and the way in which the money is received. The interaction effect shows that increasing the size of total winnings has a positive effect on spending most money on home/car for those receiving monthly instalments, whereas it has a negative effect for lump sum winners. In addition, those who receive monthly instalments have won larger total sums of money on average than the lump sum winners.

## VII

### **Conclusions**

In this article, I have showed that in reality lottery winners generally are cautious about realizing “the lottery dream” of becoming someone else somewhere else. This result argues against sociological theories emphasizing the liquidity of contemporary identities with reference to the commercially driven consumer (and makeover) culture (e.g. Featherstone 1991; Bauman 2008; McGee 2005). Such theories seem to suggest that individuals in affluent Western societies would, if experiencing the sudden increase in life chances inherent in a large lottery win, realize the dream of becoming someone else.

In contrast, the analysis supports indications from previous research on lottery winners that they generally try to stay the same, even if on a somewhat higher level of consumption. Theoretically, this is explained as an attempt by the majority to hold on to identity, their world and their social relations. In fact, this seems to be the regular way of handling the critical situation that a large lottery winning produces in the lives of ordinary people. Thereby, the results seem to substantiate quite another strand of theories, which instead emphasizes

individuals' need for or appreciation of more "solid" – that is, stable or continual – identities and relations (e.g. Giddens 1991; Berger & Luckmann 1971: 65ff.; Berger & Luckmann 1995). In short, it seems that the power of identity for many is stronger than the power of large money windfalls to acquire excessive goods, to climb the status ladder, and to decrease dependence on other people.

One might be inclined to interpret these results as a product of a working class "habitus", because lottery playing is often associated with working class people with low education levels (Cosgrave & Klassen 2001; Casey 2003; cf. Bourdieu 1986). However, in the majority of studies referred to here, the winners came from quite varied socio-economic backgrounds (e.g. Kaplan 1987; Eckblad and von der Lippe 1994; Falk and Mäenpää 1999: 169f.). The levels of education in the Swedish survey vary considerably; one-third of respondents had nine-year compulsory education, one-third upper secondary, and one-third college/university education. However, it is important to highlight that these data are not detailed enough to adequately depict class differences in life-style and consumption, or more specific choices concerning type of car, housing, interior decoration, consumer products or leisure consumption.

The data do show the major areas of consumption or investment that the winnings were used for, and thus enabled an analysis of differences between respondents receiving large lump sums and those receiving monthly instalments for 10–25 years. The results support the theoretical idea that respondents winning "wild" lump sums would try harder to "tame" their winnings by saving and investing them in order to stay the same, as compared with those receiving the "domesticated" monthly instalments, which can be spent more thoughtlessly without the risk of changing or becoming an unfortunate winner.

In an article scrutinizing popular myths about lottery winners, Kaplan suggested that the caution of American winners may be explained partly by the fact that they were paid in yearly instalments. The winners had a maximum of US\$35,000 to spend per year. In Canada, where the winnings are received as a lump sum, he suggested that there might be a greater risk that “someone might through a combination of poor judgment, circumstances or plain bad luck, lose much or even all of their winning” (Kaplan 1987:177). This might be the case, but my analyses show that most of Swedish lump sum winners tended to save and invest a large part of their winnings, whereas most of the winners of monthly instalments spent much of their money on leisure and consumption. Even allowing for the fact that American and Canadian lotteries winners receive larger total amounts, this article suggests that we may also refute that version of the myth of large lottery winnings.

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**Table 1. Experiences of winning (n = 420)<sup>1</sup>**

<b>How well do the following statements correspond to your personal views?</b>	<b>Totally</b>	<b>Quite well</b>	<b>Quite badly</b>	<b>Not at all</b>	<b>N</b>
	<b>%</b>	<b>%</b>	<b>%</b>	<b>%</b>	
I feel rich	5.1	28.4	37.3	29.2	373
After a while you understand that it isn't that much money	33.9	36.5	16.1	13.5	378
After a while you get used to having so much money	14.2	51.0	24.4	10.5	353
The money won gave a sense of security	46.3	47.0	3.2	3.5	402
I have been concerned about staying myself	77.4	20.8	0.5	1.3	380
The money has made it easier to be myself	5.0	23.8	25.8	45.4	357
I have used some of the money for things I did not need	7.4	22.7	30.9	39.1	379
I have been able to do what I want with the money	45.2	41.8	8.6	4.4	383
I want to work irrespective of how much money I have	39.9	34.9	11.4	13.8	341
Money makes you happy	8.2	30.5	34.3	26.9	364
I sometimes avoid talking about what I spent my money on so as not to appear ostentatious	28.6	34.0	14.3	23.1	377
Other peoples' opinions and expectations have affected the way I spent my money	0.8	3.2	17.0	78.9	370

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<sup>1</sup> There are tendencies that winners of large amounts have more of a sense of security and that they did use more of the money for things they did not need, and that winners of smaller amounts do understand that it is not that much money they have won. But these tendencies are not particularly strong, and there is no such tendency in the other variables.

**Table 2. Uses of money from the winnings (n = 420)<sup>2</sup>**

	<b>Area on which I used money from the winnings</b>	<b>Area on which I used <u>most</u> money from the winnings</b>
Home/car	76%	45%
Savings/investment	73%	44%
Leisure/consumption	64%	23%
Sharing	34%	10%

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<sup>2</sup> This item was a multiple choice question where the respondent was given 15 alternatives and asked to rank from 1 to 3 those on which he/she had used most of the winnings. Hence the percentages do not add up to 100. The fifteen alternatives were reduced to four major areas: (1) Home/car, which included home (re-decoration, renovation or buying new house/apartment) and car, but also those who had marked “other” and specified a summer cottage, caravan/campervan, motorcycle or scooter; (2) Investments/saving included paying off debts, saving in a bank account, buying shares/funds, and investing in one’s own company or education; (3) Leisure/consumption included spending money on travel, holidays, hobbies or leisure, and other consumption, as well as reducing working hours; (4) Sharing included those who shared the money with family and friends, and those who had given to charity. There is a tendency that winners of large amounts have used most of the money to a higher degree on savings/investment than those winning smaller amounts.

**Table 3. Plans for using the remaining money (n = 420)<sup>3</sup>**

<b>Do you plan to use the remaining money on any of the following?</b>	<b>Yes</b>
To allow myself a little extra	53%
To reduce working hours/retire	30%
Other	26%
On a house/car or similar	24%
Not relevant, I have already used the greater part of the money	20%

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<sup>3</sup> This item was constructed as a multiple choice question, in which the respondent was asked to mark as many as he/she wished of eight alternatives. The three alternatives “to retire a little earlier”, “to reduce my working hours”, and “to quit work” were collapsed into “to reduce working hours/retire”. The alternative “to invest in my own company” was collapsed into “other”, because it was marked by only 16 respondents.

**Table 4. Uses for money from “wild” and “domesticated” winnings; logistic regression and odds ratios<sup>4</sup>**

<b>Relative effect on the odds of having spent most money on:</b> (when controlled for age, education, family situation, sex, and size of home district)					
	<b>Savings/ Investment</b>	<b>Leisure/ consumption</b>	<b>Home/car<sup>5</sup></b>		
			<i>Model 1</i>	<i>Model 2</i>	<i>Model 3</i>
<b>1. Money received as</b>					
Monthly instalment	1	1	1	1	1
Lump sum	3.78***	0.44**	0.67+	0.59**	1.33
<b>2. Size of winning</b>					
Million Skr	0.96	0.98	1.07		1.20*
<b>3. Interaction variable</b> (1 x 2 of the above)					0.68*
n	389	389	389	389	389
Constant	0.15**	1.19	0.70	0.89	0.46
Nagelkerke R <sup>2</sup>	0.184	0.068	0.042	0.039	0.060

+p<0.1; \* p<0.05; \*\*p<0.01; \*\*\*p<0.001

<sup>4</sup> With one exception, there were no significant effects from the background variables. Thus, the analysis both confirms the focal relationship and shows that the way in which money was received is the most effective explanatory variable in the full model (cf. Aneshensel 2002). Size of winning is constructed as the total amount of money that will be receiving by him/herself or together with spouse, partner or children under the age of 18 years. If the winnings were shared with children above the age of 18 or other adults, these amounts were deducted from the total size in order to construct a variable that corresponds to the actual amount of money the winner has at the respondent’s disposal.

<sup>5</sup> Since the hypotheses were stated in one direction the levels of significance for the variable “money received as” were divided by 2.

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<sup>1</sup> Methodologically, there is a risk that the “sober minded” winners are over-represented in these surveys.

Individuals who move abroad or meet the fate of mythical misfortune do not respond; neither do individuals who want to avoid being identified (cf. Falk and Mäenpää 1999: 170). In addition, one should note that the questions differ somewhat from those in previous research. This is a minor problem though, since there are no point-to-point comparisons concerning details in the argumentation of this paper.

<sup>2</sup> Those who agreed that work was a means of meeting other people constituted 93.4%, 90.3% that it gave structure and routines to their life, 88.5% that it was important for one’s identity, and 94% that it gave self-esteem. In addition, previous analyses show that only 12% of the winners stopped working, and 16% reduced their working hours, with only half of the latter stating that the win was the reason for doing so.

<sup>3</sup> Only four of the 326 respondents who reported being married/cohabiting at the time of winning were separated at the time of answering the survey, and only six had cohabited with a new partner.

<sup>4</sup> Winners who stated they had spent “the greater part” of their winnings were lump sum winners constituted 91.8%, meaning that 37.1% of lump sum winners had done so. For 79.2% of the lump sum winners, more than two years had elapsed since their win.