

AT THE END OF THE RAINBOW

Post-winning life among Swedish lottery winners

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Göteborg Studies in Sociology No 45



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At the End of the Rainbow – Post-winning life among Swedish lottery winners

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ISBN: 978-91-979397-0-6
Cover: Geson Hyltetryck
Photo: iStockphoto
Print: Geson Hyltetryck

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Department of Sociology, University of Gothenburg

Abstract

Title: At the End of the Rainbow – Post-winning life among Swedish lottery winners

Written in English, summary in Swedish. 197 pages.

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Doctoral Dissertation at the Department of Sociology, University of Gothenburg, Box 720, SE 40530 Gothenburg, Sweden

ISBN: 978-91-979397-0-6

ISSN: 1650-4313

Gothenburg 2011

This thesis is based upon empirical data from a quantitative survey among 420 Swedish lottery winners and from qualitative interviews with fourteen individual lottery winners. By examining how winners of large lottery prizes manage and experience their situation after winning, this thesis illustrates how sudden wealth affects people's behaviours and sense of self. The choices that lottery winners make in this situation can be understood as a reflection of how people prioritize and value different aspects of life: work, leisure, consumption, economic security etc. A special focus has been on the lottery winners' work commitment after the windfall, contributing to the previous knowledge on work attitudes and of people's appreciation of internal versus external rewards from work.

The thesis consists of five papers that employ different research questions and thus illuminate the main issue of post-winning life from various theoretical vantage points. *Paper I* presents a basic account of how people relate to paid work after a lottery win. It also gives some indication of which groups of workers are more inclined than others to reduce the time they spend on work. *Paper II* explores this issue further, exploring the hypothesis that respondents who perceive difficulties in balancing their work and family life would be especially apt to devote less time to work. In *paper III*, finally, I investigate the relationship between lottery winners' socio-economic status and working conditions, on the one hand, and their commitment to work, on the other hand.

Results from these three studies establish that only a minority of the lottery winners have spent less time at work since the windfall. Compared with winners of relatively lower prizes, however, winners of larger lottery prizes showed significantly higher incidence of having shortened their working hours or having taken periods of unpaid leave after the windfall. In addition to this finding, the different analyses showed that women, winners without children still living at home, blue-collar workers and workers who do not perceive that they have "good" colleagues, were more inclined to work shorter hours than winners of the respective reference groups. Considering the option to take periods of leave, it

was instead the winners living without a partner and winners who perceived that their work place did not offer much opportunity for further training that were especially singled out. Older lottery winners, winners who felt that their jobs were physically strenuous, and winners who did not perceive that they could control their working hours, were, finally, more likely to cease work entirely.

Papers IV and V, finally, illustrate how lottery winners conceive of the money that they have won as a “special” kind of money. Both papers address issues of how the prize money should be managed, notions governed by norms about consumption and saving. By managing the money properly, the lottery winners avoid the many risks associated with the win and can instead enjoy the feelings of freedom and security it also brings.

Keywords: consumption, identity, lottery winning, money, work

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Paper II

Hedenus, Anna (2009) Time for Work or Time for Family? Work-Life Balance after Winning the Lottery. *World Leisure Journal* 51 (1): 27-38.

Paper III

Hedenus, Anna (2011a) Who Wants to Work Less? Significance of Socio-Economic Status and Work Conditions for Work Commitment among Swedish Lottery Winners. Unpublished manuscript, Department of Sociology, University of Gothenburg, Sweden.

Paper IV

Hedenus, Anna (2011) Finding Prosperity as a Lottery Winner: Presentations of Self after Acquisition of Sudden Wealth. *Sociology* 45 (1): 22-37.

Paper V

Hedenus, Anna (2011b) Pennies from Heaven? Conceptions and Earmarking of Lottery Prize Money. Unpublished manuscript, Department of Sociology, University of Gothenburg, Sweden.

Appendix A: The survey questionnaire in Swedish (including frequencies)

Appendix B: Interviewee characteristics

Acknowledgements

There are many people to whom I would like to express my gratitude for helping me with this thesis and it is not easy to know where to begin. Fortunately, also acknowledgements have a prescribed structure that is commonly applied, so I will start in the customary way.

To begin with, my research has been funded by the Swedish Council for Working Life and Social Research. My supervisor, *Bengt Furåker*, was the one who came up with the idea for this project and who, with the assistance of *Jonas Carlsson*, applied for funding. For this, I am indebted to both Bengt and Jonas, with whom I also worked in close collaboration during the initial stages of this study. Bengt, your knowledge, experienced eye, and close readings of various texts of mine have been of great value to me.

More people have, however, been involved in this research project during these five years. Most importantly, I owe the whole thesis to *the many lottery winners* who chose to participate in this study. I am very grateful for your decision to do so. Moreover, I am very thankful to *A-loterierna* and *Svenska Spel* who helped me get in contact with the lottery winners.

Through their involvement in the project, *Bengt Larsson* and *Stefan Schedin* have both presented me with theoretical angles and empirical results that shed new light upon my own findings. The same holds for *Tomas Berglund* who has, moreover, functioned as my co-supervisor for the last few years. Tomas, you have both coped with – and saved me from – many tears and much frustration. Thank you for that! I am, as well, deeply indebted to you for reading and commenting upon my work throughout the years.

Several others of my colleagues have, in various ways, helped me through my doctoral studies. As my supervisors during my undergraduate studies, *Tiiu Soidre* and *Anna-Karin Kollind* encouraged me to proceed with my academic studies. *Per Månsson* and *Kristina Håkansson* have both read and re-read my thesis in its final stages and I am very grateful for all your comments. I also owe a big thank-you to my proof readers, *Timo Lyyra* and *Paulina Essunger*, who did amazing editing work with my texts. For offering an intellectual, inspiring and creative social milieu I would also like to thank the participants of the recurring Narrative and Feminist seminars at the department. Finally, I would like to express how deeply thankful I am for all the thoughts and constructive critique that I have received by presenting drafts at the department's doctoral seminar. *Jörgen Larsson*, *Mathias Wahlström*, *Anette Karlsson*, *Christel Backman* and *Åsa Rosenberg*, your suggestions and perspectives have been of great help for me.

As I am trying to illustrate in my thesis, however, work is not only about the various tasks that we perform. These last five years have also involved plenty of room for laughter, hilarious storytelling and imaginative insights about the world around us. Everyone that might recognize themselves in this description of the department life, please know that I owe a lot to you. To some of my colleagues, who have come to learn a little bit more of my private life, I would also like to direct additional, heartfelt gratitude. In addition to *Jörgen* and *Christel*, mentioned above, my thoughts especially go to *Cathrin Wasshede*, *Sofia Engström*, *Mats Widigsson* and *Gunilla Bergström Casinowsky*. Thank you for just being there, and being you. Thank you also *Johan Söderberg*, for being so _____ [fill in the blank]. It is all of you who have helped me enjoy my PhD studies and saved this time from becoming “all work and no play”.

Moving on to the latter sections of my acknowledgements, my gratitude is turned towards my social life outside academia. First, I want to thank my mother, *Wanja*, for supporting me and for, through your own life choices, giving me valuable perspectives on the meanings of work. Maybe it was also *Jan-Eric*, my father and the “professor” of the family, who set me on the path to academic studies. I wish you could have been with me here today, yet, I know that you still are somehow. An especially warm thought of appreciation I aim for my big brother, *Marcus*, who has always encouraged me to walk my own path, and to my sister, *Martina*, and the rest of the family for staying put even when I do. Going one generation further back, I also have my remarkable grandmother, *Lilly*, to thank for my interest in social issues, my curiosity, and my longing for knowledge.

Finally, I want to express my sincerest gratitude to my close family and friends. *Fredrik*: thank you for reminding me to sleep, eat, and exercise. More importantly, you make me laugh, love and enjoy every beautiful aspect of life; you are the pot of gold at the end of my rainbow. An additional thanks to you, but also to my beloved friends – *Lena*, *Julia*, *Marcus* and *Mikael* – for keeping me above the surface and helping me to restore my confidence when it has been failing. Your empathy, open-mindedness, responsiveness and critical thinking is both challenging and inspiring. I am privileged to have you in my life.

Lilith Lo Tuss, you are my number one joy and life force. You remind me of how incredibly important it is for me to spend time outside work. I love you so, so much. And yet a little bit more!

Introduction

The Lord above gave man an arm of iron
So he could do his job and never shirk
The Lord above gave man an arm of iron – but...
With a little bit of luck, with a little bit of luck
Someone else'll do the blinkin' work!

The above quotation from the musical *My Fair Lady* well illustrates a popular belief about lottery winners, where the dream of acquiring sudden wealth also appears to be a dream of not having to work for money. “With a little bit of luck” the individual, it is suggested, will no longer have to work to be able to afford the basics of life.

Marketing and consuming lottery tickets have been described as “selling dreams” and “buying hope” respectively (Binde 2007a: 149). In their marketing, and in line with the quoted fantasy in *My Fair Lady*, lottery operators often refer to two of the dreams that are for sale; not having to work for money, and living a life of leisure. In 2010, for instance, the largest gaming operator in Sweden, Svenska Spel, ran an advertising campaign for the lottery Triss. The message that was communicated to potential buyers of lottery tickets was that they should “Try treating work as more of a hobby” (Svenska Spel 2010a). Another example is illustrated in Figure 1, indicating that a lottery millionaire from the small town of Vara is spending the prize money relaxing on an exotic beach.

Figure 1



Advertisement for Lotto, Svenska Spel 2004 (Binde 2005: 93).

These fantasies also reflect a number of philosophical discussions and ideas about human nature where the utility and value of leisure is held high. For example, Veblen (1970: 42) argues that leisure – defined as non-productive consumption of time – is “beautiful and ennobling in all civilized men’s eyes”. Similarly, Lafargue (1907) proclaimed that workers need to stop referring to their “right to work” but to instead announce their “right to be lazy”. The

assumption that lottery winners will use the windfall as an opportunity to leave their jobs is, moreover, founded on a notion of workers motivated primarily by an instrumental attitude to work.

At the same time, several previous studies of lottery winners have demonstrated that most people who win large prizes in lotteries continue to work even after collecting the prize money. Knowing then that the fantasy about hitting the jackpot and quitting the job is seldom realized, the question arises whether the winners' relationship to work has still been affected but in other ways? To begin with, we may ask if it is more common that lottery winners reduce the time they spend on paid work in other ways than by quitting entirely, i.e., by working shorter hours or taking periods of leave? Are there perhaps some groups of workers who are more inclined than others to reduce their working hours? What affects the lottery winners' decisions to continue working as much as before their windfalls? And, finally, how do they spend the money instead?

Studying Swedish lottery winners, this thesis contributes to an understanding of how people value their jobs in relation to the income earned; to the different social-psychological functions jobs may perform; and to other activities in life. Initially, the research was thus positioned within the streams of sociology of work or sociology of leisure. As the image of the typical Swedish lottery winner unfolded and presented a worker who, in most cases, preferred to keep her or his previous work situation at the status quo, different kinds of questions and perspectives were called for. Papers IV and V therefore locate my research rather in the field of the sociology of consumption or cultural sociology, and within the narrow stream of sociology of money. Examining the lottery winners from this point of view, the individual is not analysed primarily as a worker, but rather as "the common man" who has been the object of a sudden windfall in life.

Before continuing the discussion about the post-winning lives of the Swedish lottery winners, there is one thing that I want to stress as clearly as possible: this thesis is *not* about "real" jackpot winners. That is, it is not about the very small minority of lottery winners who have collected any of the rare top awards of 100 million Swedish crowns or the like.¹ The size of the prize sums considered here could rather be categorized, in a Swedish context, as medium to high prize winnings.² They are far from the more extreme prize amounts that call for headlines in the tabloid newspapers. Neither do the amounts included in this

¹ The largest gambling prizes in Sweden are collected on the lottery "Drömvinsten" where the prize always amounts to at least SEK 75 million. At the time of writing, the record prize was collected in March 2010 and amounted to SEK 214 million. The probability of hitting the jackpot is, however, extremely low: 1:336 227 681 (Svenska Spel 2010b).

² The average, personal share of winnings was just under SEK 2 million.

study – for most of the lottery winners – constitute sums of money that would cover their living expenses for the rest of their lives.

The lottery winners studied in this thesis instead constitute a more common kind of lottery millionaire. Focusing on this group of medium-sized winnings does, moreover, make it possible to compare the lottery winners' situations with other cases of sudden wealth. The amounts won are not bigger than what many people in Sweden could be able to attain, overnight, through an inheritance, from selling their house, or the sale of a business. Although these lottery prize amounts may not allow for young lottery winners to live in leisure for the rest of their lives, they are still sufficient to alter the winners' lives and their commitment to work in a number of different ways. To present the reader with just a few alternative scenarios:

(1) A lottery winner with a monthly income of SEK 18 000 after tax could spend the 10 000 collected each month from the lottery to shorten her or his working hours by 22 hours per week and still have the same income as before the windfall. If he or she instead won SEK 25 000 per month, the prize money could still facilitate such a reduction in working hours and, in addition, allow the winner to save some of the money as well as taking yearly vacations abroad.

(2) A married couple, both having an annual salary of SEK 250 000 (roughly corresponding to the income for a nurse or a police officer), could upon winning a lump sum of SEK 2 million leave their paid work for four years each.

(3) A 63-year-old lottery winner, with an annual salary of SEK 250 000, could opt to spend a lump sum prize of SEK 500 000 to take early retirement.

(4) For a 33-year old winner, also with an annual salary of SEK 250 000, the lump sum prize of SEK 500 000 could instead be used to pay off loans and debts, thereby making it possible for the winner to work fewer hours or to increase her or his consumption. The lottery winner would then still have the same amount of money to live on each month.

Considering these alternative scenarios³, we can hence conclude that even the smaller prizes included in this study allow for a number of possible and significant adjustments to the lottery winners' lives.

³ These scenarios are all based upon a very straightforward calculation of income from work versus income from the lottery winning. To make them more complete we would need to consider the implied income loss of pension money; the additional costs for increased expenditures during a leave period spent for travelling; the reduced costs for commuting, work clothing, etc. Especially, we need to take into account that the lottery winners will not, in contrast to their regular income, have to pay income tax on the lottery prize money.

General and specific purposes

The general purpose of this thesis is to portray how sudden wealth affects people's behaviours and sense of self. This is done by examining how winners of large lottery prizes manage and experience their situation after the windfall. The choices that the winners make in this situation can be understood as a reflection of how people prioritize and value different aspects of life: work, leisure, consumption, economic security, etc. Thereby, the results provide knowledge that can be used for further research on these issues, as well as having implications for different political regulations of, for instance, work time, taxes and subsidies.

In the papers, I explore only some of the above mentioned aspects at a time. This means that the more specific purposes of my research vary between the different papers. To begin with, the aim of the first paper is to establish to what extent lottery winners make use of the opportunity to reduce their work effort. As previous research has generally used a hypothetical question about what people *would* do if they hit the jackpot, the results from this study contribute to filling a gap of knowledge concerning work commitment among actual lottery winners.

Papers I, II and III all aim to establish, moreover, which social groups of workers are more prone than others to reduce the time they spend on gainful employment. In paper I we line up the "usual suspects" and analyse the data looking for effects of gender, age, socio-economic status and number of working hours. In paper II, I focus on women, parents and workers who, at the time of the winning, perceived that they had difficulties reconciling their work and family life. This study thus examines the hypothesis that these lottery winners, in particular, to a greater extent than other respondents would have used their prize money to work less and thereby facilitated a better work-family balance. In paper III, then, the purpose is to explain the impact of class on post-winning employment decisions, while also exploring what aspects of the winners' specific work situations affect these decisions.

The purpose of papers IV and V, finally, is to provide some additional knowledge on how the prize money has been spent if not on reduction of working hours. Analysing interview data, these studies help to explain why the lottery winners have managed the money and experienced the lottery winning in the ways they have. In paper IV, self-presentation and narratives are analysed as a way to manage the post-lottery winning experience, while paper V instead emphasizes the earmarking of money as the essential management strategy. The analyses also contribute to an understanding of the lottery winners' general conception of winning the lottery. The findings of these studies therefore help to

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shed some light on what norms about work, consumption, living standards and identity are at work when people suddenly acquire a substantial amount of additional capital.

For the sake of clarity, it should be noted that this study in no way deals with the issue of problem gambling. Studies on problem gamblers and the gambling industry constitute a major research field focusing on questions rather different than those of my interest. I have therefore deliberately delimited my study to avoid any lengthy discussions on this matter.

Previous research

Work attitudes – ‘the lottery question’

The importance of work in people’s lives is described and examined with a large variety of different concepts. For example, people’s work motives are described as a result of *pull and push factors*. The worker is, in these terms, pushed to work by her or his need for an income, or by socially governing norms that prescribe that all able-bodied individuals should work. The concept of push factors is also largely congruent with the notion of *extrinsic* aspects of work (Roberson 1990: 111).

At the same time, the worker is “pulled” to work by the socially stimulating contacts it involves, by the wish to conduct useful or self-fulfilling work tasks, by the need for structures and routine in one’s daily life etc. Such pull factors can, likewise, be defined as *social-psychological functions of work*, focusing primarily on the *intrinsic* aspects of work. Here, it is the social relations, and the actual content and substance of work, that are viewed as important sources of reward (Jahoda 1982; Roberson 1990).

Depending on what functions of work the individual worker primarily values, workers are categorized according to their different attitudes towards their jobs. Berglund (2001), for example, defines employees as being *altruistic, individualistic, materialistic, or instrumental* in their conceptions of what work means to them. The altruistic attitude is recognized by the emphasis put on having a job that is perceived as useful to society and where the worker is able to help and assist other people. People with individualistic attitudes are more concerned with jobs that involve a high degree of autonomy and self-regulation regarding work tasks and work hours. The worker categorized as having a materialistic attitude toward work highly values, instead, opportunities for a high income and career advancement. Workers defined as having an instrumental attitude are, similar to the materialistic workers, also individuals who highly value the income from work. Unlike the materialistic employees, however, they are not as ambitious or interested in achieving a higher position. Instead, they see work primarily as a means to achieve money, status or other privileges attached to jobs. As the job, for the instrumentally oriented worker, is assumed to have no intrinsic value, it loses its function if these extrinsic values could be attained by other means. Having an instrumental attitude is therefore expected to correlate with a low *work commitment* or, as Paulsen (2009) calls it, a low *non-financial employment commitment* (NEC).

In modern Western countries, a number of studies have been conducted in which people are asked what they would do with their jobs if they won – or inherited – a large sum of money (e.g. Gallie and White 1993: 16-18; Halvorsen 1997; Harpaz 2002; Morse and Weiss 1955; MOW 1987; Vecchio 1980). The motive for employing this so-called ‘lottery question’ has been to measure the frequency of instrumental attitudes towards work. In this research, only a minority of the respondents state that they would stop working even if they obtained a significant sum of money (see Paulsen 2009). In one cross-national comparison, for example, the highest figure that was found was in the UK, where 31% of the respondents claimed they would leave their jobs (Noon and Blyton 2002: 56).

A criticism that has been made of these studies is that they seldom properly distinguish between NEC on a general and on a specific level; that is, the studies do not consider respondents’ satisfaction with their current employment in particular (Paulsen 2009). Those responding that they would like to continue working but in a different job are instead often categorized as people with a high work ethic or commitment to employment as such. By also analysing employees’ willingness to continue working in their present jobs one would not only capture their general NEC, but also their specific commitment (Paulsen 2009).

Post-winning work among lottery winners

Although this hypothetical ‘lottery question’ may be valid for measuring workers’ attitudes to their jobs, it is not as informative on what people actually do with their jobs in case of a monetary windfall. In concluding their own study – where the lottery question was employed – Snir and Harpaz state that:

The study of actual post award behaviors of lottery winners would make a substantial contribution to the advancement of knowledge of nonfinancial employment commitment. In addition to the wealth of information that such a study would provide for researchers of work values, it could also furnish data on the relationship between attitudes – what people say they would do if they were to win the lottery – and behavior – what they actually do.

(Snir and Harpaz 2002: 643)

This is also the vantage point of this thesis: to take the lottery question one step further and to examine how people value their jobs when, in reality, they have the opportunity to reduce the time they spent on paid work. Therefore we need to explore, first, the research that has already been conducted on people who have won high prizes on lotteries and other kinds of gaming.

In two studies conducted in the 1970s, it was found that a majority of the workers chose to quit work after winning a significant amount of money (Kaplan

1978; Smith and Razzell 1975). However, these results have been contested by findings of later studies demonstrating that in fact relatively few of the winners have withdrawn from paid work (Arvey et al. 2004; Kaplan 1985, 1987, 1988). It seems that there are two main factors affecting the outcome of research on this topic. The first concerns the number of older respondents in the data, as older winners often claimed that they would have retired from work regardless of the lottery winnings (Falk and Mäenpää 1999; Imbens et al. 2001; Kaplan 1985, 1987; Smith and Razzell 1975). The second important factor concerns the size of the prize amounts. Several studies have shown that the magnitude of the winnings had a strong impact on the lottery winners' subsequent employment decisions. The larger the prize, the more likely it was that the respondents had reduced their hours worked (Arvey et al. 2004; Imbens et al. 2001; Ipsos-MORI 1999; Kaplan 1985, 1987, 1988).

These previous studies do, however, indicate some additional aspects to take into account when trying to explain people's working habits after a lottery win. This includes, for example, the perceived difficulties of getting a new, and perhaps a better, job if the lottery winners would later like to re-enter the labour market (Falk and Mäenpää 1999). It moreover demonstrates the respondents' concern for having a job that keeps them occupied (Davies 1997: 191), or that makes them feel appreciated and indispensable (Gudgeon and Stewart 2001: 121). Continuing to work, but on one's own terms, then becomes an alternative option to withdrawing from paid labour (cf. Gudgeon and Stewart 2001). In the studies conducted in this thesis, I have therefore tried to analyse further what other alternative ways to spend the prize money the lottery winners perceive in their present situation.

Consumption

While the dream of hitting the jackpot includes the fantasy of a Mercedes or a sports car, many lottery winners do, in fact, buy a new car (Anderö 1997; Eckblad and von der Lippe 1992; Falk and Mäenpää 1999). This fantasy was, at least among the Finnish winners that Falk and Mäenpää studied (Falk and Mäenpää 1999: 79f), however turned into reality with the purchase of a bigger car, a minivan or a BMW, rather than a sports car. This highlights the importance of separately analysing people's fantasies about what they would do if they ever won the lotteries, and what they have, in fact, chosen to do.

From his own findings, Kaplan concluded that the stereotype of the lottery winner who squanders all his money away is a myth. Among the winners he analysed, 97% had used some of the prize money to pay off loans and debts rather than to spend it on vanities (Kaplan 1987: 176). Similar decisions on how

to spend the money were also demonstrated in studies conducted later (Eckblad and von der Lippe 1992; Falk and Mäenpää 1999; Gudgeon and Stewart 2001). The Finnish winners that Falk and Mäenpää studied had also chosen to spend the larger share of the winnings on investments and savings. Apparently, these respondents also believed that it was when the money was placed and secured that one could first start thinking about how to use it: “The jackpot must first be tamed, and only after that can one start thinking of how to harness it” (Falk and Mäenpää 1999: 42).

Although this topic is addressed in several other studies as well, Falk and Mäenpää’s research constitutes the one study that most thoroughly discusses the lottery winners’ principles of moderate consumption. The foundations for these principles are, as Falk and Mäenpää argue, the conviction that they would somehow become addicted to spending:

If one swerves from this path [of moderate consumption] even once, one may be caught in a perpetual shopping spree, unable to escape from the vicious circle. Excessive buying is impossible as continued behaviour, simply because sooner or later, the money will end. (Falk and Mäenpää 1999: 84)

According to Falk and Mäenpää, the problem with splurging is that, as time goes by, it becomes more and more difficult for the lottery winner to return to a “normal” life. Recounting the tale of Icarus, the authors remind us about the notion that someone who is “flying too high...will get one’s wings burnt” (Falk and Mäenpää 1999: 128). The “right” way of managing the sudden windfall money – as advised by previous lottery winners – thus involves not to be carried away, to stay calm and grounded, to put restrictions on one’s expenditures and to keep them moderate, and instead to save or invest the money for the future (Roseman 2006). In the qualitatively based papers in this thesis, I have thus explored what different strategies the lottery winners employ in order to “tame” the money and to maintain a normal life.

Effects on identity and lifestyle

Lottery playing among individuals in lower-class positions has been accounted for with “the hope of being catapulted upwards on the social ladder” (Beckert and Lutter 2009: 477). The dream of a different life has, also more generally, been emphasized as a motive for gambling (Binde 2004; Cohen 2001). Much research on lottery winners, however, points in a very different direction. Here, the implications of an altered lifestyle and identity instead constitute yet another argument for the lottery winners to refrain from conspicuous consumption. Such

radical life-changes are rather something that the lottery winners seem anxious to avoid. One of the British interviewees in Smith and Razzell's study described his own reaction following the win:

[I]t hits you hard at the time. You begin to think, like, 'Is it going to change me? I was happy where I was'. I didn't want this to happen, I wanted to be as I was, as I was brought up to be. I would sooner say to somebody, 'Here's the cheque, take it', if I thought it was going to change my life. (Smith and Razzell 1975: 166)

The respondents' resistance to change can be explained by an unwillingness to identify themselves with a rich person, conceived of as a greedy, wasteful and snobbish character (Casey 2003: 260f; Falk and Mäenpää 1999: 102). It could also be understood in the light of their previous lifestyle and class belongings, as the prize money might "catapult people overnight from one economic status to another" while not so easily altering their "lifetime behaviour patterns" (Kaplan 1988: 177). The windfall can, from this perspective, then be experienced as a threat to the lottery winner's everyday routines, identity and relationships (Casey 2008). Making changes to their lifestyles and routines involves, once again, the risk of "flying too close to the sun" and the ambition to not change at all therefore appears more manageable than the goal to alter one's life just about enough. How these perceived risks are avoided, and the striving to keep a continuity to one's identity and personal narrative, is thus something I investigate and discuss more in the fourth paper of this thesis.

Emotional reactions

Previous research demonstrate how respondents often recapture the stories about lottery winners who have failed in managing their prize money and ended up in debt and misery (e.g. Wagman 1986). However, this story does not seem to agree with the lives of lottery millionaires in general, as most of the investigated lottery winners report that they felt happier after winning than before (Casey 2008; Davies 1997; Eckblad and von der Lippe 1992; Ipsos-MORI 1999; Smith and Razzell 1975). Still, stories of the squandering winners are frequent both among the lottery winners themselves and in the media (see also Binde 2007b):

It is interesting to note that for every newspaper story publicising National Lottery winners as personifications of the 'rags and riches' dream there is a story reporting on the pitfalls and dangers of winning such larger amounts of money. The relationship presented between happiness and winning the jackpot is thus an uneasy one, with stories of 'jet set' lifestyles

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pretty much matched with stories of family breakdown, squandering of money and arguments over how the money should be spent. (Casey 2008: 53)

In the study of Brickman, Coates and Janoff-Bulmans (1978: 920) they found that only 23% of the lottery winners stated that their lifestyles had changed since the win. However, when asked to give examples of *how* their lives changed, a majority of the winners (64%) could provide such examples. The changes that were mentioned were primarily positive, as the winners experienced being financially secure, having more free time, improved possibilities to retire, and a higher social status. Among the British winners who claim to be happier after than before the winning, more than half also claim that the reason for this is their improved financial security and having fewer economic worries (Ipsos-MORI 1999).

Whereas the majority of previous research focuses on the lottery winners' resistance to change and their concern to restrain their consumption to a moderate level, a few studies also stress the respondents' increased feelings of freedom (e.g. Wagman 1986: 41) and the time that is needed to make the best out of life:

'Money does not necessarily buy happiness,' he said as I left. 'That's what I learned. What it buys is time, time to make decisions, time to make the right decisions. This relieves you of a great deal of stress. Stress is a killer, so if you have less stress in your life, you live longer. So I would have to say that yes, in that sense, money does buy happiness...' (Lottery winner quoted in Davies 1997: 218)

Finally, it should also be noted how many of the emotional reactions after a windfall are directed to the extraordinary event itself. Even though most individuals are aware of the random nature of lottery winnings, stories about people who were destined to become lottery winners, or have sealed their own fate by some kind of occult action (Binde 2007b; Falk and Mäenpää 1999: 8) rely on an idea of external locus of control. Someone, or something else, is shaping my destiny. The windfall narratives therefore recount amazing coincidences, or people and places that have been especially lucky. They may also recapture the "incredible luck" that lottery winners experience when their winnings come to reality from the making of some kind of mistake or blunder. In contrast, these stories sometimes describe a person predestined to become a lottery winner. Occasionally, the winner is also said to have sealed her or his own fate by some kind of occult action. Finally, the stories illustrate the instability of fate as the lottery win is said to have been preceded or succeeded by dramatic events.

By working hard, people could, however, come to deserve their riches. Falk and Mäenpää (1999:39) describe, for example, how some winners perceive their winnings as the logical result of being persistent in buying lottery tickets and

doing their “Lotto work”. Binde (2007b: 223) also directs our attention to how lottery winners are portrayed as more or less “deserving” winners. The status of a deserving winner can then be obtained either by the individual being especially in need of the money, or if the winner is a particularly “good” person, i.e., honest, modest, generous and diligent. The lottery winner will then be described as the “right person” to win.

Needs for further research

Although the studies presented above are very informative on a number of aspects regarding lottery winners and their actions and reactions following their windfalls, there are still some gaps of knowledge that remain to be filled. To begin with, several of the quantitative studies of lottery winners’ post-winning employment decisions were conducted a couple of decades ago, the majority of them carried out in the USA, and thus bearing upon contexts that can be expected to differ significantly from the contemporary Swedish labour market. Arvey, Harpaz and Liao, who executed one of the more recent surveys on this topic, also reckoned the need for new studies to be conducted in a larger and more representative sample than the one employed for their study.⁴ The same group of researchers also conclude their study by a call for further research focusing on “the characteristics of work that predict the alternative work arrangements chosen by lottery winners” (Arvey et al. 2004: 418). Along with the fact that none of these previous survey studies pay much attention to the lottery winners’ social situation, these circumstances motivate the purposes of and analysis conducted in papers I, II and III.

In comparison, I found the qualitative data, outlined in this section, as much more wide-ranging in visualizing the post-winning lives of lottery winners. The work of Falk and Mäenpää (1999) especially represents a very revealing portrait and discussion. For instance, the data communicates the sense of the danger – perceived by the winners – of turning into “the squanderer” as well as describing the “taming” process associated with this risk awareness. While explaining why and how this cautionary tale about the squandering winner has been given such importance, they do not, however, demonstrate how it also can be utilized for the winners’ self-presentation and money management. Few of the presented studies give any ideas, moreover, on the role played by the lottery prize money itself. Thereby they also fail to contribute to our understanding of the specific situation constituted by the lottery win, which makes it very different

⁴ In this survey, 185 American lottery winners participated, representing 16% of the whole population.

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from other kinds of windfall. These latter two aspects are thus what I explore in papers IV and V of this thesis.

Methods and data

To respond to the purposes of this thesis I have collected and analysed both quantitative and qualitative data. Analysis of survey data has provided me with a more general and statistically based knowledge of what kind of adjustments the respondents have made in their lives after the lottery win. At the same time, studies of the interview material have helped me to understand how the lottery winners account for the adjustments, as well as lack of changes, to their lives. The use of different materials has therefore been motivated by the different research questions and a striving to portray the many different dimensions of the post-lottery winning experience (cf. Brannen 1992).

Throughout this study I have tried to consider and adjust the procedures to any ethical concerns of my research. My ambition has been to make the respondents and interviewees feel well informed about the purpose and outcome of this research, as well as about the terms and voluntary conditions for their participation. All contacts with the lottery companies and the lottery winners have thus been made with a concern to inform them about the aim and intended use of our research. This information included details on how the study has been financed, how to contact us, and that results from the study would be published continuously on the department's website. On this website, a short presentation of the research project has also been available. Moreover, both respondents to the survey and all interviewees were informed that their participation was voluntary and that their identity would be kept confidential.

To keep this promise about confidentiality, all contacts with the lottery winners have also been made with a strong concern not to reveal the topic of the survey or the interview for anyone other than the lottery winners themselves. This was further motivated by the need to avoid exposing any winners who have kept their winning secret from neighbours, family members or friends. Furthermore, all personal information about the interviewees has been removed from the transcripts and presentation, and the lottery winners are all presented in this thesis with assumed names.

Studying lottery winners

In order to investigate how people are affected by suddenly becoming millionaires, a number of groups could be considered for the purpose. There are, for example, people who have inherited their fortune, or those who have gained

their wealth on the real estate market or the sale of a business. Moreover, many other types of gambling also make it possible to “hit the jackpot.” Having the so-called “lottery question” as a starting point for this research, the decision to study lottery winners in particular seemed nevertheless self-explanatory. There are, however, additional advantages to the choice of lottery winners as the primary focus. To start with, a lottery win is more clearly associated to a life-changing event and, as such, people have often fantasized about how they would spend the money in case they hit the jackpot. This is most probably also the case for other gamblers. However, it is not as likely that people who inherit their money, or earn it through prosperous affairs, have fantasized about these events in similar ways before they happen. Lottery winners thus constitute a rather special group in that they need to relate their decisions both to their own and to others’ expectations on what life after a lottery win will be like.

Moreover, lotteries generally have a lower representation of problem gamblers than many other types of games. This is especially the case for instant lotteries such as, for example, Triss (see Binde 2005: 36). Winners on lotteries could therefore be expected to consume and invest their prize money in various ways rather than to gamble it all away. The spending patterns of lottery winners are thus more representative of people in general than the acts of problem gamblers would be.

One reason for lotteries not having as many problem gamblers as some other games is that they are based on luck rather than skills and knowledge. In some other games, the skilful player could hope to win often enough – or big enough – to actually earn her or his living through gambling. The prize money may then not come as such a surprise but rather be calculated, earmarked for living expenses and allowing the individual to spend less time on labour. Moreover, this kind of gambling – for example, betting on horses – is often motivated by the intellectual challenge or the escape from reality that it might involve. This is nevertheless not the case for people playing the lotteries (Binde 2004). Lottery winners may have dreamed about the big win, but it would have been very unrealistic actually to count on such an outcome. The lottery winnings therefore constitute better study objects for analysing how people adjust to sudden, *unexpected* windfalls.

Quantitative data and analyses

Survey data

In October 2005, a questionnaire was sent out to people who had won at least 500 000 SEK when participating on the lotteries Triss or Kombilotteriet during

the period from 1994 to early 2005. This was administered by the survey company Kinnmark. After having conducted two postal reminders and one by telephone, data collection was closed in early 2006. By then 420 persons (57.3%) out of the 733 individuals who had received the questionnaire had responded to it.⁵

According to the feedback that we received from people who did not want to participate in the study, their decisions not to participate was often motivated by them experiencing the questions as too private in character. This may not be surprising given that household economy is often perceived as very private in nature. One reason for this strong private nature is that household economy both affects and signals what trust, power and (in)dependence the individual has in relation to other members of the household (e.g. McCluskey 1990).

Considering the non-respondents, it is conceivable that people who could be considered to have “mismanaged” their lottery winnings would be less likely to respond to the survey. This is, of course, a possibility against which the findings of this thesis need to be reflected upon. As I will argue in the following text, however, the studied winners – regardless of the ways in which they have actually spent the prize money – are anxious to present themselves as modest and prudential consumers. Few winners would hence recognize themselves as people who splurge or squander their lottery prize money away. In my belief, this would make even the more “squandering” winners – defined as such from outside – willing to respond to the questionnaire to the same extent as those lottery winners that could be characterized as more cautious in their spending.

The questionnaire that was used for the quantitative survey was worked out in cooperation between Bengt Furåker, Jonas Carlsson and myself. Designing a quantitative questionnaire always involves certain difficulties as the responses – and thereby our later conclusions – will be delimited by what questions we ask and what answer alternatives are provided (e.g. Andersson 1985). The consideration of what questions to include, what expressions and formulations to use, and how to order those questions therefore is one of the most crucial steps in

⁵ Comparing the group of respondents against the non-respondents, it was found that somewhat more women than men responded to the survey. However, there were a few more men included in the population to begin with and therefore the number of men in the respondent group is still slightly larger than the number of women. As to age, the distribution of age was quite similar among respondents and non-respondents. Among the differences that could be discerned, however, we established that the lottery winners aged 61–65 had the highest share of respondents while winners aged 41–60 had the highest share of non-respondents. Among lottery winners who had won in the year 2000 or later, there was generally a higher response than non-response rate, while the outcome was reversed for people who had won during 1994 through 1999. Still, the response rate did not go below 40% for any of the year groups. When analysing the non-respondents in relation to the size of their prize amounts, no clear tendencies could be found. Instead, the response rate seems to vary between the different categories of prize sums. Finally, people who had won a lump sum on Kombilotteriet responded to the survey somewhat more often (63%) than the lump sum winners of Triss (45%) and the winners who were collecting monthly instalments from Triss: Månadsklöver (56%).

the use of a quantitative method. The difficulties in constructing this particular questionnaire also depended on our interest in both the lottery winners' present and their previous situation which contributed to a large total number of questions. The retrospective character of many of the questions then involved an additional challenge. These difficulties were tackled through lengthy and constructive discussions in the research team where different ways to order and formulate the various questions were tested. Finally, the survey was tried out on a smaller number of friends and family members. The feedback that we received was then used to improve the questionnaire further before sending it out to the lottery winners.⁶

About half of the 62 respondents who had used the possibility to leave additional comments at the end of the questionnaire, presented some kind of criticism of the purpose or the design of the survey. Some called the very research into question, wondering if the answers could really be interesting for anyone else. Others were frustrated about the many reminders that we had sent out, or that they had perceived the questions as "biased", "prejudiced" and "narrow-minded". This can be interpreted in relation to the findings of this thesis that most winners do not reduce the time they spend on paid work. As several of our questions emerged from the hypothesis that people would work less after their windfall, these reactions to the questionnaire are understandable yet in correspondence with the basic results of the survey. Mostly, however, the critique revolved around the difficulties to "check the right box" where, for example, a few respondents who were on a longer sick leave, who were freelancing or had more than one or temporary jobs experienced that the questionnaire lacked the proper options. There were also several respondents who gave positive judgements on the survey. In their view, the questionnaire had been easy to fill out and with well put questions as well as response options. These respondents were curious about the coming results of the study and appreciated that somebody took an interest in their situation and their experiences of winning the lottery.

Finally, a number of the respondents developed their thoughts around the winning experience or certain questions that were asked in the survey. When reading those comments now, I find that they also confirm many of the conclusions that I have been able to draw from my qualitative analyses. That is, that the money is mainly perceived as a security, has not changed their lives, and that one's happiness is not dependent on the prize money but on other things in life. My judgement is therefore that even though the survey did not make room for all of these perspectives and experiences, they have still been captured by this thesis as a whole.

⁶ See Appendix A for final version.

Population and samples

We have chosen to study winners on the two Swedish lotteries, *Kombilotteriet* and *Triss*. The first, *Kombilotteriet*, is operated by the Social Democratic Party and its youth organizations. It is a subscription lottery where the players pay each month to be able to participate in the draws with ticket numbers that they have been assigned. The latter lottery, *Triss*, is operated by the state-run company Svenska Spel. Some of the winners of this lottery are paid a single lump-sum payment while others are given the option of appearing on nationwide television to claim an additional prize. The lottery tickets on *Triss* are widely available in convenience stores and supermarkets which have made it into one of the most commonly purchased games (Ekwall and Nilsson 2004). The participants therefore constitute a relatively heterogeneous group compared with players on many other games. People buying *Triss* are, nonetheless, more often married or cohabiting than single, and they have often undertaken some studies in higher education (Ekwall and Nilsson 2004).

The choice of these particular lotteries was based on two main aspects. To begin with, they have created a large number of lottery winners, which was important in maximizing the number of possible respondents. Second, choosing these lotteries was convenient as it facilitated gaining access to the lottery winners' postal addresses. Since the *Triss* winners are announced on nationwide television, their identity had immediately become public. Regarding the winners of the subscription lottery, they had consented to having their addresses on file with the lottery administrators. With the assistance of the lottery operators, it was therefore possible for us to contact winners from both these groups for our survey purposes.

Even though the aim was to study lottery winners of relatively "large" prizes, we decided to set a rather low limit on how much money one needed to have won to be included in the sample. The reason for this was to ensure that we would have a large enough sample to work with. Moreover, we figured that the "small-prize winners" could then be used as a reference group when analysing whether the larger prizes affected the lottery winners' behaviour. It could also be argued that 500 000 SEK may not be enough money to afford to quit work, but that it could still be used to pay off loans and debts, thereby making it possible to work fewer hours or to increase one's consumption.

For the purpose of studying whether the lottery winners had chosen to reduce their time spent on work, or to adjust their work situation in some other way, the analyses for all the quantitative papers have been conducted on a subsample of respondents. In these examinations, individuals aged 65 or above at the time of the lottery win are left out, as well as all the winners drawing a pension. Included in the data are, still, a small number of students and other individuals who did not by definition belong to the workforce but who under normal circumstances could be expected to enter the labour market in due course. Thus, the

subcategory at the centre of our analysis could be denominated “actual and potential labour force” and, for paper II, the data consisted of 346 individuals.

As some of the respondents had also shared their prize with joint winners, we needed to take this into account by recalculating the prize-sum variable so as to refer only to the respondent’s personal share of the prize amount. This procedure meant drastically lower net winnings on the part of some respondents, with the smallest winning share in the dataset used for paper II being 50 000 SEK. In papers I and III, seven “small-prize” cases were therefore removed from the study. The minimum personal share or net winnings for the respondents to be included in our analysis was then set at SEK 250,000, roughly corresponding to the annual salaries of a nurse or a police officer working full time in Sweden in 2005 (SCB 2009). In the end, 339 individuals remained in the dataset used for the analyses conducted for paper I. The average size of the lottery prize in the data was thereafter just below 2 million SEK.⁷

Finally, and with the intention to study the importance of the lottery winners’ working conditions, respondents without jobs at the time of the lottery win were also excluded from the analysis. For paper III, 309 remaining respondents hence constituted the analysed data.

Quantitative analyses

The first step of analysing the quantitative data was, of course, to look at the frequencies for all the different variables. This provided me with a basic understanding of the data as well as some preliminary results regarding to what extent the respondents had altered their way of life after the lottery win.

For each of the studies in this thesis, the next step was to search for significant bivariate relationships between the dependent variables and a large number of conceivable independent variables. The results of these examinations have been important for the construction of the models used for later regression analyses. Adhering to Aneshensel’s (2002) recommendations on theory-based data analysis, I have, however, also adapted a theoretical approach on deciding what variables to include. The models applied for the logistic regressions are thus construed from an empirical understanding of the data as well as from theoretical assumptions on how the variables are related to each other.

In addition to the logistic regression analyses which constitute my primary tool for investigating the various research questions, in paper III I have also searched the data for interaction effects and conducted a number of factor analyses. The latter was performed using principal component analyses on the

⁷ Out of these 339 lottery winners, 60 had already spent the vast part of the prize money. Among the 82% that claimed that they had not yet spent it all, 106 were winners of single lump sums and 171 were collecting their awards as monthly instalments.

variables measuring work conditions. Four components with an eigenvalue over 1.0 could be distinguished. These components would thus explain more of the variance than the single variables. When analysing the reliability of these components, only one of them, however, achieved a Cronbach's alpha high enough to be used as a scale (Gaur and Gaur 2009: 133f.). Given the primary focus of my research – the independent effects of different aspects of work – the variables were thus analysed separately and not as components.

Qualitative data and analyses

The interviewees

The first two interviews were conducted as pilot interviews during 2005 with the aim to achieve a basic understanding of my research topic and to gather information on what questions to posit in the survey. These interviewees were reached with the assistance of Svenska Spel and had agreed to have their contact information revealed by Svenska Spel to journalists and the like. The three winners with whom I conducted the pilot interviews – one man, and a married man and woman whom I interviewed as a couple – had won on two of Svenska Spel's other games; *Lotto* and *Stryktipset*.

In addition to these preliminary interviews, the data include another eleven lottery winners sampled from the same population used for the survey. Lottery winners who responded to the questionnaire were asked to also fill out their contact information in case they were willing to develop their answers further in an interview. Among the respondents, 70 people did so, which constituted the first step of this selection process.

The next step involved establishing some criteria for how to choose among these 70 conceivable candidates. As we had set the prize sum for being included in the survey rather low, I decided to focus on those who had won at least 1 million SEK, thereby emphasizing my interest in “large” lottery winnings in particular. Furthermore, the selection was a matter of convenience as I wanted to restrict the need for travelling; both in terms of distance and length of time periods. To be able to conduct several interviews on each journey, I thus chose to contact respondents who lived in the same regions. This means that the interviewees for this thesis all live in, or outside, Malmö, Gothenburg and Stockholm. Finally, the selection was made to include both men and women, and people with and without children living at home. In total, fourteen individuals were interviewed in thirteen different interviews.⁸

⁸ See Appendix B for more information on the characteristics of interviewees.

Conducting the interviews

The interviews were conducted using a semi-structured questionnaire guide and varied in length between 45 minutes and just over 2 hours. After having obtained the interviewee's consent to record our conversations, all of the interviews were recorded and later transcribed in full.

While some of the meetings took place at a café, at the Department of Sociology, or at the interviewee's work place, several of the interviews were conducted in the lottery winners' own homes. This proved to be important when it came to the topic of consumption. Being at home, it became natural to talk about spending the prize money on housing. Often, the conversations started or ended with a demonstration of the newly renovated kitchen, or the Jacuzzi in the bathroom. Similarly, meetings with interviewees near the car park soon revealed that the car they were driving was one of the purchases made from the lottery prize money. Having the objects of consumption at hand thus seemed to make it easier for the lottery winners to talk about their spending without feeling uneasy about showing off.

Qualitative analyses

The analysis of my qualitative data has been a continuous process, starting with the use of research notes preceding and following the interviews (see Miles and Huberman 1994). In these notes I reflected upon my own expectations and prejudices concerning the interviewees and how these had affected our conversations. Taking these notes also became an opportunity for making preliminary analyses by summarizing the major topics from the interviews and making draft portraits of the lottery winners' post-winning lives.

During the subsequent transcribing and coding process, I similarly wrote down thoughts and suggestions on possible theoretical frameworks or ways to understand the relationship between different codes. Again, these memos became a tool for me to remain observant on how the interaction between the interviewees and myself shaped the dialogues (Ryen 2004: 105). Here, the detailed interview transcriptions were of great help and – even though I have not always, or expressively, accounted for my own influence on the results – I have taken this into consideration when examining the material. For example, if it was I who introduced a certain phrase or word into a conversation, I have not attributed as much importance to it as if it had been introduced by the interviewees themselves.

Inspired by the principles of Grounded Theory, the next step was to conduct an open coding of the interviews (Charmaz 2006). I conducted such open coding on three different interviews before moving on with coding the remaining interviews, focusing on sections of talk related to the impact of the work situation on decisions to work less. In the next step, however, I went back to the

larger number of open codes in order to present an overview of these codes and categories for a number of colleagues. The comments I received upon this presentation inspired some of the additional ways that I have chosen to analyse the material.

To begin with, I have studied all the interviewees considering what opportunities of action they perceive themselves to have. Here, I have taken notice of what they claim to have done with their lottery prize money; what expenditures they are still planning for, or dreaming about; what ways to spend the prize money they believe to be “acceptable”; and what kind of consumption or behaviour that are not conceived of as within normative boundaries. The results of this analysis have not been presented in any of the papers in this thesis, but have been of strong guidance in all my further analyses and conclusions.

Moreover, in paper IV I have analysed the data from a narrative perspective where the different interviews are examined focusing on the stories and the narratives that are produced. On one hand, this way of undertaking the analysis made it possible to bring out the lottery winners’ use of stories in their representations of life after a windfall. On the other hand, it also illuminated how I myself became the audience to which the lottery winners presented their narrative and their own character in line with a suitable manner. Again, the detailed transcripts of the interviews were very useful in analysing the lottery winners’ use of pauses, emphasis on certain expressions, their change of voice when moving in and out of different characters etc. (e.g. Ryen 2004: 127).

The results of paper IV, and the representation of lottery winners’ perceived opportunities of action, suggested the research question of paper V. With the aim of this paper – to explore the lottery winners’ conceptions and earmarking of money – I therefore chose to analyse sections of text containing codes that could be understood as talk about money. Focusing on these extracts of the interviews, I conducted an initial open coding into codes that was then rearranged and categorized in relation to the theoretical framework of paper V.

Methodological considerations

The studies of this thesis, to a large extent, constitute a research process of intertwined procedures and methodological exploration. My experience is that these different strategies for dealing with the material have been very valuable for the credibility and consistency of my interpretations.

My aim throughout the work on this thesis has also been both to conduct and present my procedures and analyses in a transparent and comprehensive way. The detailed transcripts of the interviews have made it possible to control for any uncertainties about wordings, intonations etc. in the conversations. By adopting

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the use of research reports and memos I have been able to make notes on my own reactions to the data or to the interviewees. The various seminars and conferences in which I have presented larger sections of data have, moreover, made it possible for me to receive perspectives and spontaneous thoughts from other researchers on the material (see Ryen 2004: 139, 142). These seminars have also been important to highlight my own theoretical positioning, as well as any aspects that I had taken for granted (Lincoln and Guba 2002; Mason 2002). Furthermore, the peer review processes have of course filled that same function.

Presenting a valid portrait of how lottery winners live their lives after the win also involves some restraints on what analyses and conclusions it has been possible for me to do. For example, I cannot conclusively say anything about the respondents' actual consumption after the windfall as I have only had their own self-reported information on this matter. Snir and Harpaz refer to Folz's notion of a "social desirability bias" affecting people's responses:

Social desirability bias occurs when people are unwilling to admit, or to report accurately and candidly, various behaviors or attitudes that deviate from the prevailing dominant norms and, consequently, are not considered acceptable. (Snir and Harpaz 2002: 637f)

Assuming that such bias is present in my data, it is still unclear what would be the most socially desirable answer. Which norm is the strongest; the work ethic or the possibility of becoming independent through the prize money? Being able to present a "true" picture of the lottery winners' spending patterns is also made difficult by the interviewees' – in many cases – very inconsistent answers (cf. Talja 1999: 2). Without the aspiration to contribute to knowledge on how the lottery prize money is actually spent, the lottery winners' statements can still be discussed regarding to what norms and ideals that these statements bear witness.

Moreover, there is a possibility that the "unhappy winner" is more frequent than it appears in this thesis and that my "slices" of data are not representative of lottery winners in general (cf. Mason 2002: 183). It has therefore been important for me to keep in mind the possible existence of the unhappy winner even though he or she is not visibly represented in my data.

Main findings

In this section I present the findings from my analyses of the empirical data. The focus will be on results that are exhibited in the different papers that are part of this thesis. I also intend to present and discuss some additional results that are not included in the papers but that are still of interest for the broader picture of lottery winners' post-winning lives. To begin with, I want to frame this presentation by starting at the same point as my interviewees: with the event of the lottery winning.

Justifying the lottery win

The interviews generally contain long, detailed and, on several occasions, rather fantastic stories about the purchase and scratching of the lottery ticket, about the trip to the television studio and the broadcasting, and all the emotions and thoughts that came along with the winning. I am told about the winner who had intended to unsubscribe from the lottery yet, fortunately enough, had forgotten to do so; and the lottery ticket that was purchased on the winner's birthday and scratched in foul, rainy weather. In some stories, the lottery win is described as an incredible luck, as when the ticket was bought with one's very last coins; or when the ticket was mistakenly purchased instead of a ticket for a different game. The lottery winners have stories about fortune-tellers who predicted the win, and of the use of occult means to help the winner choose the "right" lottery ticket.

The winners often maintained that they do not "usually" play, or even that it was their very first time. In these stories the interviewees portray themselves as rather ignorant, and even a bit naïve, in their own lottery playing and prospects of winning. Likewise, they vividly recount how they – on the occasion of the win – could not grasp that they had actually won. They describe how they checked their ticket over and over again, and how they also made other people check and confirm the win. Emotionally, they felt "overwhelmed" and "unreal". This could be understood as the winners dissociating themselves from the addicted (non-deserving) gambler, and instead emphasizing that they are just ordinary people who do not play regularly.

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In describing the circumstances of their lottery winning, the interviewees present themselves in various ways as people who have “deserved” the prize money, an observation that verifies previous findings (see Binde 2007b). This status is sometimes aspired to by the narrating of unfortunate events and circumstances preceding the windfall: suffering from a life-threatening disease, reporting sick, having poor private finances or a badly paid job, losing money or losing one’s employment. Other times the status is claimed due to certain characteristics of the winner that require some merit; the winner has always been self-sacrificing and helpful towards others, or is a person who can be expected to manage the money sensibly. In other cases still, the fortune is supposedly deserved through some kind of effort, such as giving up smoking. These stories often contain testimonies from others saying that the interviewee was “just the right person to win”, and that he or she really deserves it. The story conclusion – that the lottery winners have been the objects of little or no envy – thereby becomes self-evident.

Binde (2007b) attributes this kind of account to the ideas of a just world and of divine powers blessing those in need. Being a deserving winner thereby also means being a good, non-squandering winner who is responsible for managing the money properly. The conviction of a just world is also accompanied by the idea of a world in balance. Some of the lottery winners thus express their worry that their luck will be followed by misfortune, while others seem to perceive their current prosperity as a logical consequence of their previous difficulties.

In contrast to winners who account for their windfalls with destiny, there are interviewees who appear to justify their luck with the randomness of lotteries. As everyone has equal chances to win, the people who hit the jackpot are just as deserving as anyone else (also Husz 2002: 65; Reith 1999: 94). For these interviewees, stories about other persons commenting upon them being “ordinary people” play an important role.

While the stories about the windfall are filled with joy, reflections about one’s previous fantasies about a lottery win are presented somewhat more hesitantly. Often, the interviewees conclude that they were, precisely, dreams and fantasies and that reality is something different. So let us now take a look at how that reality has unfolded.

Hitting the jackpot – quitting the job?

People buying lottery tickets often claim that they will give up work the day they hit the jackpot (e.g. Aftonbladet 2006). Several studies of work attitudes among European and American employees asked their respondents whether they would quit their jobs if they inherited or won a large sum of money (e.g. Gallie and White 1993; Halvorsen 1997; Harpaz 2002; Morse and Weiss 1955; MOW 1987; Saad 2005; Vecchio 1980). Thus, the idea of the worker who finally stands up to the boss and leaves his humdrum life behind him has become a popular cultural image.

One of the first questions to be answered for this thesis therefore dealt with how common it was that the lottery winners had, in fact, used their prizes to afford spending less time on paid work. In paper I “Gambling Windfall Decisions: Lottery Winners and Employment Behavior” (Furåker and Hedenus 2009), we established that 12% of the responding lottery winners had quit their jobs since the lottery win.

Since we already knew that work fills a number of social-psychological functions in people’s lives (e.g. Jahoda 1982), and that, in addition, the prizes in this study were not that high, we did not really expect a large number of “quitters” among the respondents. It seemed more likely then that the winnings would have been used to pay for work hour reductions and periods of leave. In accordance with this hypothesis, twice as many of the lottery winners – 24% – had taken one or several periods of leave, while 16% had reduced their working hours. Among these respondents there were also, of course, several instances where such changes were caused by circumstances other than the lottery win. When analysing only the respondents who stated that the prize money had been important for their decision to work less, we thus found the percentages to be much lower. The numbers of quitters were now down to only 3%, while it was still somewhat higher for “leave takers” (9%) and “time takers” (10%).

This variation of changes made to the lottery winner’s work habits is fairly well represented in the qualitative data, which included three individuals who had – at least for a period of time – resigned from their gainful employment.⁹ One of the lottery winners, Alfred, had started to work shorter hours before finally retiring from his job. Another one, Harry, had added the award to his pension money and thus facilitated his own move into early retirement. The third person, Maud, had left her job to run a business of

⁹ See Interviewee characteristics, Appendix C.

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her own for a period of time but had then returned to be an employee, yet on part-time.

Besides suddenly having the financial possibility to quit work, all three of these interviewees recounted strong additional motives behind their decisions to resign. Maud was exhausted from running her business and being politically engaged on top of her full-time job, and Harry felt tired from his physically restraining job situation. Alfred talked about wanting to have more time off for his private life. For all of them, however, it was conflicts with their managers that provided them with their final exit reason. Taking the opportunity to quit work then becomes a demonstrative act of recapturing control over one's situation:

And it is a little bit like that TV commercial [with a guy at work, blowing his nose in the curtains]... 'Is he that *stupid* not to answer me, then I don't give a... well, in all this!' So then I sent him an email saying that, 'Since you have not responded to my request [to work shorter hours], I no longer give a crap about this and resign.' And then I guess I foolishly believed that he would respond: 'But you must not do that!' But he didn't respond at all, whereupon I – of course – sent in my letter of resignation.

(Maud, winner of 20 000 SEK a month for 25 years)

Considering other ways of reducing one's work effort, a couple of the interviewees had used the prize to afford shortened work hours while for a few of the others the prize money had rendered it possible to continue working part time. Moreover, almost half of the 14 respondents had taken periods of leave for vacations or studies, or had spent the money for prolonged parental leave.

In those cases where the respondents stated that they had, in one way or another, reduced their work effort, I also wanted to know what factors had affected these decisions. Conducting quantitative analysis of survey data on Swedish lottery winners, I have therefore studied the impact of gender, age, socio-economic status, educational level, civil status and perceptions of work conditions, as well as perceptions of ability to reconcile work and family life at the time of the lottery winning.

To begin with, we controlled for the effect of the prize sum itself. These analyses showed that, with higher prize amounts, the lottery winners were more likely to have taken periods of leave or chosen to work shorter hours (Furåker and Hedenus 2009; Hedenus 2009). Such a relationship between larger awards and a diminished work effort could not be established for respondents quitting their jobs, however. Neither could we find any significant effects from the way the prize money was paid out; as single

lump-sum payments or as monthly payments for 10, 15, 20 or 25 years (Furåker and Hedenus 2009).

In a study of older Swedish workers, Soidre (2005) investigated the effects of the individual's preferences about retirement age. She showed that a positive attitude towards private life is associated with a desire to prolong the "third age" by early retirement. This perspective is, again, represented by Alfred and could be distinguished in the quantitative data as well. That is, the older lottery winners (aged 55–64 years) had quit their jobs to a significantly higher extent than the younger winners. At the same time, these older winners had taken less periods of leave since the lottery win compared with younger respondents, for whom leave taking appears to have been a more appealing option than quitting work entirely. Focusing on age, this also had a demonstrated effect on work hour reductions, as respondents aged 45–54 were more likely to be working shorter hours after the windfall.

Analysing the data for effects of the respondents' sex, it was found that female winners – more than male winners – had used their prize money to shorten their work hours (Furåker and Hedenus 2009; Hedenus 2009). This result corroborates with much previous research establishing part-time work as more common among women, who continue to take the main responsibility for household work (e.g. SCB 2010: 34, 45). Besides the results presented in papers I and II, it can also be noted that male winners more frequently than female winners – 40% of the men and 19% of the women – responded that their partners had shortened their working hours more than they themselves had done. In addition to this finding, however, the analysis gave no indication of any gendered patterns in lottery winners' decisions to quit work or to take periods of leave.

In my second paper, "Time for Work or Time for Family? Work-Life Balance after Winning the Lottery" (Hedenus 2009), I investigated to what extent female time takers could also be explained as a result of women having more difficulties reconciling work and family life. The paper aimed to explore if the winnings were used to facilitate work-life balance for groups of winners that could be expected to be especially affected: women and parents with small children. From analyses of this same data, Berglund (2009) presented results that validated this hypothesis. Using the lottery winners' statement about having spent "less" time for work after the windfall as the dependent variable, his results showed that married or co-habiting winners, as well as winners with children, more often claimed to have reduced their working time.

However, the question about post-winning work effort adapted by Berglund measures a wide range of different – chosen as well as

unavoidable – forms of work reduction. For example, this variable also includes responses from students, retirees and unemployed workers. When adapting some of the more specific questions as dependent variables in the analyses, however, the data proved not to be as clearly in congruence with this hypothesis. Studying the different work-reducing strategies separately, I found that lottery winners without dependant children actually had *higher* odds of working shorter hours than respondents with children still living at home (cf. Kaplan 1985). Similarly, it was primarily the single-living and the youngest respondents who had chosen to take periods of leave and not the lottery winners with families (Hedenus 2009).¹⁰ Furthermore, the experienced difficulties of reconciling work and family – both among men and women – showed no effect at all on the respondents' post-lottery winning behaviours. The length of the respondents' working hours did not seem to have a great impact either. The only significant result demonstrated that lottery winners who at the time of the win worked less than 34 hours a week, had not shortened their working week additionally (Furåker and Hedenus 2009; Hedenus 2009).

The lottery winners' educational level was another factor that could be expected to affect their work-related choices after the windfall, but that, in fact, showed no significant effects (Furåker and Hedenus 2009). On the other hand, there seemed to be an impact of class in that manual workers – compared with white collar workers – had twice the odds of having taken periods of leave or shortened their work hours. This finding is also congruent with research demonstrating that having an instrumental attitude towards work is more common among manual workers (Eriksson 1998: 104f).

As Eriksson argues, effects of class – defined in terms of socio-economic status – also co-vary with the individual's work conditions. The latter is, according to her findings, however, still more important for employees' attitudes towards their jobs (Eriksson 1998: 105). The effect of lottery winners' work conditions on their employment decisions was congruently investigated in my third paper: "Who Wants to Work Less? Significance of Socio-Economic Status and Work Conditions for Work Commitment among Swedish Lottery Winners" (Hedenus 2011a, unpublished). The aim of this paper was to scrutinize the demonstrated impact of socio-economic status and whether it could really be pin-pointed as an effect of lottery winners' different working conditions. The basic assumption, then, is that people who dislike their jobs would be more likely to quit than people who evaluate their work situation in mainly positive terms. Among the many different aspects of

¹⁰ It can however be noted that, although this result is not significant, the figures indicate that married or cohabiting winners have chosen to shorten their hours more often than single winners.

the respondents' work situations that we asked about in the survey, few were significantly associated with work-time reductions after the lottery winning.

Experiences of having a physically strenuous job and of not being able to influence one's work hours were demonstrated to affect lottery winners' decisions to quit their jobs. Respondents who perceived that they were not given enough opportunities for further education in their jobs were more likely to have taken one or several periods of leave instead. In correspondence with this, the interviews showed that such periods away from work in several cases had been used for further education of some sort. Furthermore, lottery winners who disagreed with the statement about having good colleagues were more likely to have shortened their work hours compared with respondents who agreed to this statement. This outcome supports my previously discussed finding about work reductions as a strategy for recapturing control over one's situation when one's workplace is troubled by conflicts.

Finally, it could be noted that – with regard to the option of working shorter hours – an independent effect of socio-economic status was still found when controlling for the lottery winners' working conditions. A conceivable explanation for this outcome is that white-collar winners appear to put a high value on the content of their work, while the blue-collar workers tend to appraise their colleagues more highly. When controlling for the lottery winners' negative or positive perceptions of their colleagues, the difference between the two socio-economic groups thus becomes more evident.

Although this has not been the topic of any of the papers, the interviews indicate some of the reasons why the lottery winners chose to continue working as much as they did prior to the winning. To begin with, the interviewees claim that – even if they wanted to work less – their opportunities to take periods of leave or work shorter hours are restricted by the organizational structure of their workplace – there are simply no part-time jobs available, or it would involve an increased workload on one's colleagues. One of the winners felt that he was indispensable at work, while another worried that she would later have difficulties gaining a full-time job if she wanted to. Some of the lottery winners experience that there is a strong norm of working full-time at their workplace, and that it would be considered “strange” to work part-time if one does not have small children to take care of. The family situation also restrains the interviewees' decision making in several ways. For example, one woman said that she would only have to take more responsibility for the household if she were to work shorter hours. Others claim that their possibilities to take periods of leave for travelling are

restricted to school holidays, and by their partners' willingness to take a period of leave. The decision not to spend less time on paid work is, moreover, a consequence of the lottery winners' prioritizing the use of a prize sum that they do not consider as that much money. In these cases, the interviewees have chosen to spend the money for sorting out their private finances or for travelling.

Still others among the interviewees claim that they do not want to work less. For some, this is because they are satisfied with their present work situation and experience that they have enough free time as it is. Others assert that they do not want the prize money to change how they live their lives; that it would not be "right" to spend it for everyday expenses; and that being free from work, just doing nothing, would be a "waste of time".

In conclusion, the quantitative findings – with a clear effect of the size of the prize on the respondents' decisions to work less – provide some support for an instrumental attitude among the lottery winners. Compared with winners of the relatively lower prizes, lottery winners of larger awards were significantly more likely to have shortened their working hours or to have taken periods of unpaid leave after the windfall. In addition to this finding, the different analysis showed that women, winners without children still living at home, blue-collar workers and workers who do not experience that they have "good" colleagues, were more inclined to work shorter hours than winners of the respective reference groups. Considering the option to take periods of leave, it was the single-living winners and winners who perceived that their work place did not offer much opportunity for further training that were especially singled out. Older lottery winners, winners who felt that their jobs were physically strenuous and winners who did not perceive that they could control their working hours, were, finally, more likely to quit work entirely.

At the same time, it should be noted that the number of individuals using this opportunity for work reductions are rather low. It thus seems that the social-psychological functions of work are just as important for people's work motivation as is the manifest function of the salary. The data suggest that the lottery winners keep their jobs because of the social contacts that work involves, the feeling of competence and meaning that it provides, and for the sake of being occupied on a routine basis, and so on.

In a somewhat different interpretation, the results indicate that societal norms around the centrality and importance of work are so strong that even the instrumentally-oriented lottery winner chooses to continue working as he or she did prior to the lottery win. From this concern to avoid a deviant position as a part-time worker or even a "non-worker", the individual's

orientation towards work might then best be described as *normative*. The major characteristic of this attitude is that the lottery winners seem not to have reflected much upon their motives for working as their work engagement is taken for granted. Choosing not to participate in full-time work thus calls for some kind of reason for exit, a circumstance that makes the deviant position less offensive. Acting upon such an attitude, a strong commitment to work in general may be even more influential than the individual's orientation or commitment to a specific job. For the lottery winners it also involves a situation where one tries to conform to a norm of full-time work, yet still seek to enjoy the autonomous feeling of not being obliged to work.

Consumption and identity

Having established that the lottery prize money is not primarily used for work reductions, this outcome raised the question whether the money was being spent for increased, or more expensive, consumption instead. Just as previous research has shown, however, it soon became apparent that the lottery winners were very concerned not to let the money change how they perceived themselves. The option of extravagant spending, and stories about the unhappy winner who has failed to manage the money in a sensible way, was a recurring topic throughout all of the interviews. I therefore decided to scrutinize the importance of this narrative for the interviewee's identity and how it was used by the winners in their self-presentations. This is done in paper IV, "Finding Prosperity as a Lottery Winner: Presentations of Self in Cases of Sudden Wealth" (Hedenus 2011).

Even though the possibility of increased consumption was welcomed by the lottery winners, it was at the same time perceived as a challenge to their identities and relationships. Spending money on luxuries was clearly associated with the negative stereotype of a "rich person", or with the mythical narrative about the squandering lottery winner. In order to avoid the many pitfalls, such as falling into splurging, losing one's social position, being taken advantage of, or failing to save some of the prize money for future security, consumption needed to be restrained. At the same time, the interviewees gave voice to spending ideals where they believed it to be "ungrateful" or "niggardly" to refrain from consumption altogether. When prize money had been used for increased expenditures, such spending was

thus carefully presented as *temporary lapses* from their otherwise moderate consumption, or as within the range of “normal” consumption.

This need for “moderate” spending behaviours can be explained with norms about consumption, identity and social belongings. As a case of sudden wealth, a lottery win could, for example, be expected to leave the individual in an anomic state. This would occur as her insatiable needs would no longer be constrained by the social norms that had previously – and in relation to her former resources and socio-economic position – governed her spending (Durkheim 1951). Excessive spending is also believed to lead to “fake” relationships (James 2007) or to addictive behaviours where one’s self becomes lost (Reith 2004). The proper way to act – according to notions of the Protestant work ethic, consumption ethics and prudentialism – is thus to repudiate wastefulness and impulsive living, and instead to invest and spend in a rational and moderate way (Furnham 1990; O’Malley 1996; Reith 2004; Weber 1985).

Anxious to keep up their social lives and relationships, restrained consumption also becomes a way of maintaining a level of spending that is affordable to friends and families as well. The goal is to *not* be perceived as different, but to keep within the frames of what is perceived as “normal”. Not taking the risk of becoming personally changed in a negative way, the lottery winners thus make a more or less conscious decision to continue living their lives in the same ways as prior to the windfall. In many cases, however, they believe this to be unavoidable rather than optional as their self is perceived as something stable and unchangeable.

The restraint of consumption thus involves the “taming” of the lottery prize money. This implicates that the lottery prize money is clearly distinguished from other money. In the fifth paper, “Pennies from Heaven? Conceptions and Earmarking of Lottery Prize Money” (Hedenus 2011b), I therefore use Zelizer’s (1994) work on the social meanings and earmarking of money to study how this distinction is made. Moreover, I examine how different conceptions of money – as associated with risks or opportunities – affect the ways it is spent.

The results of this exploration showed that the lottery prize money is conceived of as a “special” kind of money. Moreover, it demonstrated how the interviewees used earmarking of the money as a strategy for managing the risks associated with the winning and at the same time realizing its potential. Having the status of “pennies from heaven” the money should be saved and spent for “the right purposes”. If the money is *not* earmarked in terms of rightful users and uses, it is suggested, the money might otherwise turn out to be associated with misfortune and unhappiness. An effect of this

distinction made by the lottery winners between prize money and “other” income was that it facilitated an increase of expenditures that was not accounted for by the win. That is, by using the lottery prize money to pay off loans and debts, the winners found themselves with a larger share of their monthly salary left to spend. As this money, that was now available for consumption, was considered as “other” income it could be spent or invested without guilt from the feeling that one should consume the win only for “necessities”.

Security, autonomy and happiness

As already indicated, what is perceived as the “wise” way to manage the lottery prize money is to consume rationally and moderately, to make it last as long as possible and to save for future uses. Rather than spending it to satisfy present needs and wishes it was thus used by the lottery winners to insure themselves against the risks of an uncertain future. This conduct can be interpreted as primarily a result of prudence, or of a very restraining need for security.

In opposition to what some might argue, I did not find, however, that my interviewees stunted themselves. Neither did I find them to deny themselves any opportunities to enjoy the money and their post-lottery winning lives. In paper IV and V, I therefore chose to discuss how the call for security and restrained consumption can be understood in relation to the lottery winners’ emphasis on the prize as a “gift”, a “life chance”, or as something to “enjoy”. The knowledge of having the *possibility* to resign from a job that they strongly dislike, or to consume items that they really desire, creates a feeling of autonomy and satisfaction even when such options are not acted upon (also Falk and Mäenpää 1999: 87).

Merely *having* the money also produced a surplus value for some winners who suddenly found themselves in a much improved negotiating position with their employers. For some interviewees, the possession of the prize money also involved receiving better conditions for their bank loans, or being able to take advantage of special offers, which facilitated their consumption. No longer having to save from their salary to cover for unforeseen expenses or for holiday travel, they could also spend without having to shop around for the cheapest options. In general, their lives had thus become more convenient and involved less worry.

At the same time, I do not want to understate the importance of prudentialism in the interviewees' narratives. The experiences of the lottery winners in this study are mainly very positive, yet at the same time their choices and behaviours are clearly motivated with a concern to manage risk. By refraining from luxury consumption, by keeping their identities intact, and by reassuring themselves as well as others that their personal narratives are continuous, they avoid the unhappy end of "the squandering winner". The risk of being "consumed by consumption" (cf. Reith 2004) is thus managed by investing or saving the money instead. The fact that saving the money for the future is conceived of as a rational choice is, in its turn, motivated by a managing of risks to come. Having money put aside, there will not be any difficulties to go through a longer period of sickness, to buy a new car when the old one stops working, or to provide for their children when they prove unsuccessful in getting their first jobs. Knowing that they will be able to provide for themselves in future situations of financial difficulty is thus more important than instant gratification of present needs. While Reith (1999: 102) describes lotteries as a "commodification of chance", Husz (2002: 67) defines it instead as a "commodification of dreams" where emphasis is put on the opportunity to be "planning for the future, envisaging future possibilities".

Relative wealth

Throughout the interviews it is shown that several of the lottery winners harbour feelings of guilt and shame towards other people who have not been as fortunate as themselves. Although I have not dedicated much space to this aspect in any of the papers, I would like to use this opportunity for some discussion about this issue.

The social-psychological term "relative deprivation" has been used to describe the frustrating notion of being in an economically or materially worse position than one's own previous state, or compared with other people with whom one identifies oneself. Among lottery winners there are descriptions of a reversed experience, in which people feel anxious about their newly won wealth. This has been called the "sudden wealth syndrome" (Gudgeon and Stewart 2001: 73) and in my data it is expressed as feelings of guilt and shame, and worry about spending the money in the "wrong" ways or in ways that make other people feel subordinated. Feelings of guilt, shame

and worry are also common emotional responses to psychological crises in life in general (Lenneér-Axelsson 2010: 37).

The reactions to sudden wealth can similarly be understood as a case of “affluenza” which has been described as a condition of illness that is widespread in modern, capitalistic societies (James 2007). It is assumed to be a result of too much emphasis on consumption, materialism, status and prestige. Affluenza is claimed to be obstructive of the basic human needs of feeling secure, being part of a social community and of feeling competent, autonomous and authentic (James 2007: 16). Related to what my interviewees describe, there is the gnawing anxiety that there is something else that you ought to do with the money, that you are spending money on things that you really do not need, that you risk “buying” your relationships and that you would be living a “fake” life. Moreover, the lottery winners’ worry that – when the possession of money and the ability to spend it becomes evident – they will lose the trust and satisfaction that is otherwise involved with financially supporting, or being supported by, others. These worries are also reflected in the interviewees’ narratives about the squandering winner.

Relative deprivation is often the result of unfulfilled expectations of improvement. The lottery winners’ condition is, however, the result of a private economic boom for which they did not have the possibility to prepare themselves. Comparing themselves with other people who have not won money, or to their own previous situation, the lottery winners experience what can be defined as a “relative wealth”. That is, even when the respondents do not perceive the money as a fortune, they can still admit to it being “a lot of money – for the person who does not have it”. Moreover, they can feel ashamed and avoid talking about what they have been able to do with the money since they are very much aware that everybody is not as well off.

Describing their consumption and way of living, the lottery winners both indirectly and directly express a striving for normality. In his research on people living on small budgets, Hjort (2004) shows how others’ expectations for a particular form of consumption that individuals with small finances perceive as unattainable for them may generate feelings of being exposed and stigmatized. In such situations, the individual strongly aspires to avoid being a deviant in such negative sense. This parallels the accounts of my respondents, who are also careful to underline that they do not buy luxuries but only what is “necessary”. Of course, what is necessary is a matter of definition in relation to one’s social context, or, as Hjort puts it, “a social necessity is to a high degree a question of symbolic meaning in goods... It is

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a question of being accepted as normal, of having and buying what is understood as something everybody can have or buy” (Hjort 2004: 317). The privileged situation and the opportunities for luxurious spending therefore come with the price of not being normal anymore. For that kind of consumption to be worth its price it really has to be enjoyed:

As with the Jaguar, [it is] not to show off... It is not an everyday car; it is not a car for transportation in that matter. It is, when I sense that I – mentally – will be able to fully enjoy and to be present in that situation... Otherwise I don't use it. That would be completely wrong.

(Alfred, winner of 4 million SEK)

In addition, the respondents are also careful about expressing their appreciation of the windfall and they are, similarly, worried about being conceived of as ungrateful. This raises the questions of to whom they owe their debt of gratitude, and what obligations does it put them under? My speculative answer to these questions is that it must be put in relation to the notion of a world in balance: when I win, somebody else loses. The lottery winners' indebtedness is therefore directed to all the people who have never won the lottery, and who are not equally “blessed” with money. Having achieved this money – that could just as well have been given to somebody else – one has to be a deserving winner. Being the deserving winner, this also justifies the unearned yet privileged position of a lottery millionaire.

Conclusions

The main findings of this thesis establish that most of the Swedish lottery winners have not used the prize money to reduce the time they spent on paid labour. It has also been demonstrated that the respondents are very concerned that their lives should continue “as normal” with only minor changes to their identities, lifestyles and consumption habits. In the following, I will therefore start with pointing out some factors that I find to be especially enabling and encouraging in order for the lottery winners to change in various ways. Thereafter, I will present a number of factors that, in contrast, I believe to be preventive to the respondents’ willingness and possibility to alter their working habits, personality, or living standards.

Factors enabling and encouraging changes

Socio-economic status, work conditions and organizational structure
Inglehart (1997: 29) argues that in affluent societies – compared with societies of scarcity – people are less willing to accept any negative aspects of work for the sake of economic gains. This would mean that individuals who describe their jobs in negative terms could be assumed to quit those jobs when they win the lottery. Our finding that blue-collar lottery winners were more likely than white-collar winners to have taken periods of leave or shortened their hours could be interpreted as supportive of such an assumption. Few of the aspects in focus here, however, showed any significant effects on the lottery winners’ employment decisions. It was demonstrated, however, that having a physically strenuous job, not being able to influence one’s working hours, not being offered enough opportunities for further education, and not having a good relationship with one’s work colleagues, were all factors that led lottery winners to reduce their working hours. Even when controlling for the lottery winners’ working conditions, an effect of socio-economic status remained, however – blue-collar winners were more likely than white-collar winners to have shortened their working hours.

The interviews indicated, moreover, that the lottery winners could accept negative work conditions for a relatively long time as long as there were no

conflicts in the workplace. The respondents emphasized that it is not acceptable, by their own standards, to quit work “only” because one has hit the jackpot. However, it is considered a legitimate decision in case a person really dislikes her or his job, or is suffering from a poor physical or mental condition such that work is wearing them out. Conflict with one’s boss appeared to be another such legitimate and triggering factor for several of the interviewees’ own decisions to work less. Finally, the option to work part time was clearly related to the organizational structure, as the decision to shorten one’s working hours required the existence (and organizational acceptance) of part-time positions.

Age and Gender

The findings of this thesis suggest that many people prefer to phase out their working lives by adjusting slowly to life after retirement, as well as prolonging the “third age” by quitting work at a somewhat early age (cf. Soidre 2005). The first step is to introduce shorter working hours. This decision was mainly made by the middle-aged respondents, those aged between 45 and 54. The next step – which is primarily taken by the older respondents – is then to leave work entirely and to move into early retirement. Age thus seem to function as an enabling factor in that it construes the exit from work among older respondents as less controversial than it appears to be for the younger lottery winners.

Although we do find an effect of gender, in that female winners are more likely than male winners to have shortened their working hours, it may seem problematic to talk about gender itself as a facilitating factor. If we turn the argument around, however, the male winners’ aspirations for part-time work would probably be discouraged as full-time work is still one of the more stable norms in Swedish society (Ahrne and Roman 1997). From this perspective, being a woman therefore involves a relative advantage in being able to work less after a lottery winning. While constituting an opportunity for male winners to reduce their time for work, the prize money has still been put to use in a way that verifies the gendered work patterns of the Swedish labour market.

Size of winnings

It is clear that larger awards stimulate the lottery winners to make changes to their work habits by taking periods of leave or shortening their work hours. However, the size of the prize has no effect on winners choosing to quit their

jobs. This could either be interpreted as indicative of people's unwillingness to leave work entirely, as such withdrawal would be in conflict with social norms governing work, or because it involves the loss of some of the functions that work fills in people's lives etc. Alternatively, it could be a result of the high "threshold" that has been described in previous research and which demonstrates that very large prizes are required in order for lottery winners to resign from their jobs (e.g. Arvey et al. 2004; Imbens et al. 2001). It is thus conceivable that the size of the winnings included in this study was simply not considered large enough to quit work (especially not for the younger respondents) but that with even higher prizes we would find more job quitters as well. In opposition to this argument, it could be noted that 71% of the respondents to the survey claimed that – regardless of how much money they had – they would still want to work.

The size of the prize also has an important effect in that larger winnings need to be "tamed" (e.g. Falk and Mäenpää 1999). Whether the money is collected as a lump sum or through monthly instalments makes no difference for individual's employment decisions. It does however have an effect on how they choose to consume the lottery prize money. While the lump-sum millions are generally used to pay off loans, or put aside as a "buffer" or for "special purposes", the smaller amounts of money paid out each month are more easily spent on everyday basics as well as for vanities (see also Larsson 2011). Analysing the same quantitative data that has been used in this thesis, Larsson suggests that the respondents winning "wild" lump sums are more concerned to tame their winnings by saving and investing them. On the other hand, those winners that are receiving the "domesticated" monthly instalments can then spend the money in a more carefree manner. Larger awards thus enable more radical changes, yet, at the same time, the smaller prizes are perceived as less controversial and not as risky to spend.

Living in a consumption society

It has been argued that Western society of today constitutes a "consumer society" which encourages its citizens to live and plan their lives around consumption (Bauman 2001). With such a focus on consumption, the individual is expected to consume in order to express or realize herself, and to satisfy her or his desires (Bauman 2001; Reith 2007). Bauman argues that what characterizes this new society is that the imposed spending is no longer constrained to the satisfaction of the individual's "needs":

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What sets the members of consumer society apart from their ancestors is the emancipation of consumption from its past instrumentality that used to draw its limits – the demise of ‘norms’ and the new plasticity of ‘needs’, setting consumption free from functional bonds and absolving it from the need to justify itself by reference to anything but its own pleurability. In the consumer society, consumption is its own purpose and so is self-propelling. (Bauman 2001: 12f)

Talking about the importance of “enjoying” the money, and the new “opportunities” that the windfall involves, the lottery winners studied in this thesis clearly give expression to such values encouraging self-regarding spending. They are also concerned not to be perceived by others as niggardly or tight-fisted, which are apparently not desirable characteristics to have. Moreover, they describe how people around them have actually encouraged them to increase their consumption. Lotteries are “selling the dream” of consumer society (cf. Binde 2007a), and hitting the jackpot is supposed to provide for the hedonistic spending of our fantasies. For those respondents who have used most of the prize money to cover their needs rather than on conspicuous consumption, their spending therefore becomes associated with feelings of disappointment and of missing an opportunity. At the same time, the self-imposed restrictions on consumption seem to provide the financially better-off winners with a satisfying experience of being in control, whereas the winners with initially scarce resources seem more eager to be able to participate in the contemporary consumerism. It can thus be argued that the lottery winners’ spending behaviours – or at least the way they present it – are influenced by the ideals of consumer society.

Factors preventing changes

Household economy and “normal” consumption

The financial status of the respondents prior to the lottery win also limited their room for spending after the windfall. For respondents with limited financial means, the prize money involved a relief from economic worries in that it could be used to pay off loans and debts and “catch up” with one’s private economy. It also implied opportunities for increased consumption in order to achieve what was considered as a “normal” living standard. In this way, the lottery win had brought about large changes in the winners’ lives. Yet, compared with lottery winners who had a better financial position to begin with, these interviewees had not experienced the same possibility to

spend their money on conspicuous consumption or to reduce the time they spent on paid work. The option to spend less time working for an income is similarly circumscribed by having to support one's family as well (cf. Kaplan 1985: 93).

Among the lottery winners with a stronger private economy, there are, however, also reasons to continue spending one's money by the same standards as previously. First, there is the ideal of keeping to a "normal" consumption (cf. Hjort 2004) which made the interviewees unwilling to spend their prize money in a way that would make them stand out from such normality. Second, there is the idea about consumption as involving more pleasure when one has been required to plan, work and save for it. Or, as Falk and Mäenpää (1999: 95) put it: "the pleasure of buying is created first in the hesitation at the point of whether one can buy the thing or not, and then in the decision to buy". No longer having to save up for them, these purchases both become less packed with emotions and less easily conceived of as legitimate extravagance. Expenditures thus need to be rationalized by additional motives beyond just the individual's desires (see also Hjort 2004: 242).

Here a third reason for restrained consumption can be discerned in the lottery winners' concern to keep to "necessary" consumption. When "needs" alone are perceived as legitimate purchases, the ideals of the consumer society and hedonistic consumption are called into question. Instead it is the more ascetic ideals of the Protestant work ethic – with its focus on self-controlled spending and postponed gratification – that come to the fore (Furnham 1990; Weber 1985). It should be pointed out that what constitutes "necessary" and "luxury" consumption is, of course, a result of definition, negotiation and presentation (cf. Hjort 2004). How this is defined, then, must also be put in relation to the living standards that have been adopted by one's social group (cf. Bourdieu 1984).

Security, prudentialism and freedom

In one of the interviews, the interviewed lottery winner claimed that:

Previously, I always thought that... I would like to have that kind of "screw-you money", so that you could go in to the boss and say "Screw you!". Two million is not that kind of money.

(Mats, winner of 2 million SEK)

This raises the question of why 2 million SEK is not enough money to insult the boss and leave one's employment. Now, the answer that we may find

somewhat self-evident is that this amount of money would only cover the individual's living expenditures for a relatively short period. Yet, it would still be possible for the lottery winners to use this opportunity for more leisure time if only for a shorter time span. What is implied in the above quotation is thus that there is something else that has a higher priority in the lottery winners' lives than periods of freedom from not having to work. That something else, I would argue, is the knowledge of having a secure future. Rather than using the opportunity of being relieved from work in the present, the winners prefer to save the money so that someday – when they find themselves in a work situation that they cannot stand – they may be able to choose not to work. Only when the lottery winners perceive that their future economy is secured (and sometimes also the future economy of their family or close relatives) can the lottery prize money be consumed in one way or another. For most of the respondents, the possibility to both save and spend however requires much higher amounts than they have been fortunate enough to collect.

This reasoning also explains the typical lottery winner's concern to provide oneself not only with a financially stable foundation but also with material security. Building, buying or renovating a house is, for example, considered a more legitimate way of spending the money than reducing time spent on paid work. One way of interpreting these results is that the achievement of a high material standard of living comes first and only thereafter is prize money spent on post-material values (cf. Inglehart 1997). This clear-cut separation between material and post-material values is not that easily made, however, as the material concerns are also influenced by societal standards on what constitutes "necessary" consumption (cf. Hjort 2004). Moreover, making sure that one's financial future is secured is at the same time a strategy for providing one's future self with a certain degree of autonomy and opportunities for self-fulfilment.

As has already been mentioned repeatedly, Falk and Mäenpää (1999) describe the lottery winners' inclination to put the prize money aside – rather than to spend it – as a "taming" of the money. Although the lottery win might involve future security and an increased sense of freedom for the individual, this requires that the money is spent rationally and with moderation. In the story about the squandering winner, however, the winner has failed in this and instead has engaged in uncontrolled spending. Notions about addictive consumption, as it has been portrayed by Gerda Reith (2004), appear to be very similar to the squandering-winner narrative. In the following quotation – which in the original source describes the addicted consumer – I have substituted the word "freedom" with "lottery winnings":

CONCLUSIONS

By failing to manage their [lottery winnings], they have given up the crucial attributes of autonomy and choice, and replaced the dynamic, sovereign self that is constructed through consumption with an essential state of being that is destroyed by it. (Reith 2004: 296)

Having become addicted to consumption, the squandering winner has not only abused her or his new-found freedom. That person, it is suggested, has also ruined her or his possibilities to construct a life-path of her own choice. That is, the lottery winner has failed in providing herself with the basics before consuming anything else.

Wagman (1986: 71, 90) points to prudent winners and financial counselling offered by the lottery operators as explanations to why most winners – against what is often expected – have only positive experiences of hitting the jackpot. It is thus taken as a given that moderate spending is correlated with positive experiences while splurging is associated with negative experiences of winning the lottery. This points to the ideas of prudentialism where citizens of a neo-liberal and privatized society are expected to take the full responsibility for their own actions and for avoiding, as well as insuring against, risk (Bauman 2001: 89; O'Malley 1996). According to O'Malley, the individual's motive for this is "to be independent rather than a burden on others" (1996: 200). More than providing the opportunity for future changes, the saved prize money thus functions as a guarantee for "the old course [of one's life] to continue in a more or less modified form" (Falk and Mäenpää 1999: 84). Saving the lottery prize money as a "buffer" for themselves is also exactly what most of the lottery winners in this thesis claim to have done.

Other studies of lottery winners have similarly emphasized their concern with long-term security and maintaining a continuous personal narrative (Falk and Mäenpää 1999: 84; Wagman 1986: 27). Knowing what you have, but not what you may achieve, the choice not to change is a way of playing it safe. Life will then be recognizable and manageable, and the lottery winner does not have to worry about what will become of them when their prize money has run out. Thus, thoughts on identity and consumption become strongly associated with notions about security and prudentialism.

Swedberg (1998: 29) argues that actions are, according to Weber's theories on what motivates individuals' economic behaviour, predominantly oriented towards the possibilities of use rather than towards the use itself. This is also something that must be stressed in relation to the findings of this thesis. Although the lottery winners adopt a highly prudential way of managing the prize money they must not be seen as primarily self-controlled

and overly cautious in their spending. Instead, this self-restraint must be understood in relation to the increased sense of freedom that it implies for the individual. For example, the individual is free to keep working in a job that is autonomous and rewarding, but she or he still has the option to leave if that autonomy should one day be restrained. Moreover, the winner could still enjoy the company of her or his friends and family, while knowing that there are no financial incitements that bring them together.

As already mentioned, Falk and Mäenpää (1999: 128) apply the story about Icarus flying too close to the sun to illustrate the lottery winners' concern to stay the same. Using this metaphor, we might, however, overlook the idea of the flying itself. The lottery winners do fly – and really enjoy the sense of freedom that it involves – but they keep close to the ground, striving to find new winds that will keep them free and up in the air for as long as possible.

Continuous identity, normality and egalitarian ideals

The lottery winners' concern to present their personal narratives and identities as continuous is founded on a notion of identity as changeable and as a reflexive project that can be the subject of self-control (Giddens 1991; Goffman 1986). At the same time, a certain degree of coherence and consistency in individuals' conception of who they are is perceived as necessary for individuals to stay sane (Giddens 1991: 54; Watson 2009: 431). By asserting that they "still" are the same "kind of person", the lottery winners established that they had managed their prize money in a self-controlled way and thereby been able to keep their self-conceptions intact.

The interviewees' need for a continuous identity, as argued above, can also be motivated by their striving for security and freedom. This argument is based on the idea that the winners thereby stick to a lifestyle and a social milieu that is recognizable and easily managed. People's identities as well as their social positions are construed and constituted by what and how they consume (Bourdieu 1984). To demonstrate that they had not changed who they were, interviewees thus asserted that they were still eating sausages (falukorv) rather than having "fillets of beef" and wine on their everyday menu.

Unaltered consumption habits should therefore also be understood as a strategy for conforming to the norms of the social group to which the lottery winner belonged prior to the win and with which she or he still identifies. As the lottery winners' financial situation is radically changed in many cases, this implies presenting oneself and one's spending in line with "normal"

consumption standards and thus creating what Goffman calls an “imaginary normality” (Goffman 1968; cf. Hjort 2004).

Here, it is apparent that the lottery winners are very anxious not to “stand out”, which could be understood as a consequence also of egalitarian ideals. The English word equality actually translates into the Swedish word *jämlikhet*, which literally means to be equally alike or equally the same (cf. Gullestad 1992: 184f). To live life in a way that is considerably different from one’s friends, with more opportunities and different preferences, is thus considered a severe obstacle in one’s relationships (Gullestad 1992: 185). To “stay the same” or to act “normal” therefore means to preserve one’s equal relations with other people. Egalitarian ideals can also be expressed through individuals’ feelings of guilt towards those who have not been as fortunate as themselves (cf. Fredholm 1989: 177), feelings which were common among the lottery winners. There was a worry that their relative wealth, as well as an affluent lifestyle, would jeopardize their relationships and make them less authentic (cf. Gudgeon and Stewart 2001; James 2007).

One should be cautious, however, about interpreting the lottery winners’ behaviour only in terms of self-presentation and social identities. Such a one-sided perspective, it is argued, neglects the complexity in the relationship between personal and social identities; between the experiential self and the reflexive self (cf. Falk 1994: 133ff; Falk and Campbell 1997: 4; Giddens 1991: 9). That is to say, the lottery winners do not restrain their spending only because that is the socially prescribed conduct. They do it, as well, because they experience it as the proper thing to do in accordance with the values and habits of their “core-self”.

Loyalty, obligation and the Protestant work ethic

Playing the lottery has, historically, been much debated and criticized. It has been seen as endangering both the moral and the social order of society. Lotteries, it is suggested, encourage greed, idleness, self-indulgence and lack of self-restraint, and are an unsound alternative for achieving material prosperity without having to work (Husz 2002). One reason for lotteries being conceived of as so problematic is, therefore, that they pose a threat to the Protestant work ethic (also Cosgrave and Klassen 2001).

Several of the lottery winners interviewed in this thesis emphasized their belief that one does not have the “right” not to work “just because one has won the lottery”. The basic standpoint is that all able-bodied individuals should work; at least as long as it does not involve an excessively repressive work situation. When work is conceived of in this way as an obligation

– regardless of its material functions for the individual – it indicates that the values of the Protestant work ethic (Furnham 1990; Weber 1985) are still internalized in the lottery winners' attitudes towards work.

The willingness to work can also be considered a result of an “obligation norm” that represents the individual's obligations toward society. England and Whitely (1990: 69) argue that this norm “includes the notions that everyone has a duty to contribute to society by working; should save for the future from their work income; and should value his/her work whatever its nature”. This is expressed by the interviewees as a concern to work and make oneself useful. A few of the lottery winners have also decided to take a sickness pension, or to take a period of unpaid leave, rather than to report sick for a longer period of time. Conforming to this norm about participation in full-time work, the lottery winners' orientation towards jobs should possibly be described as normative rather than instrumental.

Moreover, it should be stressed that even though part-time work might be considered an option, it is not perceived as a realistic alternative if it would involve an increased work-load on one's work colleagues. Neither is it considered acceptable to be less loyal towards clients or employers “just because” one has hit the jackpot. This is, however, acceptable if the employee is treated badly by supervisors or colleagues. In those cases the lottery winners' loyalty is heavily undermined.

Summarizing discussion

From what has been said above, I hope I have provided some answers about which social categories of lottery winners are more inclined than others to reduce their time spent on gainful employment. I also hope that I have presented the reader with an understanding of the norms and notions governing the lottery winners' decision making, consumption and life-style after the windfall. One thing that I would like to emphasize is that we should not try to understand post-lottery winning life by analysing only what the lottery winners claim to have done or not done. Instead, we need to take into account the things they plan to do, as well as the adjustments they happen to mention but do not consider as “change” or as an “expense”. Moreover, we need to consider what kind of activities or expenditures the winners perceive as possible and normatively acceptable, and what, on the other hand, is not even thinkable.

Taking this into account, we find norms around both work and consumption to be strongly regulative of the lottery winners' perceived range of options. These norms also imply a difficult balancing act for the respondents, who are supposed to manage their prize money with moderation; both adjusting to their new-found wealth and, at the same time, keeping their lives and identities coherent and intact. An increased consumption is, to begin with, strongly imposed and taken for granted, yet it should not turn into splurging. Similarly, the lottery winners are expected to spend less time at work after the windfall and, at the same time, they are anticipated to continue participating in work as a member of society and in congruence with "who they are".

In conclusion, the findings of this thesis do not give much support to the notion of the "squandering" lottery winner. Rather than spending their prize money on instant gratification, the lottery winners prioritize saving or investing the money in a way that makes them confident of a future offering security and independence.

Sociological relevance and implications

To what extent, then, are these results applicable to other situations and other groups of people? Are my findings generalizable to lottery winners in general? Can the lottery win be perceived as an instance of all the experiences of coming to terms with a sudden windfall? And what do the lottery winners' decisions tell us about social norms and conduct in a wider perspective? Finally, are the conclusions of this thesis also valid for a non-Swedish context?

Lottery winners striving for normality

One of the first aspects that needs to be discussed is the size of the prizes included in this study. The results in my quantitative analyses indicate that higher winnings increase the probability that people will reduce the time they spend on paid work, a tendency that has also been demonstrated in previous research (Arvey et al. 2004; Imbens et al. 2001; Ipsos-MORI 1999; Kaplan 1985, 1987, 1988). It seems reasonable to assume that a similar effect can be found for increased consumption as well. It is thus conceivable that my conclusions about lottery winners' prudential management of the prize money are not valid for winners of significantly larger amounts of money.

There are, as I see it, two main arguments for why winners of much larger prize amounts would act in a less restrained fashion than the respondents of my study. To begin with, larger winnings imply that the individual can spend more money in the present and, at the same time, feel secure in the knowledge of still having enough set aside as insurance for the future. That is, the winner of a larger lottery prize does not have to make a choice between material security and self-serving consumption to the same extent, but could have both. Having to make this choice is especially the case, of course, for lottery winners with limited financial means prior to the lottery win. These winners will, at least if they manage the prize money in a “wise” way, spend a proportionately larger share of it on creating that material security which other winners may already have attained. To continue this line of reasoning, the winning of an amount so big that it could seldom be gained in an “ordinary” way –for example, through an inheritance, or the sale of a business or a house – might make it more difficult for the lottery winners to perceive and present the prize as “not that much”, or as “something that won’t change us”.

Still, several of the findings of this thesis indicate that larger winnings actually make the lottery winners even more cautious about “taming” the prize money and managing it in a moderate way (see also Larsson 2011). Often, the lottery winners also claimed that they would have acted differently “in case they had...” won *more* money; in a *different situation* in life, if they *had collected* the money differently etc. This suggests that the imagined scenario about what one would do with the jackpot is preferably kept as a fantasy, and – upon winning – re-defined into a distant or imaginary future, or to an already past period of life (also Davies 1997; Falk and Mäenpää 1999). I would therefore argue that the self-presentation and narration in which lottery winners engage are most probably the same, no matter the size of their prize sums. The wish to be perceived as “normal” and acting within the lines of appropriate conduct may take different forms in different communities and socio-economic groups, but it will still affect post-lottery winning behaviour among all lottery winners.

Sudden millionaires and norms about consumption

The lottery win as the *source* of one’s wealth then seems to make a greater difference for the lottery winners’ decision making than the *size* of the sum of money. It can be argued that – without having won a lottery – many people in Sweden today possess the same amounts of money that has been the subject of study here. They may have gained or attained their millions by selling their

house, apartment, or their company; or they have successfully invested money in shares; or maybe they have inherited their wealth. This could be seen as affecting the results in one of two ways: either it helps to constitute the lottery fortune as more “normal” and thus easier to spend; or it constitutes the lottery prize money as not a fortune at all, but as money that needs to be consumed with moderation. In fact, the lottery winners in this study often act upon a combination of these two perspectives by placing a general constraint on their expenditures yet still rationalizing their consumption by establishing it as “normal”.

I would argue, however, that – even if this kind of investments is a possibility for many – one million SEK invested in an apartment must still be considered as wealth. The fact that relatively many people in Sweden are millionaires does not make the individual lottery winner less of a millionaire (even though the relative experience of being a millionaire might be affected). In this sense, the conclusions of this thesis should be able to apply also on other individuals in possession of equal amounts of money as the here studied lottery winners.

It seems, however, that a lottery win makes money more manifest, more visible, and more clearly associated with notions about wealth and affluence. The lottery prize money is – in contrast to the millions invested in a house – thus discernible even to other people. This might also be a reason for lottery winners to invest the prize money in, for instance, their houses rather than to finance a period of diminished income from work. Or, as Falk and Mäenpää put it:

A house that costs well over one million is not regarded as extravagance when it means laying the foundation of the home for the children and the whole family. It is regarded as ‘getting the basics right’. (Falk and Mäenpää 1999: 76)

The sudden wealth from a lottery win, furthermore, differs from capital that has been attained over time in that the lottery winner has not had the same period of time to adapt to this new financial level. Another important difference stems from the lottery winners’ concern to express gratitude about having been blessed with this money. As the money is not “earned” in the same way as a salary, it also involves a vague feeling of being indebted to someone and that the lottery winner is being expected to take full and mature responsibility for the situation. Compared with other individuals in possession of wealth, lottery winners are therefore probably somewhat more concerned about other people’s reactions to their consumption and behaviour.

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Still, we can expect several similarities between the studied lottery winners and other people gaining sudden wealth, as both groups can be assumed to have the same need of a continuous identity and to adapt to socially governing norms. In many ways the results can probably also be applied to other people in Sweden, as the results are congruent with other research on consumption ideals and practices. For example, the concern to pass as “normal” – and the strategies used for this purpose – is similar to Hjort’s (2004) findings on consumption within Swedish families with small economies. In Gullestad’s (1992: 190, 92) research on Norwegian and northern European culture, she also stresses the importance of modesty and of “fitting in with” other people. Gullestad similarly describes spending habits as self-presentations in claiming that lifestyle is:

the communicative aspects of a way of life. Lifestyle appears to become increasingly important as an expression of identity, because today each person can not simply lean on to clear, accepted norms, but must create new identities. (Gullestad 1992: 190)

At the same time, Gullestad (1992: 183f) characterizes the Norwegian culture as an “egalitarian individualism”. By this she is referring to the fact that people are still very concerned about their independence, yet in a way that gives room for egalitarian ideals and strong collective values as well. This suggests that the Swedish lottery winners’ striving for independence, normality and continuity is a concern that is shared with a larger Scandinavian and Swedish population.

National comparisons

One question that has often been raised during my work on this thesis is whether my results also hold for lottery winners outside Sweden. In these situations, it has often been suggested that – compared with Americans for example – Swedes are more concerned not to present themselves as in any way “better” than anyone else. This notion is also supported by Gullestad’s (1992: 191) characterization of northern European culture as centering around equality defined as *sameness*.

Messner and Rosenfeld (2001, see Engdahl 2008) claim that “the distinctive feature of American culture is the preeminent role of money as the ‘metric’ of success”. Likewise, a much greater acceptance of income differences has been demonstrated in the USA than in Sweden (Hadler 2005: 148; Svallfors 1996: 123). It has also been argued that, compared with the USA, Sweden and the Scandinavian countries constitute more static societies

with stable class patterns (Gullestad 1992: 197; Svallfors 1996: 223). Assuming that Gullestad's discussion about Norway is applicable to Sweden as well, suddenly achieving money that would elevate the individual from one class to another can be expected to be more problematic in Sweden than in the USA:

Social and geographic mobility can therefore be threatening; to put it bluntly, it is rather part of the Norwegian nightmare than of the Norwegian dream. Norwegians value security (*trygghet*) and this is generally also identified with stability. (Gullestad 1992: 197)

Still, the findings in this thesis are congruent with much previous research conducted on lottery winners in Finland, Norway, England and the USA. These studies similarly describe lottery winners as restrained and modest in their consumption, struggling to manage and “tame” the money, concerned not to change who they are, and feeling happier, more secure and less worried after the winning (Casey 2008; Davies 1997; Eckblad and von der Lippe 1992; Falk and Mäenpää 1999; Smith and Razzell 1975). As already pointed out, these reactions and behaviour following the win are also demonstrated in the American studies (Arvey et al. 2004; Brickman et al. 1978; Gudgeon and Stewart 2001; Kaplan 1988; Wagman 1986) which suggest that the cultural differences between Sweden and America may not be as great as is sometimes suggested.¹¹

One noteworthy difference, though, is the fact that it is only the American and the British studies that report on lottery winners feeling “forced” to quit work by their colleagues (Kaplan 1978; Smith and Razzell 1975; Wagman 1986). In these cases, the lottery winners experienced that other people considered them to be holding on to a job that they no longer needed and that it would be more just for the winner to step back so that the job could be offered to someone else. Conceivably, this can be explained by the difference in welfare regimes where Sweden is characterized as a social democratic – and the USA and Britain as liberal – welfare regimes (Esping-Andersen 1999: 77f). While the liberal welfare system focuses on the individual's needs and on employment relationships, this is not the case in the social democratic welfare regime where rights are based on citizenship and risk management are perceived as a collective responsibility (Esping-Andersen

¹¹ As shown in Husz (2002:57), this idea about Americans being more apt to become squanderers was also part of the early twentieth-century hostility towards lotteries. The popular women's magazine *Husmodern* then argued: “The lottery romanticism comes from America; it is surely the outcome of the same spirit as the worship of money, which was brought to Europe by the movies. And it is spreading like mental contagion.”

1999: 78ff). This means that it is the responsibility of the *state* – rather than of the individuals – to make jobs available to everyone. The lottery-winning worker in Sweden may then not be ascribed the same responsibility for other peoples' employment as seems to be the case for American and British winners.

Still, the American and British winners at the same time carry the responsibility to provide for their own income and living expenses. This seems to make them equally concerned as the Swedish lottery winners about keeping their jobs as a source of future income. Describing the American lottery winners that he had studied, Wagman especially stressed the importance of such need for long-term security:

Many are very concerned that winning must not change them, either inwardly or outwardly, and that it must not change their lifestyles. It is as if that change would make them lesser people, at least in their own eyes. Most become greatly concerned, even obsessed with their long-term security as they realize that their lottery income will run out some day. "Then what?" they ask themselves. (Wagman 1986: 27)

Drawing upon the above discussion, I would argue that the results of this thesis are most definitely generalizable to a Scandinavian context, and also – to a large extent – applicable to other Western countries.

Generalizing about “the others”

As I have shown in this thesis, the Swedish lottery winners narrate about the squandering lottery winner to counter-position themselves to this kind of socially deviant behaviour. When I present my findings – about the modest and risk averse, yet happy, Swedish lottery winners – it is often suggested that the squanderer is still to be found somewhere else. Mostly, it is suggested that the American winners, or the real *high-prize* winners, would go through more identity changes and spend more of their money on luxuries. As I have argued above, this is probably not the case.

In a sociological study investigating the effect of “self-serving biases”, Nelson and Beggan (2004) tested the hypothesis that individuals will find it more likely for themselves to go through positive changes than for others to do the same. In this study, the researchers asked a number of American psychology students how they believed themselves, and a fictive girl named Janet, to change if each of them were to win a large sum of money. The results confirmed a strong effect of such self-serving bias in the respondents' answers. The students expected themselves to become more generous, less

focused on appearances, and to continue working yet also spend more time for voluntary work. However, Janet, they figured, would quit work, become more extravagant and more focused on appearances. The respondents also reckoned that Janet's social life would be affected in a negative way as she would be the object of jealousy, have a family that expected more from her, and find herself with acquaintances rather than real friends. Not that surprisingly, Janet was also supposed to become more sad, grumpy and suspicious.¹²

Nelson and Beggan's study demonstrates *how* individuals expect other people to fail in their management of the prize money while at the same time they themselves succeed with this task. Their findings can also be used to understand how people can still be convinced of the high frequency of squandering winners; if not here, then somewhere else. However, it does not explain *why* this stereotype about the lottery winner has come to be so strong. The findings in this thesis illustrate that the narrative about the squandering winner is so strong simply because it fulfils a function as a cautionary tale. By providing a portrait of a deviant, it highlights the normative limits for leisure, consumption and spending, and it demonstrates the risks involved with suddenly changing one's identity and lifestyle. By generalizing about other lottery winners and thereby reproducing the stereotype, the individual can more easily and convincingly present herself as acting in line with socially approved conduct. Finally, the scenario of becoming a lottery winner, told in this way, becomes much less appealing and enviable for all of us that do not hit the jackpot.

Measuring instrumentalism?

Returning to the "lottery question", what can, finally, be said from the results of this thesis about people's attitudes to work? Is the fact that people do not reduce the time they spend on paid work, even when they find themselves with a large monetary windfall, indicative of non-instrumental attitudes towards work? To some extent, the answer is probably yes. Yet, in addition to this, we need to call into question the assumption that research on actual lottery winners is *more* accurate in measuring work attitudes than studies

¹² No one in my study reported that they have in any way suffered from bad consequences of the windfall. At the same time, money is talked about as something that is difficult to master. The respondents are generally confident in their own capability to maintain the prize money, but they cannot be as sure about other people's competence which may, therefore, also affect their willingness to give money away (Hedenus 2011b). For example, the respondents often emphasize that one should not give "too much" monetary support or gifts to one's children since they need to learn about the proper "value of money".

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employing the hypothetical lottery question. The hypothetical question indicates people's experiences and attitudes towards their work. After a lottery win, however, the impact of other norms governing work and behaviour makes it difficult to discern what decisions can, or cannot, be ascribed to the individual's work orientation. Studies of lottery winners thus reveal the state of workers' general and specific commitment to work, but they are not as elucidating regarding the winners' attitudes towards the jobs they perform. The hypothetical lottery question, on the other hand, provides knowledge about employees' work attitudes, but is less informative on their actual work commitment.

Demonstrating that people work not only for the income, but for a wide range of additional motives, the results of this thesis are relevant for politics and policy discussions concerning unemployment, occupation and work time regulations. It also stresses the importance that people ascribe to other values in life; security, normality, continuity, independence, and – to a certain level – opportunities for consumption.

Sammanfattning på svenska

Summary in Swedish

I denna avhandling har jag analyserat data från en enkät med 420 svenska lotterivinnare och från intervjuer med 14 miljonvinnare. De undersökta personerna har spelat på Triss eller Kombilotteriet och har – någon gång mellan 1994 och 2005 – vunnit mellan 500 000 och 7,5 miljoner kronor.

Genom att undersöka hur storsvinnare hanterar och upplever sin situation efter vinsten utgör studien ett exempel på hur plötsliga tillskott av stora summor pengar påverkar människors beteende och självbild. De val som lotterivinnarna gör i denna situation bidrar således med en förståelse för hur man prioriterar och värderar olika delar av livet, till exempel arbete, fritid, konsumtion och ekonomisk trygghet. I avhandlingen fokuserar jag i synnerhet på vinnarnas relation till arbete efter vinsten: hurvida man väljer att använda vinstpengarna för att kunna dra ned på sin arbetstid eller inte? I detta avseende bygger jag därmed vidare på forskning kring människors attityder till arbete och i vilken utsträckning de framförallt värderar de inre eller de yttre belöningarna från arbete. Det vill säga, ifall man jobbar i huvudsak för löns skull eller om motivationen snarare byggs upp av andra faktorer såsom sociala kontakter, tidsstruktur och rutiner, samt betydelse för ens självbild och personliga utveckling.

Avhandlingen utgörs av fem artiklar som, utifrån olika frågeställningar och teoretiska utgångspunkter, belyser vinnarnas liv efter vinsten. De första tre artiklarna baseras alla på analyser av de enkätsvar som vi fått in från lotterivinnarna. I *artikel I* undersöks frågan om hur vinnarna förhåller sig till sina tidigare arbeten efter vinsten. Denna artikel bidrar också med en del resultat kring vilka kategorier av vinnare som är mer benägna än andra att ägna mindre tid åt arbete. *Artikel II* utgår från hypotesen att personer som upplever svårigheter att förena arbete och familjeliv i högre grad har valt att använda vinstpengarna för att kunna arbeta mindre och istället ha mer tid för familjen. Därefter undersöks i *artikel III* sambandet mellan å ena sidan lotterivinnarnas socioekonomiska status och förhållanden på arbetsplatsen, och å andra sidan deras fortsatta engagemang i arbetet.

Resultaten från dessa tre studier visar att endast en minoritet av vinnarna har använt vinsten för att kunna ägna mindre tid åt arbete. Jämfört med de som vunnit relativt låga vinster har dock de som vunnit större summor i

högre grad gått ned i arbetstid eller tagit en eller flera perioder av ledighet efter vinsten. Utöver detta visar artiklarna att kvinnor, vinnare utan hemmavarande barn, vinnare med arbetaryrken, och vinnare som upplever att de *inte* har goda kollegor, i högre grad har valt att gå ned i arbetstid jämfört med andra grupper av vinnare. Om vi istället fokuserar på alternativet att ta ledigt kan det konstateras att det här istället var ensamboende vinnare, samt vinnare som upplever att deras arbetsplats *inte* erbjöd goda möjligheter till vidareutbildning, som utmärkte sig. Slutligen kan vi rikta blicken mot vilka individer som helt slutat arbeta efter vinsten. Här visar artiklarna att dessa främst utgörs av äldre vinnare, vinnare med fysiskt påfrestande arbetande, samt de som upplevde att de *inte* hade inflytande över sina arbetstider.

I *artikel IV* och *artikel V* analyserar jag materialet från intervjuerna och visar på hur vinnarna uppfattar vinstpengarna som en "särskild" sorts pengar, skilt ifrån andra pengar i deras ekonomi och ämnade för "rätt ändamål". Båda artiklarna beskriver vinnarnas föreställningar om hur pengarna bör hanteras och hur dessa föreställningar i sin tur bottnar i normer kring konsumtion och sparande. Berättelsen om den olyckliga, slösaktiga vinnaren som slutar med skulder och missbruk är något som vinnarna använder som en sedelärande historia att spegla sig emot och distansera sig ifrån. Genom att "förvalta" och hantera pengarna med förnuft och försiktighet undviker vinnarna de möjliga negativa konsekvenser som denna historia varnar för. Genom att inte förändras allt för mycket, och genom att behålla stora delar av vinsten som en "buffert", kan vinnarna istället glädjas åt en ökad känsla av frihet, oberoende och trygghet.

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