

THE POOLS WINNERS

INTRODUCTION

PART II

Introduction (2)

The three chapters in the following section are all based on a survey of pools winners carried out mainly in the summer of 1972. Using press reports, we selected people who had won £75,000 or more at 1957 money values, the equivalent of about £160,000 today. The figure of £75,000 was chosen for two reasons: first, it was sufficiently large to make a marked difference in economic circumstances; second, it was the most that anyone was allowed to win between 1951 and 1957, when the pools companies were operating their voluntary limit. Nobody who had won after December 1970 was included in the study: this was to allow time for them to respond to their win before being interviewed. In all, we traced 191 winners who met our criteria: the earliest win was made in 1937, the latest in the autumn of 1971. Fourteen of these had died before the research had started, and subtracting the thirty-two who remained anonymous and the one we were unable to trace, left 144 winners who were still alive and traceable. Six of these were living abroad. The remaining 138 were all contacted and approached for an interview. Eighty-nine agreed and completed a specially prepared questionnaire schedule; forty-nine refused to participate in a formal interview (although over a third were prepared to talk to us at some length on an informal basis).

Some of the forty-nine who refused may have done so because they were reluctant to revive unpleasant memories; it is therefore possible that the following chapters under-estimate the problems that winners experienced. The evidence that we have, however, suggests that most declined because they did not want to risk further publicity: thirty-eight per cent explicitly mentioned this as a reason. There are also technical factors about the way the samples were

compiled which exaggerated the number of non-respondents. We obtained further information from the *respondents* on the size of their win and who they shared with, which allowed us to exclude about half a dozen for not winning enough. This was not possible with those who refused to be interviewed; presumably an unknown number should also have been excluded.

It is important in a study of this kind that there be few basic differences between those who participated in the survey and those who did not. Fortunately, we have a great deal of information on the two groups, from initial discussions about the interview, informal conversations, press reports and data collected on all pools winners in the process of tracing them (from electoral registers, rating lists, etc). As far as we can tell from all this information, the two groups do not appear to be radically different. Both live in similar types of houses (paying almost identical average rates), own the same sort of cars and wear similar clothes; all of which suggests that they live in the same kind of economic circumstances. Both came from similar occupational backgrounds, were of identical average age at the time of their win, and moved within the same radius from their original home. Our subjective impressions of the way they had adapted, also suggested that there was little difference between the two groups.

To provide an additional means of assessing the effects of the win, a sample of non-winners from the general population was selected to form a basis of comparison. Each one of the eighty-nine winners who completed our questionnaire was matched with someone from the general population, of the same age, sex and social background (in the case of the pools winners, before their win). The people in the comparison group had also done the pools at some time during their lives. Both the pools and the comparison group answered the same set of questions in the first half of our questionnaire: on property and possessions owned, health, attitudes, occupations, etc. The answers to these questions are discussed, along with other evidence from the research, in the following chapters.

Winning And Spending

How do you win the pools? Approximately fourteen million people try each week, even though the odds against any one person having a really big win, like £130,000, are about eighty million to one. The pools companies claim that winning involves an element of skill, that it is possible to predict the results of matches from a knowledge of football and the form of the teams. Indeed, under the present betting laws, the very legality of football pools depends upon this argument, since if results were simply a matter of chance, they would be, technically, a lottery and as such, against the law. The winners too are sometimes made aware of the pools companies attitude: "The teams were picked out of a water jug but the pools company don't like us to say that, they like a bit of skill in it." How far then is skill involved in the big wins, and is it possible to learn how to win from the methods of the very successful members of our sample? One way to answer this question is to see how many thought they had used skill in making their selections.

The problem that they all had to face was, of course, that if they simply followed form and possibly predicted the correct results, then so would many of the other millions doing the pools that week, and the amounts paid out would therefore have been very small. To win the maximum prizes, the £750,000 wins, not only do you have to get the results right, but you have to do so when no-one else does. One winner, for example, described how he made his selections, and made little pretence of skill:

"I had about twelve teams I had a notion of . . . When you look up the columns you see some team has maybe gone ten weeks without a draw: well I would say to myself, that one's

entitled to their turn. That's the only system I had and who can predict what twenty-two men are going to do?"

However, the week he won, he guessed that a previously very unsuccessful team might draw with Glasgow Rangers: "That would be like some fourth division team playing Tottenham or Chelsea, I was favouring them at that time because they were trying hard, it was their first go in the first division."

Others too, in our sample used this "anti-form" approach predicting the results not so much by choosing teams which should win on their past record, but by selecting them because they hadn't had a draw for some time. One of them explained:

"I'm not a heavy gambler, like, but it don't matter what gambling I do, I use the law of averages, if there is such a thing. I sort of use the previous three weeks results and, say if there were, for instance, two or three draws coming up on the same numbers, I keep away from them and do something that hadn't come up as a draw before — and it did work out that way actually."

It is the random nature of the pools that enables so many "chance" coupons to result in large wins and is the method that women in particular are likely to use. The pools companies provide simple random systems for "ladies" to cater for this market and therefore enable those with little or no interest in football and certainly no claim to skill to enter. For example, one woman in our sample who won well over a third of a million pounds said, "I don't understand the pools, I haven't the faintest idea. It was an easy one a "ladies" coupon and all I had to do was put ten crosses, I didn't have to do this 'accumulating' or whatever it is they have to do, the men. That was all I done. I just put ten crosses down, filled me name and address in, and gave the man 22½p when he came on Thursday. And that was it and I'm still doing it now!"

The weekly coupon can become quite an obsessive ritual in which the same sets of numbers are used for years. In one such case, the winner who won more than ten years ago made a mistake in filling in his usual entry and wanted at the last moment to fetch another coupon from his collector to make

sure his customary entry was sent in. It was only with great difficulty that his wife managed to persuade him to leave it and post it as it was. Their win today would be worth approximately £240,000. Among the sample as a whole, however, fifty-five per cent used systems based on chance — birthdays, numbers picked at random from a tin or with a pin — as the method of filling in their successful coupon; sixteen per cent made their selections on the basis of form and nine per cent used a combination of both methods. Of those remaining it was not possible to be certain from the descriptions winners gave of their systems whether skill or chance was used (if there was any doubt they were excluded; therefore the percentages probably underestimate the proportion employing chance methods for completing their coupons). Thus over half the sample admitted that they did not use skill in filling in their winning coupons and it would seem that there is little point, therefore, in attempting any other method, particularly as none of the sample had managed to pull off a first dividend twice, however “skilful” they thought they might be. However, one winner who we interviewed won over £87,000 in one week in the 1940s, betting with a complicated statistical system, “investing” thousands of pounds on each coupon. He was in fact the only one we interviewed who could be described as a professional gambler who had a highly worked out system. He has long since lost it all on the horses and the new ways of calculating winning lines by the pools companies now make his old method no longer possible, but he does have a new one which he is sure will work — only it requires many mathematicians, a computer and a lot of money to try out. The pools company’s permutation experts who called on him, he assures us, have told him he could be right too.

Less varied than the methods used for selecting the winning entries, were the hopes and expectations the sample had before their win. Although this aspect of the research did not form part of the statistical sample in the first stage of the work, the comments in the taped interviews certainly suggest that the majority had few ideas about what they would do if their coupon “came up”. Like Vivian Nicholson, some of our

respondents did not seem to even believe that such large wins actually occurred – “it was all newspaper talk” – as one put it. Another winner commented:

“I think we was like everybody, we used to think it was a fix. I think everybody thinks that don’t they? They do. You know, you used to read it in the paper and think it was a fix – they’d paid someone to say they’ve done that. I knew you could win two or three pounds, or perhaps a few hundred but never that much, we never dreamt of it, never talked about it.”

So it is perhaps not surprising that many claimed they had no plans or even dreams about what they might do, particularly if they had any idea of what the odds were against winning. A typical, fatalistic comment of this sort was: “It never entered my head, I had no dreams, none whatsoever . . . I took pot luck, and if it come it come, that’s all. We never had no idea whatever and never had no wish to do anything. Didn’t know it would come.” His wife added, however: “After it came we knew what we were going to do because we knew that he (the husband) knew a bit about building and that’s what happened, you see?” So despite the initial lack of direction the couple did eventually develop some picture of what they wanted to do, and to remarkable effect, as the husband, who had been a builder’s labourer at the time of his win, further explained: “We had a bit of land and a pair of houses, and we built them and showed a fair bit of profit. Then I bought eight and a half acres and built eighty-five houses on that and from there to another eighty-five. And from there to another eighty-six and eighty-six again, and that’s how I’ve been going on. We’re on 140 houses now!”

In marked contrast to those who had no real prior idea about what they might do if they did win, were others whose fantasies were often elaborate and specific, although in the event never fulfilled. Sometimes this is because the win, although large, just isn’t sufficient to finance the scale of the fantasies themselves; an indication perhaps of the extent to which the pools may become the universal panacea for all our problems, and the focus and departure point for our day

dreams and psychological means of escape. One winner who, over twenty years ago, won an amount that today would be the equivalent of a £150,000 win, put it this way:

“I used to think anybody who does coupons was daft to say they didn’t think what they would do with the money. I had a lot of ideas, and I was a silly bugger when it all finished. My ideas, instead of being about getting a house and living decently, I had ideas of motor cars, a big house with thirty rooms and all this. After I got the money I started to realise that was way outside the thing altogether, it was going to cost practically all the money to live like that.”

He explained that the capital outlay necessary to pay for all the things he had dreamed of would have left him very little after that to invest, to provide him with an income. So he settled for a bungalow and a smaller car, and through careful financial management kept the bulk of his capital for himself and his family.

Recalling these fantasies was sometimes quite amusing for the winners themselves and interestingly enough, in the case of one at least, the dreams eventually re-emerged more or less intact:

“I think all people imagine these things, I certainly did, you know – what it would be like when you had a fantastic amount of money – but you certainly didn’t plan seriously. You know you’d sort of think, if I won the pools it’s straight away a Rolls Royce and a trip around the world. Well actually it didn’t come out like that. Soon as I knew we’d won it we started sitting down and talking and all the sort of fairy tale dreams like go out of the window when you realise it’s there. I still do actually, think about the ‘fairy tales’, I mean I could go far on a castle with a river running next door to it, like. One of my ambitions is that – I’ve always been interested in fish, plants, and animals – and I’ve always said I fancy a trip down the Amazon or something like that.”

In fact though, reality turned out rather differently: this winner bought a shop with the win very close to where he had been living before. In his case it was his wife who provided a restraining influence:

“I don’t know whether I should go with him, I should have

to think about that one I think. I'm not very good, you know, with creepy-crawly things, animals, anything like that. I very likely would. I don't think I had any dreams myself, no: I didn't think it could happen."

Her hopes, what few she had, were more prosaic: "The mortgage was the main thing, and little luxuries we'd never been able to have: a washer, save me doing it by hand, different little things like that." We found in a number of other cases examples of wives proving a restraining influence: one man had always wanted a race horse but his wife "hadn't let" him buy one.

Very often the dreams were family ones: help for children trying to set up homes for themselves, or other relatives who might appreciate a little assistance. For example, one woman described her feelings as follows:

"I think we all have dreams about winning the pools. I used to dream I was going to buy my mother a house and buy my brothers a house and things like that. That's the only sort of dream I ever had. But nothing spectacular or anything like that. Both my brothers have got their houses now and my mum lives with me because my dad died. I've done that." This winner and her husband had for much of their lives wanted a small market garden and the win therefore enabled them to realize this ambition, although on a scale previously quite unenvisaged. They in fact bought a 300 acre farm and now work it with the help of the previous owner's farm manager, who they kept on, and have developed a market garden as part of it:

"Well now, this farm, we've always wanted this sort of life, and never dreamed we'd be able to do it. We've got the market garden, we're building that up. But we've also got the farm and the house and everything to go with it. And my dream kitchen, I think every woman dreams of a dream kitchen. I have, you know, done all that. But that's all I ever dreamed of."

In view of the lengths of the odds against winning, it is perhaps not surprizing that most winners had few really well worked out thoughts about what they would do if they ever did win the pools, whatever their wilder fantasies might have

been. Some of the latter were also possibly too personal to reveal. Part of the sample won many years ago, when pools wins were not so frequent or so long established an event, and therefore there may have been less stimulus from the media and pools promotional publicity to create such fantasies in the minds of those who participated. Perhaps, too, people simply forget the dreams they had before their big wins, since to judge from the publicity material of the companies, they at least are in no doubt that the pools are the framework around which we all weave our dreams. However, two of the sample, if not dreaming about what they would do if they won again, retained the firm conviction that they would win a second time. They had both spent almost all the cash and so, perhaps, this belief acted as some sort of defence against feelings of bitterness that they had lost the chance of holding on to the money. And yet one of these – an ex-builder's labourer – showed little evidence of resentment. He seemed to feel that total conviction was an essential pre-requisite for obtaining another win. He had had no detailed ideas about what he might do prior to his real one when it occurred in the late 1940's: "None at all, I didn't make any plans about what I was going to do. I was only going to have a holiday as long as the money lasted." He decided eventually that the investments he had bought with the win were too heavily taxed and therefore did not provide an adequate income: "it would have been a good investment only the tax got too heavy: unearned income. Of course you know what that was, half of it went back in tax so I just suddenly thought, 'Oh sell the bloody lot and spend the money, it would be better'."

Being an early winner, he of course won before the pools companies set up their advisory services which were described in some of the earlier chapters. The whole question of whether winners in general hold on to the money from the win is discussed later. Here it is enough to say that the pools companies themselves said the service was started because winners in the early days were too often getting into difficulties through lack of business and financial experience. That this service has not always worked to the satisfaction of

winners can be seen from the accounts of Mrs. Nicholson and Richard Taylor. How successful is this service then, and how did the winners in our sample view it overall?

In order to obtain some information on the role of the football pools companies, we included in our interview schedules the question: "Could you briefly tell us what help or advice the pools company gave you concerning handling the money you won?" Forty-four per cent replied that they were advised by the pools companies, while eleven per cent reported that they were offered advice but refused it; and twenty per cent said that they were given no help or advice. The remaining answers suggested that the pools companies did provide them with some help, but it fell short of the full service now provided of a tax consultant, stockbroker, bank manager and solicitor, etc. This is probably because, as previously mentioned, our sample includes winners who won before the service was set up and it would appear from the replies that until the service was underway, assistance was offered at first only in a piecemeal and ad hoc way. For example, fourteen per cent of winners replied that the company representative told them to go to their bank manager or solicitor and follow their advice, or found them a bank manager and solicitor if they didn't have one already. Other specific help was mentioned too: two members of the sample stated that the company representative advised them "to look after" their families, and seven others -- eight per cent -- said that they were advised to consult the pools company or other experts before starting up in any business ventures. One winner commented that Littlewoods give

"every assistance under the sun. They look after it for three years and ask the bank for statements to make sure I wasn't doing anything. Before, people didn't take advice and blew it in two or three months: I should think any sensible person would want to take advice, especially if they are used to twenty pounds a week."

In the light of this, it is a little surprising that so many winners refuse the advisory service. Sometimes this is because the winner is used to handling money or has relatives or friends who they feel can do as well. For example, according

to one winner who was a farmer, the pools company "wanted to, but I told them I would deal with it. I trusted my bank manager." Or as another of our respondents explained:

"Well, through no fault of my own they didn't give me any advice, they offered it but I didn't take advantage of it. My son was training for accountancy and he knew of some portfolio manager to invest it, and only one fifth was invested at that time."

A similar point was also made by another winner, a woman who stated: "I have educated brothers and the pools people charge." Obviously the effectiveness of these family contacts is likely to vary considerably; they may indeed prove cheaper than and as efficient as the professional services arranged by the pools firms but we do know that sometimes they certainly have not been, and have been a factor in cases where winners have found difficulty in holding on to the proceeds of their wins.

Besides the question of advice on financial matters, we were also interested in how far the winners themselves felt that the pools companies had influenced their behaviour in a more general way: for good or ill. We therefore included on the interview schedules the question: "Do you think the football pools company influenced you to behave in any particular way?" The wording was deliberately kept open so as to prevent any suggestion to winners about how they might reply, especially as some winners had received their wins some years earlier and therefore might have had a problem in remembering what took place at the time. But despite the problem of recall, it is probably true to say that if the winners had felt any major pressure from the pools companies, they would not have forgotten this, especially if they felt it had been undesirable. Seventy-eight per cent of the sample felt that the company hadn't influenced them, seven per cent thought that it had, and a further seven per cent said they did not know (it was not possible to code the remaining eight per cent).

Of those who felt they had been influenced, most seemed to think it had been wholly beneficial. As one put it: "Yes they influenced me to look after it properly, taking their

advice”; and another: “They told us to be cautious”; and a third remarked: “Yes, this was a great help, very useful, very nice.” One of the don’t knows, on further reflection, made the same point:

“I don’t know, it depends what you mean. They influence you to do the most sensible thing with the money, not to waste it, but invest it wisely. The pools people are definite about that. They tell you not to go astray and make a mess of it. If they smell a rat they soon tell you; if they thought you were being conned like with the begging letters.”

On the negative side, one or two winners felt they were being pressurised over the publicity; one of our respondents stated that the representative “kept on” till he agreed. Another said: “They wanted all this publicity because there was an ‘X’ on the coupon, but there’s no point in putting an X unless they are going to adhere to the rules.” The whole question of publicity and the problems it brings is discussed in the final chapter.

The taped interviews tend to support the above picture; as one winner explained when he described his experiences with the advisory service:

“The gentlemen asked me what my views were and then they stressed several times that it was my money and I could do as I liked with it. And then, after I’d given them my proposals they said, ‘Well this is what we propose; and as I thought theirs were much better than mine, I adopted what they suggested.’”

The plans involved providing a certain amount in cash and so much in investments, “because if anything happened to me in the first year I should have had to pay £160,000 in death duties.” The advice is free initially, but as this winner further explained: “Of course when they start to work for you, you pay them you know: solicitors, stockbrokers, and all the other people, about five or six experts, managers of Trustee departments.” And as Richard Taylor pointed out in the account of his win, the services can be expensive. Another criticism made about the service was that the panel had not gone to enough trouble to explain what was being discussed, and as a result, the winner’s wife in particular had

felt very bored by the whole business and rather left out.

Apart from advice, the only other way in which undesirable consequences from winning large amounts were mitigated, was by limiting the size of the wins through the voluntary agreement of the pools companies to restrict the top dividend to £75,000. This was abolished in 1957 when the advisory service was introduced. In the early days, as one put it, they "gave me the cheque and said farewell." Today, at their most comprehensive, the pools companies advisory services almost resemble a mini-welfare state, with "social worker" company representatives, and services which promise to advise on, and help cope with all of life's possible contingencies after the full publicity potential of the win has been exploited.

What, though, do the winners buy with their new wealth? We attempted to answer this in two main ways: first, through an assessment of the consumption patterns of the pools group compared to those of the matched non-winning group: both samples were asked if they owned a whole range of possessions, from television sets and fur coats to swimming pools and private aeroplanes. And second, by asking two further questions in an open ended way: "What big things did you buy with the win?" and "Were there any other important ways in which you used the money?" These latter two questions were designed to gauge the subjective ways winners felt they had spent their wins. The objective questions had the additional purpose of acting as indicators of the life-styles of the two groups through the purchases they made. It was possible to group the answers given to the question on the "big things" that winners bought into sixteen categories, which are listed on the following page;

(the figures being the numbers of winners out of a total of eighty-eight who mentioned having bought a particular item).

What Big Things Did You Buy With The Money?

*Number of Winners
Mentioning Item*

1. Bungalow, House, Flat	71
2. Car	55
3. Consumer Durables (e.g. televisions, record players, washing machines, freezers, etc).	33
4. Furniture and Home Alterations/Decorations	32
5. Holidays and Cruises	14
6. Property (other than own house – mainly houses for relatives)	10
7. Businesses	10
8. "Things for the Family"	9
9. Other/Miscellaneous	7
10. New Clothes	5
11. Caravans	5
12. Nothing bought/Money left in Bank	5
13. Farms/Land	4
14. Investments	4
15. Race Horses	3
16. Boat	3

The table clearly suggests that "home centredness" was the major concern of winners. The most frequently mentioned item was house purchase, mentioned by seventy-one members of the sample, and the third and fourth categories – consumer durables, and furniture and home decorations and alterations – also illustrate this tendency. The figures should be treated with a little caution as they are based on open ended verbatim answers like: "A car, colour television, radiogram, bungalow and new furniture for the bungalow," rather than replies to individually specified items. Nevertheless, they broadly illustrate the overall pattern.

We also classified the replies to the second subjective question, and these are again listed out of a total of eighty-eight on the following page.

Were There Any Other Important Ways You Used The Money?

*Number of Winners
Mentioning Item*

1. Travel, holidays, cruises	38
2. Investments	23
3. Helping Family	19
4. No other important ways	18
5. Other/miscellaneous	16
6. Charities/helping people	11
7. Buying houses for other people	10
8. House alterations/furniture and decor.	7
9. Buying house for self	6
10. Buying other businesses	4
11. Insurance for self and family	3
12. Private medical treatment	3
13. Car	3
14. Not answered	3
15. Enjoying myself/living well	2
16. Women (!)	1

Travel, holiday and cruises are mentioned most frequently in reply to this question, a typical verbatim answer being, "We had a nice holiday in Italy and Switzerland." Some were more ambitious: "We went round the world on a boat to Australia and saw relatives we hadn't seen for thirty years," and another, younger winner said: "I saw the world, enjoyed myself, got drunk a few times, spent two months in Bermuda and toured the lower Islands of the West Indies. I also had two months touring Europe, and had at least two holidays a year. the normal things for anyone in my position." A widow also reported that she and her husband "just went on a wild cruise for four months on the 'Shannon' P and O liner."

Summarizing the significance of these two "subjective" questions, what perhaps is striking is the marked absence of unusual or idiosyncratic ways that the wins were used. Occasionally, however, the replies did suggest a degree of

individuality: one winner living in the East End of London paid the rents for all the people living in his street, the week he won, and the widow of another described how her husband had used his money to help people out: "A chappy jumped into the canal to save a child and he lost his wallet in doing it. My husband gave him some money. He helped lame dogs but I don't know how much was given away." Small traders also sometimes give gifts to their clients – one gave a chicken to each customer as it was near Christmas when he won – but these acts of generosity can sometimes misfire. A butcher, for example, said in a press interview that he would be giving away a joint of meat to each of his regular customers. His shop, not surprizingly, became inundated with customers, and eventually he had to close down because of the difficulties of getting customers to pay, although he had intended originally to keep the business going, (he was however, a non-respondent in our survey, so we cannot vouch for the veracity of the newspaper stories which reported this). A further reply to one of the subjective questions did provide a glimpse of an interesting transformation: "I went on a diet (presumably at a health farm) and bought new clothes." This winner now spends much of his time studying further education courses at his local college. Perhaps the most romantic way in which the win was used was by an ex-Royal Navy Petty Officer, who bought a £35,000, eight berth yacht which he lives on all the year round, cruising in the Mediterranean.

Concern for relatives was the other tendency which was clearly discernible from the replies to these two questions. Most of the "other properties" included in the list were bought for relatives, for example. And helping members of their family was also mentioned in various other ways: one couple said they paid for some relatives to return to England from Australia.

The overall theme of "home-centredness" may be slightly exaggerated however, as house purchase is advisable for pools winners for two or three reasons. First, if the family was living in a council house at the time of the win, the local authority may ask them to move in order to make the house

available for those more in need. Second, the begging letters, the stares from neighbours, the gossip and the requests for money may become just too much. For this reason, as one explained, the pools company representative suggested that it would be best for him to move away to an area where he was not known, "if he could bear to give up the things he was used to." Additionally, a financial advantage of moving is that a long mortgage on a new house can be offset against the high tax rates on unearned income. But for whatever reason, most winners felt that the win had meant, above all, a new house and this was also reflected in the furnishings and decorations of the houses themselves. Often on visiting a winner's home, the period of the win is encapsulated in the purchases they had made: fifties furniture and decor for winners who won at that time, and sixties and seventies styles for later winners.

Comparatively few mentioned investments in their answers to the questions on ways in which they had used the win. This was probably because the one immediately before on the interview schedule, specifically asked for details on this. The table below summarizes the full responses obtained to this question:

Amount of Win Invested

	<i>Number</i>	<i>Percentage</i>
Under $\frac{1}{4}$	6	7%
$\frac{1}{4} - \frac{1}{2}$	8	9%
$\frac{1}{2} - \frac{3}{4}$	31	35%
$\frac{3}{4}$ plus	17	19%
Not known	26	29%
Non coded	1	1%

Seventy-seven per cent of the sample said they had invested a half or more of their win. Most of these were stocks and shares, or Building Society and Local Government bonds. Of course the "not known" category includes those who declined to provide information on their financial arrangements, but it also included some who claimed that they did

not know what the total amount invested was. This is not so implausible as it sounds since, if the advisory panel invested the win, the way this was carried out may have eluded the recipients themselves. One or two winners, as we have seen, claimed that the financial discussions with the panel had been very boring, and one also complained that the advisors should have done more to explain what was happening. Also, in the tape-recorded interviews, respondents occasionally remarked that they would have liked to have actually seen the win in cash at some stage to have enabled them to grasp the magnitude of the win. In one instance it did not dawn on the winner until the bank manager explained to her that if she had wanted all the money in cash, there and then, the bank wouldn't have been able to supply it, as they didn't have that much money in the vaults. The winners who had come from working class backgrounds may have been only used to receiving their wages in cash at the end of the week, and may not even have had a bank account. Therefore, the abstract discussions about investments and bank accounts were likely to be very foreign to their own conceptions of and experiences with money. It is why too, in at least one case, the pools company had to stress repeatedly that the win belonged to the winner concerned.

The extent of home ownership amongst pools winners comes out even more clearly in the following Table, which summarizes answers to a specific question directly on this topic:

Home Ownership

	<i>Pools Winners</i>		<i>Comparison Group</i>	
	<i>Number</i>	<i>Percentage</i>	<i>Number</i>	<i>Percentage</i>
Rented	3	3%	47	53%
Owned	85	96%	39	44%
Other	1	1%	3	3%
Total	89	100%	89	100%

The types of property most preferred by winners were detached houses; owned by forty per cent of the pools group, compared to five per cent in the comparison group. Bungalows were mentioned next most frequently: by thirty-three per cent, compared again to only six per cent of the matched group.

Over the whole range of consumer and luxury possessions we asked about, as shown in the Table below, pools winners showed a high incidence of owning such possessions, compared to the non-pools group.

Do You Own the Following?

	<i>Pools</i>		<i>Comparison</i>	
	<i>Winners</i>	<i>Group</i>	<i>Winners</i>	<i>Group</i>
	<i>Number</i>		<i>Percentage</i>	
Telephone	83	57	93%	64%
Tape Recorder	37	22	42%	25%
Stereo Record Player	49	27	55%	30%
Colour TV	33	7	38%	8%
Colour TV Rented	24	19	27%	21%
Typewriter	43	26	48%	29%
Cine Camera	41	11	46%	12%
Piano	38	33	43%	37%
Electric Toothbrush	3	4	3%	4%
Powered Lawn Mower	63	23	71%	26%
Deep Freeze	31	7	35%	8%
Coctail Cabinet	37	17	42%	19%
Central Heating	69	27	78%	30%
Motor Boat/Sailing Dinghy	13	1	15%	1%
Caravan/Dormobile	18	4	20%	4%
Fur Coat	47	20	53%	22%
Pony/Horse Personal Use	12	3	13%	3%
Race Horse	4	0	4%	0%
Yacht	1	0	1%	0%
Private Swimming Pool	3	1	3%	1%
Private Tennis Court	3	0	3%	0%
Private Aeroplane	0	0	0%	0%
Dishwasher	9	1	10%	1%
Total Items Owned	661	310		

The patterns of ownership — as distinct from the quantities possessed — were not markedly different between the two groups however, and therefore do not reflect radically different life styles. For example, neither group contained anyone who had ever owned a private aeroplane, and only three had ever owned a private tennis court or private swimming pool. But the middle range of items, such as colour television sets, central heating and powered lawnmowers were owned two to four times more frequently by the pools winners compared to the non-pools group.

The picture on car-ownership and holidays is similar: more of what most people seem to regard as the good things of life, without any radical departure from the norm. Seventy-one of the pools winners had one car or more (three being the most owned), compared to forty-four in the comparison group. And the models, whilst obviously newer, were rarely really extravagant: only one Rolls Royce and one Bentley, and no Maseratis or Ferraris. A list of the makes of cars owned, based on a one-in-three sample of the pools group, and a one-in-two sample of the comparison group, is provided on the next page.

The average age of all pools winners' cars in 1972 was two years, compared to five years for the non-pools group. And the average second-hand value of winners cars was £1,224 (at 1972 prices), in contrast to only £492 for non-winners.

Seventy-five per cent of the pools group took a holiday in 1971, compared to sixty-nine per cent of the non-pools group, but the number taking a second holiday was twice as high — twenty-seven per cent to thirteen per cent. It would seem, too, that there is no great taste for foreign holidays, after the initial travel and cruises following the win, since the numbers taking holidays abroad in 1971 were virtually identical: thirty-five per cent for the pools winners and thirty-six per cent for the comparison group. This is probably due to both the conservatism of the pools group and their age. Some of the respondents were elderly by the time we interviewed them for the survey: the average for the two samples was fifty-eight, and thirty-one per cent were sixty-five or over.

**List Of First Cars Owned
By Samples Of The Pools And Comparison Groups**

Pools Group

1959 Morris Minor 1000
1964 Rover
1962 Morris 1000
1968 Austin 1100
1971 Hillman Avenger
1970 Triumph 1300
1966 Land Rover
1969 Wolseley
1972 Jaguar
1955 Rover
1969 Rover 2000
1972 Hillman Hunter
1972 Rover 3 Litre
1967 Ford Corsair Automatic
1967 Riley Automatic
1971 Wolseley
1972 Volvo
1970 Ford Cortina
1970 Humber Sceptre
1971 Renault
1971 Rover
1972 Audi
1971 Vauxhall Viva Automatic
1972 Daf Estate

Comparison Group

1958 Ford Cortina
1972 Triumph Toledo
1968 Mini
1972 Datsun Cherry
1968 Ford Escort
1965 Morris 1100
1964 Anglia
1970 Austin 1300
1968 Singer Vogue
1972 Renault 16
1973 Hillman Hunter
1964 Ford Zephyr
1971 Simca 1100 GLS
1970 Hillman Avenger
1958 Austin A55
1964 Ford Saloon
1972 Ford Escort
1967 Morris 1100
1971 Triumph 1300
1970 Vauxhall Viva
1968 Ford Cortina
1963 Ford Anglia

The following is a list of the places where a one in three sample of the pools and non-pools groups took their holidays in the year previous to their interview:

List of Places Where Samples of Pools and Non-Pools Groups Took Their Holidays in Year Previous to Interview.

Pools Group

1. Cadiz, Casablanca, Tenerife and Madeira (Canary Islands).
2. Wales.
3. Sidmouth, Bournemouth.
4. U.S.A./Canada, Tenerife.
5. Bournemouth, Kent.
6. Isle of Wight.
7. First Class World Cruise (Australia).
8. Greece, London.
9. St. Ives, Cornwall.
10. Portugal. Cup Final in London.
11. Touring in England and Wales in a caravan.
12. Southport.
13. Bombay, India (Respondent originally from India).
14. West of Ireland (Respondent living in Ireland).
15. Canary Islands, Cornwall.
16. Boscombe, Bournemouth.
17. Scarborough, Coach Tour.
18. European Tour (Yugoslavia, Greece, Italy, France).
19. Easter Ross, Scotland.
20. Majorca, Holland, Chester.
21. Ireland, Wales.
22. Touring England (Visiting friends in Southampton).

Non-Pools Group

1. Eastbourne.
2. Spain.
3. Germany, Holland, Lake District.
4. Yugoslavia.
5. Staying with daughter in Scunthorpe.
6. Llandudno, Wales.
7. Switzerland.
8. Scotland.
9. Morton, Dorset.
10. Holiday Camp at Osmington Bay, Weymouth.
11. U.S.A.
12. Lowerstoft.
13. Llandudno.
14. North Wales.
15. Majorca.
16. Margate.
17. Cycling Tours: Thames Valley, Scotland, Wye Valley, Jersey.
18. Australia.
19. Cornwall.
20. Jersey. Caravanning in Wales.

There is nothing particularly remarkable about the kind of places that pools winners choose for their holidays; perhaps there is a slight tendency for them to go a bit farther afield than they would have done without their money (the Canary Islands appears to be more popular amongst them for example). They also appear to choose the more "respectable" home holiday resorts, places like Bournemouth and Scarborough.

The objective questions also confirmed the common response of giving some of the win to relatives. Eighty-nine per cent of the sample agreed that they gave part of their win to relatives, and only one said he had not (the remainder either refused information on this or said they did not know). Amounts, however, varied considerably: amongst the largest sums was one given by a winner who gave to his two daughters, a total of £75,000, in this case one half of his win. Another particularly large share-out consisted of giving "twenty relations, aunt and cousins near enough £1000 each," together with £2,500 to the winner's mother, £15,000 to his mother- and father-in-law and £7,000 each to a brother and two sisters-in-law, all of which amounts to £59,000. A more typical amount mentioned was the total of £10,000 that one of our respondents gave to his sister and brother-in-law, half to each.

Friends of winners, however, fared much less well: only thirty-three per cent of the sample gave part of their win to friends, compared to fifty-four per cent who did not. The remainder either said they did not know how much they had given away, or refused to give information on this question. Amounts tended to be smaller, the largest single payment being £10,000. More typical sums were in the range of £50 to £250 to "four people who worked with me." Sometimes amounts were "loaned" to friends which were never repaid, and which the sample sometimes included in the amounts they considered they had given away. Of course one key factor in the amounts given to friends is the size of the win itself. Those winners who won around £130,000 at today's values, the minimum amount required to be included in our survey, would obviously be in a less favourable position to give away large sums whilst still retaining sufficient to provide an investment income for themselves and their family, compared to those winners who won over £400,000, the highest amount won in the period we looked at.

Other restraining factors are, of course, taxation and death duties. Those winners fortunate enough to have secure marriage relationships can take advantage of this by "giving" half the win to their spouse to split the investment into two

smaller amounts to diminish the taxation on the investment income from the total. It does require a certain vote of confidence in the marriage, however. Similarly, death duties loom fairly large for the elderly winner's family. Large amounts of the win may have to be given away quickly to maximize the chance of the winner surviving the seven years (formerly five) necessary to escape the high death duties that otherwise would become payable by the beneficiaries. Indeed, because the investment income from the win is taxed heavily even if the winner does survive after he has given away the usual amounts to his family or bought a new house and car and taken a holiday, the amount he has left as income may not be substantially greater than the one he was earning when he worked, especially if his win was close to the lower end of the winning range with which we were concerned.

Thus, sentiment is perhaps not the only factor in determining what amounts should be disposed of as gifts, and even that is likely to be tempered with caution for the sake of family peace; as one winner explained: "We treated them all the same so you wouldn't be afraid of one saying 'Well they gave me so much'; I mean, it would cause a lot of unpleasantness wouldn't it? . . . I shouldn't think you'd be able to speak freely in between and, you know, if they all met it would be an awful job in case one let out what the other had and they were different." Her husband added: "it would be bound to come out in time."

The same man went on to explain how he decided to whom to give what amongst his friends:

"You can pick say a dozen out, really genuine friends, I mean really genuine ones; you knew that because you had worked with them for years and years and years. The only thing is, I sent this money to them on the quiet because I couldn't treat everybody the same, I mean there's thousands of chaps up there I know besides those . . . but they're not really my closest friends, genuine friends and it was the same with the wife you see."

However, how family relations and patterns of friendship are affected by the win, are discussed in the following chapters.

"It Won't Change Us"

"I know that's like a music hall joke, you see it in the papers and on the television, 'if you won some money you wouldn't change your lives', and everybody has a good laugh about that. But to me it's important you know."

Why do so many winners feel that it is necessary to declare: "It won't change us?" Perhaps it is partly because the public and press image of pools winners is one of wild spending, unhappiness and the eventual loss of all the win, and naturally the new winner would wish to dissociate himself in advance from so unfortunate a label. But the tape-recorded interviews suggest that it is not only a question of press sensationalism: for some, the shock of the win is such that it poses a threat to the very identity of the winner himself, his whole personal world becomes threatened. An illustration of this point can be seen in the comments of one factory worker who won over twenty years ago:

"I was kind of frightened when I got the money, maybe you can't believe that. But if you were in the habit of just getting say four or five pounds a week — that was about the average wage you asked for at that time — if you were in the habit of getting that and then you are suddenly asked to go into a bank and you find you have a cheque for seventy or eighty thousand pounds, well it's a big hit . . . I lay on my bed that night and I drank a whole bottle of whiskey between say eleven o'clock and half-past four in the morning, and I never turned a hair I was that damned tense."

It is not necessary to be middle-aged to react in this way; younger winners too, experienced similar feelings of total disorientation by the impact of the experience, especially if

they were beginning to achieve some of the goals they had set themselves: perhaps some progress at work, enough saved for a deposit on a house, and one or two items on hire purchase. For someone in such a position, winning is not necessarily wholly welcome:

“ . . . it 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.” This winner went on to explain how he had been in line for promotion and had just arranged to move to a more suitable house, and having come from a poor background, he had naturally felt a good deal of satisfaction about the course his life and that of his family had taken. Suddenly, with the win, all that was threatened.

This sense of disorientation was perhaps more fully expressed by another young married working class winner, who explained:

“I think it’s wrong, winning large sums of money . . . it disrupts your life too much and creates too many problems. It sort of alters, it’s hard to describe, your plans if you like: you are working towards a goal and then everything falls into your lap. You can’t seem to grasp the fact that you’re rich. I suppose it all boils down to getting a certain amount of satisfaction out of anything. I don’t regret it, like, and I wouldn’t give it away, but at the same time it sort of destroys your ambition and you have to start all over again. That’s the way I found it anyway . . . Now I’ve got to the sort of stage where I can start to do something new and perhaps become ambitious again, but at the start it knocked the bottom out of any ambitions you’d got.”

Initially, then, there is a need to deny the force for potential change that the sudden riches represent, at least for all those with average income or less. But the win has the capacity for even further transformation, since it touches on almost all the central areas of an individual’s life: work, family relationships (through suddenly becoming the rich

relative for every member of the family), friendships, social position and leisure activities. It also creates the very real opportunity of being able to live out many of one's wildest fantasies and dreams.

These factors are perhaps only dimly sensed beneath the immediate shock of the win itself, and it may be some while before the effects of the win may be articulated, if ever.

Yet, as the early chapters showed, the win affects people in a variety of different ways. There are many reasons for this: the age at which a particular individual or couple win, their personality, their social background and the reactions of others: family, friends and neighbours. For example, someone with a phlegmatic temperament who wins fairly late in life, may not be much affected by the win: "Once you're into your forties, you are pretty set in your ways and you don't change much", as one put it. It may mean in those circumstances simply a more comfortable or even luxurious retirement, especially if the person concerned was already fairly well off. They may still say: "It won't change me," but with perhaps less urgency.

One way in which the win may bring about changes is by giving some winners a greater sense of independence and self-confidence. One of our sample made this point forcefully about the person with whom he shared the win. They won "first" and "second" dividends in the same week and met at the joint reception for the presentation of their cheques. The co-winner appeared at this function to be a very shy, self-effacing and even timid man, for whom the briefest conversation was evidently a painful experience. Sometime later, after they had both become more accustomed to their new wealth, the first winner learnt that his shy colleague had decided to call and stay with him for a week or so. In view of his personality it promised to be a rather long week. However, when he arrived, he turned out to be extremely confident and out-going and very good company indeed, much to his host's surprise.

For the pools winner who is working at the time of the win, one of the earliest decisions to be made is whether to

carry on in the same job. Often the opportunity to give up work is the main reason for doing the pools in the first place:

“The only thing I thought of was getting away from work as a bus driver, that was one of the main things, and possibly purchasing a small business; I didn’t want anything spectacular.”

A similar sentiment was expressed by another member of the sample, who said to his bank manager when he went to see him about the win: “You can do what you like with us, so long as we don’t work again.”

This would seem to be a very common reaction, since seventy per cent of the pools group were working at the time of their wins, but only seventeen per cent after it; and the latter figure includes both those who had spent much of their money and had been forced to return to work through economic necessity, as well as those who initially gave up work, but started again sometime later as something to do.

The Table below gives the full picture:

Number in the sample employed before and after their wins.

	<i>Before</i>		<i>After</i>	
	<i>Number</i>	<i>Percentage</i>	<i>Number</i>	<i>Percentage</i>
In full-time employment	62	70%	15	17%
In part-time employment	6	7%	7	8%
Unemployed	1	1%	1	1%
Retired	6	7%	37	42%
Housewives	11	12%	16	18%
Other	3	3%	11	12%
Not coded	0	0%	2	2%
TOTAL	89	100%	89	100%

Partly, of course, the number of those not working amongst the pools winners is a reflection of their average age: they were often interviewed for the research project at a time in their lives when they would have been retired anyway. This can be shown by the next Table which contrasts the employment situation of winners with that of the group of

non-winners with whom they were matched for comparison purposes, but even so the number not working is still higher for the pools group.

Numbers Employed in the Pools and Comparison Groups.

	<i>Pools Group</i>		<i>Comparison Group</i>	
	<i>Number</i>	<i>Percentage</i>	<i>Number</i>	<i>Percentage</i>
In full time paid employment	15	17%	41	46%
In part time paid employment	7	8%	14	16%
Unemployed	1	1%	3	3%
Retired	37	42%	23	26%
A housewife	16	18%	4	5%
Other	11	12%	4	5%
Non coded	2	2%	0	0%
TOTAL	89	100%	89	101%

Many of the winners replied to the question of why they stopped working with a simple, "because I won the pools," as if any question of work being anything other than a source of income was quite incomprehensible. One put this view particularly succinctly: "Because I now had enough money to live on without working for it." But even if a winner wants to keep the job he had at the time of his win, pressures build up to make staying on difficult, as Mrs. Baker found with her nursing. Taxation levels, too, for those with large amounts of capital are no encouragement to remain employed:

"If I had stayed on working, they would have taken off as much in tax as what I was going to earn if I had stayed at work, so I didn't see any point in working for the Government. I'm not very keen on the Government anyway," was how one described the situation. An alternative factor, which tends to push winners into giving up work, is the attitude they feel others may have to their continuing in work. This factor emerged when we interviewed one member of the sample

shortly after her win:

“Well my husband won’t work, not at the moment anyway. He’ll have a rest first and if he gets a bit restless, well, he can find some little job to do. But he won’t go back to the works anyway. Well, it wouldn’t be nice, would it: winning all that money and going back to work? I mean, people do talk, don’t they? Not that I would mind, because I thoroughly enjoyed my little job that I had, and I was sorry to lose it, but I can’t very well, can I, go to work when I’ve got all this money?”

To some extent this may well be a rationalisation, but in areas where work is scarce, it does represent a real enough attitude.

Given that these factors more or less oblige the winner to give up his current occupation, premature retirement is likely to be one of the early changes which will occur in his life. And if, as Graham Eastcote described, the new winner then starts to feel restless and in need of some sense of purpose in life, the only alternative is to become self-employed or to start some other form of business activity. Those winners who do acquire businesses, choose grocery or newspaper shops, farms and small holdings, public houses, fish merchants, transport and property businesses. One winner held a small electronic partnership, but in general none were on a very large scale, seldom employing more than three or four staff. Nor was there always much attempt to run them profitably. As one early winner, now retired, put it:

. “The shop was O.K. We didn’t make much money out of it, it was just something to do until the boys grew up . . . The bank suggested taking the shop; they said I needed an interest. I was only thirty-one at the time, so I took the shop.”

Other winners have been less fortunate and found that the businesses they have started have cost them a good deal of money. One in particular could make this point from his own experience, having lost substantial amounts in one or two business schemes, before finally managing to run one successfully: “People who win money would do well to keep out of business, unless they’ve a business already and want to boost

it up a bit possibly.”

But the new business can also be a very welcome change and a great new source of satisfaction. Paradoxically, it may be the first time he or she ever experiences a sense of accomplishment, if the jobs held prior to the win were routine or boring, and had been accepted only through economic necessity. Choosing an economic activity can give a sense of achievement, and this is perhaps best illustrated by the way one described a typical day in his life, spent on the pig farm he bought with some of the money from his win:

“Well . . . now you get this morning, Wednesday. I normally rise about seven to half past, I’m never after half past: well, I don’t rush about, especially at this time of the year, winter time, and we have breakfast, but I’m generally out say about eight-thirty. I’ve no help, no hired help, I am doing everything myself; I’m just hard working now. I’ve just got enough work to do, enough to keep me busy, but yet I’m not tied down; if I want to go away, I’ll get someone in to see to things, see. You get a day like today: I went out this morning at eight-thirty, fed the pigs, which takes just over an hour. I keep them well cleaned, I always take the dirt out almost every day, they’re as clean as everybody’s pigs mine are. And so I go around, feed the pigs, see that they’re cleaned up all right and then a few odd jobs, there’s always jobs to do on the farm, little odd jobs . . . I’ve got two large broiler houses and I’ve got a chappie now that rents them for pullet rearing. He rears pullets for his own use, for egg-laying purposes you see. This current batch of chickens went out last Thursday and yesterday, and this morning we’ve been cleaning out the places and they use my tracks and trailer: it wasn’t a very busy morning this morning so I had a couple of hours work on the tractor with them, not hard work, just driving the tractor and taking the litter away into my neighbour’s field. I came in for lunch just after twelve, and then it’s our weekly market in town, which is six miles away, and I always go and check on the pig prices and so forth, you see. And we came back – the wife went with me – came back about three o’clock this afternoon, and put me feet up until just after four, and then went out and started cleaning

up again; and it was just after five when I came in after the pigs, and that's it."

But the change from worker to businessman is not always so smooth, especially if it means employing others. One winner — an ex-bus driver — found that being a businessman had made him harder:

"Oh I'm not so happy-go-lucky as I was, you know. I'm a bit more of a hard character, but you get that knocked into you . . . At one time I wouldn't like us to pay off men, but it doesn't bother me now, 'cos I can't be responsible for the country's unemployment, you know, so if there's no need for them I just pay them off. But at one time I was always very reluctant to do that . . . you just can't do it."

It would seem, then, at least in the work aspect of a winner's life, that a good deal of change is inevitable. As one winner's wife pointed out, when her husband expressed regrets that he had just walked out and left his firm and workmates at a time when they had a lot of work on: "When the man from Littlewoods comes, you just gotta go."

What are the other changes that result from the win? As Part One of the book suggests, it has great significance, not just for the winner, but also for his wife, children and all his relatives; relationships with friends and neighbours may also change. In a way, winning the pools must be a bit like a family squabbling over the last Will and Testament of a deceased rich relative, but without a corpse! And for the winner himself like having his own will read. The win may bring more changes for the children of winners than for the recipients of the win, provided, of course, the latter receive the money early enough to use it to influence the upbringing of their children. The most obvious way in which this happens is through private education: thirty per cent of the pools group had paid school fees at some time, compared with only nine per cent of the comparison group. This was despite an average age of forty-six at the time of the win, so that many in the sample would have had children who were already too old for school. Not all winners arrange private education for their children, however. One remarked that his were working class and were going to stay working class. And

as David Llewellyn's account illustrated, winners are sometimes reluctant to send their children to boarding schools, as they may see it as parental rejection. One couple said the pools representative had warned them of this problem. Even if the children do not go to private schools, the difficulty is that they see their father not having to work and expect, perhaps wrongly, that there will be sufficient money for them not to have either. Thus, they may show a good deal of reluctance to study seriously at school or think too much about a career.

The win does not seem to have much effect on parental desires to have more children, which the extra money would easily enable them to afford. The number of children in the comparison group was seventy-two, as against seventy-one in the pools group. As the average age of the respondents was forty-six at the time of their win, this would diminish any tendency for wealth to increase the number of children. Neither was there much difference between the two groups in the number of children, or relatives, living at home, so in this area at least, there is little variation in the lives of pools winners.

Where change does occur is in the number of "domestic helps" or "personal servants" employed. Four per cent of the non-pools group employed people in this capacity compared with twenty-seven per cent of the pools group, although none "lived in" as part of the household, and only three per cent had two "servants"; none had more, the remainder having one only. The term "servant" is therefore, something of a misnomer, insofar as it implies the nineteenth century idea of large numbers of maids and others actually sharing the household of their employer. Most of the people employed by pools winners worked on a part-time basis, either doing cleaning work within the house, or gardening.

What of friendship and neighbourhood patterns; are these changed by the win? Richard Taylor's and David Llewellyn's accounts suggest they are, as do some other winners, at least at the outset: a woman winner, for example, mentioned one way in which relationships can be affected.

"I had quite a good few clothes of my own, you know,

before the win and of course I bought quite a few clothes and gave a lot away. Well, I found two or three of my friends used to come on the quiet, maybe once a month: 'Oh can we have a look at your clothes, Hazel,' you know. Well, I'd take them up and, 'Can I try this on?', and there would be all four of us in the room trying clothes on. And then one would stand in the mirror and say, 'Oh this just fits me, I wouldn't mind this,' and I'd say, 'Go on, you can have it,' and give it to them, and then you'd never see them for a few months again. Now I've stopped all that, I give to someone that's really needing something, a poor person that really needs a few clothes."

For those who do not move to a new area, sensitivity to local sentiments may enable them to ride out the early period and return being an ordinary member of the neighbourhood community:

"This is a mining area as well, you see. Well, I mean I would go up in the village with my overalls on and wellington boots, anything like that . . . and I know that some people, who didn't know me, they've said 'Pools winner? He looks like he ain't got two half-pennies for a penny.' But I'm sort of one of the community. I mean, I don't go about dressed in rags, but people know me, I've worked hard as anybody, as far as that goes, and I think I'm well liked really – bloody hope so."

In the main, the survey findings do seem to support the comments of the above respondent, whether the winners move away or stay in the same area. That is, there does not appear to be a marked difference between the experiences of the comparison group and those of the pools group, as measured by the questions concerned with relations between friends, neighbours and relatives. For example, ninety-one per cent of both samples said that they found people living in their area were friendly towards them.

The pools group also appeared to feel less isolated from friends and family than the comparison group. Seventy-two per cent of the former agreed that they saw as much of their relatives as they would like, compared to sixty-two per cent of the latter, and, similarly, when asked the same question about "old friends", fifty-seven per cent of the pools group

said they saw as much of them as they would like, compared to forty-nine per cent of the non-winners group. These findings are not consistent with the newspapers' myths of pools winners losing friends and falling out with their families, at least in any long term sense. And inasmuch as pools winners are likely to have more time to visit friends and family (and more money for travelling to and from their homes), this finding seems plausible.

It is, however, when the amount of *communication* with neighbours is examined, that some support is found for the idea that isolation might result from a win on the pools, as the table below shows.

Did You Talk, Including On The Telephone To Any Of The Following People Yesterday?

	<i>Pools Group</i>		<i>Comparison Group</i>	
	<i>Number</i>	<i>Percentage</i>	<i>Number</i>	<i>Percentage</i>
Relatives (non household)	40	45%	50	56%
Friends	49	55%	56	63%
Neighbours	27	30%	53	60%
Spoke to no one	16	18%	11	12%

There are at least three possible explanations why pools winners talk less to their neighbours than the comparison group: first, they may feel awkward or socially out of place with the affluent, middle class in their new area; second, they may be rejected by them if they do attempt to make social contacts; and third, it may simply be that the majority of winners have moved from more gregarious, working class people to less neighbourly, middle class ones. All these possibilities are suggested, for example, in the following remark:

“We don’t neighbour, but I suppose if you wanted them, they’d be there: you know, emergency or something like that, I think. But we know they don’t want to neighbour, so we just accept it; they don’t come round and we don’t go round. We’ve invited them, but they’ve never come, so therefore we knew then they wanted it that way.”

A further possible reason may be that, secure in their increased affluence, winners may simply feel less need for social support from neighbours, especially if they have experienced embarrassment or envy from these quarters. In such instances, they may well become more independent and come to rely almost exclusively on their immediate family for social support.

One facet of the lives of pools winners where change might be expected is that of leisure activities, and, as we have seen from the expenditure patterns of the two groups, they did tend to own more boats, race horses, stereo equipment, etc., although not to as marked a degree as one might expect. Similarly, with holidays, the patterns were not strikingly different from those of the non-pools group. As one winner in his forties put it with a laugh, and he could have been speaking for many others: "I think you picked a pretty dull couple." His wife added:

"Well, some people are more go ahead than others and they're in all the activities that are going, aren't they? But I like evenings quiet at home. I watch television quite a bit. We've a nicer house and a nicer garden and that, otherwise there's not much difference, is there?"

The couple added that they had bought a caravan, which they keep in the country and which in the summer months they visited for a few days from time to time. However, despite the overall average age of the sample, nineteen per cent of the pools group mentioned some participant physical recreation, such as bowling and golf, as their "chief leisure activity" compared to only eleven per cent of the non pools group. Only six per cent of the pools group, compared to ten per cent of the non-pools group, mentioned television as their chief leisure activity. For both groups, gardening was the most mentioned of all: twenty-two per cent for the comparison group and twenty per cent for the pools group. In some ways, it is perhaps surprising that the figure is not higher for the pools group, since the overwhelming impression from visiting all the homes of the pools winners is one of immaculate garden after immaculate garden, but perhaps in some cases, at least, professional part-time gardeners are

responsible for this! And, of course, winners do have more time to spend on this pastime, even if they do not regard it as their chief leisure activity.

There is something of a class dimension in the leisure activities of the sample we studied: six per cent of the comparison group engaged in middle class pursuits, such as golf, compared to seventeen per cent of the pools group. For working class leisure activities (e.g. bingo), the figures were nine per cent for the comparison group, as against three per cent for the pools group. The overwhelming majority of activities – seventy-nine per cent for the non-pools group and seventy-six per cent pools winners showed no distinctive class characteristics. Thus, although there is some tendency for an increase in middle class leisure patterns for pools winners, this is not a particularly marked phenomenon.

Travel showed a quite distinct class trend, as the table below shows:

First Class Travel

	<i>Pools Group</i>	<i>Comparison Group</i>
Rail	25%	3%
Sea	29%	7%
Air	15%	2%

Interestingly enough, only with rail travel was there a significant difference between working class winners and middle class winners on the extent to which they preferred to travel first class: thirty-one per cent of middle class winners travel first class by rail, compared to twenty-one per cent of working class winners.

Another area explored, indicating change in the life style of pools winners, was that of newspaper readership. Winners were asked which newspapers they read regularly, both currently and before their pools win. As it was felt that memories might be unreliable on this point, the question was also asked of the non-pools group, so that comparisons could be made both “before and after” as well as with the matched group. With the daily papers, few differences emerged before and after the win. Two per cent of the pools winners read the

Financial Times before their win compared to six per cent after it, and the one member of the group who read the *Daily Worker* (later of course the *Morning Star*) stopped doing so after his win! Other than that, there were no significant shifts reported on daily newspaper readership.

The patterns of readership of the pools group, compared to the non-winners group, are more difficult to assess, since the amount of grammar school secondary education of the latter was larger than that of the pools group. This probably means that they had patterns of newspaper readership which were untypical of those of the winners before their wins. Overall, the tendency appeared to be towards a greater amount of newspaper readership by pools winners for almost all newspapers, reflecting, of course, their ability to afford more; but the tendency was most marked with the popular rather than the quality papers, except for the *Sun*. The figures are given in the table below.

Newspaper Readership (Dailies)

	<i>Pools Group</i>		<i>Comparison Group</i>	
	<i>Number</i>	<i>Percentage</i>	<i>Number</i>	<i>Percentage</i>
Sun	13	15%	20	22%
Daily Express	36	40%	26	29%
Daily Mirror	38	43%	27	30%
Daily Mail	18	20%	10	11%
The Times	5	6%	2	2%
The Guardian	4	4%	4	4%
Financial Times	5	6%	0	0%
Morning Star/Daily Worker	0	0%	2	2%

Newspaper Readership (Sundays)

	<i>Pools Group</i>		<i>Comparison Group</i>	
	<i>Number</i>	<i>Percentage</i>	<i>Number</i>	<i>Percentage</i>
S. Telegraph	4	4%	5	6%
News of the World	36	40%	35	39%
Sunday Times	11	12%	10	11%
Sunday Express	36	40%	34	38%
Sunday Mirror	39	44%	21	24%
Observer	5	6%	12	13%
Sunday People	32	36%	23	26%
Other	8	9%	8	9%
No Sunday Paper	8	9%	2	2%

What of the pools winner's overall *social* position in society; how does that change? This, of course, largely depends upon the way it is assessed, and the whole question of how social classes may best be defined is an area of voluminous discussion in the social sciences. But, insofar as almost all of the determinants of class and status have some relation ultimately to the economic situation of the groups individuals being classified, inevitably, winning large sums of money on the pools has very large consequences for the social position of the recipients. If, for example, property ownership and the possession of consumer durables and other goods are used as the main criteria of social status, then, as we have already seen, there is a generally "upward" trend in these areas.

Similarly, a radical alteration in class position occurs for those winners who switch from being employees to employers; this too was noted earlier, and is a transformation of which the winners concerned are likely to be quite aware. One of the sample replied, when he was asked if he thought his "social standing" had changed: "I think it has. Well, being in business puts you in a different class, doesn't it? Mostly the workmen call you 'sir' and all this sort of thing. . . You can't be so matey with them as you've been, except personal friends."

And if the general life-style of the pools winners is used as the main indicator of their overall social position, the list of possessions suggests, with its preponderance of home-centred items – central heating, powered lawn-mowers, freezers – a middle class way of life, rather than an aristocratic or “playboy” one. Neither do the working class winners show much inclination to maintain their distinctive class life-style. There are exceptions, however: one winner, for example, continues to live in his council house and spends most of his time at the races; he summarized his response to his win by simply stating: “Nothing has changed; I’m still the same.”

This relative lack of changes is partly determined by the actual net income levels obtainable from the investments of a pools win. Today a £200,000 win carefully invested would probably return a gross yearly income of £20,000, but the figure *after tax* would not be more than about £6,000. So, if the socially aspirant winner wishes to keep his capital intact, he is more or less restricted, at the most, to a middle-class style of life, unless he moves abroad, as a small minority do. However, the larger wins do enable some winners to adopt an upper class mode of living, but even winners in this category tend to adopt a lower-middle class style of life. Thus, insofar as the sample are picked more or less at random from the total population, it would seem the British are an essentially petit-bourgeois nation.

Even the middle class embrace, at least at the formal level of dinners and dances and “social functions”, may be something of a shock, as one of our sample described, when she was asked if her social standing had changed:

“Oh yes, I mean, I’ve been invited to places I’d never, people would never, dream. I went to a Mayor’s Ball, I was invited to that and I’ve been invited to be guest of honour, you know, guest of honour to lots of different things. I haven’t taken them all on because. I mean, let’s face it, it wasn’t me, it was just to say, you know, I’ve had the pools win. But the genuine things: I’ve been on carnival things and I’ve been to blind babies do’s and things like that. I’ll go and do anything because they are genuine. I went to that Mayor’s do, I will admit it, because I’ve always

wanted . . . you know, when you see it on the television: 'Oh yes, oh yes, here comes Mr. and Mrs. So and So,' and that was the biggest eye-opener I'd ever saw. My God, the wife-swapping and all the things that goes on. I think at the end of the night there was only Andy, my husband, and I still together. It shook me solid, you know, things like that. They were all the mayors from all over you know, it was a big social do for them. And the Councillors and all that were invited, why the heck I was invited I don't know. But we was invited and I went to it. But as I said there's been a lot of functions you could go to. I've been made some vice-president over some cricket club, well I've never been. I mean, I'd never been invited before and I don't suppose I ever shall go. You know, they write and say, well, we have now made you our vice-president. Why the hell all of a sudden have I got to be made vice-president? I mean. I don't even understand cricket or anything like that. I could have a grand social life, but we're not, we're not that sort of people. I never mind, or Andy, we never mind anybody coming here and we drink and things like that, but we're not people for going out a lot. We've always been home people."

Another winner also made the same point about the social *entré* that a pools win may provide: "I mean the win changed us. Look, they can all say what the hell they like but money goes a damn long way for making life . . . I mean, they talk about money's no this, or money's no that, or money's the next thing: but if you've got money you've got a hell of a lot that you wouldn't get if you didn't have it, like apart from what you buy. Money talks a long way for getting into different things, different kind of clubs and things like that. I've been asked to join things that I've never heard of before. I knew they were there but I was never qualified to get into that kind of company, and I refused an awful lot of these because I don't believe in this dress suit stuff. I've never worn a dress suit in my life and I've no intention of wearing one. (I was once kicked out of a hotel because I went in for a meal and I didna have a collar and tie on, so I was asked to leave). There's so many things up this way where you've got to dress up. The folk enjoy dressing up in bow ties and hiring suits.

It's up to them. But if the clothes that you're wearing are not good enough for the society that you're in, well to hell with that society, that's my way of looking at it, your clothes don't make you."

In the main, winners do seem to resist the invitations to join clubs and societies. Perhaps the following remark illustrates this point:

"Well I've never tried to be something that I'm not. I've never tried to push myself forward into higher class people. I've been introduced to some of them, I've met some people who are in the upper class, but I never — mind you, when I go away I stay in a decent hotel and I travel first class; that's about the only extra comfort I get."

This general reluctance to join clubs and societies, whether of a working class or middle class type, can be shown by the response we obtained to the question: "Are you a member of any social, recreational, religious or political organisation or club?" Fifty-one per cent of the comparison group replied "yes" to this question compared to forty-three per cent of the pools group. The tendency is confirmed if the figures are compared for pools winners before and after the win: forty-five per cent replied "yes" before the win, compared to forty-three per cent after. So in this area of life the pools winners claim that "it won't change us" seems justified at least.

What, however, of the pools winner's own view of his social position? To what extent do income and financial resources affect this view? If his subjectivity is conditioned by material factors, then he should as a consequence see himself as middle class. However, the transition is not as simple as that. Pools winners tend to be less inclined to ascribe themselves to any class position, as the Table which follows illustrates:

Do You Belong To A Social Class?

	<i>Pools Winners</i>		<i>Comparison Group</i>	
	<i>Number</i>	<i>Percentage</i>	<i>Number</i>	<i>Percentage</i>
Yes	25	28%	46	52%
No	56	63%	33	37%
Don't know	8	9%	8	9%
Non-coded	0	0%	2	2%
TOTAL	89	100%	89	100%

Fifty-two per cent of the comparison group thought they belonged to a social class, compared to only twenty-eight per cent of the pools group. Perhaps the remark which illuminates this finding most came from one winner in reply to the question on whether he felt at home in his neighbourhood: "Yes, because it's on the edge: middle class that way and working class the other." A similar kind of point was made by another winner in direct answer to the question: "I don't know what to answer to that one. I would have said working class at one time, but can't say that now." However, some working class winners are reluctant to give up their class identity, at least for some time after the win: "I should say I'm very rich working class at the moment." To which this winner's wife added: "Yeah, I still like to think of us as working class."

Thus the win does effect their view of their social position and so perhaps it is not surprising that other beliefs and values are altered too. The voting behaviour of the two groups suggests this most forcefully, as the Table which follows illustrates:

Voting Behaviour

	<i>Pools Winners</i>		<i>Comparison Group</i>	
	<i>Number</i>	<i>Percentage</i>	<i>Number</i>	<i>Percentage</i>
Conservative	52	75%	26	34%
Labour	8	12%	40	52%
Liberal	1	1%	8	10%
Communist	0	0%	0	0%
Nationalist	1	1%	0	0%
Other	2	3%	0	0%
Don't know	0	0%	0	0%
Refused	5	7%	3	4%
TOTAL	69	99%	81	100%

Twice as many pools winners compared to the matched group voted for the Conservatives. This is a novel illustration of the Marxist notion that political consciousness is determined by economic circumstances. Sometimes the switch is explained with quite elaborate logic:

"I am still a Labour man, and I have always been a Labour man. However, I can't afford to vote Labour any longer, I have to look after number one like everybody else, have to vote for the people who look after the money. But I'm still a Labour man myself." Another winner who laughed, when he was being interviewed, at the realisation that he had changed voting allegiances from Labour to Conservative, put a similar point, although more tentatively: "Well, I'm glad you change, you know, because, I suppose, because of my investments... that's the main reason, I suppose. I think, you know, Conservatives, they are better at running things financially see, and I don't think Labour is. We need a strong Labour group as opposition to help the workers, but whether they're any good at running things financially I wouldn't like to say. I started voting Conservative about five or six years after I had won the money."

This winner, a postman at the time of his win, spent much of his time studying his investments, which he enjoyed doing, as he had always "liked figures" (other winners too became interested in the financial and investment aspects of the win, although probably they are in a minority; we have no firm statistical data on this). One fairly elderly winner stated that if he had a big win again, "I should just try to do my own business . . . engage my own broker and buy what I want — shares — and invest it as I wished. I think I've learnt a *little* bit about — I'm not an expert on it — but I think I've learnt a little bit since about investing." He went on to say that he'd voted for both parties, looking back over his life: "Well, you see, I can be a capitalist, and I can be a trade unionist, remember I'm a bit of both, I can't chop myself in halves, so there you are."

And another winner, a committed socialist, became quite alarmed at his sudden wealth, because he feared he would become a Conservative overnight! He was relieved to find that he hadn't and, in view of the strength of his views, in his case it seems unlikely that he will do so, at least for some time. Not all winners become "turncoats", as one put it, and of course for the Conservative voter there is no problem of changing allegiance.

A further area where attitudes and beliefs are affected is religion, at least as reflected in the frequency of church attendance. Twenty-nine per cent of the pools group reported going to church once a month or more before their win, compared to only sixteen per cent after it. The figures for worshipping less than once a month were virtually stable: thirty-four per cent before the win and thirty-eight per cent after it. But lower church attendance was again confirmed by the number reporting that they never visited a place of worship: thirty-seven per cent before the win and forty-six per cent after it. The same tendency for Mammon to replace God can be seen in the results which contrast the pools group with the comparison group. Here, twenty-six per cent of the latter reported frequenting church at least once a month, compared to eighteen per cent of the pools group. From other evidence it would appear that the trend is probably

simply towards less frequent church attendance by those who, before their win, had been the most consistent worshippers.

How far, though, did winners in general feel that change was a consequence of the win? We attempted to obtain some estimate of this by including in the interview schedule the question: "Some newspaper reports suggest that some winners don't change their way of life very much as a result of their win; do you think this is the case?" Fifty-one per cent agreed with this statement, twenty-six per cent disagreed and nineteen per cent didn't know (the remainder were uncoded). Often a reply was based on personal experience: "We didn't change ours" — "I was happy as I was." Some denied the possibility of changing at all: "You can't alter people," or: "Some, like myself, are too set in their ways to change." With other replies, however, the emphasis is on the winners having no desire to change: "They are content as they are." Sometimes, external constraints are seen as making change difficult: "Well, socially you are not accepted about your station in life" — "Because of the publicity always chasing them and keeping the lime-light on them, it stops them changing. If they do not change, the papers lose interest."

The twenty-six per cent who thought that winners did change, gave variations of the "money goes to their heads theme," which was the most common explanation given. Other replies stressed the "positive" changes that may result: "It must change your life to some extent" (husband); "More security, more of the luxuries, better holidays" (wife). Sometimes, inevitable and extraneous reasons were emphasised whether "desirable" or not:

"You can't keep your same way of life, it's impossible. With a big win on the pools, with £100,000 on the pools you can't live in a council house, you couldn't work with chaps slogging their guts out for £20 per week. Well, you could, but you'd have to be a very heartless person and I don't think it's possible."

A few replies also stressed the pressures from other people to lead winners to change: "They are too easily swayed," or: "People are awfully weak, they can be pushed any way."

Others suggested "snobbery" was a cause: "Because they've got money they become snobs; I've remained working class," or: "In my opinion it always changes them. It changes a lot of peoples lives before they know how much they've won: some had eight draws up on Saturday and didn't want to know you on the Sunday morning!"

The "don't know" replies often stressed that it "depended entirely on who won," or: "Different people react in different ways."

Generally, when the changes are regarded as undesirable, they are usually ascribed to others rather than the particular respondent himself; others "let it go to their heads," or become "snobs." And although it may be self-deception that such unfortunate changes do not occur to themselves, an awareness that they happen at all, may have some effect in minimizing the adverse consequences that could follow from a big pools win.

The wording of this question on change might have encouraged respondents to have agreed with it and to that extent, underestimated the degree of change. But there may well be other factors at work too. The "stigma" aspects of being a pools winner (which have been discussed earlier) might also contribute; it is possible pools winners dissociate themselves from the unfavourable aspects of their public image by emphasizing that they are exactly the same as they were before the win. Furthermore, if winning the pools is a threat to the identity of the individual concerned (as was suggested at the beginning of this chapter), then that threat can continue to be minimised by denying the possibility of change. Finally, the changes that do occur, probably do so over a period of time, and therefore, in many cases the winners may be hardly aware of them at all.

However, the whole question of the essential nature of an individual's "self" is very complex and quite outside the scope of this book; such changes that we have discussed (for example, political and religious attitudes) may not, in the eyes of the winners, constitute a very basic part of their own characters and can therefore be discounted by them. A comment from one member of the sample suggested this,

when he remarked that he didn't take politics too seriously (he had remained a Labour voter). And if this is the case, it is not surprising that, the wife of one winner, when she was asked if she and her husband had changed, replied:

"Not really; only we have a nicer house and a nicer garden and that, otherwise there's not much difference, is there?"

There is one tendency which may occur occasionally, although this is at best only an impression for which we have no statistical support, and that is "amplification effect", which the win has on the pre-existing characteristics of a winner's personality, exaggerating or amplifying features already present in his individual nature. For example, one winner described how he had always been a practical joker, but since his win, his opportunities for such escapades had considerably increased. On one occasion, when he had had a disagreement with someone, he ordered a dead horse to be delivered to their front lawn late one evening, so that they would discover it when they woke up the next day! It should be added that he arranged for the local council to come and collect it. Similarly, another winner, who had always been shy and retiring, found that after the win, with no need to work, he met fewer people than ever, though this did not, he claims, trouble him. But even for someone as quiet as he was, the pools win had brought some new experiences:

"When I first won the money, you know, I bought a car and I passed the driving test and I used to go all around Warwickshire just exploring in the car, but I don't these days."

Thus, the evidence from our research is that the lives of those who win on the pools are changed over several, though not all, of the important areas we looked at. Not only the "external" aspects of life-style based on material wealth are affected — being able to give up work, buy property and take more holidays — but also the more personal spheres of political and religious behaviour. Insofar as winners sometimes make this distinction between their way of life and their own characters, they probably underestimate the extent to which their personalities have been shaped by the win, however "successfully" they may have adapted to their new

circumstances. Nor should this be surprising since personality is, in part at least, a social construct formed from an individual's life experiences.

Yet there is a sense in which the pools winners are still right when they say that they haven't changed: very few have undergone the radical transformation that they probably feared at the beginning of the experience. Winning the pools alters people less than, say, going to university sometimes does. The political allegiances of the winners may have moved from left to right in many cases, but they do not adopt political values outside the conventional range. Similarly, their life-styles tend to be comfortable and conformist, rather than idiosyncratic or adventurous. One described his experience as an "apotheosis", but even his "transformation" was very much within a conventional or conservative norm. In the main, a "nice" house, a "nice" car and a "nice" garden are ways in which the win is used. This conclusion, however, makes no allowance for the problems and difficulties which confront many winners in their attempts to come to terms with their new wealth, and these questions are dealt with in the next chapter.

CHAPTER XI

Problems And Happiness

“Listen, if you ever went to London, it’s worth it; there was a room in Grosvenor House which Littlewoods take — it’s an agreement — there’s a set of rooms reserved for Littlewoods, they hold their board meetings there, and we had our meals in that boardroom. There’d be some of Littlewoods directors and some of their men who worked for them, and the meal was marvellous. There was a table across the corner, cigarettes — oh, piles of twenty like this, of all makes — bottles of everything, everything . . . If you went out after breakfast and one of those bottles — a half a bottle of rum gone perhaps — it was replaced by another one by the time we came in for lunch. And at the first night that we were there, I think there’d be 150 to 200 reporters and photographers, and everything was free: double gins and double whiskies. They had a real do, and that was from tea-time until about one or two in the morning. And we had a lovely suite of rooms, my wife and I, and our four girls, they had the rooms that the Littlewoods directors use near the boardroom; they took a suite off every time and they use it, just reserved for them”

For many pools winners, the reception in London is an exciting and pleasurable occasion; for some the smoking, drinking, shows and diners during the four days of the reception had been “the best part of the whole win”. The experience of becoming a pools “star”, the exhilaration of being the centre of attention and enjoying such totally novel luxuries, soon wears off of course, and the host of problems which comes with publicity swamp, for many people, the pleasure and happiness of the time in London. Years after the

win, however, some winners look back to this time with great nostalgia, but because of the problems which follow, are glad of their ability to fade out of pool stardom into obscurity:

“It was a nice feeling at first to be noticed for a change you know, but the glamour does wear off. But to have something like that happen to you every six or twelve years, I think that would be nice. I wouldn’t want to be in the limelight like the Queen and stars and anything like that; you can bow out quickly and come out; they can forget you then.”

Referring to this early period, a number of winners mention being incorrectly quoted in newspaper stories and being made to look foolish and ridiculous in television and radio interviews, and some of them harbour considerable bitterness about this many years after it happened. One man interviewed on television during the reception period complained afterwards that “they made me look a right mug and it was a load of old cobbles”. This feeling about being misrepresented by the media persists as a problem for a number of winners many years after the win:

“They came and we talked to them, and there was an article in the press as if it was a rags to riches story. It was a packet of lies from start to finish. All we could do was to challenge it and make it worse: it was like a steam-roller and started it all up again.”

One winner complained that they “made him feel like an idiot”; another felt that he had been deliberately deceived by one of the national dailies, which held a party for a group of winners – promising no publicity – and then prominently displayed their photograph on the front page of the next day’s edition of the paper. One of our respondents claimed that they had attempted to correct the false impression of earlier stories by giving further interviews, but found in practice this simply didn’t seem to work: “I used to give interviews because I thought that I could make them see it my way, but they always have their story written before they come.” In fairness to the media, it should be pointed out that of forty-two winners who said they had been approached for stories about their life after the win, only six spontaneously

mentioned that reports of interviews had been misleading. But as we did not specifically ask a question on this, it must be a minimum figure.

Almost without exception, however, the pools companies themselves were seen as being helpful, friendly and approachable — “they couldn’t have been better really” — and this positive image starts with the “wonderful experience” of the reception: “The whole atmosphere at the Grosvenor House, it was smashing, weren’t it? They were all friendly, they all spoke to you; no snobbishness about it, was there?” This initial perception is later reinforced by the way the pools companies through their advisory services help the winners in dealing with the various practical problems which inevitably arise. As a result, the companies are often thought of as being “really magnificent people”. Some pools winners are in a highly vulnerable and anxious state immediately after the win, wondering what they are going to do with their money, whether to give up their job, how much to give to various relatives and so on. Advice from the pools companies is usually welcomed as a means of solving these problems, sometimes to an extreme degree:

“Oh yes, he’s just like a father to us . . . the pools company doesn’t want us to worry about anything, so they’re quite prepared to take anything on. Any trouble at all, and they’ll sort it out for us.”

The service that the pools companies provide even includes help for winners abroad: “You feel lowered because people follow you around; we get people following us in the street, pointing us out. When we went to Africa, it was only the pools man intervening that stopped the local paper from reporting that pools winners were in the district.”

The pools representatives who call in the years after the win sometimes become very friendly with winners and the positive attitude towards the pools companies partly comes from a feeling that they are genuinely trying to help: “Really they could dump it in your lap, and that’s it, and let you get on with it, but no they don’t, they’re grand people.”

A more complex but perhaps ambivalent understanding of the motivation of the companies was expressed by one of our

respondents: "I think they're genuinely concerned really, because I suppose they could get bad publicity if anything went wrong." All pools companies are in a difficult situation as far as publicity is concerned: on the one hand they dread the bad publicity from the winners who "go off the rails", while on the other, they need to publicise really large wins and the people who make them, in order to boost and sustain the numbers of people who do the pools. A number of pools winners report that the companies put a great deal of pressure on them to agree to publicity: "Littlewoods explained to me that they make their living from publicity when the win is over a certain amount" — "Well I was the first big winner that year and Vernons were desperately looking for winners to get the pools started up again." Normally, many people might resist this pressure to publicise the details of their win; after all, about nine out of ten people who win the pools put a cross for anonymity on their coupon but at the very most, one in seven actually manage to retain their anonymity after winning. It is not difficult to see why the companies are so successful in persuading people to change their minds; the sheer exhilaration and happiness at winning such large sums — "We were doing plenty of laughing, it was the climax of the few days after we'd won the pools, when we'd actually got the cheque" — predisposes winners so favourably towards the pools companies, as to overwhelm all but the very strongest resistance. As the brother-in-law of one winner put it, when asked by the press about publicity: "for £50,000 you can spread us round the world." Many winners have a more general sense of appreciation of the pools companies activities on their behalf: "The pools companies were being very good to me, so the least I could do was try to show them I appreciated it also."

There are other arguments that the pools companies can use: "People will ask where the money came from" — "Isn't it better to get the thing over with as soon as possible?" The anonymous winner who Vivian Nicholson mentions "found it was hard to keep" his win "secret because he couldn't tell people what he actually *did* for a living." Certainly some winners believe that it is inevitable that their identity will be

discovered and they might as well get "a bloody good time out of" the pools company while they can. One or two respondents claimed that their identity had been revealed through having to make a public claim on their winning coupon (under pools companies rules, a person's win can be disallowed unless such a claim is made): one originally anonymous winner felt that the post office official who processed his telegram had tipped off the press about his identity. Another of our respondents thought that individual representatives of pools companies were the source of information about winners movements and whereabouts: "All the bloody pools company people leak it. I mean the pools company themselves don't do it, but they've got people that take backhanders, I'm sure they do, a fiver off the press and they let them know how things are going on." In one or two cases, these leaks are seen as having been deliberate acts on the part of the pools companies: "the X on the coupon was worthless; we think the pools company paid someone at the *Express* to leak our name." Of course, there is no way of proving these allegations, as the potential source of leakage is very great. Sometimes it is the sheer weight of the numbers of people who call from the companies that is a decisive factor; one Scottish winner reported that "ten men, and nine of them Scots" called at his house, some of them pools representatives, some of them photographers: "You knew perfectly well they would be behind the vestry the next day, whether you gave the firm leave to publicise or not. You knew they would go about shelling out lies . . . and you couldn't control them, and that was the reason I did give them publicity." However, it should be stressed that a small minority of all winners do remain anonymous, and they appear to achieve this by refusing all forms of publicity whatsoever. The pools companies sometimes put psychological pressure on winners to attend, by withholding information about the actual size of the win until the presentation ceremony at the reception; but of course winners can and do refuse to attend this.

There are good reasons for retaining anonymity; in some respects the effects of publicity create more problems for

winners than any other source of difficulty. As the accounts in the first part of the book illustrate, the most immediate problem is the deluge of begging letters that winners receive, although the pools companies will sort and destroy letters as a part of their services. They also usually warn winners of the activities of "professional" letter writers (the letter ostensibly from parents asking Richard Taylor for money "to bring their son's body back from abroad" was in this category). Some letters appear to be genuinely sad, although most of them are probably fake. It is in the interests of the pools company to emphasize this aspect of the letters, as it helps to discourage winners from spending their money, and therefore minimizes the chance of them losing it all and creating bad publicity. A number of letters, although intended to be serious, do have their more comic aspects. One woman "living in a council house", wanted a winner "to buy her a farm in Devon so that she could let some deserving couple have her council house". Another letter which gave the recipient a certain amount of pleasure, appears to have come from two religious ladies living in Walthamstow: "Dear Mr. Finch; you've won £75,000. The Devil will get you and you'll go to hell. We will pray for you." However, the overall effect of begging letters and personal approaches is anything but amusing. One 71-year-old spinster, who won about £100,000 was so bombarded during the first month after her win that she was reported in the press as thinking of leaving the country: "I'm beginning to wish I had never won the money. I am fed up with all the begging letters, the proposals and all the friends I have suddenly found. All I want is a bit of peace and quiet and the only way I shall get it is to leave the country."

Although begging letters may cause distress, they can be destroyed without having been read and they usually stop within a few weeks. They are much less of a problem for most winners than personal approaches from people either calling at the house or stopping winners in the street; as one winner put it: "All the time it's knock, knock, knock on the door". One middle-aged couple had been very frightened by a man who "hung around till nearly midnight" demanding

£2,000 to start a business, and a similar incident with another winner led to violence:

“I struck about six folks. I knocked one out through the door of the house. He’d been at the house two or three times, and I hadn’t been in. I went to the door this night with my son. We had an outside door and an inside door; he’d opened the outside door to come in and I was half-way through the inside door. ‘Well look’, I says, ‘bugger off, I’m no having nothing at all to do with you’. ‘Oh but . . .’ and he started, he says, ‘it’s no bloody use you getting high and mighty with me,’ he says, ‘I ken you’re a working man’. And I lost my ire and I belted him.”

Some winners find that the approaches from people for money drive them to a point of extreme anxiety: according to a newspaper report, five months after the win one winner’s wife “was so badgered by people after money that she had a nervous breakdown. She went into a hospital, where a doctor warned her she could not survive the continual siege of salesmen, borrowers and beggars.” The couple’s problems were only solved when they moved out of the area, where they had lived for thirty years, into a neighbourhood where they weren’t so well known.

Being followed in the street is less personally threatening but can also lead to a sense of being persecuted; one winner said that being stared at in the street made him feel like a “film star or a freak” and Vivian Nicholson’s phrase “pools freak” refers to the same feeling. Winners find quite trivial actions being reported in the local and sometimes even in the national press. One man who committed a minor motoring offence about a year after his win, when asked what his occupation was, had said that he was “unemployed”; the press picked this up and claimed that he had been treated with extra leniency as a result of this, although the winner denied that this was in any way intentional (many winners have difficulty in describing their employment status: if they are not working and they are fairly young, they are reluctant to call themselves “retired” which really only leaves them the category “unemployed”). Some winners become so famous that their houses become places of interest on bus

tours: "Buses of tourists were told that is the place of the man who won the pools". Others find that years after the win they are still recognized and stopped in the street; one winner's wife was stopped by a local journalist outside Marks and Spencers and asked whether she still did her shopping there. There appears to be widespread curiosity about how pools winners spend their money and many people seem to have strong feelings about how they would spend the money if they were in the winner's place. This leads to further sources of friction, such as the occasion when one winner was having his hair cut:

"I went to the local barber and he and I were just talking, it was three or four days after I got the money. I was sitting in the chair getting my hair cut and talking, and this lady and gentleman came into the shop. She says 'Och, I didn't think the like of you would come in here. Why don't you go get the barbers to come to your house.'"

The winner was particularly upset by this, as the barber was a long-standing friend, and the idea that he should change his usual way of having his hair cut because of the money, seemed to him rather shocking.

Not all winners, of course, suffer from this kind of problem, and the variations in other people's responses can be seen in the eight stories in the first part of the book. Many winners find that "after the first few weeks" the publicity dies down and they can more or less get on with their ordinary lives without people constantly stopping them and staring at them. As one of our respondents put it: "Some people look at it as a ten-day wonder; they think you've done something marvellous, but it fades into the background and things are normal now." Another winner had the same kind of experience — "I felt my old neighbours were afraid to speak to me, but I call and see them regularly now and that feeling has worn off", as did a third: "Very close friends were afraid of seeing me at first for fear of seeming to be begging; they kept away for a short while, but soon everything was O.K. when they got used to it."

Some find that their fame is not so easily shaken off. One couple had had to move house four times in order to find

anonymity, but were still being recognised as pools winners, which they thought was partly due to the fact that they had two red-haired daughters. Several others of our respondents suffered from the same problem: "One of our old neighbours said someone who'd moved into the street was asking about us and our being pools winners. Sometimes when we are out we still see people pointing at us and we know they are discussing the win." Whether a person stays in the same area as that in which they were living at the time of the win, obviously has a lot of influence on the likelihood of their being recognised; also the kind of community – whether it is a close-knit working class community or not – probably has some effect.

The fame that can come with winning the pools brings special problems of its own: one or two winners mentioned the fear they had that their children might be kidnapped: "You worry about if anyone will try to take the boy off, and kidnap him and all sorts like that for ransom." Similarly, there have been burglaries committed at pools winners houses, which might have been due to them being known to own substantial sums of money; one such incident occurred when "three men dressed in pin-striped suits and bowler hats had tied up a winner's wife and au-pair girl and had burgled the house." Much more frequent a problem, however, is the difficulties that winners have with people expecting money, gifts and subsidies in various forms: "People expect you to back them in their businesses and give them financial assistance and if you don't give, it's like as if you weren't friends somehow." One winner who was running a butcher's shop in a working class district found that the publicity from the win and its aftermath forced him to give up the business which he had owned for thirty years. On hearing of his win, he was reported in the press as promising to buy each of his regular customers a free joint of meat; on his return from the reception in London he found a large crowd outside his shop, which had queued for over three hours for its supply of meat. A fortnight later he was interviewed by a local journalist who reported that housewives "expect him to give them the best joints for next to nothing," and that custo-

mers mention "how poor they are the moment they walk into the shop." A number of winners who have set up businesses of their own have found that customers expected goods cheaper than they would normally have had to pay for them. One man started a greengrocery shop and was interviewed by the press soon after it was opened:

"Customers are likely to ask me to knock a penny off a pound of potatoes because they know how much I'm worth. They used to try it at Covent Garden, you know. Another chap at the market pays fourteen bob for a bag of sprouts, but I get charged sixteen shillings because I'm a pools winner."

Winners also get charged more than they should have to pay; for example, a tailor tried to charge one winner more for the suits that he had made for him than "was usual". Another of our respondents found that the fishing club of which he was a member expected him to buy them a new club-house — which he refused to do — and this led to him not being re-elected Chairman of the club, an honour which would normally have been his.

Winning large sums of money can also attract people with goods and services which are difficult to sell:

"I've been offered furniture, I've been offered central heating, I was offered four colour televisions, £100 for four. There's an awful lot of people seem to think because we've got money and we're working folk that we're ready to buy "hot" stuff. About the strangest thing that I was offered was a wagonload of bogey brackets, you know, on the railway, where the rail sits on the sleeper, they call these bogey brackets. I didn't have a clue what he wanted me to do with them! There were so many different things: radios and cigarettes, there was a lot of cigarettes. Well a man came here and offered me two daughters: he was in debt, something like that. You wouldn't credit how they can behave."

Money can also lead to mild forms of corruption amongst friends: one winner had been "approached" by a journalist who had been given his address by a friend for two pounds, which had been a great disappointment." This kind

of experience leads to people becoming harder and in some ways perhaps more selfish:

“When we won the money it started to create an impression on me that people were trying to get something for nothing; so I withdrew into meself a bit you know. I was sort of thinking to meself, ‘Well this has got to last me a lifetime, I’m going to hang on to it.’ To a certain degree I became a bit selfish if you like, which I certainly wasn’t before. If anybody asked me to lend them a fiver, instead of saying like I would have done before, if I’d got the fiver, yes, straight away, I stood back and weighed it up, why they wanted it: did they want it because they knew I’d got a lot of money and they wouldn’t be expected to pay it back? That sort of thing you know.”

Other people’s attitudes to pools winners in some cases has an immediate impact on their life circumstances. Several winners living in council houses were forced to move: “The council said we had to get out of the council house because of the win”, while others found the reactions of neighbours had a similar effect. One couple living in a council block of flats had found that the working class people in the area became very hostile, which included one of the neighbours children dropping “a paving stone on top of the car from four floors up.” The couple added in explanation that they had taken “some neighbours out and given them a nice evening, but couldn’t do this for everybody.” Occasionally, pools winners are forced to give up their work against their own inclinations; a wife stated that her husband had given up work as a shoe-edge-setter “because people were on at him; it nearly broke his heart to give up work, but workmates said that he was taking a job away from somebody else; he lived for his work, he loved it and had no hobbies; if he could have carried on, it would have given something to occupy him.” Although this is a fairly extreme example, there are a number of winners who told us that this feeling that they would be “taking away” a job from somebody else was widespread amongst their workmates.

Winners reported few feelings of guilt on their own part, or moral disapproval from others about winning such large sums

of money. One confessed that the reason why he hadn't wanted to go out and meet his friends was because he felt "a certain amount of guilt" about getting "something for nothing," another "had a sister and brother-in-law who were very religious, and they thought it was not right," whereas a third couple who had strong religious views, were sufficiently worried about their church's disapproval of gambling to try to remain anonymous. Presumably, doing the pools is now so widespread that there is little or no moral objection to those few people who receive large wins. Occasionally, as in the case of David Llewellyn's story, outsiders do object to such large amounts of wealth, or as in Richard Taylor's case, reproach him with never having "earned a bloody penny in his life," but most pools winners do not seem to have too much difficulty in rationalizing their situation. John Sellens felt that winning the money "was probably some repayment for what I've done" in helping people; another man who won over a quarter of a million pounds argued in justification for such large wins: "With the country in such a bad way, the small slender chance of winning the pools gives people something to hope for, and injects a bit of colour into many drab lives."

One of the most depressing problems that faces many pools winners is the jealousy and envy some relatives and friends feel: "My husband's mother was jealous; we couldn't go out and buy anything because she got jealous. Every time we bought, we were buying it for her as well." Frequently, this takes the form of relatives objecting to how much money they have been given: "Some of my relatives were jealous. My brother hasn't spoken to me since, although I gave his son £800." And similarly, according to one winner's wife, "his brother called us skin-flint; I thought, my golly, if somebody gave me five hundred pounds I'd get down and kiss their feet I think." Often these feelings of jealousy are based on invidious comparisons, leading to permanent breaches of family relationships:

"Peter's mum used to think that my mum was getting more than she used to get, and they had a big argument didn't they? They used to get on quite well before, they used

to go to the same bingo place and they always used to share what they won on the tables and that's all stopped now. They fight like cat and dog now, and yet they never used to; they used to get on ever so well together."

Winning large sums of money can also completely disrupt the existing equilibrium of family relationships, so that the status of one member is completely overturned compared to another. An example of this was given by a winner when talking about his relationship with his brother:

"We were sort of in the same state in our lives, we'd got the same ambitions and the same plans, we'd just both purchased our house, hadn't we? The basic fact was that he became envious and jealous because I'd suddenly overtaken him in a great flash and a cloud of smoke, you know. And I was miles in front of him, kind of thing; we were sort of competitive before, you know. And then all of a sudden he was stranded . . ."

These problems with relatives are sometimes overcome with time; as one winner put it: "Our relatives were envious; they expected us to give away half our win and there have been difficulties; but we've got over them."

There is obviously more pressure on winners to resolve difficulties with their relatives than their friends; problems with friends often lead to a complete break with them: "My friends did not react very well. The majority of them became embarrassed: before we used to go out, everyone had the same sort of money in their pocket; so now I really don't have the same friends. My friends then were in the £1,200 – £1,500 bracket; now they are in the £3,000–4,000 one." Friends and acquaintances also react in the other ways in which we have seen relatives react: one winner gave money to a number of his old workmates, including £30 to a person in difficult circumstances; when told of this, this particular person asked, "Is that all I'm getting?" Another winner found that friends were jealous of her and her husband on account of their youth, she being twenty-seven and he thirty at the time of the win. Vivian Nicholson found the same thing from her old acquaintances: "Why them? They're so bloody young, we've been filling in the pools for years." A

number of our respondents came to feel that some of their friends before the win weren't "real" friends after all: "You just couldn't tell who were real friends and who only wanted to know you for what they could get out of you."

Although many people appear to be genuinely pleased that relatives and friends have won the pools, there is a certain amount of indirect hostility which appears to be based on envy. Perhaps an example of this was when a girl approached the nine-year-old daughter of one pools winner at school and told her that "her father had stolen the money," leading the daughter to "burst into tears immediately." On another occasion, somebody talking about a winner's wife's sister, who had just died after the win, said in the wife's hearing, "Oh well, for all her money, it didn't do her much good, did it?" One winner said she felt that people in general were just waiting "to see how much you slip up." A number of our respondents said they felt that whatever they did they would be criticised for it: "If you went into a pub and bought everyone a drink you were big-headed, but if you didn't buy them a drink you were a mean bugger." (This was the same as David Llewellyn's experience: "Someone behind me said in tones none too quiet, 'Well look at that mean so-and-so there taking a drink off that chap, when he could buy us all a bloody round here.'") Similarly, on the way in which they spend their money: "If you get something of the best they'll say, 'I should think so - he can afford it if you don't get something of the best, 'Well fancy - all that money and he bought so and so, he hasn't got this and he hasn't got that!'"

It is possible to quantify the degree of friendliness or hostility shown by various sorts of people towards winners. We asked a series of "open-ended" questions on the way people had reacted to the win, and classified the answers in terms of whether they were positive, neutral, negative or mixed. Positive answers were the ones which said that people had been happy, pleased, good about the win and so on; neutral ones were ones which stated that people were the same, that there hadn't been any change in their attitude, that they were alright and behaved normally. Negative answers were ones where winners said that people had been

jealous, envious, resentful, etc.; mixed answers were a combination of positive and negative ones. Obviously this classification is a bit arbitrary and perhaps the statistics it yields have a tendency to understate negative, hostile reactions, as some of the worst experiences that pool winners have with people they know, appear to fade in their memories with time, and occasionally winners failed to mention negative reactions in direct answers to the questions, but referred to them elsewhere. The following table summarises the results of the classification:

People's Reactions To The Win

	<i>Positive</i>	<i>Neutral</i>	<i>Mixed</i>	<i>Negative</i>	<i>Total</i>
People in general	24%	34%	26%	16%	100%
Relatives	47%	34%	11%	8%	100%
Friends	39%	44%	12%	6%	101%

There is a fairly strong tendency for winners to report that people in general were more hostile than their relatives and friends, although even people in general reacted overall positively or neutrally (fifty-eight per cent) rather than negatively or in a mixed fashion (forty-two per cent). Most winners seem to have found their friends or relatives either pleased or happy about their win or at least more or less neutral about it. There was, however, a significant minority of all categories of people who reacted negatively in one form or another, not just the forty-two per cent of people in general, but also nineteen per cent of relatives and eighteen per cent of friends. Also, our respondents did occasionally indicate that they thought that the friendly reaction of their relatives and friends might be because they were "hoping for a couple of quid." One or two winners stated this even more categorically: "I suppose our close friends were pleased because they thought they was going to get something." Some winners were prepared to put it a little more gently: "Our relatives were very pleased for us: of course it helped them too." However, that money is not the overwhelmingly determining factor in people's attitudes is indicated by the fact that friends were felt to be as friendly as relatives about

the win, in spite of relatives receiving much more money than friends.

One of the more unpleasant features of the envious, hostile reactions is the tendency to circulate invidious rumours about pools winners. Although we did not systematically collect information about this, the rumour we most often encountered in our research, was that a particular pools winner has finished up in a mental asylum. But as far as we know, with the exception of Vivian Nicholson's voluntary admission for two days to escape from her second husband, in no case has this turned out to be true. These rumours can cause a lot of distress to their victims: a number of rumours were circulated about a particular couple, including one to the effect that the strain had sent the winner into a mental hospital. The family were sufficiently distressed to repudiate "this in the local paper in no uncertain terms." It was rumoured about another winner "that he had crashed his new car into a bus, had spent all his money and gone mad, and had been taken into an asylum." Because people also need to believe that if *they* won the pools they would be very happy, there is often an ambivalence of attitude towards pools winners: they are thoroughly miserable (envy) or they are blissfully happy (self-identification).

Many relatives and friends are worried that their friendliness will be misinterpreted as being after money: "Some say, I can't be friends with you, you'll think I'm after your money." A number of respondents – and this comes out in the stories in the earlier part of the book – state that their "real" friends felt like this, staying away so as not to be thought of as scroungers, whereas they believe that their superficial friends had reacted in the opposite way. Often this is only a short-term problem, with winners regaining old friends and relationships along the same lines as before the win. Long-standing relationships do get broken but on more fundamental grounds; one couple found that old friends of theirs –

"Were exceedingly nice at first; we gave them £1,500 towards a bungalow and they moved near us. They sold the damn thing and put the money into the bank and flitted back

to Bournemouth! We never see them now.” The couple gave a possible explanation of this behaviour in another context: talking about their relatives they said that “they either feel uncomfortable when they come or they feel they can’t keep up with us.”

One surprising finding was the relatively little amount of snobbery that pools winners encountered; we anticipated that they would experience a certain amount of social rejection on the grounds of them being “nouveau riche.” One of the reasons for its absence is that very often other people don’t know about the pools win, and this is particularly the case where a winner has remained anonymous by moving to a new area. It was for this reason that one pools winner was so anxious to conceal his identity; he said that “people look down on you if they know that previously you didn’t have much money.” Another is the tendency of British people to “keep themselves to themselves”: a number of winners mentioned that they had little or nothing to do with their neighbours and reported this as the prevailing social pattern in their area. This makes it easier for people who have acquired wealth overnight to be absorbed into a new community with a social status higher than the one they have come from. One working class winner who was very anxious about being accepted in his new middle class milieu, found the solution to his problem when he moved onto a new estate: he was one of the first people to move into the area and “they were already settled” when their new neighbours — architects, doctors and solicitors — began to arrive. The vast majority of our respondents felt that their new neighbours accepted them: ninety-one per cent said that they found people in the area friendly towards them, the same percentage as that in the group of people in the matched comparison group. We have seen in an earlier chapter, however, that winners have significantly less social contact with neighbours than do members of the comparison group. Whatever the reasons for this, it does appear that winners feel just as much at home in the area where they are living as their peers: thirty-eighty per cent of them said they would be very sorry if they had to leave the area, as against thirty-two per

cent of the comparison group. There are, however, some clear examples of snobbery on the part of pools winners' neighbours:

"The people like where I'm staying now, they're a different class of people from the people that's in the tenements or the council houses. I would say, maybe three out of ten, maybe more, of the people round here say to me, 'What does a person like you do with the money?' The people that are of this class, these are our teachers, doctors and things round here, people that's in the professions . . . Three months ago a lady up the street asked me, 'What could the like of you do with all that money' . . . And there's a gentleman across here, he's a company director, and the first thing he said after he came here was, 'So help me God, I didn't think I'd have to stay aside the labourers.'"

Although this is something of an extreme case, there are certainly other examples of such snobbery. One couple found that this came out when they were away on a cruise:

"Somebody did find out, and because you've got your money this way, people began to think that you were an absolute peasant before, that you didn't know how to use the right knife and fork, you know, that sort of person."

Most winners, of course, manage to disguise their identity in this situation; at least this is the impression gained from the tape-recorded interviews. As with most of these examples, however, it is possible to find an opposite one to counter it: John Sellens in his story describes how easily he mixed with people from a very different background on a number of cruises probably the most enjoyable part of his win! Another winner describes how he was treated as a V.I.P. when it was discovered he was a pools winner: he was on a world cruise, and his boat was docked in Durban when a local journalist's wife found out who he was; she then arranged a reunion with somebody living in Durban who the winner had met on a previous world cruise.

One aspect of the snobbish reaction towards pools winners is the accusation that they fecklessly squander their money, spending it on "vulgar" consumer goods, or lose it through

their own gullibility and incompetence. This myth is to some extent fed by the media's interest in those winners who "go off the rails," and who obviously provide more sensational copy than the majority who don't. Of 144 winners in the main part of our study, only thirteen appear to have lost more than three-quarters of their money by the time we had interviewed them; this represents only about nine per cent of the total (one in eleven) and even this minority can hardly be said to fit the characteristics of the mythical young working class pools "loser." The average age of these thirteen winners was forty-seven, a year older than the average — forty-six — for all of the 144 winners. Even on class background, the thirteen people who had lost most of their money do not bear out the stereotypes: twenty-three per cent of them were middle class, compared to thirty-one per cent of the total group; indicating that the class composition of the two groups is not all that different. Nor does it seem to make much difference from which company they received their win: there is a very slight tendency for the thirteen "losers" to have won their money with Littlewoods, but this is not statistically significant. This finding suggests that Littlewoods' attempt to prevent winners from losing all their money by setting up their advisory service has had little effect. It is true that there are proportionately more winners who have lost most of their money who received wins before 1957, when the advisory service was set up, than afterwards: sixty-two per cent of the "losers" won their money before 1957, as against forty-three per cent of all winners, but this might be due to the obvious fact that the longer you have had your money, the more chance you would have to lose it (this question will receive further attention in our next, more analytical and theoretical book). It is sometimes argued that many people are incapable of handling the very large sums of money given out in pools wins; the small amount of evidence which we have on this suggests otherwise. The average size of win amongst the thirteen "losers" was £90,000, whereas that amongst all winners was approximately £115,000; suggesting that those who made the *smaller* wins were more likely to lose their money. However, this makes no allowance for

changing values of money and, given that the “loser” group received their wins significantly earlier than the all-winner group, there is probably very little difference in the average real values of the comparative wins.

We have referred to the thirteen winners who have lost more than three-quarters of their win as a “loser” group; in some respects this term is a little misleading, as it covers a range of different ways of becoming moneyless. There are basically four such ways: giving the money away, losing it through being defrauded, investing unwisely in business, and spending it. In practice these overlap in any one case, although there is a distinct tendency for each case to fall in one category rather than another. However, the categories themselves often blur into each other, as the following experience that one couple went through shows:

“Brother-in-law asked us for £1,900 to put down a deposit for getting a house built. We gave him the cheque, but the builder came and said he hadn’t received a penny and asked us whether we could pay him. We then found out that brother-in-law was using the money to keep himself out of jail: he had stolen that amount from his employers and was paying it back.”

This incident involved both giving money away and being defrauded. Another example of this is to be found in the rather sad experiences of one winner; with his money he bought three boarding houses in Blackpool, one for himself and one each for his brother and two sisters. He and his wife found that running a boarding house meant “humbling themselves to people,” so they sold up and acquired a small two-acre market garden. According to a press story, during this same period “he was full of generosity, and dished out cash right and left – anybody could have a bit.” Friends who got to know him well before he emigrated to New Zealand said that he had been “taken down” by various people: “A man came to the door and ‘sold’ the winner a car that never arrived”, and this kind of thing happened frequently. The winner himself was quoted in the newspaper story as saying, “There are people watching out for people like me, and they took thousands off me.” Eventually the winner reached a

point of bankruptcy, having to sell his flower nursery "with only about £200 in his pocket left." He turned at this point in time to his brother and sisters for help, they still owning the boarding houses in which he had set them up, but they refused to help. According to one of his friends he felt very bitter about people in general and his relatives in particular: "He said that if he had a gun he would shoot his brother — and I think he meant it" . . . "he also said that he would like to put his relatives on a boat and shoot the bloody lot." Obviously, this kind of indirect evidence about the winner's feelings should be treated with caution — it is possible that his own account of his feelings about the win might be very different if interviewed today.

Some winners are particularly vulnerable during the early period after the win when they are feeling a general sense of elation or are so "intoxicated" in the aftermath as to have their judgement seriously impaired. One man was accused of a breach of contract over the purchase of a £20,000 hotel in 1952 but according to press reports of the court case, successfully pleaded in his defence that he had been drunk at the time of signing the contract. Another winner's vulnerability was his very poor judgement of honesty and credibility of business associates: amongst other business ventures he became involved in the "Speedway" — he invested money and "kept putting it in and putting it in to keep it going and then the people frauded him out of it." This was one of several business failures and, together with a number of loans which were never repaid and acts of personal generosity, was enough completely to wipe out all his money and force him to return to work as a clerk. Quite a few winners refer to having lent money to people and never having it repaid; such loans are seen by the beneficiaries as virtual gifts, on the assumption that winners with their large amounts of wealth would never have the "moral right" to ask for it back. Several of our respondents indicated that they knew that this would happen and therefore refused to give loans because of this: "People come and say, 'Could I have £100 for a week or two'. You know you won't get it back, so we refuse. And if they've been friendly before, they get a bit miserable." One

couple who did lend money out certainly had expected to get it back; when this didn't happen they took the people concerned to court. Five years later they were still pursuing the case and as they themselves said about it: "We wouldn't let go." Most winners, however, seem to resign themselves to never getting money back which they lent out to people and which was not spontaneously repaid.

Of course, as we have seen, the pools companies themselves give winners very careful advice on investment and disposal of money, the latter including how much to give to friends and relatives, as well as advice on business ventures. The companies suffer so much from the bad publicity of a winner who loses all of his or her money, that they go even further than giving advice: they keep a check on the state of winners' bank accounts:

"They keep in touch with the bank, I think, and when we started to draw a lot out, they wanted to know what we were doing with it, you know, and not throwing it away or anything like that."

This "looking after you" lasts in most cases for just two or three years, but in the case of "problem" winners the pools companies, particularly Littlewoods, appear to keep much closer contact and observation over a very much longer period of time. (In Vivian Nicholson's case, the company's representative, on occasions, even used to accompany her first husband to the bank in order to help sort out their financial problems.) The main difficulty from the pools companies point of view is that people do not have to take their advice: "Advice was available, but declined" — "I did what I felt best" — "The pools company wanted to advise him but he was a man, he wouldn't be advised." In some instances this can turn out disastrously for winners; one man turned down the advice that Littlewoods gave him "and used his solicitor for this purpose instead"; he made him "executor of his will," but unfortunately for his widow and children this solicitor "retired to the Bahamas," apparently largely on the proceeds of the winner's estate.

Although pools companies have invariably attempted to protect the interest of their winners, there have been

occasions in the past when winners have been defrauded of money partly as a result of the behaviour of individual pools representatives. Two lost money this way through being introduced at a pools company reception by one of the company's representatives to a property speculator. One of the winners concerned explained how he got involved in the fraud. The property speculator was introduced to him by the pools company's representative as an estate agent, who had helped "all big winners." When asked whether this "estate agent" was working for the pools company or not, the representative avoided a direct answer and merely stated: "He's always with us." As a result of this meeting, the winner was persuaded to buy thirty properties as an investment, with the help of the "estate agent." It later transpired, however that these thirty houses were slum properties occupied by sitting tenants whose rents were controlled, with the cost of the day-to-day repairs and maintenance exceeding the income from the rents. And it was only by an accident that the winner discovered that the properties had been previously owned by the "estate agent" himself, who in reality was a property speculator engaged in a form of fraud. The winner's solicitor had failed to inform him of the facts of the situation and the winner claimed that this was because "the solicitor was as much in it" as was the speculator, the latter having introduced his own solicitor as if he was an independent. The winner managed to persuade the pools company to stop the speculator from attending receptions, although they failed to take any action against their representative on the grounds that he was soon retiring. Only one other respondent in our main sample was prepared to admit that he had been defrauded in the same way, although he talked with reluctance about his experience and was not prepared to go into details.

Some winners lose their money through giving it away to relatives who start businesses which fail disastrously and require more and more injections of money before going bankrupt. One lady set up her sons in a business which failed because of their total inexperience.

"Two of my sons went into business, but they had an

unfortunate time; they lost a lot of money, it wasn't successful. It was the lack of experience of course — it was in the wrong area, not a big enough population. Of course I helped them — had to help them many times — but eventually it failed and they had to go back to their original work.”

This winner gave money to friends and acquaintances, as well as to her relatives; she became “very disappointed in people about money”: “I have given and given until I can give no more.” Littlewoods offered advice, but the lady in question “didn't take advantage of it.”

Many winners *are* acutely aware of the dangers of losing their money — it “haunts you a bit” — “now I have money I feel I would like to make sure I damn well hang on to it” — “what worries me I suppose basically is one day losing me money”. Vivian Nicholson vividly summarized the root of this anxiety in her account of a conversation with her first husband on this subject: “I used to say, ‘Oh hell, I'm going back to the sweet factory and you're going back to the pit.’ He'd say, ‘No, never, never, never will I be back at the pit.’”

A more frequent problem mentioned by our respondents was the feeling of boredom that many experienced after they had given up their work. Graham Eastcott describes this feeling: “I felt that I was just existing, there was no purpose in anything I did”, and also how he felt this had contributed indirectly to the break-up of his marriage. A number of winners expressed the same sentiments about boredom — “I felt a useless existence” — “he started to get a little bit niggly with nothing to do” — “he just didn't know what to do with his time.” One man found that this situation caused him to put on a lot of weight, having previously led a very active life with an accompanying appetite: “He piled on a lot of weight once he packed in working because he was still eating so much but he wasn't as active.” To convey the feeling of apathy that sometimes goes with this lack of activity, we quote an extract from a report on a conversation with one winner; the previous day at 5.30 p.m. it had been impossible to interview him as he had been asleep:

“I therefore returned the following day at about 2.30 and

the door was opened by a very stout man with spectacles, the right-hand lense of which was badly chipped. He was wearing a yellow nylon casual shirt, open at the neck with what looked like soup stains on the front . . . he said that he didn't take much interest in things, he didn't even bother to get his spectacles repaired, he'd only just gone in that day to get them repaired as they'd been like that for months – he didn't really care about things . . . He said it took him some time to get used to not working but he spent his time now in going for walks and doing anything which occupied his mind, like crossword puzzles. He then said that he spent a good deal less time walking now, but he used to like that, and seemed to regret that he no longer did so much walking.”

The interviewer went on to note that as he entered the room he found that the informant “had been watching colour television. It was a woman's programme about cooking and fashion, and presumably he had been watching that.” It should be pointed out that this man was sixty-two when approached for an interview and his life-style might be said to be that of someone who had been prematurely retired, the difference being that this man had won over £100,000.

In a number of instances it appears that the boredom arising out of “having nothing to do” created quite fundamental problems in the lives of some winners; two types of problem recur: drink and divorce. Turning to drink as a reaction to boredom and a feeling of purposelessness occurs in four of the stories in the first part of the book, in the stories of Richard Taylor, Vivian Nicholson, Ethel Baker and Graham Eastcott. Yet only one of these – Richard Taylor – admitted to having been treated for alcoholism; in fact he was also the only person admitting to this among all the eighty-nine winners who formed the main part of our sample, and this compared to two people in the group of eighty-nine in the matched comparison group. There was at least one other winner who we know suffered from alcoholism, since the major cause of his death is listed on his death certificate as “chronic alcoholism.” We have an account of how this came about from a friend, although being hearsay evidence, it

obviously should be treated with some caution:

“He invested the money and lived on the interest; he had nothing to do. For something to do, he took a job as a coach courier, and also went to Australia for the Test Matches, just for something to do. His wife also had nothing to do and things gradually got worse; she went to coffee mornings and then cocktail parties, and they both got to a state where they were permanently tanked up. They parted company, he went to live in a local pub, except when he used to go away for odd periods to ‘dry out.’ They were a perfectly happy couple who went right down the shute through having too much money.”

The winner was only fifty-three when he died and it is obvious that his alcoholism significantly shortened his life. His wife divorced him and re-married soon afterwards.

The second problem of divorce looms much more largely in the statistics that we have compiled from our researches. We asked the eighty-nine respondents whether they had ever been separated or divorced and the following table is the result.

Have You Ever Been Separated Or Divorced?

	<i>Pools Winners</i>		<i>Comparison Group</i>	
	<i>Number</i>	<i>Percentage</i>	<i>Number</i>	<i>Percentage</i>
Separated	7	8%	4	4%
Divorced	13	14%	3	3%
Neither	72	81%	81	91%

Significantly, more pools winners have been separated or divorced than people in the comparison group. The reasons for this aren't as straightforward as might be imagined; it is clear from the evidence that in some cases the effects of the win contribute to the break-up of a marriage. One winner, when discussing the reasons for his divorce, stated: “Marital problems arose indirectly out of the win because the opportunity was there – although also I wasn't getting enough out of life – I went looking and found her. If opportunity had not been there, I might not have gone looking or been able to look in the right sort of areas.” Other winners indicated that

the win had had similar effects: "My husband went mad, he was out all the time — never back for lunch or dinner and he started going out with other women." In some cases it is difficult to know whether the win was responsible for a marriage break-up or not; one man claimed, according to a newspaper story about his life: "I was happy before that win. I enjoyed working for things and the family were united in our efforts to get on. Then came the money." The story goes on to state that he blamed "all his bad luck on his big fortune," including the divorce from his wife; but when the latter was interviewed by us she denied this and said that the marriage was in difficulties before the win. In a case like this it is therefore possible that the winner was "rationalizing" the failure of his marriage by blaming it on the effects of the win.

An alternative pattern of explanation of the greater incidence of divorce amongst pool winners is that they can simply afford to legalise separations which, previous to their win, would have been beyond their financial means. One explicitly stated that this was the case: "I had lived with my wife for thirty years before being able to marry her; the money has meant that I could get a divorce from my previous wife and marry again." However, the statistics quoted clearly indicate that there are more separations as well as divorces among pool winners, so it appears that winning the pools does have a tendency to disrupt marriages, although it must be noted that the majority (eighty-one per cent) were unaffected. Perhaps a further example of this category is the man who bought a yacht with his money and took to living in the South of France during the summer months; one informant who knew the winner well, stated that the winner separated from his wife and took his "mistress" on a tour of the West Indies on his boat and installed her in his new business back at his home town. The informant claimed that the woman in question was a "gold-digger" and had secretly re-married her ex-husband while ostensibly still having a relationship with the winner; when the latter learned of this, he "went berserk, smashed windows at the woman's house and finished up spending the night in the cell of the local

police station.” The informant further stated that after this incident the winner “took to his bed” and his “mistress” came back to live with him, but he eventually died “a disillusioned man.” We should treat this story with a certain amount of caution, as the informant seems to want to believe that the winner’s money didn’t make him any happier (he concluded his account by saying “Poor Dennis, with his £140,000 in his grave”). It should be noted in this context that the small number of winners who do get badly affected in their personal lives – feelings of boredom and futility leading to drink and a somewhat reckless pursuit of pleasure – are mostly very young at the time of their win; being young they are more likely to pursue pleasure than perhaps are older winners. This is not to say that a pursuit of the “pleasure principle,” even to an extreme measure, necessarily leads to unhappiness. One young winner was reported in the press as having gone “on a world tour in search of the perfect girl,” and was said later to have adopted a “playboy” way of life: red E-Type Jaguar, frequent parties, and a very rapid turn-over in girl friends. He claimed both in interviews with the media, and in a more sober interview with us, that he was perfectly happy with this style of life. This was certainly borne out by his relaxed and cheerful manner, although the rumour that has reached us since we interviewed him, that he has found his “perfect girl” in the East End of London, suggests that he has come to accept Richard Taylor’s dictum that “like everything else, strawberries are nice but you can’t eat four pounds of them.” Also it needs to be pointed out that the more cautious behaviour of old age doesn’t necessarily lead to great happiness; as one older winner put it: “I’m too old to be very happy; you could say that I’m quite content. If younger, things might have been different.”

A feeling of disillusionment with life can also arise because of a sense of isolation coming out of the rapid transformation of social circumstances. One winner who had been a miner before his win and had lived in a tight-knit mining community is quoted in one press story as saying that the win had “broken up old friendships”: “Having money puts

you apart from other working people, as though you were different." The story further claimed that "he craved for the comradeship of the other colliers in his old home town." There's nobody he has met since, he says, who is a friend worth calling as such. A number of winners mentioned that old acquaintances and friends had reacted with embarrassment to the win, and this comes out in a number of stories in the first section of the book.

One of the surprising things about our overall findings is that pools winners as a whole do not feel more lonely or awkward and out of place than the sample of non-pools winners. We asked all our respondents the question, do you ever feel lonely? -- and the following was the result:

Do You Ever Feel Lonely?

	<i>Pools Winners</i>		<i>Comparison Group</i>	
	<i>Number</i>	<i>Percentage</i>	<i>Number</i>	<i>Percentage</i>
Never	61	68%	52	58%
Rarely	11	12%	14	15%
Sometimes	10	11%	23	26%
Often	7	8%	0	0%

The interesting feature of this table is that pools winners are to be found at the extreme ends of the response continuum: more of them claim to never experience loneliness and to often feel it; people in the comparison group tend to cluster more in the middle-range responses of rarely and sometimes feeling lonely. The probable explanation for this finding is that a small number of winners suffer acutely from the effects of the win in the way we have described, but the vast majority adapt themselves successfully to their new situation. A further indication that this is so comes from the answers to a question about "feeling out of place." We asked people whether they agreed or disagreed with the statement, "I often feel awkward and out of place": only thirteen per cent of the pools group said that they agreed with this, as against nineteen per cent of the comparison group.

Why most winners are able to adapt so successfully is perhaps the freedom that having such large sums of money brings. As George Ingram put it: "It changed my circumstances by removing mental and physical shackles." Some of our younger winners, becoming bored after having given up work started a whole range of businesses, or became proficient and engrossed in a variety of sporting and leisure activities. Graham Eastcott summarized the change that this made in his life, saying that "mentally I am very much more satisfied. It seems that I am around for something rather than nothing now." And of course for some winners the freedom to give up work altogether is itself a source of great happiness, as well as lifting the strain of having to "make ends meet" and "trying to get on in the world":

"Well the money do come important to you, don't it? 'Cos if you've been working all your life, you think to yourself, well now I can take it steady, I don't have to rush here and rush there."

An indication of the exhilaration that some winners feel on giving up work comes from one winner who, after having given up his job, is quoted in a newspaper report as saying: "I've packed my job in . . . It's a great feeling knowing that I don't have to work again." This sentiment becomes even more understandable when it is realised that this winner, along with his wife, had been working an eighty-hour week as manager of his father's garage during the ten-year period previous to the win; according to the press story that reported this account of the winner's working life, he had "a seven-day working week . . . 7.30 a.m. to 10 p.m. on weekdays, 11 a.m. to 11 p.m. on Sundays." For some people the choice doesn't have to be an either/or one: one winner carried on her work as a secretary, but after a year or so did it only on mornings: "Her afternoons are given to helping her mother with housework and shopping, or taking her young niece out in the car, visiting relatives." Some winners are happy to give up work permanently without suffering from any apparent problems; one winner, when asked about how he had spent all his money, replied: "I have enjoyed twenty-five years of holiday."

Some people use winning the pools as an opportunity for both educating themselves and enjoying sporting and other activities which previously they didn't have time for; one man thought that it was self-evident that he would be happier without the "strain of working" and claimed to be unreservedly enjoying his new way of life: spending five evenings a week at night school learning French, Car Maintenance, Badminton, Painting and German, and during the day playing tennis, badminton and table tennis, as well as embarking on the self-educational enterprise of reading in alphabetical order the *Book of Knowledge*. Even where a winner decides to work, he has the freedom, because of his financial situation, temporarily to abandon it in the pursuit of pleasure: "My husband used to make spontaneous visits to Jersey, flying out there for a party with our daughters; we used to have to get back by six o'clock the next morning to get ready to open up our pub." For others it gives the freedom to indulge a hobby to an intensity impossible before: one man took up bowling and became British National Champion within a year or so. This involved him travelling to countries as far afield as Sweden and the U.S.A., as well as spending between £12 and £20 a week; obviously a sport at this level is only for someone with plenty of free time and money. And there are other "freedoms" that money provides: one winner with rather traditionalist views on education decided to send his son to a private boarding school, on the grounds that "state schools allow children to play around too much." Altogether this is a "freedom" of which twenty-one of the eighty-nine members of the main pools sample availed themselves. The same consideration of money bringing choice of action applies to private medicine; a number of respondents mentioned this: "We had her in a nursing home for nearly three months . . . it made a wonderful difference to us" - "For anything serious we go private, which we did for seeing specialists." Altogether, thirteen people in the pools group stated that they consulted a doctor privately. In at least one case known to us, this had a marked effect on the health of a member of a winner's family:

"Before the win our youngest son had been physically

handicapped: he had sinus very bad, had to wear a hearing aid and his heart was on the wrong side and very slow. We had been told nothing else could be done for him, but after the win we were told by a consultant that they could help him privately. As a result of the operation the sinus was cleared and he no longer has to wear a hearing aid."

The couple were very shocked to discover that money could buy health, and felt strongly that it was very wrong that this should be possible; also they were naturally upset to discover that it had been possible all along to do something for their son and said that if they had known this before the win, they "would have struggled and found the money."

Nearly all the evidence that we have collected on health suggests that pools winners are healthier as a group than the ordinary people chosen for the matched comparison group. There is an initial period when the "shock" of the win disturbs the sleeping and eating patterns of winners, the most extreme example of this being David Llewellyn's reaction: losing two stone in weight in ten days; but after this period the health of our respondents more than returned to normal. Seventeen per cent of the pools group said that they'd seen a doctor in the previous month because of not feeling well, compared to twenty-eight per cent in the comparison group. Nearly all this difference seems to be due to physical illness, although the boundary between physical and psychologically-derived illnesses is a very thin one (it is also possible, of course, that some people in the comparison group used a visit to the doctor as an excuse to get off work). On a number of other questions about psychosomatic and psychological health, the pools winners also emerged as the healthier group; in the area of psychosomatic complaints, one difference stood out among all the others: eighteen per cent of the pools group said that they had suffered from a headache during the previous month, as against forty-two per cent in the comparison group. This finding was strongly reinforced by the answers to two other questions: twenty-eight per cent of the pools group said that they had taken aspirin-type tablets during the previous month, compared to forty-two per cent in the other group; similarly, only eleven

per cent of pools winners said that they had ever suffered from migraine, compared to nineteen per cent of the group from the general population. Our interview material gives some indication of the reasons for these differences: one woman explicitly stated "that the elimination of the strain associated with working as a tailoress had led to a significant reduction in attacks of migraine." Similarly for differences in physical health; another woman said that her health had improved after the win: she had worked as a bus station canteen worker and had to stand so much that, being overweight, she had had to have her legs bandaged when she came home from work.

The general rule for most pools winners, then, is that their health on balance appears to improve as a result of the win. In addition to the elimination of strain through giving up work the win reduces anxiety and worry through the financial security it brings. Several winners mentioned this aspect: "Winning the pools gives you security" — "It frees you from financial worries" — "It takes a little bit of the worry out." It is not difficult to imagine the great relief that a young thirty-four-year-old widow living on £5.10s — £6 a week from her work as a mail order clerk (and having to keep two adolescent children) felt when she learnt that she had won £206,000 in the late 1950's: she felt "very happy" to be able to escape from her financial problems, according to newspaper reports of her win. The elimination of financial anxieties is perhaps reflected in the figures of nervous breakdowns in the pools and comparison groups: seventeen per cent of pools winners said that they had had nervous breakdowns, as against twenty-four per cent of the non-pools group. Although this difference is not statistically significant, it is certainly in the same direction as all the other answers to questions on psychological and psychosomatic health. The only evidence we have from the health point of view which contradicts this conclusion, is a finding that there are significantly more widows and widowers in the main pools group than in the comparison group. This raises technical demographic problems as to how this finding should be interpreted (and this will be dealt with in our next, more

analytical book); for the moment we can only note this somewhat puzzling finding.

Probably the reason why winners don't suffer from the dramatic transformation in their lives is that most of them soon come to terms with their new situation and adjust their way of life accordingly. An indication of this adjustment is that they maintain their moral values in spite of the win: we asked all our respondents whether they agreed or disagreed to a series of statements about people having difficulty in knowing which standards to follow; there were virtually no differences of any significance between the pools and comparison groups. For example, we asked people whether they agreed or not with the statement: "Everything changes so quickly these days that I often have trouble deciding which are the right rules to follow": fifty-seven per cent of pools winners agreed with this, but then so did fifty-seven per cent of the comparison group! When these questions were directed more personally at the respondent, the proportion agreeing with the statements dropped dramatically; for instance, when we asked whether people agreed or disagreed with the statement: "It seems to me that other people find it easier to decide what is right than I do," only twenty-one per cent of the pools winners agreed with it, as against twenty-seven per cent of the comparison group, a difference which suggests, if anything, that the pools group has less difficulty in deciding what is right and wrong than the sample from the general population. It is possible of course that the "stigma effect" of winners reacting against the myth of "unhappy winner" that we discussed earlier, is distorting our findings here, but our subjective impressions gained through meeting winners suggests that this is not the case.

Do You Ever Feel Bored ?

	<i>Pools Winners</i>		<i>Comparison Group</i>	
	<i>Number</i>	<i>Percentage</i>	<i>Number</i>	<i>Percentage</i>
Never	51	57%	24	27%
Rarely	12	13%	29	32%
Sometimes	20	22%	32	36%
Often	6	6%	4	4%

Not only do pools winners come to terms with their new situation, they come to feel that their lives are less boring than they otherwise might have been. This is indicated in the table giving the results of a question on boredom.

The general pattern of answers to this question is confirmed by the responses to a similar question, which asked, "Do you sometimes feel your life is empty?": seventy-eight per cent of pools winners said "never", as against sixty-three per cent of the comparison group who gave the same reply. This is in spite of the feelings of boredom and purposelessness that a number of winners experience and that we have discussed earlier in the chapter. The resolution of this apparent contradiction lies in the fact already noted that the money gives great freedom of choice in what a person does with his life. One man, having experienced feelings of boredom after giving up work, bought a small general grocery shop and worked six days a week, twelve hours a day. Finding that this is becoming a bit tedious he is free to choose other forms of activity more to his liking:

"I do intend selling the shop and then I'll look around for something else to do; I now think I've got enough confidence to start another business. The shop was a business already established; I don't get so much satisfaction out of it as I would, for instance, if I started something on me own. I had a seven year apprenticeship in engineering, you know, and I could certainly start something in that line."

Winning the pools means that people with different temperaments can follow their own distinctive inclinations, whatever they may be. Of course, it isn't as simple as that; one found, for example, that he was much more ambivalent about the whole thing:

"I was happy before the win – happier I think sometimes – but I had a very boring job which I was glad to see the back of. Now I do the things I wanted to do, whereas I couldn't before. My chief hobby is learning the piano; it takes a lot of time but I'm interested in it. You've got to have something to do even if it's keeping fleas!"

Finally then, there is the question of whether pools winners are happier as a result of the win, and of course we

asked the winners themselves whether they thought they were: of eighty-eight people who answered this question, sixty-eight said that they *were* happier, twelve said that they weren't, and eight didn't know. Some people thought it was so self-evident that they would be happy, as to be incredulous that we had asked it; for example, one man's initial reply was, "Silly question!" This overall finding is more than confirmed by others of our findings; an even higher number said that "all things considered" they were "glad" they "won the pools": eighty said yes, this was the case, while only two said they weren't glad; four didn't know. Perhaps the most telling evidence we have on this question of happiness is the replies that pools winners gave to a question on their current happiness, compared to the answers of the comparison group:

Would You Say Your Life At The Momment Is . . . ?

	<i>Pools Winners</i>		<i>Comparison Group</i>	
	<i>Number</i>	<i>Percentage</i>	<i>Number</i>	<i>Percentage</i>
Very Unhappy	1	1%	2	2%
Unhappy	1	1%	6	6%
Happy	46	51%	62	69%
Very Happy	35	39%	17	19%
Don't Know	6	6%	2	2%

The most significant difference in this table is the greater proportion of winners who said that they were very happy: thirty-nine per cent, as against nineteen per cent of the comparison group who gave the same answer. We had a very similar response pattern to a related question on disappointment with life:

Do You Sometimes Feel Disappointed With Life?

	<i>Pools Winners</i>		<i>Comparison Group</i>	
	<i>Number</i>	<i>Percentage</i>	<i>Number</i>	<i>Percentage</i>
Never	53	59%	33	37%
Rarely	6	6%	19	21%
Sometimes	24	27%	26	29%
Often	6	6%	11	12%

Significantly fewer winners said that they never feel disappointed with life, compared with the non-pools-winning group. As a follow-up to this question we asked all our respondents whether they had ever felt so depressed as to have attempted to commit suicide; only two pools winners said they had, compared to just one person in the sample from the general population. There was, however, one actual suicide among the total of 191 winners that we have information on, and although this attracted quite a bit of publicity from the press at the time, there is some doubt, whether it was related to the man being a pools winner or not. One informant who knew the winner very well said that he was "very ill after the win and did commit suicide by shooting himself; it is very difficult to establish whether this was the result of winning the pools or the illness." Similarly, the coroner who gave the verdict of suicide is reported as saying that the winner "may well have had an inner unhappiness." However, the more tangible evidence that we have leads us to suspect that it was the illness rather than the pools win that was mainly responsible for his death; neighbours were quoted by the press as saying that he "had become depressed following a stroke" four months previously, and that he'd had a second stroke just before his death. Further evidence leading to the same conclusion comes from a television interview that Alan Whicker conducted with this winner seven months before his suicide. He claimed in the interview that the win had made him happier: "It makes you happier, it's nice to have extra to what you've got, isn't it?" This was the tone of the whole interview and the winner appeared relaxed and happy throughout; he had been a very active man both in his working life and in sporting activities, but had been virtually forced to give all this up on account of yet another stroke some years previously.

Most winners do feel happier, then, as a result of winning the pools, although as we have seen, there is a considerable range and shading of feeling on this. For most pools winners, the happiness they found from their windfall was of a rather undramatic nature; as one winner put it: "I feel more secure

and able to be more venturesome and branch out into business.” Others denied that they were any happier as a result of the win, claiming that they were perfectly happy before: “We were happy the way we were living, it’s only brought you better things in life.” Another couple stated “We’re too simple to have problems. We believe in marriage, we’re that sort of people.” Obviously, there is a danger of over-stressing this kind of innocence, but it may be a key to understanding why most winners adapt very successfully to their situation. We might say that most people are very preoccupied in maintaining security in their lives, and that this is linked with keeping a sense of personal and social identity. One of the reasons why some winners were so badly affected by the win was that it undermined this sense of identity, but to be so affected is by no means on balance a negative matter: some of our respondents came to a new sense of personal maturity through fundamentally testing experiences of the sort described by Richard Taylor. Some winners came to feel that they had become more self-confident through the effects of their new status in life: “It gives one more confidence if you’ve got some money to back it up – sub-consciously you feel more self-assured.”

This over-view of the evidence on happiness, raises the difficulty of working with the rather simple assumption that people can be arranged on a scale running from misery to extreme happiness. As the stories in the first section of the book brought out, the complex variety of winners responses suggests that our simplifying statistics miss the range of feelings and experiences associated with being a pools winner. But in a book of this kind we owe it to the reader to come to some conclusion, and perhaps the most appropriate one lies in a finding of our survey: more than three-quarters of the winners of our main sample said that they still do the pools.

