

**WOMEN'S EXPERIENCES OF GAMBLING
AND PROBLEM GAMBLING**

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ABSTRACT

This study is a qualitative exploration of women who gamble, and was carried out in Northwest Ontario. Three sources of primary data were used: a Phone-In involving 36 women gamblers who called a toll-free number to discuss gambling; in-depth interviews with 17 women gamblers from the Phone-In participants; and researchers' observation data from casinos and bingo halls frequented by these women. This was triangulated with secondary data, all collected in a two-year period: calls from the area to the Ontario Problem Gambling Helpline; bankruptcy trustee records on the cause of bankruptcy for women; and data from 35 gambling addiction files of women treated at the Lake of the Woods Addiction Services in Kenora, Ontario. The research questions guiding the study were:

1. Who are the women who gamble and what is their demographic profile?
2. How do women perceive their gambling activities?
3. What is the extent of help-seeking and support access by women, and what is their experience with the quality and availability of this support?
4. How best can needs be met for women who have developed problems with gambling?

Findings show that the women who gamble in Northwest Ontario are a diverse group, with no one demographic profile emerging to characterize gamblers. Those who had been treated for gambling addiction tended to be younger and employed less frequently than those calling in to participate in the study. The motivation of all the women to gamble ranged widely from entertainment and socializing, to occupying time, winning money, and escaping from negative aspects of their lives. They had many concerns about their own gambling as well as the

gambling activities of family, friends, and those they observed at the gambling venues. Negative aspects of gambling they identified included loss of control, financial problems, emotional and relationship difficulties, and changes in themselves, such as fear of losing control and guilt. Few women who were interviewed for the study had sought help for their gambling, although they were aware of help services in their communities. Their suggestions for improving service included providing assistance in community health centres rather than in addiction agencies, extending hours when help services were available, providing child-care, and ensuring confidentiality. In response to the question about meeting the needs of women with gambling problems, women's suggestions revolved around five basic themes: increased recreation opportunities for women; public education on the negative aspects of gambling; self-management strategies to avoid overspending; suggestions for the improvement of support services; and changing the gambling venues themselves, by restricting the promotional activities and slowing down the VLTs. Observations at casino and bingo venues indicated the venues were safe, comfortable, and appealed to women. The bankruptcy data showed that no women bankrupts had listed gambling as a reason for their insolvency in the two-year period under consideration. The Ontario Problem Gambling Helpline data showed only 3% of their calls came from the Northwest region, and requests for help made by women and men in the region were almost equal. This study validates the need for a feminist analysis of gambling behaviour, particularly during this period of rapid expansion of the gambling industry in Canada. Women's experiences must be respected in designing services, policies, and facilities to reduce the harm that may be caused by problem gambling.

INTRODUCTION AND BACKGROUND

This study emanated from the need for current information about women who gamble or who have gambling problems. The major Canadian study to focus on women, Wynne's *Female Problem Gamblers in Alberta* (1994), is now eight years old, and since its release, there has been a rapid expansion of casino gambling venues and video lottery terminals (VLTs) in the country. Much of this expansion has occurred in locations such as Winnipeg, Manitoba; Thunder Bay, Ontario; and in the state of Minnesota; all locations are readily accessible to the Northwest Ontario region where this study took place. The *Queen of Hearts* study done in Victoria, Australia (Brown & Coventry, 1997), by the Financial and Consumer Rights Council, provided much inspiration and guidance for this work in Canada.

Although there are some data on prevalence of gambling, which includes women, no qualitative data have been generated to help understand the meaning of gambling to women from Northwest Ontario. This study of Ontario women relied on a feminist approach, giving recognition of the value of women's experience as a source of knowledge. The intent of the study was to reveal new information about women's experiences of gambling and problem gambling in order to investigate solutions that would be effective in helping women gamblers. This study considered women's experiences with gambling, expressed in their own voices, and explored their help-seeking in the region of Northwest Ontario.

This project took place in Northwest Ontario, primarily in the census districts 58, 59 and 60, which are the Kenora region, the Rainy River region, and the Thunder Bay region. These areas were selected because of the diversity of the population, the increasing number of gambling venues (locally, as well as in Minnesota and Manitoba), and the lack of data about gambling in this region. The research combined resources of the University of Manitoba, in Winnipeg, and the Lake of the Woods Addictions Services, in Kenora. These two centres are about 205 kilometres apart.

Study Location

The Northwest Ontario women who were the sample in this study lived in one of the three census districts, which are large in land area and sparsely populated. The largest district is Kenora, with a land area of 396,871 square kilometres and a population in 1996 of 63,335. Major population centres in the district are Kenora, Dryden, and Sioux Narrows. Of the three districts, Kenora residents have the lowest family incomes and the highest percentage of Aboriginal population at 32%. The unemployment rate in Kenora is also highest of all three districts, with 13.1% of males and 10.6% of females reporting they were unemployed in the 1996 census. The Rainy River district's major population centres are the towns of Fort Frances, Atikokan, and Emo, with 23,163 persons living in a land area of 16,817 square kilometres. The Aboriginal population in this district is 13% of total population. The largest population in the region is in the Thunder Bay district, with 157,619 residents in 1996 occupying a land area of 109,564 square kilometres. The city of Thunder Bay has a population of 113,946, so the population is largely in this city. Other larger towns in the district are Marathon and Armstrong.

This district has considerably higher family and individual incomes than either of the other two districts. The median family income, for example, is \$55,056, which is even higher than the median family income for the province as a whole, at \$51,520, or Canada at \$46,951. The Aboriginal population in the Thunder Bay district is about 7.5%.

Major gambling venues in the region are a First Nations charitable casino in Kenora, which includes a bingo hall housing 435 players; the newly opened Thunder Bay Charitable Casino, which is a provincial government establishment; large bingo halls at Fort Frances, Rainy River, Sioux Narrows, and Eagle River, operated by First Nations; and bingos operated by religious organizations and community clubs. Scratch tickets, lottery tickets, and break-opens are readily available at convenience stores, gas stations, and malls. Women in the Kenora and Rainy River regions often visit Winnipeg, the major population centre in the region, for medical appointments, to visit relatives, or on business. The Winnipeg casinos, Club Regent and McPhillips Street Station, run frequent promotions such as coupons in the local Ontario papers. Tour operators have bus and hotel packages that offer gambling weekends in Winnipeg. There are VLTs in close Manitoba border locations such as West Hawk Lake and Falcon Lake, which are regularly visited by residents of Kenora. The state of Minnesota borders the Northwest Ontario region, and casinos at Mahanomen, Grand Portage, Mille Lacs, and Hinckley, among others, are within a reasonable driving distance and attract patrons from Ontario.

PURPOSE AND GOALS

The study was undertaken to provide information about women's experiences of gambling and problem gambling. Little is known generally about women who gamble in Canada, and nothing has been published about gambling in the northwestern region of Ontario. The purpose of the study was to fill this gap, and to provide insight, based on women's experiences with gambling. It was hoped that this insight could assist service providers in designing the most effective methods of support for this population. One of the team members was an addiction counsellor specializing in problem gambling, who worked for the Lake of the Woods Addiction Services in Kenora. The other two members were a faculty member in the Family Studies Department of the University of Manitoba, and a Research Associate and Sessional Lecturer with experience in community research and in working with women. The research model was based on the *Queen of Hearts* study done in Australia (Brown & Coventry, 1997), which found that current treatment options may be problematic for women.

The objective of the study was to gain an understanding of how women experience gambling in their lives and an understanding of their experiences in accessing support. This research is phenomenological in nature and focusses on the perceptions and experiences of women who participate in various gambling activities. A qualitative approach allowed the researchers to incorporate various methods and a variety of information sources. The information of a

quantitative nature is used to triangulate the primary findings from the women who were interviewed for this study.

Most feminist scholarship recognizes that men and women live in separate spheres, where they have very different life experiences. These differences are socially constructed and have been created because of socialization patterns that support rigid and distinct gender roles. Women are restricted through gender-based social role prescriptions that define them as primary caretakers whose main focus should be relationships (Duffy, 1988; Gilligan, 1982). This role is undervalued and creates financial dependence for women. Despite the growing number of women in the paid workforce, they remain at an economic disadvantage, earning \$.73 for every \$1.00 made by their male counterparts (Drolet, 1999). This is consistent with the findings that women gamblers wager less money and have lower debts than their male counterparts (Marshall, 1998); they earn less money, have less access to credit and must often rely on household money for gambling. In order to understand women who gamble, this study has considered these broader social factors and examines the role that gambling plays in women's lives.

REVIEW OF LITERATURE

The topic of gambling is receiving increased attention in Canada. Although gambling in one form or another has existed for centuries, major amendments in 1985 to the Canadian Criminal Code have changed the face of gambling in this country. These amendments included shifting

control of the regulation of gambling from the federal government to provincial governments, and allowing the introduction of electronic gaming devices by provincial governments (Campbell, 1994; Korn, 2000).

Since that time and particularly in the 1990s, the gambling industry in Canada has expanded rapidly. Provincial governments see the establishment of gambling venues as an attractive way to generate income without increasing taxation (Azmier, 2001; Korn, 2000). These ventures have indeed been successful, with the net profit (after expenses and prizes) from gambling in Canada totaling \$5.5 billion in 1999-2000 (Azmier, 2001). Because of the huge potential for revenue, the gambling industry has become firmly entrenched in society. The large increase in the number of casino gambling venues and VLT placements in most provinces during the last decade has made gambling more accessible to more Canadians.

With legalization and increased access, the social acceptance of gambling has increased; over 70% of all Canadians engage in some form of gambling behaviour (Azmier, 2001). There has also been increasing concern about the potential negative consequences of gambling for individuals, families, and communities. The increased accessibility of gambling is related to increases in the number of people who experience problems with gambling (Ladouceur, Jacques, Ferland, & Giroux, 1999).

Women and Gambling

While gambling was once thought of as a male domain and activity, it is now recognized that more women are gambling and are developing problems with gambling. Studies indicate that one-half of all gamblers are women (Wynne, 1994), and that as many as one-half of all problem gamblers are women (Hraba & Lee, 1996). Canada's National Opinion Research Council (1999) found that between 1994 and 1998, the percentage of women who have ever gambled increased at a rate twice that for men. Some studies on adolescent gambling found higher rates of problem gambling among males than females (Adlaf & Ialomiteanu, 2000; Ladouceur, Dubé, & Bujold, 1994), but other recent research has found that equal numbers of adolescent males and females have gambling problems (Wiebe, 1999). These trends indicate that gambling is rapidly increasing among women and that women are now just as likely to develop gambling problems as are men.

Despite the fact that more women are gambling, little is known about women who gamble. In a feminist critique of problem gambling research, Mark and Lesieur (1992) noted that most of the research on problem gambling has been based on samples comprised exclusively of males or on samples of very few females. Gender comparisons are rare and very few studies have looked specifically at women. There appears to be an assumption that what is true for men who experience problems with gambling also holds true for women. As well, the focus of most research has been on pathological or problem gambling. The existing research reveals that fewer women than men who gamble avail themselves of treatment options (Rush, Moxam, & Urbanoski, 2002; Mark & Lesieur, 1992), yet much of the research on gambling relies on clinical

samples of pathological gamblers. This is obviously problematic as these samples do not represent women and they do not represent women who are not problem or pathological gamblers.

Most of the research on gambling and problem gambling has used quantitative methods and followed a positivist framework. For example, many epidemiological studies have examined population trends in gambling and provide demographic profiles based on age, socioeconomic status, marital status, types of gambling behaviour, and so on (for example, Wynne, 1994; Azmier, 2001). To date, the only Canadian study to focus on women, *Female Problem Gamblers in Alberta* (Wynne, 1994), was a secondary analysis of a larger quantitative study examining gambling in Alberta. As well, many studies have attempted to measure the prevalence of problem gambling with standardized measures such as Lesieur and Blume's (1987) South Oaks Gambling Screen (SOGS) or the newly developed Canadian Problem Gambling Index (Ferris & Wynne, 2001). These studies, which used various survey methods, dominate the literature in this field (McGowan, Droessler, Nixon, & Grimshaw, 2000).

Previous Findings

Despite the paucity of existing research and the inconsistencies in the literature, the small amount of research that either focusses on women or that compares men and women who gamble has revealed important findings. One of the first exceptions to the focus on males in gambling research was Lesieur's 1988 study (as cited in Lesieur & Blume, 1991) in which 50 women who were classified as pathological gamblers were interviewed. As discussed by Lesieur and Blume,

this was the first study to show that gambling patterns are different for men and women. For example, it was discovered that women more often gambled as a means of escaping life problems, while men more often gambled to win money and for excitement. More than half the women interviewed revealed unhappy childhoods, unhappy relationships, and loneliness. Specker, Carlson, Edmonson, Johnson, and Marcotte (1996), and Kaplan and Davis (1997), also found that more women than men with gambling problems had experienced physical or sexual abuse as children.

A number of studies on women who gamble have been conducted in Australia. In their study of women with gambling problems, Brown and Coventry (1997) found that women most often gambled to escape isolation, loneliness, and boredom. Another Australian study by Trevorrow and Moore (1998) confirmed these findings. However, their study compared factors of loneliness, social networks, and perceived social support of gambling in one's social network for matched samples of women who did and did not gamble at electronic gaming venues. Their findings indicated that women who gambled were no more lonely than women who did not gamble, but that women who were classified as problem gamblers were significantly more lonely than women who gambled and who were not classified in this manner.

A qualitative study by Hallebone (1999) involving interviews with ten Australian women who identified themselves as "problem gamblers" found that nearly all the women had experienced

violence and abuse. These women gambled as a way to avoid the pain caused by these experiences of abuse and by other events in their lives. Gambling was also a way to escape boredom and isolation.

In their study of casino club members in Sydney, Australia, Hing and Breen (2001) compared male and female gamblers. Their survey results indicated that more women than men preferred electronic gambling machines but that rather than playing the machines more frequently than men, women played in ways to maximize the length of gambling sessions. The survey found that equal numbers of men and women develop gambling problems. The authors also noted that more qualitative research on women's gambling is needed to fill existing voids in the explanations for female gambling and problem gambling.

Studies on women who are in treatment for gambling problems have revealed a "telescoping effect" for women (Taveres, Zilberman, Beites, & Gentil, 2001). That is, women develop gambling problems more quickly than men. Women with gambling problems are also more likely than men to experience depression and suicidal thoughts, and to have made suicide attempts (Kaplan & Davis, 1997; Potenza, Steinberg, McLaughlin, Wu, Rounsaville, & O'Malley, 2001).

There has been little attempt to connect gambling behaviour to the reality of the social context of women's lives (Mark & Lesieur, 1992), and very little literature applies a feminist analysis to gambling behaviour. One of the few feminist analyses of addiction to include gambling addiction

was by Van Den Bergh (1991), who posited that all addiction is rooted in patriarchal capitalism. Most western societies value conquest, competition, and the acquisition of material wealth. People are, therefore, predisposed to believe they are not good enough just as they are. Van Den Bergh believed women are especially at risk for addiction because of economic oppression, victimization, and sex-role stereotypes. They usually have less access than men to material wealth; physical and sexual abuse creates shame, guilt, and resentment in many women; and women's stereotypical role is as dependent caregivers in a society that does not value caregiving. Van Den Bergh noted that women may feel inferior, isolated, and powerless, and this may cause them to turn to external substances and self-defeating behaviours in order to feel better about themselves.

Similarly, Lesieur and Blume (1991) suggested that, for women, gambling may serve as a temporary escape from attempts to fulfill socially prescribed role expectations in unhappy or abusive relationships. As their gambling behaviour progresses, it further impedes their ability to function in these roles. This creates increased guilt and shame, and decreased self-esteem, which may deter women from seeking help. These authors also suggest that gambling may be a route for empowerment for women as it allows for competition in a male-dominated society. The findings of Brown and Coventry's (1997) study support this. Women reported they gambled to escape depression and the humdrum of the domestic environment, and as a way to feel equal to their male counterparts. As previously mentioned, almost all the women in Hallebone's (1999) study had experienced violence in relationships and had talked about engaging in risky gambling behaviour in order to regain a sense of identity and worth in their lives.

The Connection between Gambling and Financial Insolvency

The literature has continued to show a relationship between gambling and significant financial problems, including bankruptcy, loss of employment, and poverty directly related to this activity (Korn & Shaffer, 1999; Ladouceur, Boisvert, Pepin, Loranger, & Sylvain, 1994). One report from the University of Connecticut (www.uhc.edu/ocomm/newsreleases01/oct01/gender.htm) stated that a major difference between male and female gamblers was that “although women and men spend about the same amount of money gambling each month prior to entering treatment, women are more likely than men to have filed bankruptcy” (2001). Ladouceur et al. (1994) state that the average gambling debt (excluding mortgage and car loans) of male problem gamblers entering treatment in the US was \$50,000 to \$90,000. For women in the US, the average gambling debt was only \$15,000. The *Queen of Hearts* study (Brown & Coventry, 1997) surmised that female problem gamblers may not build up the substantial debts of their male counterparts, often opting to use their small salaries or save from “housekeeping” money to finance their gambling. If this means that there is a lack of money to purchase nutritious food or to obtain access to medical services, there may be general health issues associated with problem gambling.

SMR Research Corporation, the American leading publisher of research about consumer financial services topics, demonstrated a correlation between the rapid growth and availability of legalized gaming, and the recent surge in bankruptcy filings. They reported bankruptcy rates were highest in jurisdictions with legal casino and sports-betting venues: “There are 2.5 million

compulsive gamblers in the United States—about 3% of the adult population which gambles—and more than 20% of compulsive gamblers said they had filed for bankruptcy as a result of their gambling losses” (1997). SMR Research estimated that gambling may be the fastest growing cause of bankruptcy because of the rapid spread of casinos, and that every household in the United States paid a “hidden bankruptcy cost” of \$408 in higher-priced goods and services due to bankruptcy losses to industry and government. In an American study that attempted to substantiate the claim that the presence of casinos leads to a higher rate of bankruptcy in a community, Nichols, Stitt, and Giacomassi (1999) found that in seven of the eight communities studied, total bankruptcies increased when casino gambling was introduced.

In Canada, no such study has been undertaken, although bankruptcy rates are increasing every year. In the year 2001, the highest number of bankruptcies ever recorded (105,853) was reported by Industry Canada (2002). Of these, consumer bankruptcies were 79,453, business bankruptcies were 10,405, and consumer and business proposals were 15,995. At the same time, although no causal inferences can be made, gambling venues have been increasing while unemployment rates, interest rates, and inflation have remained low. Many explanations have been put forth for the rise in consumer bankruptcies, including readily available credit, a growing divorce rate, inadequate insurance coverage, and the increase in gambling accessibility. With so many factors affecting the economy as a whole, and an individual’s financial situation in particular, it is difficult to attribute the reasons for increasing bankruptcy rates to any one cause.

The recent study by the Canada West Foundation (Azmer, 2001) has no mention of bankruptcy or financial problems of gamblers in its survey considering Canadians’ attitudes and perceptions

toward gambling. Although the study examined the impact of gambling in terms of its effects on communities, quality of life, personal and social circumstances, in none of these areas did the study consider gambling-related problems that were the result of the financial failure of gamblers.

The paucity of existing research on women's experiences with gambling clearly points to the need for more investigation in this area. A reliance on standardized, structured measures precludes any explanation of women's gambling behaviour that can be provided through qualitative exploration. Following an extensive review of the existing gambling literature, McGowan, Droessler, Nixon, and Grimshaw (2000) recommended that new research be conducted by researchers from non-positivist-oriented disciplines using inductive approaches that can lead to the development of theories concerning the experiences of people of different ages, ethnocultural groups, and genders.

RESEARCH QUESTIONS

The objective of the research was to generate new information about women's experiences of gambling and problem gambling, using both qualitative and quantitative methods. The work was guided by four research questions:

1. Who are the women who gamble and what is their demographic profile?
2. How do women perceive their gambling activities?

3. What is the extent of help-seeking and support access by women, and what is their experience with the quality and availability of this support?
4. How best can needs be met for women who have developed problems with gambling?

The research questions are similar to those posed by the *Queen of Hearts* study in Australia, and some of the data collection tools are similar, but were extensively revised for Canada. The context is very different in Northwest Ontario, which has a much smaller and more dispersed population than that of Melbourne, Australia, source of the *Queen of Hearts* data, which had a population of 3,283,000 in 1996. The entire Northwest Ontario region (Economic region 595) had a population of 244,100 in 1996. The expansion of gambling is also a much more recent phenomenon in Canada than in Australia. The Australian study focussed on women who were problem gamblers, whereas this work considers the experiences of all women gamblers.

METHODS

The study used three sources of primary data and drew on three sources of secondary data, collected by other agencies for other purposes, but used in this study. The Joint Ethics Research Board of the University of Manitoba reviewed the protocol and instruments used in the study, and granted approval before fieldwork was undertaken. The Ethics Board of the Lake of the Woods District Hospital also reviewed the project prior to granting permission to use the files of their female clients with gambling problems.

Primary Data Sources

The Phone-In

The Phone-In was a technique used in the *Queen of Hearts* study, in which women gamblers were invited to call in on a toll-free line to talk with experienced counsellors about gambling and problems related to gambling. In this study, four telephone lines were set up at Klinik, a community health centre in Winnipeg, Manitoba, to receive toll-free calls from Northwest Ontario. The telephone lines were open for a total of 40 hours, over four days, including both week and weekend days, and spanning times from 10:00 a.m. to 10:00 p.m. during the month of November 2001. The calls were answered by one of ten counsellors, familiar with crisis-line work, who had been trained for this study and who worked in four-hour shifts. Advertisements were placed in community newspapers, on cable television stations, on commercial radio stations, and in posters placed in women's centres, health clinics, and community centres, inviting women to call when the lines were open. The principal investigator also did a number of radio and newspaper interviews in the local media in order to encourage interest in the study. During the four days, a total of 36 usable calls was received. Callers were screened for the criteria of being women, being at least 18 years of age, and calling about their own gambling as opposed to gambling by a friend or family member. All the women who called met these criteria. Information about voluntary consent, freedom to withdraw, and confidentiality was explained to the women, who then gave verbal consent to proceed with the telephone interview. Callers were asked an open-ended set of questions, which were designed to allow them to provide information about their experiences with gambling and help-seeking, and to inquire about their

willingness to be interviewed further. Although the option to respond in languages other than English was offered, no callers requested interpretation services. The questions were pretested with women gamblers who were not used in the study. The Phone-In schedule is appended as Appendix A.

In-depth Interviews

A total of 17 in-depth interviews were conducted during January 2002; the interviewees were chosen from the 27 women who agreed, during the Phone-In, to participate further. Women were selected on the basis of the information given on the telephone, to allow for the widest range of age, gambling activities, and geographic region. The sample included all the women from the Phone-In who had accessed support services for problem gambling. The interviews were guided by the questions listed in Appendix B and these questions were pretested with women gamblers prior to the interviews for this study. The interviews were conducted by the principal investigator, the research associate, and a graduate student, and took place in hotel rooms in the communities of Kenora, Dryden, Thunder Bay, and Fort Frances. The interviewees who were unable to travel to the hotel with their own transportation were provided with financial assistance to do so. Child-care was also offered to any participants who needed this assistance. Home interviews were done for two participants. All the women reviewed and signed a consent form, and all interviews were tape-recorded with the respondent's permission. Each participant received a gift basket of gourmet coffees and teas at the end of the interview.

Observation Data

The research team did unobtrusive observations at the two Winnipeg casinos, the Couchiching Bingo Palace at Fort Frances, and the Golden Eagle charitable casino in Kenora. Because permission was not granted by some of the venues, it was not possible to organize a systematic observation plan. The Observation Schedule is included as Appendix C. Some venues were visited during the day, and those that were only open in the evening were visited at that time. The observation data were used to help the researchers understand the gambling options available to women in the region.

Secondary Data Sources

The secondary data sources were assembled by the research team from information collected and held by other agencies. These data were collected for a two-year window, from June 1, 1999, to May 31, 2001, and were collated and analyzed quantitatively. These sources were:

a) information from callers to the Ontario Problem Gambling Helpline; b) file data from the largest bankruptcy trustee in the Kenora region; and c) file data on clients presenting with gambling problems at the Lake of the Woods Addiction Services in Kenora.

Data Analysis

Observation Data

Observations were recorded according to the observation schedule in Appendix C. No attempt was made to code the observations into categories other than those listed on the observation

schedule. Members of the research team met to review the observations each had made individually and to discuss any discrepant descriptions. Any discrepancies were minor in nature, such as one of the research team not noticing a sign for problem gambling services posted in the washroom of one of the gambling venues when three other observers had noticed such signs. A description of the gambling venues is presented in the findings.

Bankruptcy Files and Ontario Problem Gambling Helpline Information

The project collected data from the bankruptcy trustees serving the Northwest Ontario region. As verified by the Superintendent of Bankruptcy for the region, the majority of work is conducted by two firms of bankruptcy trustees. The larger firm, estimated to do about 85% of the cases in the region, was willing to cooperate with the study, but the smaller firm was not. A two-year window of data was used for bankruptcies in the Ontario Division 1, Section 12, which includes the Kenora district and the Rainy River district. Information from the bankruptcy files was quantitatively analyzed. Descriptive statistics are reported in the findings.

Not all the information requested from the Ontario Problem Gambling Helpline was received. In order to protect the confidentiality of clients, information about specific client problems was not released. Data from the Ontario Problem Gambling Helpline was received in numerical and graphical form from the agency itself and used directly as provided.

Lake of the Woods Addiction Services File Data

The Lake of the Woods Addiction Services had 1013 total admissions for alcohol, drug, and gambling issues during the two-year period of June 1, 1999, to May 31, 2001. These were comprised of 490 women and 523 men. A total of 109 persons, 52 women and 57 men, were admitted for gambling problems. The current study used the files of women gambling admissions, who numbered 35 because some of them had presented for services more than once over the period. The information from the client files from Lake of the Woods Addiction Services was used to generate descriptive statistics as well as to provide information for the qualitative dimensions of the research. Notes in the files that were made by the agency's counselling staff were coded into quantitative categories by four members of the research team. Information from the complete file was used to provide qualitative insight into the lives of women who had developed problems with gambling.

Phone-In Data

The data gathered during the four-day period of the Phone-In were both quantitatively and qualitatively analyzed. Descriptive statistics were generated for the demographic variables. Information about the ways that gambling had affected women's lives and recommendations women gave for improving women's lives were qualitatively analyzed. All comments made by women were transcribed. The transcriptions were then manually coded by two members of the research team. There was consensus about the codes that emerged from the data.

In-depth Interviews

The in-depth interviews with 17 women were audiotaped and transcribed verbatim. The transcripts were then content analyzed for emerging codes and themes. Coding was conducted both manually and with the use of QSR NVivo software, version 1.3. This product is an integrated tool that allows coding to be integrated with qualitative linking, shaping, and modelling. These integrated tools support searching that is qualitative, rather than mechanical.

The manual coding process took several steps. Initially, the transcripts were read and notes describing the content were made. During the second stage, memos about emerging categories and themes were made in the margins of the transcripts. Subsequent stages involved an open-ended coding approach (Padgett, 1998), where transcripts were coded line-by-line. Transcripts were coded and recoded until saturation occurred. Categories that emerged from the coding process were organized into themes. The categories and themes that emerged from the data were discussed and agreed upon by the research team. Satellite categories (Kirby & McKenna, 1989) that stood alone are also discussed in the findings section.

NVivo software was also used to code the transcribed interviews into categories based on the interview questions. Each interview was then coded line-by-line into the same categories that emerged from the manual coding process. All members of the research team participated in the coding process and new categories were added while using NVivo. NVivo was a convenient way to organize and retrieve information from the transcribed interviews.

After the transcripts were analyzed, a report of the findings from the interviews was written. This report was then sent to each of the women who participated in an interview. This served as an opportunity for the women to provide feedback on the interpretation of the data and to correct any inaccuracies. The women were provided with a self-addressed stamped envelope in which to return written feedback on the report of the interviews. As an alternative, they were invited to call the research associate to discuss feedback. Four of the 17 women returned the report and provided written feedback. This feedback was incorporated in the findings of this study.

Rigour

Threats to the credibility and trustworthiness of qualitative research include reactivity, researcher biases, and respondent biases (Lincoln & Guba, 2000; Padgett, 1998). Triangulation, peer debriefing, and member checking were used to enhance the credibility and trustworthiness of this study. Triangulation involves using multiple sources of information (Padgett). Quantitative data obtained from secondary sources was used to confirm qualitative information obtained through the discussions with women during the Phone-In and in-person interviews. Peer debriefing, or discussing the research with various members of the research team, helped to guard against researcher bias. Peer debriefing was used throughout this study and was particularly important for describing the observation results and for coding the interview transcripts. Member checking was achieved by sending a report of the initial in-person interview analysis to the women who participated in the interviews. Rather than sending a copy of the transcript of the interview, women were sent a draft of the actual analysis and interpretation of the interviews. This allowed women to provide feedback on the accuracy of the researchers' interpretations.

FINDINGS FROM OBSERVATION, BANKRUPTCY, AND HELPLINE DATA

Observation Data

One aspect of the study was observation in the gambling venues most frequented by women.

The research team was unable to get permission to observe in the venues most frequently mentioned by the women in the study, which were the provincial government-operated casinos in Winnipeg: McPhillips Street Station and Club Regent. Observations were conducted on a casual basis after several letters and calls resulted in the request to formally observe being denied. Members of the research team also observed at the Couchiching Bingo Palace, a large First Nations facility located near Fort Frances, Ontario; and also at the Golden Eagle Casino and Bingo Hall in Kenora.

The reason for conducting the observations was to learn about the pace and ambience of the large bingo halls and casinos visited by women from Northwest Ontario. This gave a context for many of the comments made by women gamblers in the file data, the Phone-In, and the in-depth interviews.

All the venues visited had a larger proportion of female to male players. Typically, more females were at the machines and more males were present at the gaming tables. All venues seemed to attract patrons in the average age group of “over 40.” Patrons appeared to be from a broadly representative group of ethnic identities, but no one group appeared dominant. The

Winnipeg casinos, which serve an urban centre of 650,000 residents and a well-developed tourist market, have many more amenities and features than the smaller centres visited in Ontario.

The Winnipeg casinos are large—McPhillips Street Station is 165,000 square feet with 1506 gaming positions, and Club Regent is 170,000 square feet with over 1600 positions. Table games are available, as well as sports and race wagering, Keno, slot machines or video lottery terminals (VLTs), and touchscreen gaming such as video poker, live electronic bingo, and video reel games. The VLTs and touchscreen terminals will accommodate bets as small as \$.02 up to \$100, and offer the player the ability to increase each of these bets significantly. Progressive jackpots on the VLTs can be \$250,000 or more. Each casino has a large number of other services, which are advertised extensively. These include a variety of restaurants, from fast food to fine dining; cabaret shows, often featuring performers from the '50s and '60s, gift shops, and many decorative and entertaining features such as the 150,000-litre saltwater “walk-through” aquarium at Club Regent or the Millennium train ride show at McPhillips Street Station. Patrons may join a club at no cost, which issues a card that can be scanned at each visit for the opportunity to win prizes. Club members are sent casino and lottery promotional material regularly. The material pertaining to the club does contain a statement giving numbers for the Helpline for gamblers.

These large casinos have non-smoking sections, extensive disability facilities, shuttle bus service from the vast parking lots to the casino or valet parking, and free coat check. Automatic teller machines (ATMs) are located close to each of the casinos—in Club Regent, the ATMs are located

in the hallway of the hotel complex connected to the casino, and in McPhillips Street Station, the ATM can be accessed at a small convenience store a few steps from the entrance to the casino. Lighting in both venues is dim, with the only natural light at the entrance to the facility. Clocks have recently been installed at the casinos—they are digital clocks with red numbers, which are located well above eye level, near the ceiling. Many more clocks are visible in the table game areas than in the VLT areas. There are some educational materials available on problem gambling, but they are not particularly visible—they are usually located at the end of rows of machines. These are wallet-sized cards and small flyers, which give the Addictions Foundation 24-hour helpline number. No stickers are available on the machines themselves. Posters concerning problem gambling are visible in the restroom areas. English was the only language seen on these materials.

The decor and feeling in the casinos are that of being taken to an exotic, unreal environment, whether it is the tropical South Seas atmosphere at Club Regent, or the sophisticated plantation feel of the McPhillips Street station. The casinos have recently introduced new electronic gaming machines (EGMs) which allow for messages to be flashed across the screen, and for an interactive component between the player and the machine.

The Golden Eagle Charitable Casino and Entertainment Centre, owned and operated by the Wauzhushk Onigum First Nation, is located just outside Kenora, Ontario, on First Nations land. It is a small casino venue offering Keno and table games on one side of the facility, and a large bingo hall on the other. Bingo is played five days a weeks with up to \$5500 being distributed

per session. There are occasional “Monster Bingo” nights when the jackpot may be as high as \$100,000. They also have poker tournaments every third Sunday. There is food service provided on each side but no alcohol. A big-screen TV is an attraction—it often shows major sporting events. The parking lot is small and not completely paved or lit. There was some natural light at the front of the facility and disability access was provided. No clocks were in evidence. This venue had many more women than men patrons in both areas; about half were First Nations in appearance. Age ranged from about 30 to 60 with the median age about 45. Decor is very stark in the bingo area, which is brightly lit and painted white. In the gaming area there are carpet, artificial plants, and bird photographs on the wall. There are two small posters about gambling help services, one at the entrance to the bingo hall and one at the casino entrance; two posters (for the Helpline and Lake of the Woods Addiction Centre) are also located in the lobby area. There were no posters in the washrooms.

The Couchiching Bingo Palace is located in a modern facility on a First Nations reserve on the outskirts of Fort Frances, Ontario. It is only open Friday, Saturday, and Sunday evenings, and offers bingo and pull-tab tickets. The prizes range from \$20 to over \$5000, depending on how many people are playing. Females outnumbered males by three to one, and there was a wide age range (from 30 to 75 years), with late 40s being the average age. The players were approximately 50% First Nations and 50% non-First Nations in appearance. This is a “no-nonsense” facility—good lighting, some natural light, both smoking and non-smoking areas, and the games are called very quickly, with one short intermission. Coffee and snacks circulate on carts, and a snack bar at the rear offers fast food at reasonable prices. Four information posters

about support services for gamblers were posted at the entrance, surrounded by posters explaining special games. No information was posted in the washrooms or inside the hall. The decor was very utilitarian—grey walls, grey tiled floor, and plastic chairs. There were no clocks, but disability access was provided. The parking lot was large, paved, and neat, but had rather dim lighting. The atmosphere was welcoming and friendly, as exhibited by both patrons and staff, but the pace of the games meant that only minimal interaction was possible.

All the facilities observed were friendly to women, and had a large female clientele. There was a distinct difference, however, in the range of amenities and exotic decor. The smaller venues (Couchiching and Golden Eagle) were functional but utilitarian in comparison with the large Winnipeg venues. The latter were very luxurious, somewhat exotic and “other world,” so that it was easy to be distracted from regular routines. There were many promotions offered, such as the club card, which fostered a sense of belonging. Each of the Winnipeg venues had an animated “greeter” at the door, in the form of a large life-like puppet, which called to those patrons arriving and leaving, and chatted with them. Staff were helpful in explaining games and procedures to the uninitiated. The Winnipeg venues were close to hotels, additional restaurants, shops, and ATMs, whereas the Ontario facilities visited were remote, functional rather than glamorous, and the sessions were for a limited time period so it was less likely for clientele to remain in the facility. Security was very evident at all venues. Very little interaction took place at any of the facilities, although some groups with name tags, likely on organized tours, appeared to interact considerably at the larger casinos.

In the four facilities visited, English was the only language used. Although they were observed, messages about responsible gambling were not particularly predominant. There was little interaction between patrons and the atmosphere was quite serious in all venues. Even though liquor was served at the casinos in Winnipeg, few patrons were drinking alcoholic or non-alcoholic beverages. ATM facilities were readily available to patrons at the Winnipeg casinos, with some being contiguous to the casino. As one observer described them, the casinos made her feel like she was on holidays—with a captivating decor, no sense of time or reality, and no connection to the daily responsibilities of her life.

Bankruptcy Data

There were 215 total case files from the firm of bankruptcy trustees used in the study; 103 or 48% of these were bankruptcies declared by women. None of these women gave gambling as the cause for her bankruptcy. Most women reported that the cause was excess credit (50%), or excess credit in combination with divorce, business failure, or unemployment (14%). Other causes were unemployment (16%), business failure (12%), and divorce (8%), without the mention of excess credit.

The 103 files studied represented all women who had declared bankruptcy with the most frequently used trustee firm in the Northwest Ontario region between June 1, 1999, and May 31, 2001. The mean and median age of the bankrupts was 38 years of age with the range from age 21 to 68. The largest number, 52%, were currently married/common law, with 16% being single and 32% separated, divorced, or widowed. Over half of the sample (51%) lived in one- or two-person households, and 12% reported that their household was comprised of five or more

persons. Dependent children were present in 57% of the households surveyed, with one household reporting five dependent children. One-third of the sample was not currently in the paid labour force. For those reporting employment, 20% were in skilled occupations, 19% in clerical work, 12% were unskilled workers, and about 8% were professionals. The largest number of files was from the Kenora/Keewatin region (31% of the sample), with the next highest regions being Dryden with 14% of the sample, and Fort Frances with 9% of the total bankruptcies reported. No other town had greater than five bankruptcies during the period of the study.

Net monthly income for this sample ranged from \$0, reported on two files, to \$4145, with the median monthly income of \$1610. In the sample, 36% reported expenses for tobacco, ranging from \$10 to \$600 per month; 15% reported alcohol expenditures, ranging from \$20 to \$200 per month, and 4% reported gambling expenditures, ranging from \$20 to \$200 per month. There were larger expenditures in categories that may have included gambling, such as dining out, entertainment expenses, and “other” expenses. Total expenditures ranged from \$0, reported by three persons, to \$4665 per month, with the median monthly expenditure being \$1776. This is \$166 higher than the median monthly income for the sample.

From the data in this study, it appears that women have no reluctance to approach a bankruptcy trustee for assistance in the case of financial insolvency, since the rates for men and women were very similar. Gambling, although no doubt under-reported because the question is not asked directly by the trustee, was not recorded on any of the sample files as a cause for bankruptcy.

Other anecdotal evidence from bankruptcy trustees and financial counsellors indicates that the number of clients who gamble, including women, has increased since the introduction of gambling venues in Canada. Although the instruments used in the bankruptcy procedures do not ask specifically about gambling as a cause for the financial difficulties, a few bankrupts do mention it either as an expenditure category, or as a reason for bankruptcy. Typically, the causes of bankruptcy are given as “over-extension of credit,” often in combination with divorce, unemployment, and/or business failure. Many sources of credit for gamblers are never documented. Some popular literature has stated that “loan sharks” were easily located in casinos (Nicol & Nolen, 1998). They noted that three different police forces explained the lending system to them, which involved using pocket-sized photocopiers to copy the borrower’s identification, and rates on a \$1000 loan skyrocketing to \$1500 in only one month, using interest rates of 10% per week. This type of loan is unlikely to be registered in a bankruptcy procedure.

Ontario Problem Gambling Helpline Data

The Ontario Problem Gambling Helpline (OPGH) is a program sponsored by the Drug and Alcohol Registry of Treatment and funded by the Ministry of Health and Long-Term Care in the province of Ontario. It opened in 1997 and provides information and referral services to the public on a 24-hour basis. The service is free, confidential, and anonymous; interpretation is available in more than 140 languages. The service also provides information on family services, debt counselling, and other information related to problem gambling. Their telephone number is

widely listed in telephone directories, on posters and pamphlets in gambling venues and retail outlets where lottery tickets are sold, and in social service agencies.

OPGH maintains a computerized database and was willing to cooperate with this study by providing some available information. This study was interested in the two-year period of June 1, 1999, to May 31, 2001, and the region and gender of the callers. The region in this study is located in the North Ministry of Health and Long-Term Care Regional Planning Area. The subdistrict, which includes Kenora, Dryden, Fort Frances, Thunder Bay, Geraldton, Sioux Lookout, Atikokan, and Red Lake, is the Northwestern District Health Council (NDHC). In the NDHC, eight agencies provide services for problem gambling to residents in the area. An additional seven satellite services for smaller communities operate out of these agencies. The total number of calls to the OPGH during the period June 1, 1999, to May 31, 2001, was 6571. This included 2569 calls from women and 4002 calls from men. In this period, 221 or 3% of the calls came from the NDHC region where the current study took place.

In the two-year period for the region used in this study, 91 calls were received during the first year, and 130 during the second year. Although calls from most towns and areas remained relatively similar from one year to the next, calls from Thunder Bay increased from 46 to 90 in the second year, no doubt related to the introduction of a large casino in the city in August 2000. In the two-year period there were a total of 136 calls from Thunder Bay, 22 from Kenora/Keewatin, 13 from Fort Frances, and 9 from Atikokan. All other communities had six or fewer calls to the Helpline over the two-year period—most reported only one or two calls.

Of the 221 total calls from the NDHC region, 145 were from callers seeking services for problem gambling. The calls were evenly divided between male and female callers, with 72 calls from females and 73 from male callers. The largest number of calls made by females were in the months of May and October. The age range of callers was recorded; the largest number of female callers were in the age range of 25 to 34, whereas the largest number of male callers were in the range of 35 to 44 years. Females outnumbered males in the calls of persons aged 45 to 64. Not all female callers approached the OPGH about their own gambling, although this was the largest group at 71% of calls. Calls indicating concerns for a family member comprised 24% and those concerned about the gambling of a friend were 4% of the group. The reason for one call was not identified.

Female callers mentioned a number of gambling locations, the most frequently recorded being casinos and bingo halls (31.3% each), charity casinos (22.4%), and kiosks/outlets (10.4%), and 4.5% mentioned other locations such as bars, private homes, bookies, and illegal gambling clubs. The most frequent gambling activity mentioned by female callers in the NDHC was playing slot machines, reported by 36% of callers, closely followed by bingo, reported by 32% of female callers. Card games and unidentified activities each were reported by 11% of these women, with 10% mentioning other activities such as break-open tickets, scratch tickets, and lotteries. There were 81 female callers in the OPGH database reporting gambling activities, as some mentioned more than one.

FINDINGS FROM FILE, PHONE-IN, AND INTERVIEW DATA: ANSWERING THE RESEARCH QUESTIONS

The Women Who Gamble

Lake of the Woods Addiction Services File Data

The files for 35 women seeking treatment from the Lake of the Woods Addiction Services for a two-year period were examined. These files were the agency's official clinical files, which were annotated by the professional staff. The files included demographic information, the South Oaks Gambling Screen (SOGS), client history, and information on other addictions. Not all files were complete so it is not possible to report on all categories of information for each woman. For example, only 11 of the files included complete SOGS scoring. Therefore, SOGS scores are not reported here. The notes made by counsellors at the agency were also used to obtain information about women's motivation to gamble, abuse histories, reasons for seeking help, how gambling had affected women's lives, and other services accessed by women. The women ranged in age from 17 to 59 years, with an average of 35.7 years. Information about ethnicity present in 33 of the files indicated that 28 of the women were Aboriginal, one was West Asian, three identified themselves as Caucasian with European origin, and one woman was of mixed race.

The largest group of women (17) was currently married or living in a common-law relationship.

Ten women were single, seven were separated or divorced, and one woman was a widow.

Twenty-two of the women had dependent children and eight women did not. Information regarding dependent children was missing in five files. Six of the women with dependent children were single parents.

Twenty-eight of the files had information about the women's education. One woman had attended but not completed primary school, and two women had completed primary school. The largest group of women (19) had some high school, and five women had completed high school. The highest level of education was the completion of a college degree by one woman.

Although no information was available on income, the files contained information about the income source and employment status of the women. Eight women worked full-time and three worked part-time. Five women were unemployed and looking for work, and two women were students or in work-training programs. No information regarding the type of occupation of the employed women was contained in the files. Many (11) were not in the paid workforce because they were either retired or homemakers. This category did not separate those who were retired from those who were homemakers. Six women were not working because of disability.

Although complete information on the types of gambling in which the women participated was missing in some files, a general picture could be described. Bingo emerged as the most popular gambling activity among these women (27). The second most popular forms of gambling were electronic gambling in the form of VLTs and slots (20), and break-open tickets (20). Eighteen women gambled with scratch tickets. Some women also indicated that they bought lottery tickets (15), played cards for money (12), and played Keno (11). The file data indicated that gambling had negatively affected women's lives over a period from zero years (6) to 18 years (1).

The Phone-In

Thirty-six calls were received during the four-day period of the Phone-In. All callers met the criteria of being women, 18 years of age or older, and calling about their own gambling behaviour. The women ranged in age from their 20s to their 60s. The most common age group (14) was 50 to 59 years and the second most common age group (9) was 60 to 69 years. Two women were in their 20s, four in their 30s, and seven were in their 40s. Thirty-five of the women were born in Canada and one woman was born in the United States. When asked if they belonged to a particular culture or group, four replied that they were Aboriginal, four replied Ukrainian, two replied Caucasian, one replied French Canadian, and one replied Finnish. All others said that they did not belong to a particular culture or group. Most of the women (24) who called were married or living in a common-law relationship. Two women were single, two were separated, two were divorced, and five were widowed. Fifteen women had dependent children. One of the women with dependent children was widowed and the sole parent of her children.

The women were also asked about their education. Four women had attended primary school and most women (17) had completed high school. Nine women had received technical training or a college certificate or diploma. Four women had received undergraduate-level university degrees, and two had graduate-level degrees. The largest number of women (15) were employed full-time and ten were employed on a part-time basis. Pension benefits were received by eight women and two women received social benefits. One woman was a homemaker. The women who were employed were in a range of occupations. Most of the women (14) worked in clerical

positions. Nine women worked in professional fields, four were in managerial positions, five were in skilled occupations, and one woman worked in an unskilled occupation.

Women were asked to indicate categories for their personal and household incomes. The most frequently mentioned personal income ranges were \$1 to \$12,000 per year (11), \$24,001 to \$36,000 per year (6), and \$36,001 to \$48,000 per year (6). The most frequently disclosed household income categories were \$24,001 to \$36,000 per year (8), and \$48,001 to \$60,000 per year (7). One caller chose not to disclose information on income.

Most women (29) owned their own homes. Four women rented housing from private sources, and two women lived in public rental housing. One woman indicated that she lived in housing provided by her First Nation.

Three of the women who called the Phone-In stated that they had a disability. One of these women was confined to a wheelchair because of spinal injury, one suffered from lupus and fibromyalgia, and the third woman was disabled by emphysema.

The women reported a variety of gambling activity. The most frequent type of gambling involved EGMs. Thirty-three of the 36 women who called played VLTs or slots. The second most common gambling activity was bingo (25), followed by scratch tickets (23), and lottery tickets (20).

In-depth Interviews

In-depth interviews were conducted with 17 women who agreed to be contacted after the Phone-In. Interviews were carried out with eight women from Thunder Bay, three from Kenora, two from Dryden, one from Dinorwic, one from Keewatin, one from Rainy River, and one from Devlin. Fifteen interviews were conducted in hotel rooms and two interviews took place in participants' homes. Women reviewed and signed a consent form prior to the interview. The interviews were guided by the interview schedule in Appendix B. At the end of each in-person interview, the demographic information collected about the women during the Phone-In interview was also reviewed and verified. The interviews took between 30 minutes and one hour and 45 minutes to complete. As was expected, women often expanded and supplemented information discussed during the Phone-In.

These women ranged in age from their 30s to their 60s. The largest number of women interviewed (7) were in their 50s. Four women were in their 40s, three in their 30s, and three in their 60s. All 17 women were born in Canada. When asked if they belonged to a particular culture or group, two women stated they were Aboriginal. One woman identified herself as being of Finnish descent, and one woman identified herself as being French Canadian. The majority of the women (11) who participated in an in-person interview were married or living in a common-law relationship. Two women were divorced and two women were widowed. One woman was single and one woman was separated. Seven women had one or more financially dependent children living in their home. This included the widow who was the sole parent of her two

children.

With regard to education, all the women interviewed had high school graduation. Eight had post-secondary education. Of these eight, four had a technical degree, three had an undergraduate degree, and one had a graduate degree. Seven of the women were employed full-time (or had two or more part-time jobs) and three women worked part-time. Five women were retired and receiving a pension, one received disability benefits, and one woman was a homemaker. Women were asked to describe their current and pre-retirement occupations. Eight women were employed as professionals and six women were employed in clerical positions. One woman was in a skilled occupation and one woman owned her own business.

Eight women reported a personal income between \$0 and \$24,000 per annum. Five women reported personal incomes between \$24,001 and \$48,000, and two women between \$48,001 and \$84,000. One woman reported that she had no personal income and one woman chose not to disclose her personal income category. The most common household income category was between \$24,001 and \$36,000 per year. Most of the women (15) who participated in an in-person interview owned their homes. Two women rented housing from private sources.

Two women indicated that they had a disability. One of these women had lupus and was receiving disability benefits. The other woman was disabled by emphysema.

The women reported a variety of gambling activities. As was the case with the Phone-In, EGMs

were the most popular type of gambling. Fifteen women played VLTs or slots, one woman played an electronic version of Keno, and one woman played bingo on electronic bingo terminals. Conventional bingo playing was reported by 11 women. Eleven women also purchased scratch tickets. Nine women considered their purchases of lottery tickets as a gambling activity. Six women regularly purchased break-open tickets and four women purchased tickets for charity draws. Four women played blackjack or other games at card tables. One woman reported that she occasionally played roulette. When asked for how long they had gambled, the women's responses ranged from two to 50 years (a few women had participated in bingo as children).

Women's Perception of Gambling Activities

Lake of the Woods Addiction Services File Data

Although the information in the client files had not been gathered to specifically record women's perception of their gambling activity, much could be learned from the information in the files. In particular, many of the files contained descriptions of women's motivation to gamble, concerns created by gambling behaviour, and other concerns or issues present in the women's lives. These findings are discussed in this section.

Motivation to Gamble

Information from the client files indicated that these women gambled for a variety of reasons and often for more than one reason. Five women gambled for fun and excitement. Eight women gambled as a means of socializing with other people, and six women gambled to relieve boredom. Fourteen women gambled to cope with life stressors and/or to obtain a temporary reprieve from

these stressors. These life stressors included such things as family relationship problems, the death of close family members, parenting responsibilities, memories from the past, dissatisfaction with life, and other addictions. Three women gambled because they wanted to win money to help with financial problems. One woman explained that she gambled as a way of defying and obtaining a sense of freedom from her abusive husband. Sixteen files did not contain information on women's motivation for gambling.

Gambling Concerns

One of the main areas of focus for this study was women's own perception of their gambling behaviour. Although complete information on the SOGS was available for only 11 women, many of the SOGS items were answered. In other cases, the file information was carefully checked to see if certain SOGS questions that were left blank could be completed in order to assess women's concerns about their gambling. The questions for this part of the analysis, regarding women's concerns about gambling, include those asking about guilt over gambling, gambling being criticized by other people, gambling more than intended, gambling being perceived as a problem, and feeling as if there was a problem with gambling. The questions ask about these concerns over the last 12 months.

Information from the files indicated that 21 out of 29 women for whom this information was available felt guilty about their gambling behaviour, including feeling guilty about spending household money on gambling and guilt about being away from children. Thirteen out of 27 women for whom this information was available indicated that gambling had been criticized by

other people and had caused relationship problems, such as conflict over gambling between themselves and their partners, children, and other family members.

Twenty out of 30 women for whom information on this question was available reported that they had gambled more than they had intended in the past 12 months. Eighteen out of 30 women indicated they had perceived themselves to have a problem with gambling in the past 12 months. Fourteen women out of 28 felt they had not been able to stop gambling when they had wanted to in the last 12 months.

In addition to the information from the SOGS questionnaire, 13 women indicated that gambling was causing financial problems, such as accruing debt, selling property and possessions in order to obtain money to gamble, and not being able to pay rent and utility bills because of gambling. A few women had utility service cut off because they had not paid their bills. Eight of these 13 women specifically indicated that gambling had created financial problems that negatively affected their children. These included not purchasing adequate food and clothing for children. When asked what was the largest amount of money they had spent on gambling at one time, their answers ranged from \$3 to \$800. The latter figure represents two cases in which women had spent their entire monthly income on gambling and were therefore unable to purchase necessities.

Two women had their children apprehended by Child and Family Services. One of these was a woman who had custody of her grandchildren. They had been temporarily removed when she lost

her apartment because of not paying the rent. The other woman's children were removed because she left them unsupervised, and one of the conditions she must meet in order to regain her children is to seek treatment for gambling.

Other Life Issues/Concerns

The files indicated that the women attending Lake of the Woods Addiction Services had a number of problems in their lives in addition to their gambling. Many of the women were confronting multiple issues. This is not surprising, given that this was a clinical sample.

Most of the women (25) had experienced abuse in their lives. Sixteen women had experienced abuse by their current or past partners. This was part of multiple victimization for six women who had also been physically or sexually abused during childhood and for six women who had experienced sexual assault as adults. An additional six women had experienced physical or sexual abuse during their childhood. Five women indicated that they had been physically abusive towards others in their lives. Two of these women were awaiting trial for assault charges.

Multiple addictions were also common among the women. Twenty-two women were currently abusing alcohol. Seven of these women were also using drugs including cannabis, LSD, cocaine, and solvents. An additional nine women were not currently using alcohol, but had histories of alcohol abuse.

Addictions among other people in the women's lives were common. Two women currently lived with spouses who were alcoholics and one woman's spouse was a recovering alcoholic. The

parents of two women were both alcoholics, and one woman's mother was an alcoholic. The file information indicated that an additional two women had extensive family histories of addiction. The SOGS questionnaire item and other information recorded in the files indicated that 24 women reported they had friends or family members with gambling problems, and in many cases this involved more than one friend or family member. Most commonly, the family member was an extended family member (13), followed by a sibling (8), a mother (7), a spouse (6), a father (5), or a grandparent (4). Four women reported they had friends whom they perceived to have gambling problems.

Information from the files also indicated that some of the women had health concerns. Mental health issues were noted in seven files. Six women suffered from depression, three of whom had experienced suicidal thoughts. These thoughts were not directly related to gambling. Four women also had physical disabilities, although the nature of these disabilities was not stated.

Two women (separate from those whose children were in care directly because of gambling) had children in care. Two women (separate from those who were awaiting trial for assault charges) had experienced legal difficulties and were on probation. There was no indication that women were involved in crime related to their gambling.

The Phone-In

The telephone interviews with 36 women provided much information about how these women

perceived their gambling activities. Women were asked about their motivation to gamble, what impact gambling had on their lives, and to comment on anything they thought might help increase understanding about what gambling means to women.

Motivation

When asked about why they gambled, women gave a variety of responses and in most cases they attributed their gambling to more than one motivation. Twenty women indicated they gambled because they enjoyed the activity. They liked gambling and found it fun. One woman added that she felt that gambling was a challenge she enjoyed. These women found gambling activity intrinsically enjoyable.

Eleven women gambled as a form of entertainment. Two women mentioned that gambling offered good entertainment value and three women explained they gambled because they didn't smoke, drink, or participate in other forms of entertainment. Two women indicated that gambling tours provided them with the opportunity to travel without having to worry about transportation and accommodation arrangements while being entertained.

Sixteen women talked about gambling as providing an opportunity to socialize with other people. Some of these women mentioned that gambling was a regular night out with a specific person or people and this was the activity they chose to engage in while they visited. For others, gambling provided a regular night out with friends, as a break from home routines.

When asked about why they gambled, a few women mentioned factors specific to gambling venues. One woman said she gambled because she liked to look around at the venues and to see other attractions they had to offer. One woman said she liked the atmosphere in the venues. Three women mentioned that they found gambling as a source of entertainment appealing because they could attend the venues alone. They felt it was better and safer for women to go to bingo halls or casinos than to attend bars.

Winning money was a motivating factor for nine women. Two of these women mentioned that the potential to win money was exciting and that actually winning provided a “rush.” One woman said she gambled because it was a way to give money to charities.

Five women said they gambled to escape or to relieve stress. Three women stated they gambled to relieve boredom. Another mentioned that gambling was a way to occupy her time since her retirement. One woman said she gambled because she was addicted to gambling, and one because she had low self-esteem and felt good while gambling. Finally, one woman said she gambled because she knew she would feel “lousy” after losing and that gambling was actually a form of self-punishment.

Impact of Gambling

Although seven of the 36 women who called the Phone-In said that gambling had no impact on their lives, the remaining women discussed a variety of ways in which gambling had made an impact on their lives. These discussions included what were perceived to be both positive and

negative consequences. Several women reiterated the same responses they had given when asked why they gambled. For example, six women said gambling provided a form of entertainment. Ten women mentioned that gambling had a positive impact on their lives by providing socializing opportunities. For example, women said gambling was a regular outing with particular people, or that they had met and interacted with “nice” people. One woman reported that gambling had a positive impact on her relationship with her husband because he wanted her to accompany him when he gambled.

Women also discussed the negative impact of gambling. The main topics of discussion were financial concerns, relationship concerns, and emotional concerns.

Eight women expressed concern over the amount of money that they spent gambling. They discussed such things as “financially really hurting,” having spent utility bill money on gambling, and having to seek extra employment in order to pay off gambling debts. Other comments made by the women indicated concern about losing control over how much money they spent gambling, and general concern because they knew the money spent on gambling could be better spent on other items.

Five women talked about the negative impact that gambling was having on their relationships. Three of these women mentioned that their gambling had affected their relationship with their partners. One woman said she lied to her husband about gambling or the amount of money spent gambling. Another said gambling took time from her relationship and caused friction between

herself and her partner. The third said her husband did not like her involvement in gambling and that it created conflict in their relationship. She added that he controlled the amount of money she spent gambling and that without him she would surely develop an addiction. Additionally, one woman described how gambling had caused her to neglect her friends. She explained that while she was going through periods of heavy gambling, she would socialize only with people at the casino. Another woman also mentioned that gambling had pulled her away from family and friends.

Five women described the impact of gambling in terms of emotional consequences. Two women described feeling guilty for gambling. One woman said she felt guilty after playing the slots and losing money. The other felt guilty about neglecting other activities such as church attendance in order to gamble. Another woman said that gambling “takes up too much of life.” Two women discussed depression as an impact of their gambling. One of these women said she would get depressed after losing money. The other described feeling very depressed and alone. She said she would feel very lonely when she left the casino and that she was very withdrawn when she left. This same woman described how she would not take care of physical needs such as eating while she was gambling. Finally, one woman described how gambling had a negative impact on her self-esteem. She described a drop in her self-esteem and said that gambling had actually made her self-destructive.

In-depth Interviews

Motivation to Gamble

When asked about why they gamble, women gave a diverse range of responses. The initial coding process yielded 22 codes describing women's motivation to gamble. The coding process involved condensing these initial categories into eight themes for discussion.

1. Entertainment Activity

All the women interviewed identified gambling as being or initially an entertainment activity. They talked about gambling as part of holiday entertainment, and some first gambled while on vacation.

And you see people and it's entertaining and.... I just think that gambling is very entertaining. (P12)

I started to make trips down to Tucson, Arizona via Las Vegas. (P7)

... we heard of these trips down to the Shooting Star. (P2)

Attending gambling venues was viewed as an entertainment option to have a night out.

Yeah just for bingo, just for a night out. (P 33)

I used to go to bingo every now and again. It was just a way to get out, you know.

(P12)

A few women said they did not participate in other forms of entertainment such as drinking, dining out, or attending movies. Therefore, the money spent on gambling was justified.

I don't spend a lot of money. I am not a clothes person, I am not a jewelry person. So I think if I wanted to spend money, I'll spend gambling money. So, it's my activity. (P2)

I realize I'm playing \$40 but I also realize ... we don't drink, we don't smoke, we don't go to the show. (P9)

For the most part, women were satisfied with other things to do in the areas in which they lived. All but two of the women felt that there were entertainment options, other than gambling, where they lived. Many of these included outdoor activities such as fishing, camping, and snowmobiling, which are consistent with the lakes and forest areas that make up much of Northwest Ontario. However, there are also activities such as movies, theatre shows, bowling, sports activities, and restaurants. Two women commented that even though there were other activities available, these activities were too expensive for themselves and others. Two women mentioned that their health precluded them from being able to participate in the available alternative forms of entertainment.

Women were asked to identify alternative forms of entertainment and recreation they would like to see available in their communities. Some of the women could not think of anything, but suggestions included a women's coffee club, a sportsplex, or just more for working women to do.

Because we've had what? Two generations now of women out working full time, two family incomes, where it's a necessity just to pay your bills, pay your taxes and get a decent standard of living. Well all these women that used to sit at home and their mother would teach them how to sew and knit and crochet, it's not there anymore. (P4)

All women, however, stated they would still gamble even if these alternatives were available.

2. Enjoyment

Some of the women indicated they gambled simply because they genuinely enjoyed their gambling activities or found the activity itself fun.

I go to have a good time and to play the machines that I like. My husband shakes his head; he says the idea you should have is to go over there and come back with money, but it isn't. I enjoy it. I enjoy the quarter machines! You know the different ones. I really enjoy playing them and if I win \$50 I enjoy being able to sit there and play longer. They're fun! (P9)

And it's good clean fun you know. (P32)

Women also enjoyed the challenge of playing the games.

That was something that I did on my own and it was a sort of challenge thing you know, so I think gambling is like a challenge ... just a challenge for me now at 60 to try and keep my mind alert you know just to see if I can. (P32)

Where this other mindless, you know, just flip, flip, flip, flip. [I like] something where it challenges you. Where you're actually getting some extra satisfaction, instead of just feeding the one armed bandit. (P23)

3. Social

Almost all the women also indicated they now gambled or started gambling as a way of socializing with other people.

When I do go to the casinos I spend a lot of time interacting with people. (P17)

So it's, bingo kind of drives me crazy. It's more like a socialization thing, because when I go there, because I worked them for so long, like I know lots of people there and I know lots of people in the city. I don't what it is, it's kind of a

social thing too. (P11)

Some women started gambling because they were persuaded to join family or friends, and some perceived gambling to be a regular social activity with specific friends or family members.

Right now I have a friend and she's the one that I go gambling with. And that's what she likes to do, so when I want to see her, that's what we do. I wouldn't phone up another friend and say, "Let's go gamble." But when my girlfriend phones, she's the one that phones me, we'll go out. (P2)

I would say it would have been the bingo and it was just to have, be [in] company with my mother. Do something with my mom that she enjoys, so like I would pick her up and take her. (P22)

I probably speak about my husband and gambling a lot along with myself because we mostly gamble together. (P24)

Two women gambled because it was socially popular and they wanted to find out what gambling was all about.

The scratch tickets and 649s, I think it was because it was a new thing and everybody was doing it. So, a big jackpot would come and you'd buy tickets but it

was more because everybody was doing it. (P2)

Women commented that they enjoyed interacting with people they met while they were in casinos or bingo halls.

Always, always when you go there you just start chatting with whoever you're sitting beside and if they sit there for a long time you get into talking about your machine, their machine, and then you start talking about your life.... (P30)

And even when I go to the States I will roam around and talk to people I don't even know just to find out why they're doing what they're doing and.... (P17)

A few women mentioned that their inhibitions about socializing loosened while they gambled.

I wouldn't talk to anybody in the street, I don't really talk to my neighbours that much other than the one I'm close to, but I talk to the person sitting next to me when I'm gambling. (P9)

Paradoxically, a few of the women who described gambling as a form of socializing also indicated that they did not, in fact, interact with other people while gambling. Thus, perhaps their perception of a social activity included being around other people but not necessarily interacting with those people.

Others indicated that gambling was not a social activity in that they did not interact with other people at the gambling venues.

Oh definitely not social, no.... No because it's so very individualized I find. Like you try to talk, well I'm thinking about when I go to the Club Regent or something in Winnipeg. The people are just "that's my machine, don't touch my machine!" (P23)

It's a very lonely sport. (P4)

A few women never gambled as a means of socializing with other people. In fact, they gambled because it was an activity in which they could participate alone.

I can do that on my own, you can go out and do it on your own. You don't need anybody with you or anything like that. So that's another thing too I think. Probably lonely people involved. Lonely people. If you don't have anybody to go out with or you don't do anything, then it's something you can do on your own. (P4)

But, I mean everything you have to do, everything, you have to have a partner for.... You know, except unless you're sitting at a slot machine by yourself. (P12)

For two of the women, the social aspects of gambling changed over time. Some women reported they no longer gambled as a social activity and that, in fact, they preferred no interaction while gambling.

Because I didn't want anybody saying "Oh come on, are we going home?" or like I didn't want anybody bugging me. Like just don't bug me. And I didn't want people knowing what I spent, so it became very private. (P11)

4. Money

Money was also discussed as a motivating factor. Women said the reason they gambled was to try to win money. They talked about the "thrill" and "excitement of winning" and hoping for the "big win."

[I] just had an urge to try to win money and then the rush you get when you win money. (P10)

Yeah then it was a night out, now it's, there's a little, from being in different places, there's a little bit of extra thrill I guess that you might win big. (P33)

They also stated they continued gambling because they were “lured” by previous wins.

I think part of the reason why we do go occasionally and even part of the reason why we probably still like Vegas as much as we do, is because we have been lucky... . (P24)

Unfortunately, I don't know it may be fortunate, I win probably more than the average person so that doesn't help.... It only, it only aids and abets you right.... You know, there's people who have gambled for five years or played those VLTs for five years and probably never hit the jackpot and I could hit one every second week so [laughs] ... like I said it's good but it just keeps you in there. (P4)

But there's big winners on dollars, \$20,000, \$6,000 you know, so I think it kind of puts a damper on payouts for the quarter machines or the nickels. I don't play nickels but ... but we did really well when it first opened. That's how it gets addicting. (P8)

A few women discussed “chasing” losses.

No, I'm pretty sensible but when I get in a casino and I start spending money, and I'm not winning, it seems like I'm okay if I'm winning you know, I'll keep

my money. But if I'm losing, I'll keep spending money to try to get the money back that I feel that I've lost. I keep putting in more money to get it back. (P10)

And it would rob me [the VLTs] and I would have no money, I would be in a shut down and I would just try to work as hard as I could, try to get a little bit of cash together again, go right back down there, do the same thing again. It was crazy. It was like a vicious circle. (P11)

Conversely, some women were very clear that gambling was not about money. They indicated that they did not care if they won or lost money or that they didn't expect to win. They gambled for other reasons.

It doesn't matter to me if I win or lose ... no, I just, it's just fun to me you know. I don't cry over spilled milk, [if] it's gone, it's gone you know. Like money goes round and round and round and round. (P32)

I keep on a budget and, you're spending money and like I said before I have a pre-determined amount that I go with and I don't go with the intention that I'm going to win a lot. I just go with the intention that \$40 is going to hopefully give me an evening of sitting there playing blackjack and enjoying it, you know spending some time with some people.... (P31)

Two women who identified themselves as having a problem with gambling viewed gambling as a way to earn money. They had experienced job loss or underemployment and gambled with the desire to replace or “earn” income.

It was a job. It was not fun for me. Like most people that I, a lot of people I talk to say “Oh I like to go down there because it’s fun and I’m socializing.” It was like a job to me. I was on a mission, I was going there, I was taking this money, and I was going to win some money so I could live. (P11)

So I had won twice, I’d won \$1175 and then I won another \$800 or something. Then I became unemployed and then I thought I could make money that way and still be able to live the lifestyle that I was accustomed to. (P7)

5. Escape

Escape has often been discussed in the gambling literature as a motivating factor. Some of the women in this study saw gambling as a way to escape reality or to escape problems. In essence, they used gambling as a coping mechanism to relieve life stressors.

[I was] highly stressed. My marriage wasn’t going very well and [I] just [had] problems too that effect you. That’s the only reason that [I gamble], because then I just want to go out by myself and you know leave him at home. (P4)

So, if you've got problems that are happening in your life they kind of leave you for the time being. (P30)

Then I just get in there and I don't know I got away from my illness, I got away from a lot of things. (P7)

Women described being able to escape reality by “zoning out” or experiencing the machines.

But it's like when you insert a quarter in the machine it's like you go right into the machine, if you can visualize it. (P7)

But it just makes you feel like somebody in there and then as soon as you step out the door it's like you've gone into another dimension. (P7)

One woman talked about gambling as a way to relieve boredom.

And I just go to ... break the monotony of being home alone all week you know. (P32)

6. Occupy Time

Four women identified gambling as a way to occupy free time they currently had as a result of reduced child-care responsibilities or retirement. These women never said they were bored, but

that they were at a period in their lives where they had more time and money available to spend on themselves.

Well what do I do now? My kids are grown now. My kids were already 18 and 17 and so it wasn't like I had to run home and look after the kids. Like for lots of years when you have little kids, you work, you pick them up at the babysitter, you go home and you're always busy right? ... Well then [when they get older it's like] "Hey what do I do with myself?" (P4)

You'd say "Oh gosh, I gotta be home by four thirty, I have to have supper ready by five or six o'clock." Well I'm past that point. I never worry about having to be home at a certain time because I'm sixty-two years old and if I don't want to be home by six o'clock I will not be home by six o'clock. (P12)

7. Time away from Household and Child-Care Responsibilities

Three women said they gambled to get a break from their child-care responsibilities. They saw their gambling time as the only time they had for themselves.

My husband's gone for two weeks at a time and then he's back for two weeks. So for two weeks I'm at home and I don't do anything. When he comes home like you know he walks in the door and I'm like running out [laughing]. (P19)

So we would go [on a trip to a casino with friends]. Again our children were young, we would leave Saturday morning and come home Sunday night. So it was one night a week, one day a year away from the kids and our husbands. So, that's when I started our gambling, playing black jack and the VLTs. (P2)

8. Access

When asked why they gambled, a few women responded that it was because of the accessibility of gambling. They said the reason they began or currently gambled was because gambling locations had opened nearby.

Probably, the closeness, because you can drive over there in ten minutes, as opposed to an hour to the border going, you have to plan your evening if your going to go over there. (P9)

Location

The women gambled in a variety of venues including bingo halls, legions, hotel bars and lounges, and casinos. For some women, the gambling form of choice was not available in their home communities and so they only gambled while on trips or they travelled to nearby locations where gambling was available. Specifically, electronic gaming machines are only available in government-run casinos in Ontario and the only location where women were interviewed that has such a casino is Thunder Bay. Women from Thunder Bay also gambled at Grand Portage, Minnesota. Women in other locations travelled to Thunder Bay and other Ontario locations,

Manitoba (West Hawk Lake and Winnipeg), or to casinos in the US (Redwing, Warroad, and Mahnomon, Minnesota; Las Vegas, Nevada). Almost all the women discussed gambling at the Club Regent and McPhillips Street Station casinos in Winnipeg.

All the women who bought lotto, scratch, or pull-tab tickets had easy access to locations that offered such forms of gambling nearby. These included convenience stores, legions, malls, workplaces, and bingo halls. None of the women regularly gambled through television or radio bingo games (two had done so on very few occasions), and one woman had just started using the Internet to gamble.

Changes over Time in Gambling

For most women, changes in gambling practices were related to life changes such as having more money and more time.

And when you've got like 16 years of your life, it's been revolving around your kids, and getting them to soccer practice...and parent/teacher meetings...all of a sudden it's all gone! What do you do with yourself? There's a big void there. (P4)

I have wheels, I'm independent, which I never was when I had kids. (P12)

I find it's more often. We have more time. You know. (P8)

Access was also a factor in that many women gambled more because of the increased number of gaming venues available in Canada.

If I'm going to the corner store for some milk I might as well buy them [lottery tickets], whereas if I had to go to a lottery store, I probably wouldn't buy half as much as I do now. (P2)

It's so close here [the new casino]. Actually I found this poor timing because it opened up at the time I retired you know and with more time, you know I, and I know I shouldn't be going as often as I do, I think I'd be a lot better off if it hadn't come. (P8)

The most drastic gambling changes occurred for those women who felt they had lost control over their gambling. These women reported spending more money, gambling more frequently, and/or being more secretive about their gambling.

It was like I was really hard-core. I'm going there and putting all my money in there and I'd be broke and then I didn't want to leave the casino because I wasn't ready to go home yet, but I had to leave because I had no more money.... I just wanted a couple of more bucks. I thought "20 more bucks and that'll do it, I'll probably win, I'll probably hit the big one...." It was always about getting more money so I could get there and win the big one. It never happened. (P11)

When I used to go to bingo of course my husband knew I was going out to bingo because that was my one outing. And now [he'll say] "What did you do all day?" [I'll say]"Oh I did ah housework." Once in awhile I will tell him I went out. But I just don't want him to see the bank account and the fact that I have gone up [to the gambling venue] at the same time. Then he'll see how much I'm spending.

(P2)

Attractions to Venues

The women were asked to describe any features they found attractive about the gambling venues they visited. Some women commented that they did not find anything particularly attractive about the gaming venues other than that the venue offered the desired type of gambling. A number of attractions were, however, discussed by the women. For example, many mentioned they found the decor of the casinos appealing.

It's not the gambling that attracts me, it's the, you know, I just love the scenery around you ... they've created an atmosphere. (P31)

The tunnel aquarium at Winnipeg's Club Regent casino was mentioned several times.

And then the lights and when you go through the aquarium and that and going downstairs into that sort of like a cave thing. The waterfalls and all this. (P22)

They're certainly set up to be appealing. I just love what they've done with Club Regent and the aquarium. I could just sit there and watch all the fish. (P31)

Lighting, sitting areas, and cleanliness were also mentioned.

You want something that's clean and bright and not very smoky. (P19)

But I noticed the casinos of Winnipeg are very, very different from the casinos down in Las Vegas. The ones in Winnipeg have some place to sit down. If you're tired and you want to sit on a, on a bench or something, there's little benches to sit down on and you can just relax. Las Vegas there's nothing. The only place you can sit down is at a bar or at a slot machine. (P31)

Some women felt that an exciting atmosphere was present in the casino, created by the noise, the people, and the sound of the machines.

It's excitement. It's just there's people everywhere and it's the ringing of the bells and it's the putting the money in, the excitement that, I could win. I could win big. (P11)

*As soon as you go in you hear all this noise and as we say, "chi-ching chi-ching"
[laughing]. (P7)*

And the ringy dinky and the lights and ... that somebody's winning. (P33)

The presence of a lot of people and “people watching” appealed to some of the women.

And you see people and it's entertaining. (P12)

People-watching, the shows ... but when you're there it's just there's so many people. People-watching is fascinating. So many different kinds of people. (P24)

But the number of people and crowding was not appealing to some.

I like it when it's a little bit more open. I don't like it really crowded. I like when it's a little bit more open. (P33)

One woman commented on the “glamour” of casinos.

I think it's too glamorous. I really do.... It looks like something that comes out of a fairy tale, like it's this great big beautiful white almost like a castle and it's just so enticing.

They make it look so enticing on the TV and you pull up to the casino and it's so bright but I know that's their business. That's the one thing I hate about it. Is that, I mean I am not a stupid women, but I keep thinking every time I go in there, “I'm going to win big. I'm really going to win big today.” And I walk out

of there thinking, “Was I ever stupid. I didn’t win big, I just lost four hundred dollars.” (P2)

Many women enjoyed the entertainment offered in the casinos.

Like I say when we go to Redwing, Minnesota we’ll go to Treasure Island, there will usually be a show associated with that. (P17)

So you would gamble for awhile and then go and watch the shows for awhile. (P2)

Some of the women liked to take advantage of the economical/free meals and beverages offered by some casinos and also took advantage of some of the promotions targetted towards seniors.

Basically I’m going to the local one because they have promotional things happening and you know you go to them. Like on Fridays they’ll have breakfast for a \$1.99. So, you know. You go, it’s for seniors. And then on Wednesdays they have slots, like a tournament. I mean the fact that we have a local casino here in the city, I do go to it but only because it’s the promotional aspect that’s drawing me out. It’s either the senior thing on Friday or it’s that tournament on Wednesday that they started. (P17)

A few women talked about being casino club members.

... if you play with your card too, they give you free meals a lot, and the meals are very good there. I play with my card and I take the free meals and then at Christmas I got a Christmas card saying I had a gift there. I thought it would be like a pair of gloves but it was \$50 in tokens and that's—you know I was really surprised at that. (P8)

They have a deal at this casino now where you can go with your card, you have a member card and you go to the desk and you ask them "What can I get at the restaurant for this?" and they'll say "Is it one person or two?" and you tell them two and usually they'll say "How about twenty dollars?" So we go and have lunch and it's a twenty dollar voucher to eat in the restaurant. I think that's an excellent bonus. (P12)

I used to go there or maybe try and hit it on my birthday because then you get in free. They had a monster bingo so I got in free at that monster bingo, I didn't have to pay my \$70 dollars. (P32)

A few women mentioned they found the gambling venues safe and they felt comfortable there, often because they knew many of the people in attendance.

Cause you just know everybody there, everybody knows you, it's a very comfortable... (P2)

I feel very safe inside the building. (P23)

And everybody knows... there's so many people I know there. You feel safe, comfortable. (P33)

Two women liked the gambling venues because they felt secure that they would not be “hit on” there or be perceived to be trying to pick up someone else.

Probably [women feel] more comfortable [at the casino] than going into a bar and sitting there and having a drink by themselves. Probably [they] feel nobody's going to hit on them. They're there for a reason kind of. (P24)

Gambling is the only place where you can go, you can go to a bingo or you can go into a casino and nobody thinks you're there to pick up somebody. (P12)

Other attractions mentioned by women included convenient physical proximity, and staff friendliness.

You know so when I retired I thought well this is great I'm farther away, but it's only a 5-minute drive from here. (P8)

... now that the casino's open here, I tend to go out more. (P19)

Like, that's one of the things that attracts me to a, a small casino or some place that you're going, is if there's friendly attendants. (P30)

In contrast, a few women were “turned off” by rude staff.

So if you're I don't know, in line for something, they'll help the man first or if we're sitting there playing cards they will always ask the gentleman first “What do you want to drink.” It's just down right rude! I figure if I'm sitting first at that table [it should be] “What would you like ma'am?” But no, it's “Hi hon, what would you like?” (P33)

Another detraction was the smokiness of bingo halls and some sections of casinos.

It's so ... I did smoke for a while after my second health scare and then I quit. When I go to Winnipeg I only go to the non-smoking sections. (P24)

Interestingly, none of the women said they appreciated the convenience of easily accessible automated teller machines or the opportunity to use debit or credit cards to pay for gambling costs. In fact, these things were perceived negatively by the women who mentioned them.

Like [when] I go out, debit machines don't help either because you go out with ten dollars to buy two quarts of milk and a loaf of bread and you have no money [left]. Well I'll still buy ten dollars worth of scratch tickets because I'll just use my debit card instead. Because they're there when your paying for your stuff, it's like a kid in a candy store. (P2)

I won't go to a bank machine. I just think that's ridiculous. (P17)

I'll say "Okay I'll go out tonight and I'll spend \$50." But it doesn't work. Now they have [bank machines], even at the casino in Winnipeg. Like before we used to go to the casino in Winnipeg I used to take out let's say 100 bucks and play bingo. So I take my \$100 with me, and then when my \$100 was done that was it because they didn't have bank machines. Well now they have bank machines and like the one here they have the bank machines right in the casino and the one at the Regent in Winnipeg, well it's not in the casino because it's in the hotel lobby. So I think probably a lot more people spend more money just because the money's more accessible to them. (P19)

Concerns about Gambling

No attempt was made to diagnose women with regard to problem gambling using a standardized measure such as the South Oaks Gambling Screen or the Canadian Problem Gambling Index. This is because the study was interested in women's own perceptions about their gambling, whether or not such gambling was deemed to be problematic. However, the women interviewed did have a number of concerns that they attributed to gambling.

1. Loss of Control

A number of women felt they had lost control over gambling. This included losing control over how frequently they gambled, how long they stayed for a gambling session (losing track of time), and how much money they spent gambling.

We're on pension so the cheques come in once a month. So that's literally the only thing that, that um, holds me. If I get any extra money I would go and spend it there. If I had any money given to me or something. (P9)

Oh yeah, it's hard to have control when you're in a casino. Like, I'm real sensible but when I get in there my, all my senses go out the door just like that. I'm just like a robot going to the instant teller and putting money in the machine. (P10)

You know when I go to the casino you lose track of time, you don't realize how long you're sitting there and all of a sudden I'm thinking "Oh my gosh, you know I've been here for like 3 hours or 4 hours." Like "I got to get home!" (P19)

I couldn't believe that I could put that much money in and I kept telling myself "You know you're crazy. Why are you doing this?" (P11)

I probably spend more money than I should, but I probably wish I could have more control instead of, I'll say "Okay I'm going to spend 40 bucks." Instead of 40 bucks I'll spend \$70. (P19)

Some women also mentioned they had vowed to never return to the gambling venue or to never again gamble, but they were not able to implement this decision.

I go more often until I get ticked and then I decide "To hell with it, I'm not going back. I'm never going back there." And that lasts for about a week or two. (P11)

Like you don't really...when I'm in there I don't care. It just seems like I just keep spending, going back to the bank machine. But when I get my bank statement and realize in black and white how much I've spent I think "Oh I'm not going back again." But, I end up back there. (P8)

Three women had taken advantage of exclusion policies in order to try to regain control.

It's like you know, I've signed myself out so I wouldn't go back.... (P10)

2. Fears of Losing Control

A few of the women expressed concern for the fact that although they felt that they were in control of their gambling now, they might lose control in the future.

So, you know I do worry sometimes that I sit too long or I might have played too long or lost too much even though I always stay within my budget. I have kind of a feeling that I have a bit of an addictive nature so I always have this fear that I am going to become addicted to gambling. (P24)

Some mentioned having an “addictive personality,” or being able to understand how gambling could be addictive.

We watch that too and I see that and there's a lot of alcoholics in my family as well and I think that's all the same thing really. If you're addicted to one you can be addicted to the other and I'm really conscious of that and I guess that's why I pay a little bit of attention to it, what's going on. (P9)

A few feared losing control if electronic gaming devices were placed in their communities.

You know they're trying to get VLTs in, well they're trying to get slots here in Kenora. They've been trying for a while now whether or not they get it, I don't know. But when that comes, I'm going to have to find a way, personally. Like I said, I go every three weeks or whatever or once a month but I know that it could become a real problem for me. If I lived in Winnipeg I'd have to give my husband my debit cards or I'd have to say, "Okay, this is the money." I'd have to become very, very stringent with him because he just trusts me with the money. (P2)

And you know, that might make them worse for all I know because if they were handier [the casinos] it, maybe it would get out of control, you know. (P30)

3. Relationships

A few women talked about the negative impact that lying about their gambling had on relationships with family members and friends. They felt they had neglected relationships with friends, partners, or children.

We'd get up there for eleven. We'd gamble till two thirty or three, two thirty, because the kids get off the bus at three thirty or I pick them up at three. Usually I tell them the days that if I do go up [to the venue] to take the bus home and then I'll get home and I'll think "Oh god I could have been doing this and this and this and I should have done this." So, for a day or two afterwards I do feel guilt because of the things I could have done with my time [that were] better. (P2)

My husband was in town, he was working in town at the time, so I mean I would rather go to the casino and sit and play nickels for five hours than stay home with him which is horrible because I mean, I love my husband. (P10)

They lied about how often they gambled or how much money they spent gambling.

So, I just don't want him to know, he's very careful with the money kind of, worries about money, so for me say I go and spend \$300 gambling, it would cause a lot of problems between us. (P2)

The women also felt guilty about these lies or about the time they spent gambling.

We have kept our gambling a secret from my husband's mother. She's in the hospital. She's very um, religious. And I know it would break her heart to know that we're even there you know. I feel guilty sometimes. She doesn't think we're going there. She's asked once. She said "Um do you go to the casino?" And all I said to her was "Why are you asking?" And she didn't say anything so I never pursued it. (P8)

Gambling was a source of conflict for some women in cases where family members or friends had expressed concern over the women's gambling.

My son hates us going. He calls it shopping. "Were you shopping again?" The casino, he calls it shopping because he'll say "Where were you today?" and I'll [lie and say] "I went shopping." He said "Mom you're never gonna be a, a winner." If he phones or comes over I don't like to say where I've been because I know it gets him, it gets him mad. (P8)

Actually people that knew me would see me there and they were telling my oldest son. "Jeez, do you think your mother's kind of got a problem?" So he kinda knew about it even though I was very, very quiet about it to him. (P11)

I think that my husband thinks, I mean I stay home, I don't earn an income so I'm spending his money. So I would say he probably thinks I go too much.... He probably wishes I didn't spend as much money as I do. (P19)

4. Financial Concerns

Some women expressed concern about the financial impact of gambling. Several women talked about setting predetermined limits to spend while gambling. However, for some, this was not successful.

But uh, at one point we'd set a limit, "Oh okay, we're not spending any more than 100 bucks." Well we've spent sometimes like 400 bucks together you know.

(P8)

Someone will say, "Well just limit the amount of money that you spend when you go to the casino." Well that's great but when you get there you get in this little high and you just take out credit cards and debit cards and just use whatever you can use. So your words of advice because you've never had the problem are not going to help me. (P2)

One woman currently works three jobs in order to pay off gambling debt. Another has purposely had the limits on her credit card and line of credit reduced in order to help her control her gambling expenditures. She continues to use her overdraft and credit card to support her gambling and has borrowed money from relatives to gamble. She sometimes wins and pays bills, but realizes she will never be ahead.

Like I say, if I do win I pay the over-limit. Well, within a week or two I'm back there taking it out again. (P7)

5. Emotional Concerns

In addition to guilt, women also talked about feeling "lousy" after gambling. A "casino hangover" was described by two women.

One night, let's say for example, I went out and I stayed till like I think the casino closed actually at three or four in the morning, and I stayed there till three or four in the morning. Well you're sitting there and you're smoking and the next day I was so tired and I had a headache and you know I felt like I had been drinking all night! And I just couldn't focus or move and I'm thinking this is probably what somebody that drinks all night all the time feels everyday. You know you feel like crap because you spent, you know like an alcoholic probably feels like crap because they drank all night, and feels guilty about it, and I felt like crap because I spent too much money and you know I stayed out too late. And I felt really guilty and I just I felt awful and you know probably because I smoked and I stayed out too late but it was almost like a... Yeah. It was a hangover! (P19)

I find it relaxing believe it or not...until I get home and I've lost. Then I get, I call it a casino hangover. I get really upset with myself that I did it you know, like I should have come home. (P8)

Another woman described the despair she felt after being “brutally robbed” by the machines.

I came home one night and I'd lost a lot of money and I was at the border, I was going across the border and they always check and they said “Did you purchase

anything or buy anything or leave anything in the States?” And I said “No. I was just gambling.” I said “and I lost all my money.” And I started to bawl. And I was sobbing and I couldn’t stop it and I thought “Well now I feel like a real asshole.”

The guy, the border guy he said to me “Well you know what?” he said “I’m going to say a prayer for you.” And he touched me on the shoulder. And I didn’t drive into a rock cut, I didn’t drive into a transport, I didn’t drive into a ditch. I made it home. Because that guy just kind of threw that out at me. Because he could see I was in despair. (P11)

6. Changes in Self

A few women were alarmed by the changes they saw in themselves while they were gambling.

Yeah, you become a different person I think as soon as you walk in that door, some of us do anyhow. Um, [pause] and I guess that is kind of scary when you stop and think of it like that. (P9)

7. Scorn/Mistrust of Government

Some women mentioned that they were dismayed and angry about the government’s regulation over gambling. They indicated mistrust of the motives behind allowing the introduction of electronic gambling and gambling venues.

That's another thing that really bugs me is because I don't trust the government to begin with, I don't think anyone in my age group trusts the government. Like what are they doing with all this money? They are getting millions of dollars. (P4)

So what bothers me is that the government knew that a lot of people were going to be sick with it and they brought them [VLTs] in anyhow. (P11)

But I'm talking about when you go other places, you know like Winnipeg you see them at the bars. So it's really the government's really taking advantage of people, they shouldn't make it as accessible. It's so accessible. You know even if the casino they built here was a little bit out of town, like say out on the highway. (P10)

And I mean it's just not the casinos, well mind you they are all run by the government. But it's the government fooling its own people. (P10)

Well personally I just wish that they never brought this casino here. I honestly do. Like as much as I enjoy it, it can be like any addiction, it can be alcohol...and I know because I've gotten worse. I can feel myself, I've gotten worse you know with the money. (P8)

8. Concern for Others

Almost all the women discussed a concern about other people's gambling. This included concerns over the gambling of friends and family.

But, my husband I've noticed, he's really changed since he's gambling . I'd rather him not be gambling ... I wish I would never have taken him. (P8)

It's hard for me to see their money being wasted like that. The sister, they had to sell one of their cars, he's still working [the sister's husband] but they had two cars and they pretended two cars was too much, they didn't need two cars. But he works and she's used to living her own life. I know they couldn't afford two cars because of the gambling. (P9)

The women also expressed concern for people they observed in gambling venues.

You know, and that's your grocery money and you see people in there that I'm sure are on social assistance and or a fixed income, like a pension or something and you know they can't afford it. (P10)

... it probably had a lot to do with gambling, so a lot of marriage breakups, a lot of bankruptcies ... money problems are the biggest thing in breaking up marriages. (P4)

I mean, these poor people. And those, those machines have absolutely, absolutely no prejudice. They will take money from anybody. (P10)

9. Other Life Issues/Concerns

Four of the women in the study had been diagnosed with depression and had recently or were currently taking antidepressant medication. Depression was not, however, limited to women for whom a loss of control over gambling was a concern. Only two of the women who suffered from depression expressed concern over losing control over gambling. Another woman also stated she sometimes felt depressed over health issues. Women also discussed addictions to alcohol, drugs, and gambling in their families of origin, and their own past addictions. One woman had previously been addicted to drugs and alcohol, and two described themselves as alcoholics but were no longer drinking. One other woman talked about alcohol having caused problems in the past, but never described herself as an alcoholic. Two women had been in abusive relationships and had experienced abuse during their childhood. One other woman indicated she had been abused from a very young age.

A few women mentioned being concerned about the health of family members and three women mentioned their own health difficulties. Time management was a concern for two of the women who had children, as was general concern over their children's health and well-being.

Only two women, however, identified a link between these life concerns and their gambling.

I think when [my illness] sets off I, rather than think about how this (illness) can affect me I rationalize again that I can go gambling and have a good time and just forget about what's going to happen. (P7)

I was using it as an excuse. I had a little bit of depression I think by the time that winter has gone when you're sitting in the house. He'd [husband] come home and I'd be looking kind of down and I'd say "Can we go to the casino?" And he would say yes because he didn't like seeing me like that. And that was health concerns, where he would take me to maybe cheer me up a little bit. (P9)

The Extent of Help-seeking and Support Access by Women

Lake of the Woods Addiction Services File Data

Obviously, all the women whose files were examined were seeking help or treatment. However, only nine of these women accessed Lake of the Woods Addiction Services specifically for their own gambling behaviour. For the remaining women, gambling was identified as an issue of concern or potential concern during the course of treatment for other problems. Most women (18) presented with alcohol problems or a combination of alcohol and drug problems (7). The rest of the women came because of the addiction of another family member.

The files did not contain information about women's perception of the effectiveness of the services provided by Lake of the Woods Addiction Services. As well, although notes indicated that six women had requested to see a female counsellor, no other comments can be made about recommendations for service.

The Phone-In

The women who called the Phone-In were asked if they had ever wanted to talk to someone about their gambling, with whom they had talked, and how they perceived the effectiveness of this experience. Eight of the 36 women indicated that at some time they had wanted to speak to someone about their gambling. Of these eight, only four women actually did speak to someone about their gambling. The other four women did not speak to anyone and said this was because they felt they had their situation under control, in that gambling was not perceived as a significant problem at that time. One of these women added that she did not speak to someone about her gambling even though she wanted to because she did not want to give others who criticized her gambling the satisfaction of knowing she had sought help.

Of the four women who did, in fact, speak to someone about their gambling, two women spoke to family members and friends. Both these women reported that the experience was helpful in that they received understanding and support from these people. Both, however, also stated that these family and friends gambled so that even though gambling activity stopped for a short time, it resumed. As one woman stated, most friends and family understand, but they “have the same bad habit.”

The other two women who had talked to someone about their gambling, talked to formal service providers. These included counsellors at an addiction treatment centre with a program for gamblers, a counselling group run out of this same treatment centre, Gamblers Anonymous, and a

social worker. Their perceptions of the effectiveness of these services differed. One woman found the individual counselling through the gambling program helpful, but did not like the group counselling setting. She said that the counsellor helped her to understand that she used gambling as a form of escape. She also found useful the “educational piece” where accurate information about gambling odds and so on was provided. When asked if she had any suggestions to make the help-seeking experience more effective, she said that a longer course of treatment would be beneficial.

Coincidentally, the other woman who accessed professional help because of her problem gambling went to the same treatment centre as the woman just described. She did not find the services to be very helpful. The treatment program was new when she attended and she felt that the service provider was not willing to explore feelings and issues underlying her gambling behaviour. All the women who had spoken to someone about their gambling also participated in this study’s in-depth interview and more information is described in that section.

The women who called the Phone-In were also asked about other services they had accessed in the past ten years. Eight women had used a counsellor or therapist and three women had seen a psychiatrist. Two women had used Family Support Services, three had used Child and Family Services, and five women had used a community health professional. One woman had used housing services. Finally, four women had used a financial counsellor within the ten years previous to the time of the study. Two of these women were those who had sought help for their gambling and the financial counsellor was part of the gambling treatment plan.

In-depth Interviews

Only two of the women interviewed had sought help for their gambling. Both these women lived in Thunder Bay. Both had received one-on-one counselling through the same clinic and had attended Gamblers Anonymous (GA) groups. Their perceptions of the effectiveness of these services varied.

One woman felt that the counsellor at the clinic was not willing to examine deep personal issues that were the root of her gambling behaviour. She had also tried to speak to a counsellor through an Employee Assistance Program (EAP) offered through her job, but found this to be a waste of time.

So then, where I work ... we have EAP workers. And I thought well maybe if I just go talk to a counsellor, so I made an appointment to see the EAP worker. I go in there ... and I said "You know I just came to see you because I kind of have a problem with gambling." "Oh, well here I'll just give you this lady's number at the Smith Clinic" [counsellor told participant]. And I thought you know I could have done that myself. (P11)

She had already received a referral to this service by the Ontario Problem Gambling Helpline and felt disappointed by the lack of support provided by the EAP counsellor. This woman also attended GA groups. She indicated that attending made her feel less alone and that she liked the

philosophy of the group. She stopped attending because she was already attending Alcoholics Anonymous and felt this gave her the support she needed.

The other woman found the one-on-one counselling somewhat helpful, but also indicated that it would be helpful to have more time to explore issues connected to gambling behaviour. She had also attended GA, but she felt that the group was too large and she was not comfortable with the fact that the group included people known to her. This woman had also attended a group run through the Smith Clinic but did not feel she could relate to people there because they gambled through the stock market and on the Internet. She felt it would be more helpful to be with a group of women who gambled in a similar manner.

Suggestions that these two women had for improving service included ensuring confidentiality and allowing women to build a trusting relationship with counsellors. The second woman also suggested having women-only groups, which consisted of women who were similar in age.

Just women.... I guess because I'm addicted to the casino and not the, the pull tabs stuff like that. So I would have to be in an environment where it was other women and casinos.... They've got to relate. Because it's like the alcoholic, I know when I was going to AA and then the younger people started coming in and they didn't need AA they needed narcotics anonymous. Well for me to talk to one of them, I could not relate because I never took drugs. (P7)

All but one of the women interviewed were aware of services in their community. They had seen advertisements for services in newspapers, on television, and in gambling venues. In some cases they could not describe the exact services available, but they knew where they could find information on services.

Although they had not accessed services for problem gambling, they made a few basic suggestions for service provision, based on their experience of other services. These suggestions included ensuring confidentiality, increasing service accessibility in terms of hours, paying attention to child-care needs, and providing fast service for those in need. One woman elaborated on the need for gambling services to be housed outside “addictions agencies.” She suggested that services be offered through community health centres so that women could access services without feeling stigmatized.

How Best Can Needs be Met for Women with Gambling Problems?

The Phone-In

Although most of the women who called the Phone-In did not seek help for their own gambling behaviour, they offered a number of suggestions for things that could improve life for women who gamble. The variety of responses that women gave were organized into five themes: suggestions related to recreation opportunities for women; protective strategies for women to use while they gamble; education; support services; and suggestions for changes to gambling venues.

Eight women discussed the need for more recreation opportunities for women, citing a lack of recreation activities for women in general, a lack of safe places for women to go alone, and a lack of affordable entertainment for women. Suggestions were made to develop activities that involved

groups of women where they could socialize and share common experiences. As well, women stated there is a lack of organized activities for older women and that many older women are isolated.

Women shared a variety of strategies women could use to protect themselves from developing problems with gambling. Most of these revolved around ways to prevent overspending. Examples included:

- not gambling alone and telling companions how much you plan to spend
- setting specific spending limits for gambling sessions
- restricting the amount of money taken to gambling venues
- not taking debit or credit cards when you gamble
- telling others not to lend you money
- leaving the gambling venue once money is spent
- making a list of all debts before gambling
- keeping records of the amount of money spent on gambling/ keeping notes about other ways this money could have been spent
- honestly recording losses
- limiting or reducing the number of weekly gambling sessions
- talking yourself out of gambling/doing other things to avoid thinking about gambling
- not using household money to gamble

In addition, a few women mentioned that it is important to realize that gambling is not going to make them rich and that gambling losses always amount to more than winnings from gambling.

Women also made suggestions for providing support for women who develop problems because of gambling. In general, they stressed the need to ensure there are enough services for women needing help. Specific suggestions included organizing support groups for women that did not create stigmatization, having support groups run by women who have lived through a gambling addiction, and having support groups that do not focus only on an abstinence approach. There was also a suggestion to create a buddy system similar to that used in Alcoholics Anonymous groups, where a person who felt tempted to gamble could have someone to call. One woman suggested counselling services be made available right on the gambling venue premises. While two women said a phone line was a positive service, another woman stressed the importance of in-person support as opposed to phone helplines. The women also stressed the need for public awareness of the services available to gamblers and for phone numbers for services to be well publicized.

Several suggestions for education about gambling were made. These included increased public awareness campaigns about the fact that gambling could become problematic or addictive for women, and education about the warning signs of problem gambling. Women also suggested that education or information campaigns should be developed to inform people about the true chances of winning in gambling and that the chances of losing far outweigh the chances of winning. As one woman stated, “Advertise more gambling horror stories; we just hear about the winners.” Women commented that brochures containing this information should be made very visible and widely available. One woman suggested that this information campaign parallel that on cigarette packages that warn against the harm of smoking.

Changes to gambling venues were also suggested as a way to improve the lives of women who gamble. Some women suggested that gambling venues should be made more pleasant by banning smoking (or creating non-smoking bingo halls), reducing the noise within the venues, providing better parking in heated, well-lit parkades, and by offering free coffee and soft drinks. Women said that gambling venue staff should be more polite and respectful, and should treat men and women equally well. Two woman said that the odds of winning should be increased. A suggestion was made to provide time limited child-care to avoid children being left in vehicles or at home alone. A few women suggested changes to gaming machines. These included offering more VLTs that could be played with smaller amounts of money, specifically nickel machines. As well, these women suggested that the machines be slowed down so that money would provide more playing time.

Suggestions were made for casinos to stop mailing flyers that advertise winners and promotions. A few women suggested that automated teller machines be removed from locations adjacent to gambling venues and that credit-card use not be allowed. Another woman said that alcohol should be banned from gambling venues. Suggestions were made to reduce access to gambling by cutting the number of bus tours to casinos and by reducing the hours of operation at casinos. As one woman stated, “Shorten hours because 4:00 a.m. to 8:00 a.m. is not for recreational gamblers. These hours are for addicts.” Finally, two women suggested that all casinos be banned.

In-depth Interviews

The women who participated in the in-depth interviews also had some recommendations for improving the lives of women who gamble. These included education to increase awareness of the potential problems caused by gambling and of the services available for women who experience problems with gambling. Women also recommended education campaigns to provide accurate information about the actual chances of winning while gambling.

Gambling is so, like even 649, you know “Imagine the Dream” but you know the chances of those dreams are so you know when I think about the thousands and thousands and thousands of dollars I’ve spent ... I’ve never won big, never. I have won, in my whole time, I think I’ve won one \$375 and one \$500 which I’ve spent easily in two weeks you know being there. I think they have to, and I don’t think they’ll do because it’s too big of a business, but people have to be more aware that it’s not an easy win. It’s not like these are your pros and these are the cons because the cons you can lose everything for the chance of winning like 649 you know. I buy two bucks, five bucks or whatever but some people put two dollars or five dollars to win the \$2.5 million but when you think about how many people in Canada have played that week after week after week for ten years and don’t win anything. (P2)

I don’t know, public service messages, you know the commercials or things on women or men who have been divorced or they’re completely broke because they gambled all their money or they don’t have their kids anymore cause they stopped

spending time with them you know, things like that. As opposed to every time you go to a casino you hear oh big winner, you know and even the Ontario Lottery Corporations as far as that goes. I mean it's the whole government that sends, you know, takes a huge full page advertisements in papers showing people who won ten thousand dollars, fifty thousand, a million. Less positive advertising for gambling. More showing the real ill effects of gambling.... (P10)

More public service messages you know. Maybe with true stories of people who've really lost a lot to gambling.(P10)

DISCUSSION

The Women Who Gamble

In Northwest Ontario, women who gamble are a diverse group, spanning all age groups, many different levels of education and income, and many different walks of life. They shared many stories, which included a variety of life experiences.

There were some differences between the women who were interviewed for this study and those for whom information was collected through secondary sources. Most of the women who were

interviewed during the Phone-In and the in-depth interviews were married or in a common-law relationship. Most were employed and had the financial means for home ownership. The largest group were women in their 50s. The women who sought help for gambling either through the OPGH or Lake of the Woods Addiction Services were more likely to be younger (in their 30s) than the women from the Phone-In or from the in-depth interviews.

The file data from Lake of the Woods Addiction Services also indicated that these women were less likely than the women who were interviewed to be married or in a common-law relationship and more of them had children and were single parents. The files indicated that they also had lower levels of education than the women interviewed for this study. More of the women described in these files were not in the paid workforce. Compared to the women who were interviewed, many more of the women from Lake of the Woods Addiction Services had experienced abuse and had multiple addictions. Most of the women from this data source were Aboriginal (28). This high rate of violence and alcohol abuse is consistent with the harmful effects of acculturation experienced by many First Nation families (Conners & Maidmen, 1999).

With the exception of the women from Lake of the Woods Addiction Services, the most common form of gambling for women was the use of electronic gambling machines, followed by bingo. This was true for the women who contacted OPGH, and for the women interviewed for the Phone-In and in-person. The Lake of the Woods Addiction Services file data also indicated EGMs and bingo were the most popular types of gambling, but a few more women played bingo.

Women's Perception

All the women for whom information on the motivation for gambling was available discussed similar motivations. Women gamble for fun and entertainment, to socialize with other people, and to win money. They gamble to escape life problems, to relieve stress, and to get a break from daily responsibilities. The women seeking help from Lake of the Woods Addiction Centre more often gambled to cope with stress, but the file information indicated that they too gambled for the reasons listed above.

Some of the themes that emerged in this study are not new. For example, previous studies have also indicated that women gamble as a source of entertainment (Azmier, 2001; Wynne 1994), as a means of escape (Brown & Coventry, 1997; Mark & Lesieur, 1992), and to win money (Azmier, 2001). However, these themes may be linked to the social context of women's lives. The women in this study indicated that they gamble to win money. Given the capitalist values that govern our society, gambling to win is not surprising. As discussed earlier, Van Den Bergh (1991) recognized that women's economic oppression leaves them at a disadvantage for acquiring material wealth. The personal income levels of the women in this study ranged from 0 to \$84,000 per year. A few women indicated that they thought gambling provided good entertainment value. The financial appeal of gambling appears to lie in its affordability for these women as well as in the chance to win money.

Entertainment and enjoyment were also frequently discussed. Many women enjoy their gambling activity and see it as an affordable form of entertainment that, while fun, is not overly taxing.

Although gambling was once thought of as a male domain, the changing legislation and expansion of the gambling industry have been met with a gradual, increased, social acceptance of gambling in general and the acceptance of gambling as an entertainment activity for women in particular. This has occurred in North America (Azmier, 2001) and in Australia (Hallebone, 1999).

Gambling was also perceived by the women as a way to socialize with other people. For some, it was a regular social outing with specific family or friends. Again, this may be linked to the increased acceptance of gambling as a legitimate form of recreation. It may also be linked to women's desire for social connection and to nurture relationships. Women have, in fact, been socialized to focus on relationships (Ward, 2002), even though caring and nurturing have been undervalued. Because women have historically had roles in the private sphere, little attention has been placed on socializing opportunities for women.

Escape also emerged as a motivating theme. A few women gambled to get away from household responsibilities and child-care. The fact that most women assume the majority of child-care and household responsibilities even when employed outside the home is well documented (Ward, 2002). Women's motivation to gamble may, therefore, be related to their caregiving role in that gambling may provide a temporary relief from domestic responsibilities.

The majority of the women from Lake of the Woods Addiction Services had experienced violence in their lives. In many cases, this included extreme physical abuse by male partners or abuse during childhood. Three women who participated in the in-depth interviews also disclosed

experiences of abuse. The issue of male-perpetrated abuse against women is clearly linked to issues of patriarchal power and control in society. Although no direct link was made between gambling and abuse, these women, as those studied by Lesieur and Blume (1991) and by Hallebone (1999), may gamble as a way of escaping the reality of their lives.

Women who called the Phone-In and the women who participated in the in-depth interviews described considerable attraction to the venues. Some of this was linked to practical considerations such as physical proximity and the availability of the desired form of gambling. Other attractions to the venues included decor, atmosphere, promotions for economical meals, and safety. The observations supported the notion that casino operators have obviously paid attention to decor and have created an atmosphere that is conducive to escaping the routines and chores found in everyday life. The feminization of gambling venues has been observed (Hallebone, 1999) and deliberate attempts to attract women through appealing decor have been made by operators. Women perceived the casinos as a safe place to visit on their own, without the issues they might have experienced visiting a bar by themselves.

Concerns about gambling were evident. Even without formal measures, some women classified themselves as having current and/or potential gambling problems. Some women perceived that they had lost control. Concerns about gambling were similar for those who felt they had lost control and those who had not. These included financial concerns (most often mentioned), relationship concerns, and emotional concerns (guilt). It appears that the concerns were not different in kind - only in degree. For example, the women in the Lake of Woods Addiction

Services files had more severe financial problems than those interviewed for the study, and some had suffered consequences such as the loss of their children because of their inability to pay rent. This group was younger, less educated, and had lower incomes than those interviewed. They also had a history of other addictions and abuse.

One of the most prevalent themes that emerged was that of concern for others. Almost all the women expressed concerns about the gambling of family members, friends, and even strangers whom they observed gambling. The accessibility of gambling and the lack of trust of government accountability for revenue were mentioned as reasons for their concern.

Help-Seeking

It appears from this study that few women actively seek help for gambling problems. Only nine of the 35 women whose files at the Lake of the Woods Addiction Services were studied actually presented originally for gambling problems. They most often were referred to the agency for alcohol and drug problems and abuse. However, the women who did seek help for problem gambling had similarities, such as past addiction and abuse. Others, however, who perceived that they had lost control and had concerns about their gambling, did not have these same past experiences. One woman from Thunder Bay and one from Kenora, both of whom had no financial problems, had addictions in their family of origin. Although the overall statistics from the Ontario Problem Gambling Helpline show that more men than women seek help for problem gambling, in the Northwest Ontario district, equal numbers of men and women sought help. Although the women who called the Phone-In had seldom talked to other professionals about their gambling,

most of them had sought help for other concerns, including the use of financial counsellors, housing services, Child and Family Services, and others. Nearly all the women were aware of gambling addiction services in their own communities.

Suggestions that were made included having groups for women who were similar in age, and similar in gambling interests. Some women preferred groups, while others expressed a preference for one-on-one counselling. Therefore, several options should be available. The women mentioned some aspects of service that would be important in treatment. These included ensuring confidentiality, providing child-care, increasing the hours that services were available, providing faster service and more in-depth counselling if needed, and housing addiction services in community health centres to reduce stigma. Some expressed a preference for female counsellors.

How to Meet Needs

The interviews with women in this study yielded a number of themes related to improving life for women who gamble. Many of them had developed self-management strategies to prevent overspending when gambling, which could be developed into materials to be used for education and self-help. The theme of more opportunities for entertainment and organized group activities, especially for older women in these communities, emerged. Further suggestions for support services were offered, including having enough services available and several specific ideas such as a buddy system, a harm-reduction rather than an abstinence approach, and more publicity about services for problem gamblers. Education was a predominant theme. Women requested more publicity and education on the true odds of winning, which show, in the long term, that gamblers

are most likely to lose. The suggestion was that advertising include some portrayal of the downside of gambling. Although it is unlikely that changes will be made to gambling venues, these women suggested a number of strategies such as banning alcohol, prohibiting the mailing of promotional flyers that show only winners, and shortening the hours that venues are open.

In summary, the women gamblers in Northwest Ontario had many suggestions that, in their opinion, could reduce the incidence of problem gambling. Their focus seemed to be on the prevention of gambling problems through education and publicity about the true odds of winning. Providing other entertainment options and changing aspects of the venue were also seen as important. Suggestions of women gamblers themselves provide a number of recommendations that may be helpful in developing preventative strategies for service providers, casino operators, and policy makers.

CONCLUSIONS AND IMPLICATIONS

This exploratory work shows that women in Northwest Ontario have many motivations for gambling, and also a number of suggestions for the improvement of the gambling milieu for women. They are not a homogenous group, although those who have been referred for help to the Addictions Services tend to be younger and have lower rates of employment than those who called in to participate in this study. This may point to the need for earlier intervention and preventative

education for younger women, as well as more opportunities for groups and educational programs for older women.

This study also has implications for regulatory practices surrounding gambling venues. More attention should be paid to providing information on the true odds against winning in the current establishments. It is deceptive to encourage people to play with the dream of winning when, in fact, in all likelihood they will not. While some of the women interviewed recognized that they would not win large sums, this is not true for all women. The dream is still a predominant theme in advertising for lotteries and casinos, and for those who have little access to power or monetary resources, it often is seen as a hope for financial security.

Finally, this study has implications for treatment. Studies indicate there are increases in the number of women who develop problems because of gambling (Hraba & Lee, 1996; Ladouceur, Jacques, Ferland, & Giroux, 1999). The current under-representation of women in gambling treatment programs may indicate the need to assess the value of these programs for women. Treatment strategies must pay attention to the differences in men's and women's gambling, and address issues that reflect women's lived experiences. For example, attention must be paid to practical considerations such as child-care needs and to exploring healthy ways of coping with life stress.

The current lack of non-gender-specific research into gambling is problematic because it tends to focus on issues that may only be relevant for men. This findings of this study validate the need for

a feminist analysis of gambling behaviour, particularly in light of the fact that the industry is in the midst of rapid expansion. A feminist analysis similar to Van Den Bergh's analysis of addiction also can be applied to explain how gambling behaviour is linked to the context of both women's and men's lives.

Much of what we assume to be true about women who gamble has been drawn from knowledge about men's gambling. However, many of the motivations for women's gambling are specific to gender and the roles of women in society. In light of the potential consequences for women arising from gambling, we must quickly begin to examine gambling by listening to what women themselves have to say.

Women in this study participate in activities involving "continuous play", which are VLTs, bingo, and instant win or scratch tickets. These tend to be some of the most addictive forms of gambling. These are also games where luck, rather than skill, is involved, which are also games favoured by women.

It has just recently been publicly acknowledged that many otherwise "respectable" women have serious dependencies on alcohol. It will be many years before such an admission will be accepted for women who have problems with gambling.

Gambling plays many roles in society—women in this study appreciated the opportunities for socializing, entertainment, and stress relief that they believed were positive benefits. On the other hand, women also discussed the negative aspects for them, such as financial losses, relationship

concerns, and emotional consequences such as guilt and depression. As women feel very comfortable visiting gambling establishments, such as casinos and bingo halls, the number of women gamblers is increasing. This is likely to lead to an increase in gambling addiction problems, and to the societal consequences of criminal activity, job loss, and bankruptcy, as gambling is made more accessible.

Limitations

This study was the first to consider women who gamble in Northwest Ontario. This population is not an easy one to sample, and therefore a method where women would call the researchers was chosen. Women who will call a toll-free line may be a distinct group characterized by volunteer bias. Because the study took place in a geographically distinct area of Canada, the findings may not be generalizable to other regions or populations.

Parallel information was not available from all data sources. For example, data on women's income was not included in the secondary data from Lake of the Woods Addiction Services and from OPGH. As well, information about women's perceptions of their gambling activity was not available through OPGH. Complete comparisons of the information about all the women are, therefore, not possible. As previously mentioned, the women for whom information was available through Lake of the Woods Addiction Services were predominantly Aboriginal and the impact of forced acculturation requires consideration.

Finally, few of the women who participated in the study had sought professional help for gambling problems. This limits the ability to make recommendations for service provision.

Suggestions for Further Research

A fuller exploration of how women use their time is indicated. Some women discussed the issue of time on their hands as their care-giving responsibilities decline, while others were using gambling activity as a way to find some time for themselves. Some women lose track of time while playing because the normal cues, such as sunlight and clocks, are rarely present in the venues. Time spent gambling may be a proxy for time spent in the labour force for those who are retired or unemployed. Women mentioned that time spent gambling might be expected to replace earned income.

The effect of gambling on family relationships was evident in the experiences of women interviewed in this study. Hiding money and lying about time and money spent gambling had a negative effect on many relationships. Depression and a “hangover” often resulted from an evening spent gambling. The connection between symptoms of depression, loss of supportive family relationships, and gambling behaviour for women requires further study.

Studies on the effectiveness of truthful, factual advertising need to be done in Canada. In some American jurisdictions, a certain number of advertisements are required to show the downside of gambling. Women in this study suggested techniques such as more effective posters and an advertising campaign as visible as the warnings on cigarette packages. Advertising could be placed

prominently on ATM receipts to show the negative consequences of gambling, and perhaps messages scrolled on interactive machines to encourage players to note the time and amount spent at their session. These could all be tried on a controlled basis to note whether any of these techniques are effective in deterring problem gambling.

It would be useful to study the role of gambling, in a consumer context, especially as it relates to women who often do most of the household purchasing for the family. This gives them access to money for gambling and losing it may affect the nutrition of children and the security of the home. The special sensitivity of women to promotional offers, “club” memberships and the like, as well as the very comfortable and glamorous setting of a casino, make the attributes of the consumer purchase of entertainment, escape, or a social outing very complex.

The files of women problem gamblers from the Lake of the Woods Addiction Services showed many connections between other addictions, especially drug and alcohol, and gambling addictions. These women often had a history of serious relationship and/or parental abuse. In many ways, gambling addiction seemed to be a substitute for other addictions that were damaging their health and appeared to be less harmful to them. Abuse as a predisposing factor to gambling addiction needs further study.

There are financial issues clearly involved in all aspects of gambling, and especially problem gambling. As statistics are collected by the Office of the Superintendent of Bankruptcy by the trustees, the reasons for undertaking bankruptcy tend to be given in generic terms, such as the

over-extension of credit or indebted beyond the ability to repay. A more precise reason for this credit use, which could be traced to gambling or other reasons, would provide more data for understanding the ultimate consequences of problem gambling. Work in Canadian venues on the bankruptcy rates before and after casino development would provide an interesting parallel to some studies in the United States.

Finally, further research on the experiences of Canadian women who gamble is needed. This research should include women in both rural and urban areas in different regions and provinces. Comparisons should be made among the experiences of women from geographically diverse areas so that a greater understanding of women's gambling can be achieved.

Specific Recommendations

1. As new casinos or bingo halls are planned, the effects of these facilities on women in the region should be considered. Accessibility is a major reason why women spend their time gambling. The consideration of placing VLTs more widely in Ontario should be tempered with the expansion of opportunities for other activities for women and the provision of adequate support services for women who have problems with gambling.
2. More sensitivity to gambling as a cause for depression and other anxiety disorders should be part of the training for EAP counsellors, physicians, and community health workers.

Women tend to visit health resource services rather than addiction services, so it is important that screening for gambling be part of routine diagnosis.

3. Automatic teller machines (ATMs) should not be located within walking distance of gambling facilities.
4. Promotional strategies from casinos have a special appeal to women as consumers and should be curtailed. Meaningful advertising demonstrating in a convincing manner the true outcomes of gambling activity should be designed and widely distributed.
5. Most literature has shown that women are under-represented in treatment programs. The findings of this study show that equal numbers of men and women from the Northwest Ontario region were accessing the Ontario Problem Gambling Helpline and the Lake of the Woods Addictions Services (for gambling). Since more women were observed at all of the gambling venues, perhaps this does not indicate an equal situation. Women likely make up more than half of all gamblers, especially in the most addictive continuous play games such as bingo, VLTs and scratch-and-win tickets.
6. The women who were treated for gambling tended to have multiple problems, such as dual addictions and serious relationship problems. The fact that they are likely employed and raising children makes it difficult to find time to seek help. The location of multi-faceted

services in a “one-stop shop” would facilitate these women asking and receiving the help they need with several aspects of their lives.

7. Women’s lives tend to revolve around their relationships. When their parents, children, or partners gamble, or want women to accompany them in gambling, it is difficult to pull away from such a request. Development of assertiveness and self-esteem as empowerment strategies may be helpful in building resiliency to avoid tempting situations.

8. Having problems with gambling still seems to be a difficult admission for women to make, and therefore seeking help may be compromised. The women in this study mentioned negative feelings, such as guilt and loss of control, and behaviour, such as lying and hiding money. This appears to lower self-esteem and threaten their supportive relationships. More coverage in the media, highlighting this type of addiction, could help women feel less stigmatized in asking for help.

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APPENDICES

Appendix A: The Phone-In Schedule

Appendix B: The In-depth Interview Schedule

Appendix C: The Observation Schedule

Appendix A

Phone-In Interview Schedule

Interviewer

Interviewee First Name (optional).....

Date **Time of Call**

Good morning/afternoon/evening. Thank you for calling the Women and Gambling Phone-in. My name is _____ and I will be talking with you today. How are you?

“Women and Gambling” is a study that is being conducted by the Department of Family Studies at the University of Manitoba. Your responses will help us to learn about the experiences of women who gamble.

I want to let you know that anything you say will be treated with the UTMOST CONFIDENTIALITY. No one else is listening to us and my notes about our conversation will be shown only to the research team. No individuals will be identified in the report of this study. The only exception to confidentiality is that we are legally mandated to report child welfare concerns.

Please feel free to *not* answer any questions that you don’t want to answer. We will be talking for about 20 minutes. Is that OK with you? Do you have any questions before we get started?

Before we begin, I just need to confirm that you are 18 years of age or older.
(if “Yes” continue; if “No”, thank them for calling but end call)

SECTION 1 Behaviour and Motivation

1. When did you begin gambling?

.....
.....

2. In what types of gambling activities do you participate? (e.g. bingo, keno, slots, vlt's, internet gambling, horses, cards, pull-tabs, lottery tickets, blackjack)

.....
.....

(Any other types?)

3. Why do you gamble?

.....
.....
.....
.....
.....
.....

(Anything else?)

4. I am really interested in hearing about your experiences. Could you please tell me about some of the ways in which gambling has affected your life?

A.

.....

.....

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.....

.....

B.

.....

(How gambling has affected your life cont'd.).....

C.

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D.

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.....

.....

(Any other ways?)

Thank you.

5. Have you ever wanted to talk to anyone about your gambling?

No (if "No" go to Question 11)..... a.

Yes b.

6. At the time that you wanted to talk to someone, did you in fact do so?

No a.

Yes (if "yes" go to question 7) b.

If "No", why not?

-
- 7. If "Yes", who was that?**
- Ontario Problem Gambling Help Line a.
 - Addictions Services b.
 - Lake of the Woods Addiction Services c.
 - Gamblers Anonymous d.
 - NNADAP Worker e.
 - Financial Counsellor f.
 - Other Counsellor g.
 - Community Health Professional h.
 - Doctor i.
 - Friend/Family j.
 - Other.....k.

8. What was your experience of doing this? (i.e. talking to this person/these people)

.....

.....

.....

.....

.....

9. So would you say that talking to this person/these people was helpful?

.....
.....
.....

10. Do you have any suggestions for things that could have made this experience more helpful?

.....
.....
.....
.....

(Anything else?)

SECTION 2- Vision

11. Thank you for that. Now can you tell me if you have any suggestions for things that could improve life for women who gamble? (probe only if necessary, by restating what women mentioned earlier about why they gamble and how gambling has affected their lives)

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(Anything else?)

12. Is there anything else you would like to tell me which might help us to understand what gambling means to women?

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.....
.....
13. Anything else about how the lives and experiences of women gamblers might be improved?

.....
.....
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.....
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.....
.....

Thanks. That information is very helpful. To end our interview, I have just a few short background questions.

<i>Section 3 - Demographics</i>

14. Could you tell me in which country you were born?

15. Do you feel that you belong to a particular culture or group within Canada?

- No.....a.
- (If "No" go to question 16)*
- Yes.....b.

Which group is that?

16. May I check your age in one of the following categories:

- | | |
|------------------------------|----|
| under 20 | a. |
| 20 - 29 | b. |
| 30 - 39 | c. |
| 40 - 49 | d. |
| 50 - 59 | e. |
| 60 - 69 | f. |
| 70+ | g. |
| or would you rather not say? | h. |

17. Do you have children who depend on you financially?

- | | |
|----------------|-------|
| No | a. |
| Yes. How many? | 1 b. |
| | 2 c. |
| | 3 d. |
| | 4+ e. |

What are their ages _____

18. Do you have a disability?

- | | |
|------------------------|----|
| No (Go to Question 19) | a. |
| Yes | b. |

(If "Yes") What is it?.....

- | | |
|------------------------------|----|
| or would you rather not say? | c. |
|------------------------------|----|

19. What is your marital status?

- | | |
|------------------------------|----|
| Single | a. |
| In a partnership/married? | b. |
| Separated? | c. |
| Divorced? | d. |
| Widowed? | e. |
| Other? | f. |
| or would you rather not say? | g. |

20. What is the highest year level you completed at school?

- Never attended school a.
- Primary (k-8) b.
- Secondary (9-13) c.
- Technical (trade/apprenticeship) d.
- Undergrad degree e.
- Graduate degree f.
- Would you prefer not to say g.

21. Could you tell me who lives in your house?

- Lives alone a.
- GO TO QUESTION 23)**
- Sole parent and dependent children b.
- Couple, no children c.
- Couple with dependent children d.
- Sole parent, dependent children & adult e.
- Couple, dependent children & adult f.
- Related Adults (includes adult children) g.
- Group household (unrelated adults) h.
- Other i.

22. Could you please tell me which of the following categories best describes the combined yearly incomes of all household members? (Gross income)

- Nil a.
- between \$1-\$12,000 b.
- \$12,001 - \$24,000 c.
- \$24,001 - \$36,000 d.
- \$36,001 - \$48,000 e.
- \$48,001 - \$60,000 f.
- \$60,001 - \$72,000 g.
- \$72,001 - \$84,000 h.
- over \$84,001 i.
- or would you rather not say j.

23. Is your personal income for the year (Gross)
- | | | |
|-----------------------------|----|--------------------------|
| Nil | a. | <input type="checkbox"/> |
| between \$1-\$12,000 | b. | <input type="checkbox"/> |
| \$12,001 - \$24,000 | c. | <input type="checkbox"/> |
| \$24,001 - \$36,000 | d. | <input type="checkbox"/> |
| \$36,001 - \$48,000 | e. | <input type="checkbox"/> |
| \$48,001 - \$60,000 | f. | <input type="checkbox"/> |
| \$60,001 - \$72,000 | g. | <input type="checkbox"/> |
| \$72,001 - \$84,000 | h. | <input type="checkbox"/> |
| over \$84,001 | i. | <input type="checkbox"/> |
| or would you rather not say | j. | <input type="checkbox"/> |

24. How do you get your income? (*tick as many boxes as are applicable*)
- | | | |
|--|----|--------------------------|
| Employed full time | a. | <input type="checkbox"/> |
| Employed part-time | b. | <input type="checkbox"/> |
| Employed as casual or contract worker..... | c. | <input type="checkbox"/> |
| Social Benefits | d. | <input type="checkbox"/> |
| Pension..... | e. | <input type="checkbox"/> |
| Maintenance | f. | <input type="checkbox"/> |
| From spouse/partner | g. | <input type="checkbox"/> |
| Investments | h. | <input type="checkbox"/> |
| No income | i. | <input type="checkbox"/> |
| Any other sources?..... | j. | <input type="checkbox"/> |

25. What type of work do you/did you do?

.....

26. Do you own or rent your housing?
- | | | |
|--|----|--------------------------|
| Own (<i>go to question 27</i>)..... | a. | <input type="checkbox"/> |
| Rent..... | b. | <input type="checkbox"/> |
| <i>(If rental) Is this a :</i> | | |
| Private rental..... | a. | <input type="checkbox"/> |
| Rent controlled housing (gov't. or band).... | b. | <input type="checkbox"/> |
| A rooming or boarding house..... | c. | <input type="checkbox"/> |
| A shelter..... | d. | <input type="checkbox"/> |
| Other | e. | <input type="checkbox"/> |
| or are you homeless?..... | f. | <input type="checkbox"/> |

27. Could you tell me your Postal Code?

28. Have you used any of the following services in the past 10 years? (*Read list and tick all that apply*)

- Housing.....a.
- Financial Counselling b.
- Counsellor/therapist..... c.
- Psychiatrist..... d.
- Family Support e.
- Child and Family Services f.
- Community Health Professional g.
- Women's Shelterh.
- Probation Servicesi.
- NADAP Worker..... j.
- Other..... k.

Section 4 - Process Evaluation

We are pretty much finished. Is there anything you would like to say about this telephone interview?

.....

.....

.....

Wrap up

What you've told me today has been very useful and I thank you very much for taking the time to call us. A full report of this study is scheduled to be published in June of 2002. If you would like to receive a copy of this report you can give me your address. Otherwise, you might like to check the newspapers around the end of May when we will be releasing some early results.

We are also hoping to obtain some more in depth, in-person interviews from this phone-in. These will be conducted in January 2002, at locations that are convenient to those women who are willing to participate. If you would be willing to participate in a more in-depth, in-

person interview please tell me your name and telephone number and someone from the research team will contact you at the end of November or the first week of December.

(Optional for those who want report or agree to interview)

Name
Address
.....
If caller agrees to in-person interview:
Phone Number
Is it safe to identify ourselves when we call?.....
Instructions for message we should leave/call again
.....

If you do not want to, that's OK. We very much appreciate that you called today. In case you should change your mind, you can contact someone from the research team at (204) 474-7354. Thanks again for your contribution.

Time End of Call
Referrals Given.....
.....

Comments

Appendix B

Personal Interview Schedule

Date:

Name:

Location:

Time Begin: Time Finished:

Prior to Interview:

Greeting

Inform of Casual Nature of Interview

Describe Amenities (e.g. coffee, washrooms, smoking)

Describe Purpose of Interview: Not much is known about women who gamble; To learn more about women's gambling experiences.

Review Consent Form: 90 minutes, 2 Sections (open-ended questions and review of previously gathered demographics), Freedom to Withdraw, Tape Recording , Confidentiality

Don't feel under any pressure, and you can take as much time as you need. I may take a few notes as we are talking, just to remind myself of questions about what you are saying, so please don't let that distract you.

Is there anything you would like to ask before we begin?

TURN ON TAPE RECORDER

A. Motivation

1. In what types of gambling activities do you participate?
2. Why did you start gambling?
 - a. If depressed, lonely etc., ask why?
3. When did you start gambling?
4. Have your reasons for gambling changed over time?
5. Has the way that you gamble changed over time? (e.g. frequency, \$ spent, time per session, type of gambling)

B. Accessibility

6. Where do you gamble?
 - a. If outside the home- What are the places like? What attracts you to them?
7. Has the increased number and accessibility of places to gamble affected your gambling? (e.g. how you gamble, how much time you spend gambling)

C. Alternative Entertainment

8. What other things are there to do around where you live?
9. What sort of activities would you be interested in doing if you weren't gambling?
10. Would you still gamble if these activities were available?
11. Do you think that gambling is different for women than for men?

D. Family/Relationship Impact

12. Has your gambling affected your family or relationships? How? (can you tell me more about this?)
13. What does your family think about your gambling?

E. Financial Issues

14. Where do you get money to gamble?
15. Has the way that you manage your money changed because of gambling?
16. If you needed more money, where would you get it?

F. Other Issues

17. Are there other difficulties in your life that you are concerned about that are not directly related to your gambling?
 - a. What about alcohol or drugs?
 - b. What about emotional difficulties?
 - c. Have you had a diagnosed condition in relation to this?
 - d. Do you see any connection between these difficulties and your gambling?

G. Services

18. What services are available for gamblers who might want to talk to someone about their gambling around where you live?
 - a. How do you know about these?

19. Have you talked to anyone about your gambling?
 - a. Who?
 - b. Was talking to this person helpful?
 - c. Why or why not?
 - d. What would have made the experience more helpful?

20. Have you had any involvement with a financial counsellor about the money aspect of gambling?
 - a. Did this counsellor or anyone else you talked to tell you about gambling services that you might access?

21. Do you have any recommendations for services for women who gamble?

We are pretty much finished with this part of the interview. Thank you for sharing this information. Is there anything else that you would like to tell me about your own gambling or gambling in general?

During this next part of the interview, I want to quickly verify background information that we gathered during the phone-in. This should only take about 5 minutes. Okay?

Wrap- up

Thank you very much for sharing your time and this information. This has been very helpful for our research. Do you have any questions about this project?

Your comments will be used to contribute to the Research Report that will be distributed in June. Before we actually print anything, we would like for you to have a look at the section involving these interviews. We want to be able to make sure that we haven't misinterpreted anything that you have said. Would we be able to contact you in April or May so that we can send you a copy of the report and have you check it over?

Would you like a copy of the final report?

Would be willing to be contacted again if we go on to do more research on gambling involving women in Northwest Ontario?

Repeat Thanks, Appropriate Referrals, Gift

Appendix C

Gambling Venue Observation Schedule

Date **Marketing Material Collected**

Venue

Hours of Operation

Venue Manager

Observer 1 **Observer 2**

Time Commenced **Time Finished**

Time Recommenced **Time Finished**

Proportion Male/Female Upon Arrival End 1st hour

End 2nd hour

Disability Access **Clocks** **Windows**

Types of gambling e.g. bingo, VLTs, blackjack, pull tickets, keno

.....
.....
.....

Winning \$ Amounts

.....
.....

No. of VLTs/Machines

What conveniences does the venue offer? e.g. food, drinks, liquor, childcare, parking, shuttle bus, freebies, points/ awards systems

.....

.....
.....
.....
.....

Drink Prices

Food Prices

What is the general appearance/atmosphere of the venue?

Lighting.....

.....

Music

.....

Décor.....

.....

.....

Staff Presentation.....

.....

Other Appearance.....

.....

.....

What other facilities are available close by? e.g. banks, ATMS, pawnbrokers, community centre, shops, liquor store

.....

.....

.....

.....

.....

What information is provided to patrons?

.....

.....

.....

In which languages?

.....

.....

Where? e.g. washrooms, entrance

.....

.....

.....

Incidents

.....

.....

.....

.....

.....

.....

Dress Code.....

.....

Age range - e.g. most common age groups.....

.....

Ethnic Groups.....

.....

Natural groupings.....

.....

Interaction trends

Within their group *M*.....

F.....

Interaction Cont'd.

With staff *M*.....

F.....

Other patrons *M*.....

F.....

