

Gamblers tell their stories

Life patterns of gambling

October 2012

This study was originally funded and managed by the Department of Justice through the Grants for Gambling Research Program. Management of the study was transferred to the Victorian Responsible Gambling Foundation on its establishment on 1 July 2012.

This research used qualitative life history interviews with 48 gamblers to examine gambling over the course of their lives. Analysis of data from the interviews provides insights into the onset of gambling, when and why patterns of gambling move from safe to risky or from risky to safe, and what harms result from risky gambling.

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For further information or additional copies contact:

Victorian Responsible Gambling Foundation

PO Box 18366

Collins St East, Melbourne VIC 8003

Tel: 03 8684 1913

Fax: 03 8684 1900

Email: contact@responsiblegambling.vic.gov.au

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Gamblers Tell their Stories: Life Patterns of Gambling

Prepared by

Lise Saugeres, Anna Thomas, Susan Moore and Glen Bates

Faculty of Life and Social Sciences

Swinburne University of Technology

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EXECUTIVE SUMMARY

Existing Research Evidence

- Problem and at risk gamblers were more likely to have grown up in families with a lack of family support and cohesion, lack of communication and trust, negativity and abuse.
- Gamblers who were exposed to gambling in their family from an early age were more likely to gamble themselves and people who grew up with a parent who had a gambling problem were likely to develop a gambling problem themselves.
- There are many motivations for gambling. Some of the common gambling motivations included escaping reality, the hope or possibility of winning, the excitement or thrill of winning, social entertainment, and the easy accessibility and attraction of gaming venues.
- EGMs were a particularly risky form of gambling due their easy accessibility and the structure of the game.
- Other forms of gambling that were considered risky included casino table games and card games as well as TAB horse/dog betting.
- Research on the impacts of problem gambling talked about the negative financial, emotional and relationship impacts of gambling.
- Self-regulation strategies among low and moderate risk gamblers mostly consisted of maintaining limits around the amount of time and monetary spent gambling.
- More stringent strategies such as avoiding venues, cutting-up credit cards, self-exclusion from venues, seeking professional help and finding alternative activities were mostly used by problem gamblers.
- The vast majority of gambling research has used a quantitative, cross-sectional approach, allowing only a brief look at factors impacting on gambling behaviour at a single point in time.
- Little research seeks to understand the complex relationship between the different factors that influence safe and risky patterns of gambling and how patterns of gambling behaviour fluctuate across the lifespan.

Research Design and Methods

This project aims to address some of the gaps in existing research by conducting an in-depth investigation of `risky' and `safe' patterns of gambling over the lifetime of participants. The research consisted of a literature review, a measurement of gambling frequency and gambling problems, and life history interviews. The main research questions were:

- What factors influence commencement and continuation of gambling?
- How do patterns of gambling relate to lifetime history of gambling?
- What factors influence changes from safe to risky patterns of gambling behaviour and vice versa?
- How do gambling patterns and behaviours impact on different aspects of life?

We conducted 48 life-history interviews selected via non-random purposive quota sample. The interviews were conducted in Victoria, in metropolitan areas with contrasting social and economic characteristics – Eastern, South Eastern and North Western suburbs and a remote regional area - Mildura. Our participants were aged between 20 and 80 years old. A mix of problem gamblers, low risk gamblers and moderate risk gamblers were interviewed.

Summary of Key Findings

Early Family Influence on Gambling Behaviour

The majority of the problem and moderate risk gamblers had experienced a lack of family cohesion, including conflicts between parents and or with other family members, lack of encouragement and support, negativity, harshness from parents, lack of nurturing and emotional distance from parents, conflicts between siblings, and general lack of communication within their early family. A small number of participants across all risk groups reported having been abused as children, both within early family and other settings. However, it was a very high number of problem and ex-problem gamblers who talked about the problems that they had encountered in their family of origin and felt that these problems had affected them into adulthood and had impacted on their gambling behaviour. The majority of the participants across all risk groups had been exposed to gambling at an early age as a result of having had one or more family members who gambled when they were growing up. However, the effect of this early exposure was not uniform. Those who grew up in families where they perceived gambling as being social or responsible tended to be low or

moderate risk. In contrast, those who perceived one or more family members as having had a gambling problem or being or at risk of having a gambling problem tended to be moderate or high risk gamblers themselves.

Gambling Motivations

Our research found a number of gambling motivations among our participants, with most people discussing more than one motivation. Gambling as a way to escape emotional pain and life stresses was one of the main gambling motivations among the problem and moderate risk gamblers, particularly those who had had negative early family experiences. Gambling could also be an escape from caring family responsibilities for women with dependent children. Interestingly, winning money in itself was not always a strong motivation. The excitement or thrill of winning and the hope to win in order to have control over their lives or start a new life were more important. Gambling as a skill and challenge was important for participants primarily gambling on horses/dogs, cards and sports, including through the internet. This applied to the majority of low risk gamblers, who tended to gamble primarily on horses/dogs or sports. However, a few of the moderate and problem gamblers also viewed gambling as a skill or challenge. Gambling also played an important social function for several participants across all risk groups. Gambling provided relief from boredom and loneliness; gaming venues gave gamblers a sense of belonging to a community; people liked the social environment of the gaming venues; and gambling was a way to spend time with family members and even bring them closer. For some participants, gambling gave them better value for money than other forms of entertainment; a few moderate and high-risk gamblers had gambled as a way of getting revenge on a partner; and two women gambled as a way of operating outside gender norms.

Life Impacts of Gambling

Moderate risk gamblers talked about gambling as having had some negative impact –but to a lesser extent than problem gamblers- on their lives, particularly their sense of self, relationships, health and finances. Some of the low risk gamblers did not think that gambling had had any negative impact on their lives. Others reported gambling having impacted on some of their relationships at some point in their lives but this had not been detrimental in the long term as low risk gamblers were able to control their spending. For problem gamblers, gambling had had a detrimental impact on their lives in complex interconnected ways. Problem gambling had led to serious problems in relationships with partners, family members and friends by creating conflicts as a result of financial problems, lies and

deception. Borrowing money from, and lying to, friends, partners and family members in order to gamble, experiencing difficulties with relationships and having financial problems had a major negative impact on the problem gambler's sense of self, often creating or reinforcing mental health problems such as depression, stress and anxiety, and sometimes physical health problems. Financial problems from compulsive gambling could create housing stress when people struggled to make mortgage or rent payments, and could lead to homelessness, particularly when family members no longer wanted to help the gamblers as a result of the gambling and the conflicts that it had caused in the family. In turn, these housing problems could then reinforce existing health problems. For a minority of problem gamblers in the study, gambling had impacted on employment and for those who took money from their business, it reinforced their financial problems. Problem gamblers often continued to gamble and even increased their gambling as a result of these various stressors, using it as a way to escape these problems.

Changes in Gambling Patterns over the Life Course

Patterns of gambling are very fluid over the life course and gambling behaviour changed in response to various events in participants' lives at different times. Increases in gambling were often triggered by events or changing circumstances in people's lives such as job stress and problems at work, loss of employment, boredom, physical pain and illness, depression, having access to more money, death in the family, caring for a sick family member, relationship problems, housing and financial stress, moving house, and relationship breakdowns. External environmental factors such as the introduction of EGMs into the local community and the easy accessibility of venues, for example, were seen to be an important factor for the increase in gambling among several participants.

Low risk gamblers and most moderate gamblers developed self-regulation strategies to control their gambling such as only taking a set amount of money with them that reflected how much they felt they could afford to spend on gambling and not bringing other cash or credit cards. Problem gamblers had had to use more drastic self-regulation strategies to try to bring their gambling back under control including self-exclusion from gaming venues, having a friend or family member control their finances, and transferring money to a savings account where they could not have easy access to its contents. Other problem gamblers had only been able to decrease or stop gambling with the help of gambling counselling or gambling support groups. Finding alternate activities and social groups was also a very important self-regulation strategy particularly for moderate and high risk gamblers.

Study Limitations

There were a few limitations to this study. First, we had a relatively high number of participants who were not in paid employment and were on low incomes. Second, despite efforts to recruit across demographic criteria including age, gender and cultural background our final sample had a bias towards participants over the age of 40 and only a small number of non-English speakers. Third, 22 of the participants had had some experience of counselling, mostly for their gambling, which is a fairly high proportion.

Conclusions

- This research has greatly extended knowledge about the ways in which different factors across time affect and change the way people gamble, why they gamble and the riskiness of their gambling.
- It has enabled a better understanding of the influence of family of origin and major life events on gambling behaviours, the different factors that motivate people to gamble, the different impacts of gambling on people's lives, and self-regulation strategies, and how these patterns of gambling change over time.
- Based on our findings, future research should explore further the gender dimension of gambling, by investigating the types of gambling products that men and women prefer, the similarities and differences in gambling activity, styles of play, and motivations of female and male regular gamblers, and the relationship between gender, age and cultural backgrounds and attitudes to gambling.
- It would also be useful for future research to examine similarities and differences in safe and risky patterns of gambling for people of different cultural groups.

1. INTRODUCTION

Gambling is an accessible and popular activity in Victoria and more widely in Australia. Recent research into gambling and problem gambling in Victoria (Department of Justice, Victoria, 2011; Hare, 2009) has shown that Victorians gamble on a variety of activities. The most popular activity was buying lottery or raffle tickets with the Department of Justice survey of over 5000 adults finding that over 60% of respondents reported buying raffle tickets, taking part in sweeps/competitions, or playing lottery games over the past year. Electronic gaming machine (EGM) gambling and betting on horse or greyhound racing were also found to be very popular with almost 30% of people reporting playing EGMs or betting on the races (horse, harness or greyhound races) (Department of Justice, Victoria, 2011).

The majority of people who gamble learn to manage their gambling at a safe level, although they may find they lose control at times (Dickerson, Haw & Shepherd, 2003; Productivity Commission, 2010). However, gambling can become risky and problematic for some people. Symptoms of problematic gambling include losing control of gambling, spending increasing amounts of money, spending more than intended and gambling for increasing periods of time (American Psychiatric Association, 2000). Recent estimates suggest that between 1.9% and 3.1% of Australian gamblers are at moderate or high risk of gambling problems, and that 0.5-1% of Australian adults are currently experiencing severe gambling problems (Productivity Commission, 2010). Further, if you consider regular gamblers (those who gamble weekly or more), the percentage “at risk” increases to 15%. Given the popularity of gambling in Australia and its risk to a significant proportion of gamblers, it is important to understand how, when and why some people experience problems with their gambling and why others do not. One way of doing this is to examine the complexity of gambling behaviour across the lifespan.

The vast majority of gambling research to date has taken a quantitative, cross-sectional approach. This type of research has provided valuable information about gambling and gambling problems. However, a hypothetico-deductive paradigm is constructed to test existing theory rather than to discover new theory and is restricted in the number of concepts which can be investigated within a single study. Cross-sectional research provides information about a single point in time. Qualitative approaches can provide a valuable counterpoint by generating deep insights into people’s experiences of gambling and the multitude of different events that have influenced people’s gambling patterns and behaviours at different times in their lives.

To gain a complete picture, it is imperative to consider patterns of gambling behaviour across time as behaviour is unlikely to be static but rather will fluctuate across the lifespan, influenced by a variety of factors (Abbott, 2006; Thomas, Sullivan, & Allen, 2009). This research project took a whole of life approach, using qualitative life history interviews with 48 gamblers (social, at-risk and problematic) to examine gambling over the life course.

This project provides an in-depth, holistic investigation of how interactions between diverse factors including early exposure, family and peer modelling, exposure and gambling preferences, life stressors and internal regulations influence safe and risky patterns of gambling. The research used largely unstructured interviews to provide a very rich source of information across many factors, but particularly probed around the research questions:

- What factors influence commencement and continuation of gambling?
- How do patterns of gambling relate to lifetime history of gambling?
- What factors influence changes from safe to risky patterns of gambling behaviour and vice versa?
- How do gambling patterns and behaviours impact on different aspects of life?

The following research report provides a summary of relevant research evidence to date, a detailed discussion of the research design and methods used in the study, presentation of findings from the study and final conclusions.

2. RESEARCH EVIDENCE

This chapter examines ideas and research evidence that informed the conceptualisation, development and design of this qualitative research project. It discusses key findings from existing research and identifies gaps that the project is intended to address, focusing on research that is relevant to the Australian context, including some international research where applicable. We begin by reviewing literature on the pathways into problem gambling, with a focus on the influence that early family has on the commencement and continuation of gambling behaviour. Much of this literature focuses on the influence of lack of family cohesion and parental attitudes to gambling on adolescent gambling, and a smaller body of work looks at the impact of child abuse on gambling as adults. This research is mostly based on quantitative research methods and clinical approaches. We then examine literature on gambling motivations, risky and safe forms of gambling and the impact of gambling on some areas of gamblers' lives. Much of this literature also draws on quantitative research and does not explore the impact of problem gambling on all areas of problem gamblers' lives, the ways in which safe and risky patterns of gambling change over the life course, and the type of self-regulation strategies that risk gamblers use at different times in their lives.

2.1. Early family influence on gambling behaviour

We first examine research that establishes the connection between childhood experiences within the family and gambling behaviour in adolescence and adulthood. General theories of addictions (including gambling) have argued that addictions are the result of both a physiological state that is either excessively excited or hypotensive, and a psychological state characterized by feelings of inferiority, rejection, inadequacy and/or guilt, and low-self esteem originating from negative childhood experiences (Jacobs, 1989; Blaszczynski and Nower, 2002). Blaszczynski and Nower (2002) distinguish three different pathways into pathological gambling –behaviourally conditioned problem gamblers, emotionally vulnerable problem gamblers, and anti-social impulsivist problem gamblers. Even though they point out that early family experiences and background may have impacted on gamblers in each subgroup, the emotionally vulnerable problem gamblers in particular are said to have had negative family background experiences and developmental variables while the antisocial impulsivist problem gamblers has had a family history of antisocial and alcohol problems

(Blaszczynski & Nower, 2002). Discussed below is research examining gambling among children and adolescents as well as research focusing on the impact of child abuse on adult problem gamblers.

2.1.1. Influence of family climate

There is a substantial body of international literature, drawing on quantitative research, relating to family influences on adolescent gambling behaviour (McComb and Sabiston, 2010; Dowling, Jackson, Thomas, and Frydenberg, 2010; Dickson et al, 2008; Henderson, 2006; Richmond and Stocker, 2006; Chalmers and Willoughby, 2006; Magoon and Ingersoll, 2006; Velleman et al, 2005; Hardoon et al, 2004; Langhinrichsen-Rohling et al, 2004; Olson 2000). Most of this literature examines early family influence as only one of the variables among the risk and protective factors associated with adolescent gambling and substance abuse. Research on gambling among children and adolescents has shown the importance of the impact of the general family climate and family attitudes and behaviour to gambling and addictions (McComb and Sabiston, 2010; Dowling et al, 2010). The general family climate, including family support and family cohesion and the quality of family relationships, has been negatively associated with adolescents' risk behaviours including substance abuse (Henderson et al, 2006; Richmond and Stocker, 2006; Velleman et al, 2005). Hardoon et al (2004) conducted a large scale survey of adolescents in Canada and found that adolescents who reported having family problems and perceived their families as unsupportive were at an increased risk for the development of gambling problems. Problem and at-risk gamblers tended to perceive their parents and other family members as uncaring, harsh, overly critical and /or felt emotionally distant and detached from family members (Hardoon et al, 2004).

The degree of family cohesion, defined as the degree of emotional bonding between family members, had a very important influence on adolescent gambling (Olson 2000). Some studies (Dickson et al, 2008; Langhinrichsen-Rohling et al, 2004) reported that higher levels of family cohesion were associated with less frequent gambling behaviour. Dickson et al (2008) found that 57% of problem gamblers in their large-scale survey sample had disengaged from their family compared to 29% of non-problem gamblers. The quality of the relationships between adolescents and their parents is another important variable in adolescent gambling behaviour. Magoon and Ingersoll (2006) who examined the level of parent-adolescent attachment found that adolescents who had higher levels of trust and communication with their parents were less likely to become problem gamblers while those who had lower levels of trust and communication with their parents were more likely to

become problem gamblers. Chalmers and Willoughby (2006) found that the quality of parental relationships differentiated between low and high-risk gamblers particularly for female adolescents.

Therefore, research on family influence on adolescent gambling has shown that children and/or adolescents are more likely to start gambling and develop a gambling problem when they perceived their parents and other family members as being unsupportive, uncaring, overtly critical and emotionally distant. The quality of the relationship is also likely to be important in that adolescents in families with poor level of communication and with low levels of trust were more likely to become problem gamblers compared to families where there was a good level of trust and communication.

2.1.2. Impact of child abuse on gambling behaviour

As with substance addictions and other psychiatric disorders, rates of childhood maltreatment and child abuse have been found to be usually very high among problem gamblers. The term child abuse here encompasses physical, sexual, mental and emotional abuse as well as neglect. In fact, research on addictions has found that two-thirds of all women and over a quarter of all men entering addiction treatment reported a history of sexual or physical abuse (Clark et al 2001; Ouimette et al 2000). Further, it has been shown that child physical and sexual abuse is linked, not only to severe addictions, but also to employment, family, social and employment problems as well as psychiatric issues such as depression, PTSD, anxiety, phobias and interpersonal difficulties (Clark et al, 2001; Dion, et al, 2011; Kausch et al, 2006; Ouimette et al, 2000; Rice et al, 2001).

Only a few studies, however, have sought to understand the influence of child abuse on problem gamblers (Derevensky 2008; Gupta and Deverensky 2008; Felsher et al 2010; Hodgins et al 2010). Quantitative studies of gamblers seeking treatment in the US revealed that substantial proportions of people in the samples had suffered abuse as children and that a higher number of women than men had experienced emotional, physical or sexual abuse (Taber et al 1987; Kausch et al 2006; Petry and Steinberg 2005; Hodgins et al 2010). In addition, a study by Grant and Kim (2002) found that 43% of adult pathological gamblers had reported neglectful paternal parenting and 39% reported neglectful maternal parenting. Similarly, Felscher et al (2010) found in their large scale study with adolescents and young adults that both at risk and pathological gamblers had reported sexual abuse, emotional and physical neglect at moderate to severe degree more often than non-gamblers and social gamblers. Research with pathological gamblers seeking treatment in an outpatient program

in the US, drawing on questionnaires, structured interviews about lifetime histories, and psychological interviews and tests, found that out of 111 gamblers, 64% reported a history of abuse, mostly having originated in childhood: 56.8% had experienced emotional abuse, 40.5% had experienced physical abuse, and 24.3% had experienced sexual abuse (Kausch et al, 2006). Further, over 40% of gamblers had had a history of multiple abuses. As in other research, significantly more women than men reported histories of abuse, particularly emotional, sexual, and multiple forms of abuse (Kausch et al, 2006). Emotional and physical abuse had been mostly perpetuated by the father, while child sexual abuse had been perpetrated by a wide variety of persons but most commonly by neighbours, followed by fathers (Kaush et al, 2006).

A qualitative study consisting of life histories with 50 female gamblers in Canada (Lesieur and Blume, 1991) found that the majority of the participants had had problem childhoods and 12% had experienced physical or sexual abuse as children. Twenty-eight percent of the women had had an alcoholic father, 10% an alcoholic mother, and 10% had had a father who was a compulsive gambler. As a result of these childhood experiences, most of the women reported having married to escape their family of origin. They had very troubled marriages themselves with 62% of them married husbands who were themselves pathological gamblers, had alcohol or drug addicts, or had other psychological and emotional problems (Lesieur and Blume, 1991).

Even though there is limited research examining specifically the impact of child abuse on problem gambling in adulthood, existing evidence, as we have seen, shows that the long-term effects of child abuse include the development of emotional, psychological, physical and social problems which often include substance and/or gambling addictions. Negative early family experiences including negative feelings and rejection can lead individuals to develop a substance abuse problem or gamble as a way to escape negative emotional states, particularly feelings of worthlessness and inadequacy resulting from poor parental support (Felsher et al, 2010; Jacobs 1986; Grant and Kim 2002).

2.1.3. Family's attitudes to gambling

Family members' attitudes and behaviours towards gambling can also have a significant impact on gambling behaviour in adolescence. Unlike other adolescent risk behaviours such as alcohol and drug use, parents often approve of, and are involved in their children's gambling activities (Felsher et al, 2010; Gupta and Deverensky, 1997). Parents' approval of their children's gambling has been found to be associated with an increase in gambling

prevalence and problems among adolescents (Delfabbro and Thrupp, 2003; Haroon and Deverensky, 2002; Langhinrichsen-Rohling, et al 2004; Felsher, et al. 2010; Wickshire et al, 2007). It has been shown that parental gambling influences their children's behaviour directly as these children often gamble with their family members (Gupta and Derevensky, 1997; Haroon and Deverensky, 2002). For example, findings from a telephone survey in Canada examining parental attitudes towards youth gambling, including gambling by their own children, revealed that 42% of the parents who gambled in the sample admitted that they gambled in the company of their children and 21% had said that they had bought lottery tickets for their children (Ladouceur et al, 1998). Evidence has also shown that parents tended to view gambling among boys as a more acceptable activity than for girls (Côté, et al, 2003; Ladouceur et al, 1998; Ladouceur et al, 2001) and that parents monitored the gambling involvement of their daughters much more than that of their sons (Chalmers and Willoughby, 2006). Further, Shead et al (2011) in a large Canadian scale study found that fewer fathers than mothers viewed gambling as a serious issues among adolescents, particularly fathers of teenage boys. Shead also found that mothers were more likely to gamble on raffle and lottery scratch tickets with their children while fathers were more likely to engage in gambling with their children involving sports.

Importantly, research has shown that a significant number of problem gamblers were raised in family environments that included gambling problems (Dowling et al, 2010; Lorenz & Shuttleworth, 1983; Jacobs et al, 1989; Lesieur et al, 1999; Winters et al, 2002; Abbott et al, 1995). For example, Winters et al's (2002) study reported that adult children who had a parent with a gambling problem during early adolescence were seven times more likely to meet the criteria of problem gambling in early adulthood and Abbott et al (1995) found that children of problem gamblers were four times more likely to gamble than children from non-gambling family backgrounds. The Productivity Commission in Australia (1999) reported that just under half of problem gamblers (49.4%) lived in households with children. Very recent research has been conducted by Dowling et al. (2010). This large scale quantitative study on children at risk found that children who were raised in problem gambling families were more likely to develop gambling problem themselves than the children who had grown up in non-problem gambling families. This was the case even after controlling for other factors such as demographic factors, family member psychopathology and other family stressors. In addition, adolescents who had a sibling or distant relative with a gambling problem were also more likely to develop gambling problems (Dickson et al, 2008; Dowling et al, 2010; Gupta and Deverensky, 1997). Gupta and Deverensky (1997) reported that the adolescents in their study gambled more frequently with their siblings and extended family members than with parents or other relatives. Children of problem gamblers can become

socially isolated and both physically and emotionally deprived feeling abandoned, angry, depressed and suicidal (Abbot et al, 1995, Jacobs et al, 1989, Lesieur and Rothschild, 1989).

Substance abuse in the family has also been shown to impact on gambling problems among adolescents (Dickson et al 2008; Haroon et al 2004; Langhinrichsen-Rohling et al 2004). According to Harding et al (2004), problem gamblers and at risk gamblers had significantly higher numbers of family members with drug or alcohol problems compared to non-gamblers. More specifically, more problem gamblers than at risk gamblers had a father or step-father with a substance abuse problem (Harding et al 2004; Dickson et al 2008). Substance abuse among siblings also influenced adolescents gambling behaviours (Dickson et al 2008).

To sum up, parents who gamble are also likely to encourage gambling among their children by gambling in their company and including them in their gambling activities. Children of problem gamblers tend to develop a gambling problem in early adulthood not only because they copy the gambling behaviour of their parent(s) but also because they are affected by the financial, behavioural and emotional problems within the family resulting from having a parent with a gambling problem. It is not only parents' gambling that influences gambling among adolescents, having one or more siblings or even a distant relative who gambles or has a gambling problem can also impact significantly on gambling outcomes among youth. Having grown up in a family with substance abuse problems such as drugs and alcohol also increases the likelihood of developing a gambling problem later in life.

The next section examines research about gambling motivations and how these relate to different gambling patterns and forms of gambling.

2.2. Motivations for Gambling

A variety of different motivations have been linked to gambling behaviour. Certain gambling motivations have been associated more strongly with particular gambling patterns and forms of gambling. Some prominent gambling motivations are discussed here under several broad headings.

2.2.1. Gambling for Fun or Excitement

Gambling is often discussed as way of changing mood states. Gambling simply for fun or entertainment, for example is a commonly reported motivation (Neighbours, Lostutter, Cronce, & Larimer, 2002; Volberg, 2003; Wynne, 2002). Interestingly, a fairly small study by Schrans, Schellinck and Walsh (2001) found that almost twice as many social gamblers reported playing for fun and entertainment as did problem gamblers (73% versus 37%). Other research, however, has found this to be a similarly common motivation amongst both groups (Volberg, 2003; Wynne, 2002).

Gambling for the thrill or excitement of it is another commonly reported motivation. Gambling theory has argued that some people are high sensation or excitement seekers and that this group are drawn to the excitement of gambling with its element of risk and the possibility of big wins (Coventry & Norman, 1998; McDaniel & Zuckerman, 2003; Moodie & Finnigan, 2005; Raylu & Tian; Zuckerman & Kuhlman, 2009). It has further been suggested that problem gamblers may have very low levels of natural arousal (hypo-aroused) and so continually seek external stimulation via their gambling in order to raise arousal to a comfortable level (Anderson & Brown, 1984; Brown, 1986; Griffiths & Delfabbro, 2001). Studies of gambling motivation have reported that problem gambling was positively correlated with stimulation/excitement seeking (Clarke, 2008). Pathological gamblers rated excitement or risk taking as significantly more important to them than did non-problem gamblers, and that people with gambling problems were more likely to gamble for excitement than non-problem gamblers (Platz & Miller, 2001; Volberg, 2003; Wood, Gupta, Derevensky, & Griffiths, 2004).

2.2.2. Gambling to escape

As well as gambling to elevate a positive mood state, gambling may also be conducted to reduce negative mood states. Avoidance coping is now generally acknowledged to be an important explanatory factor in terms of problem gambling (e.g., Blaszczynski & Nower, 2002; Sharpe, 2002; Thomas, Sullivan, et al., 2009). People use a variety of coping strategies to manage behaviours, emotions, cognitions, and the environment in response to stressful events (Compass, Connor-Smith, Saltzman, Thomsen, & Wadsworth, 2001). Avoidance coping includes responses that are focussed on managing the emotions aroused by a stressor and work by diverting attention away from the threat (Boekaerts; Compass, et al.; Folkman & Lazarus, 1988; Moos, 1997). In terms of addiction and related disorders, it has been hypothesised an important factor in the development of problem gambling,

alcohol/drug dependence and even binge-eating disorders is that the behaviours are used to avoid underlying problems (e.g., Cooper, Russell, Skinner, Frone, & Mudar, 1992; Getty, Watson, & Frisch, 2000; Heatherton & Baumeister, 1991; Stewart, Zack, Collins, Klein, & Fragopoulos, 2008; Thomas & Moore, 2003). The behaviours work by providing a temporary mood elevation as well as a cognitive or physical distraction from thinking about problems. The desire to escape or avoid problems and emotions is therefore argued to be an underlying cause of these disorders (e.g., Bacharach, Bamberger, & Doveh, 2008; Blume, 1994; Cooper, Frone, Russell, & Mudar, 1995; Heatherton & Baumeister, 1991; Lesieur & Heineman, 1988; Thomas & Moore, 2003).

One of the best known models of problem gambling in recent times, the pathway model (Blaszczynski & Nower, 2001) incorporates avoidance coping as an explanatory factor for what they term the *emotionally vulnerable problem gambler*. As discussed earlier, this type of gambler is hypothesised to have had a troubled early life leading to premorbid depression or anxiety. They argue that this, combined with poor coping or problem solving tendencies, contributes to the development of later gambling problems. Other recent models of problem gambling have similarly included discussion of the influence of past or present stressors, negative affect, and avoidance coping tendencies in explaining problem gambling (Sharpe, 2002; Thomas, Allen, Phillips, & Karantzas, 2011). Thus, people who have been exposed to gambling and who have developed a habitual reliance on avoidance coping may, when confronted by stressors or negative emotions, learn that gambling lowers the intensity of unpleasant emotions and provides a temporary distraction (Di Dio & Ong, 1997; Lightsey & Hulsey, 2002; Scannell, Quirk, Smith, Maddern, & Dickerson, 2000; Thomas & Moore, 2003; Walker, 1992). For some individuals, gambling may come to be seen as the only way to cope with problems.

It is thought that gambling assists individuals to manage their situational and emotional problems by providing a point of distraction. Gamblers can focus their attention on the game in play to provide a cognitive block to troubling emotions and gain a temporary elevation in mood (Thomas, Sullivan, et al., 2009). The venue environment itself can also provide a physical oasis away from life problem (Morrison, 2004; Surgey, 2000; Thomas, Sullivan, et al., 2009). People with a strong tendency to cope by avoiding their problems are therefore argued to be vulnerable to excessive gambling if they discover this facilitates a temporary escape. In support of these theories, qualitative research with EGM problem gamblers (e.g., Brown & Coventry, 1997; Surgey, 2000; Thomas, Sullivan, et al., 2009) has found that the initial trigger for excessive gambling is often a major traumatic event such as divorce, loss of employment or children leaving home. In some cases it can be a reaction to an accumulation of minor hassles or negative emotions. Numerous other qualitative and quantitative studies

have similarly found positive associations between problem gambling and both situational and emotional stressors (Bergevin, Gupta, Derevensky, & Kaufman, 2006; Broughton & Falenchuk, 2007; Brown, 2000; Clarke et al., 2006; Di Dio & Ong, 1997; Echeburúa & Fernández-Montalvo, 2005; Grant & Kim, 2002; McBain & Ohtsuka, 2001; Porter, Ungar, Frisch, & Chopra, 2004; Thomas & Moore, 2003; Treverrow & Moore, 1998; Turner, Zangeneh, & Littman-Sharp, 2006; Wood & Griffiths, 2007) and positive associations between gambling problems and avoidance- or emotion-based coping (Alvarez-Moya et al., 2010; Di Dio & Ong, 1997; Getty, et al., 2000; Hopley & Nicki, 2010; Stewart & Zack, 2008; Thomas & Moore, 2003; Thomas, Allen, et al., 2011).

The more continuous forms of gambling such as EGMs, roulette, blackjack, and some internet-based games which have very little time between plays are likely to be particularly effective at facilitating a cognitive distraction (Griffiths & Delfabbro, 2001; Griffiths, 2003; Wood & Griffiths, 2007) and so may be more closely associated with risk for people gambling as a means of avoidance coping.

2.2.3. Gambling to win

Research has shown that while gamblers tended to have a fairly realistic expectation about their potential to win, problem gamblers were particularly likely to display irrational beliefs about winning including the illusion of control, biased evaluation of outcomes, luck and superstition and the gambler's fallacy (Delfabbro & Winefield, 1999; Joukhador, Blaszczynski, & MacCallum, 2004; Legg-England & Götestam, 1991). These beliefs appeared to be partly a consequence of cognitive dissonance with gamblers attempting to explain, in some meaningful way, a chance determined occurrence (Blaszczynski & Nower, 2002; Griffiths, 2006; Griffiths & Delfabbro, 2000). One of the most common irrational cognitions displayed by problem gamblers is chasing gambling losses, with this becoming the most prominent gambling motivation for some people (Clarke, et al., 2006; Legg-England & Götestam; New Focus Research, 2003; Wood & Griffiths, 2007). The experience of an early win may also contribute to irrational beliefs of control and excessive gambling by giving players an unrealistic belief in their ability to keep winning with continued play (Griffiths, 1990, 1993a, 1995; Sharpe, 2002; Turner, et al., 2006).

Some research has found that problem gamblers were more likely to endorse winning money as an important motivation compared to non-problem gamblers (Clarke, 2008; Platz & Millar, 2001; Volberg, 2003; Wood, et al., 2004). However, qualitative studies with problem gamblers have showed that gambling solely as a means of winning money was not

a major preoccupation once the chasing behaviour had been excluded (Brown & Coventry, 1997; Doiron & Mazer, 2001; Griffiths, 1990, 1993b; Kimberley, 2005; Morrison, 2004; Wood & Griffiths, 2007). Griffiths, for example, found that adolescent male fruit machine problem gamblers regularly spent all their money in a session, “playing with money rather than for it” (p. 122 Griffiths, 1990). People with long term gambling problems are likely to be at a stage where they can see that losses clearly outweighed wins. It is possible, therefore, that at least some of the difference between problem and non-problem gamblers’ motivations around winning are related to the need to chase prior losses. Gambling solely for the sake of winning may thus be a stronger motivation at the early rather than latter stages of a problem gamblers’ career. Wood and Griffiths (2007), for example, found that early stage problem gamblers were more likely to be motivated by the possibility of winning than later stage problem gamblers. Similarly, Wood et al., (2007) found online poker players with severe gambling problems were less likely to say they gambled to win money than those with less severe problems. Further, Turner, et al. (2006) found problem and non-problem gamblers felt similarly about the experience of winning but problem gamblers were more likely to want to gamble after a loss or after a loss followed by a win. This pattern supports the idea that many problem gamblers need to chase substantial losses.

2.2.4. The attraction of gaming venues

Qualitative gambling research has found that the most important reasons for starting and continuing to gamble relates to the proximity of gambling (particularly EGMs) to social venues (Clarke et al, 2006). The high geographical accessibility of gaming venues, and particularly EGM venues has been shown to have a strong influence on people’s gambling behaviours and patterns (e.g., Breen & Zimmerman, 2002; Dickerson & O’Connor, 2006; Griffiths, Parke, Wood, & Parke, 2006; Productivity Commission, 1999). In Victoria, EGMs are both highly available and accessible with venues open up to 20 hours a day and distributed throughout the suburbs and regional areas. Thomas and colleagues found that a strong motivation for EGM gambling related to the easy accessibility of venues (Thomas, Allen, & Phillips, 2009) and that EGM problem gamblers choose particular venues because they are close to home, work and on regularly used routes allowing them to drop in impulsively (Thomas et al., 2011; Thomas, Sullivan, et al., 2009).

Qualitative findings have revealed that in addition to being geographically available and accessible gambling venues could be comfortable, attractive, warm, welcoming and safe social environments for problem gamblers (Brown & Coventry, 1997; Clarke, et al., 2006;

Kimberley, 2005; Morrison, 2004; Surgey, 2000; Wood & Griffiths, 2007). A physically comfortable environment with refreshments encouraged extended visits (Griffiths & Parke, 2003). For some problem gamblers, EGM venues provided a physical oasis from demands and stressors, while for others they were a source of undemanding company (Thomas, Sullivan et al., 2009). Female gamblers found EGM venues to be safe and acceptable spaces when they were alone (Surgey, 2000). However, Thomas, Sullivan et al. (2009) found that gaming venue attributes were important to both males and females. The only differences were that women placed more value on the safety and ascetics of a venue.

Several social commentators have discussed the fragmentation of communities, loss of intimacy and the decline or changing nature of interpersonal relationships (Oldenburg, 1989; Putnam, 2000; Tanner, 2003). It has been found that that an active involvement in the local community provided protection from social isolation. However, people's involvement in local community, sporting or religious organisations has decreased over the last few decades as has socialising with friends (Oldenburg, 1989; Putnam, 2000). The spread of suburbia and preference for in-home entertainment has meant that we are losing our local social spaces, what Oldenburg (1989) termed "third places". Citing the small English pub, the French café and small town Main Streets as classic exemplars, Oldenburg's third places are characterised by their high accessibility (they must be local, open long hours and welcoming of people who are alone), be congenial, warm and welcoming, and have a core group of regulars to allow for casual social interaction. Oldenburg (1989) argued that these places were an important social resource, providing an oasis from the responsibilities and stresses of home and work (the first and second places).

There are parallels between the gamblers' descriptions of EGM venues in Thomas, Sullivan et al. (2009) and Oldenburg's (1989) third places. The only substantial difference between the two is the lack of meaningful interaction between patrons at EGM venues. It may be that, with the decline of suitable alternatives, EGM venues have become a socially acceptable substitute for these local social spaces (Clarke & Clarkson, 2008; Clarke, et al., 2006, 2007; Griffiths, 1990, 1991). Problem gamblers who are trying to control their gambling will often actively searching for replacement activities (Hodgins & El-Guebaly, 2000; Hodgins, Wynne, & Makarchuk, 1999; Thomas, Sullivan, et al., 2009). However, available alternatives can be limited by circumstances. Shopping, for example, can only be conducted for a limited amount of time, while dinner or the movies are often viewed as unacceptable solo activities. The combined attractions of EGM venues may be difficult to replace (Thomas, Sullivan et al, 2009).

Research on gambling motivations has shown that gambling may relate to mood enhancement or the avoidance of negative emotions and life stresses. Gambling can also be linked to the hope or possibility of winning that gamblers often believe in or it may relate to the attraction of gaming venues themselves which can act as an easily accessible, local social space that is safe and comfortable. The next section discusses research on risky and safe forms of gambling.

2.3. Risky and Safe Forms of Gambling

Considerations of safe and risky gambling need to acknowledge gambling form, as gambling should not be thought of as a homogenous activity. There are many different forms of gambling and some have been shown to be more closely associated with risk. Studies have found, for example, that disproportionately large proportions of problem gamblers are EGM players. Two large US studies, for example, found the largest proportion of problem gamblers: around 40%, nominated EGMs as their favoured form of play (Petry, 2003; Volberg, 2003). A Canadian prevalence study found a much higher proportion of regular EGM gamblers were problem gamblers compared to other types of regular gamblers (New Brunswick Department of Health and Wellness, 2001). In New Zealand, over 90% of callers to the national gambling helpline in 2004 reported EGM-related problems (Marmurek, Finlay, Kanetkar, & Londerville, 2007). In Australia, the picture is similar. Prevalence studies have consistently shown between 70% and 87% of problem gamblers attributed their problems to EGMs (Centre for Gambling Research, 2004; Dickerson, 2002, 2004; Jackson, Thomas, Ross, & Kearney, 2000; Productivity Commission, 1999; Walker, Blaszczynski, Sharpe, & Enersen, 2001, 2002). Similarly, a recent Victorian study of gambling and problem gambling (Hare, 2009) conducted comparisons of the gambling participation of Victorian adults by risk levels¹. This showed that problem and moderate risk gamblers were more likely to participate in most forms of gambling, however, the differences were most prominent in terms of EGM gambling with problem gamblers being 30 times more likely to report playing EGMs in the past year compared to non-problem gamblers.

EGMs are thought to be a particularly risky form of gambling by virtue of both their structure and environment. EGMs in Australia are what are known as high intensity machines. They have a high spin rate which makes this form of gambling almost continuous. They also offer multi-line and multi-credit betting. This combined with credited wins and bank note acceptors

¹ Risk levels were no risk, low risk, moderate risk gamblers and problem gamblers as defined by the Problem Gambling Severity Index (Ferris & Wynne, 2001).

means that substantial amounts of money can be lost in a short space of time (Blaszczynski, Sharpe, & Walker, 2001; Dowling, Smith, & Thomas, 2005). Further, the pattern of small, frequent wins and “near win” experiences and the promise of bonus features such as “free spins” may encourage extended gambling sessions (Blaszczynski, et al., 2001; Côté, Caron, Aubert, Desrochers, & Ladouceur, 2003; Dixon & Schreiber, 2004). In addition to the structure of the machines EGM environments in Australia are also of concern. As previously mentioned, in Victoria, as is the case with much of Australia, EGMs are available in hundreds of small to medium sized venues spread across rural and metropolitan areas. Studies have found that people tend to travel only very short distances to gamble on EGMs (Delfabbro, 2008; KPMG Consulting, 2000) and venues in Victoria are able to open very long hours. Once there, people are able to gamble for long periods of time as venues have very long opening hours and cash is readily available in the venues via EFTPOS/ATM machines. This very high level of geographic and time-based accessibility can be problematic with research linking gambling problems to the geographic and temporal accessibility of venues (Cox, Yu, Afifi, & Ladouceur, 2005; Marshall, 2005; Rush, Veldhuizen, & Adlaf, 2007; Thomas, Allen, et al., 2009; Thomas, Bates, et al., 2011). The ability to easily access additional cash, over and above what was intended to be spent, has also been linked to gambling problems (Blaszczynski, et al., 2001) with research finding that problem gamblers are much more likely to access ATMs in venues compared to non problem gamblers and more likely to withdraw larger amounts of money (McMillen, Marshall, & Murphy, 2004).

Other forms of gambling are also considered higher risk. Casino table games, card games, and to a lesser extent horse/dog races have been linked to gambling problems. Volberg (2003), for example found 32% of problem gamblers said casino games were their favoured activity, while Petry (2003) found 24% of problem gamblers favoured card games. Studies in Australia have found horse/dog races to be a source of gambling problems in 28% of males (Jackson et al., 1999) and one of the most typical games played by male problem gamblers (Dickerson, 2004; Jackson, et al., 2000). The recent Victorian Government study (Hare, 2009) similarly showed higher risk gamblers were much more likely to play casino table games, keno, bingo and sports/event betting compared to lower risk gamblers.

These forms of gambling have some of the same structural and situational issues as EGM gambling. Track betting at TAB venues, for example, facilitates frequent, high stake betting due to its coverage of multiple races. The ubiquity of TAB venues, often co-located with EGMs and also offering Keno and sports/event betting, again provide very high geographic and temporal accessibility to these games. Casino table and card games similarly facilitate

fast, high stake betting but have fewer issues in terms of accessibility as they are only available at casinos.

In contrast, buying raffle or lottery tickets or playing games such as bingo or scratch-it tickets appear to be associated with problem gambling for only a small proportion of gamblers (Dickerson, 2004; Hare, 2009; Jackson, et al., 1999; Volberg, 2003). They may, however, still be commonly played by higher risk gamblers although the research findings are somewhat mixed. Some studies, for example, have found that lotteries are commonly played and even favoured by problem gamblers (Hare, 2009; Petry, 2003), while other studies have not found this form to be commonly reported as a favoured game by problem gamblers (Volberg, 2003). Lottery, raffle and scratch- it tickets tend to be low-spend games. Further lottery, raffle tickets and bingo are event-based rather than continuous forms of gambling. People will buy a ticket or tickets and wait several hours or even days to find out the result. Bingo games take place over a set period of time and players generally purchase their tickets at the beginning of the session. These forms lend themselves to pre-purchase planning more than continuous forms which may be more prone to impulsive betting (Nelson et al., 2008; Thomas, Allen, et al., 2011). Thus these games are less likely to be listed by problem gamblers as the *source* of gambling problems (Jackson, et al., 1999), or as a game played in a *typical gambling episode* (Dickerson et al., 2004; Jackson et al., 2000), compared to EGM gambling or TAB gambling.

Therefore, research has shown that risky gambling is more often associated with EGM gambling due to their structure and environment. Other risky forms of gambling included casino table games and card games, and horse/dog betting, particularly at TAB venues. The repetitive and continuous form of gambling of both EGM and TAB gambling as well as the high accessibility of venues, contribute to risky gambling. The next section discusses literature examining the impacts of problem gambling on people's lives.

2.4. Impacts of Problem Gambling

Little research has examined in-depth the impact of gambling on different areas of people's lives yet excessive gambling can result in many negative consequences. One of the most obvious but detrimental impacts is financial. Gambling can result in increased, at times crippling, debt which can seem unsurmountable (Brown & Coventry, 1997). The level of debt can be so high that the gambler may lose their car, savings or even their home (Kimberley, 2005; Thomas, Sullivan, et al., 2009). Chasing gambling losses is a major symptom of problem gambling (American Psychiatric Association, 2000) and, as discussed earlier, some gamblers can feel their losses are so large that the only way out is to continue gambling in the hope of that a big win will solve the problem. Stealing from family, friends or the workplace will break trust and, in the worst cases, can lead to incarceration (Turner, Preston, Saunders, McAvoy, & Jain, 2009).

As well as financial impacts, gambling problems are likely to have major emotional impacts on the individual as well as on their personal relationships with intimate partners, family and friends. People can begin to cut themselves off from other social activities as they spend more and more time gambling (Davis, 2001; Trevorrow & Moore, 1998). Stress, anxiety and depression are commonly associated with problem gambling (e.g., Chou & Afifi, 2011; Thomas & Moore, 2003) and can result from worry about the increasing debts and problems resulting from gambling. Problem gamblers can also experience a huge amount of guilt and depression over their losses as well as a loss of self-esteem if they feel they are failing to live up to their own expectations (Kimberley, 2005; Surgey, 2000). Suicide ideation is not uncommon.

People experiencing gambling problems can become very secretive about their gambling and will lie to family and friends to conceal the extent of their gambling (Surgey, 2000). This is likely to be particularly the case if the gambler is borrowing money to continue gambling. When discovered, the deception as much as the money issues can put intense pressure on relationships (Kimberley, 2005; Surgey, 2000) which may result in eventual relationship breakdowns. Work or study can also suffer if the gambler begins to spend more and more time and money gambling. This can then result in disciplinary action or even job loss (Kimberley, 2005).

Thus while the majority of the population effectively manage their gambling a significant proportion, of gamblers, particularly regular gamblers experience issues with their play. The impact of gambling in different areas of their lives can then be very destructive. As

discussed next, non-problem gamblers are often able to develop self-regulation strategies to control their gambling. Problem gamblers may also develop some regulation strategies either on their own or with outside help in order to regain control of their gambling.

2.5. Self-Regulation of Gambling

The use of self-regulation strategies to manage gambling is another important factor which can influence risky or safe gambling patterns in individuals and which may alter across time and situation. Although a large section of gambling research focuses on problem gamblers, most gamblers are able to manage play limits by themselves. This group are able to self-regulate their gambling so that it does not interfere in a negative way in their lives. Problem gamblers are also most likely to try to bring their gambling back under control via self-regulatory strategies rather than seek out formal treatment for their gambling problems.

Studies have shown, for example, that only a small minority of problem gamblers ever seek out formal treatment for their problems (Hodgins & El-Guebaly, 2000; Hodgins, Wynne, & Makarchuk, 1999; Nathan, 2003). Where problem gamblers are successful in bringing gambling back under control without recourse to formal assistance, this is known as natural recovery. Slutske (2006) conducted a large epidemiological study and found that almost 40% of individuals diagnosed with gambling problems recovered without formal treatment. A later study by Slutske and colleagues (Slutske, Blaszczynski, & Martin, 2009) found that over 80% of recovered problem gamblers had managed to regain control without professional intervention.

Three research projects conducted with the general public in Canada examined self-regulation as part of a larger study around public awareness of responsible gambling (Manitoba Gaming Control Commission, 2007, 2010; Turner, Wiebe, Falkowski-Ham, Kelly, & Skinner, 2005). This research found that responsible gambling was most commonly defined as gambling within monetary and time-based limits and that these strategies were also the most popular forms of self-regulation.

Pre-setting limits on the amount of money that can be bet over a period of time can also be a useful strategy for regular gamblers. Nelson et al. (2008) used secondary data from an online betting site to examine the use of a new pre-commitment feature. They found that internet gamblers who chose to reduce their monthly spending limit with this feature continued to place similar sized bets but bet with less frequency to reduce overall monthly spend. Experienced casino gamblers will also use simple strategies such as keeping

money or gambling chips out of sight and taking breaks from the betting table as ways of controlling how much money is spent during a session (Dzik, 2006). Interestingly, Nower and Blaszczynski (2010) found that people experiencing gambling problems were less likely to use self-limiting strategies to control the amount of money spent during gambling session on EGMs compared to non-problem gamblers. This group were also unlikely to be aware of how much they had lost during a session.

Studies with problem gamblers in recovery have found this group commonly implement fairly radical self-management strategies to regain control over their gambling including avoiding gambling venues altogether and redirecting their interests to other non-gambling activities (Hodgins & El-Guebaly, 2000; Hodgins, Wynne, & Makarchuk, 1999). Hodgins and El-Guebaly also found that problem gamblers commonly used cognitive strategies such as thinking about the negatives of gambling and the benefits of quitting to assist them to maintain control.

A recent multi-faceted examination of self-regulation among gamblers has been conducted by some of the members of the current research team (Moore, Thomas, Kyrios, & Bates, 2011). In common with much of the previously discussed research, this study found some of the most common strategies endorsed by gamblers included maintaining limits around the amount of time and monetary spent gambling. However, the research also found popular self-regulation strategies involved consideration of the consequences of excessive gambling and the importance maintaining a good life balance by spending time on alternative activities or going to venues with friends and/or venues with multiple activities to reduce the amount of time devoted to gambling. Very stringent strategies such as avoiding venues, cutting up credit cards, self-excluding from venues or seeking professional help were less popular overall and primarily endorsed by problem gamblers.

Comparisons between gambler groups found that problem gamblers were more likely to endorse using most strategies compared to non-problem gamblers, including limit setting and cognitive approaches as well as the more stringent control methods such as avoidance of venues and direct action to stop gambling such as self-exclusion and seeking help. However, more detailed analysis showed that it was *low frequency* problem gamblers who used these strategies the most, i.e., gamblers who have identified that they are having problems controlling their gambling but who are now gambling with limited frequency. This may mean that these types of self-regulation strategies are working in assisting problem gamblers to regain control.

Conclusion

Largely quantitative research on adolescents and gambling has shown that the quality of relationships, level of communication and trust, levels of family cohesion within the early family as well as family members' attitudes to gambling were important influences on gambling behaviours among adolescents. It has been shown that people growing up with a parent or other family member with a gambling problem were more likely to develop a gambling problem themselves than those who did not grow up in a family with a problem gambler. A much smaller body of research has shown that child abuse both within and outside the family often contributes to addictions in adulthood, including problem gambling. Other research has discussed the motivations that led people to start and continue to gamble. Avoidance coping or gambling to escape life stresses, has been recognized as an important gambling motivation, particularly for problem gamblers. This can relate to negative childhood and early family experiences as people who have had these negative influences often find it difficult to manage problems and emotions. Gambling as a means of excitement has also been found to be a motivation more commonly endorsed by problem gamblers.

Winning money has been found to be a common gambling motivator for both problem and non-problem gamblers, with problem gamblers also motivated by a need to win back prior gambling losses. In particular, gambling for the sake of winning may be a stronger motivation at the early stages of a problem gamblers' career while it could be more the hope of winning to recover losses that is a stronger motivator at later stages. Research has also examined the attraction of gaming venues, particularly EGM venues, as a motivation for gambling. For many gamblers, EGM venues provided a safe, comfortable and relaxing atmosphere and a social activity that was easily accessible in the local community. The atmosphere and easy accessibility of EGM venues as well as the structure of EGMs have particularly been associated with high gambling risk. Other forms of gambling associated with problem gambling are casino table games, card games and to a lesser extent horse/dog betting. In contrast, buying raffle or lottery tickets or playing games such as bingo or scratch-it tickets are associated with low-risk gambling.

Research on the impacts of problem gambling has shown that problem gambling has negative emotional impacts on the gambler as well negative impacts on finances and relationships. It has been found that the use of self-regulation strategies to manage gambling can influence risky and safe gambling patterns. The majority of gamblers are able to regulate their gambling so that it does not impact negatively on their lives. Problem

gamblers are also usually likely to attempt to bring their gambling back under control through the use of self-regulatory strategies rather than seeking formal treatment.

The research reviewed in this chapter has identified a number of factors that influence the onset and continuation of gambling, the impact of problem gambling, and safe and risky forms of gambling. However, the vast majority of gambling research has used a quantitative, cross-sectional approach, allowing only a brief look at factors impacting on gambling behaviour at a single point in time. Drawing on life-histories with low risk, moderate risk and problem gamblers, the present study aims to generate deeper insights into people's experiences of gambling and the multitude of different events that can influence people's gambling patterns and behaviours at different times in their lives. It will enable us to shed light on the ways in which risky and safe gambling forms and patterns change over the life course in relation to other life events. It is hoped that the findings will enable us to both expand on, and delve deeper into, the range of motivations and self-regulation strategies and provide deeper insight into the impact of problem gambling on areas of people's lives than has been discussed to-date in the gambling literature. The research design and methodology is discussed in the next chapter.

3. RESEARCH DESIGN AND METHODS

In this chapter, we report on the development, design and implementation of the research project, providing details of our research methods. The aim of this project was to conduct an in-depth, investigation of “risky” and “safe” patterns of gambling behaviour over the lifetime of participants. The research questions that were addressed by the project are:

- What factors influence the commencement and continuation of gambling behaviours?
- How do patterns of gambling relate to lifetime history of gambling (e.g., family history around gambling, peer gambling behaviour, age of onset, situational change)?
- What factors influence changes from safe to risky patterns of gambling behaviour and vice versa (e.g., gambling environment, product choice, self-regulation strategies)?
- How do gambling patterns and behaviours impact on different aspects of life (such as employment, financial situation, family relations, social connectedness, health)?

3.1. Research design

The research consisted of three stages: a literature review, a measurement of gambling frequency and problems, and life history interviews. An inductive framework was selected as the most appropriate overarching methodology to answer the research questions with qualitative life history interviews selected as the specific method of data collection. This methodology and method was chosen because behaviour patterns may fluctuate over a lifetime depending on the constellation of internal and external factors including early gambling exposure, family and peer modelling, product exposure, gambling preferences, life stressors and internal regulations. Cross-sectional quantitative methodologies collecting data at a single time point tend to be restricted to a limited number of factors and time periods.

Life histories enable an in-depth, holistic investigation of interactions between all of these factors across the entire lifespan of participants, allowing us to gain a deep understanding of the influence of family of origin and major life events on gambling behaviours, entry into gambling, patterns of gambling and the events that trigger these patterns at different times in people’s lives. This methodology also enables insight into the impact of gambling on different areas of life such as employment, financial situation, health, and personal relationships over time.

3.1.1. Literature review and scoping of the project

The first stage in the research was to review the literature relating to early family influence on gambling behaviour, gambling motivations, risky forms of gambling behaviours, changes in gambling patterns and self-regulation strategies. The key findings from the scoping stage form Chapter 2.

3.1.2. Site Selection

As research has shown that areas that are most socially disadvantaged tend to have higher gambling losses and higher EGM density than are seen in more affluent areas (Department of Justice 2009), we decided to interview gamblers who lived in metropolitan areas with contrasting social and economic characteristics. We selected councils in Eastern suburbs such as Maroondah, Whitehorse and Boroondara, which rank low on the index of social disadvantage and have a relatively low gambling rate and councils in Western suburbs, such as Brimbank and Maribyrnong, which rank among the most socially disadvantaged suburbs with a very high gambling rate (Brimbank City Council 2010; Productivity Commission 2010). However, as recruitment proved difficult and we had the opportunity to include participants who lived in other metropolitan areas we expanded recruitment to include other areas within metropolitan Melbourne. We found careful inclusion screening allowed us to retain variability across individuals in terms of indicators of high and low disadvantage such as income, education and residential locations. We also included a regional area as gambling patterns and behaviour may be different in rural and metropolitan areas. Mildura was selected as a rural area that was far from Melbourne and had relatively high levels of gambling.

3.1.3. Preparation for fieldwork

Interview schedule and protocols

An interview schedule for the research was developed based on the research findings and research gaps discussed in Chapter 2, and this has been attached as Appendix 4. The schedule was designed to guide the open-ended interviews with progression through key themes which address the research questions. The schedule also included a series of

subsidiary open questions to elicit rich and detailed information from the interviewees in addressing each of the research themes.

Background measures

We collected background information from each participant (see Appendix 3). This included participants age, gender, number of dependent and non-dependent children, living arrangements, ethnic background, religion, home ownership, employment status, income bracket, frequency of gambling across a variety of games, and whether they sought help for gambling problems.

We also measured severity of gambling problems using the Problem Gambling Severity Index (PGSI; Ferris & Wynne 2001). Questions on this measure relate to behaviour and consequences of behaviour over the past 12 months, for example, "Have you bet more than you could really afford to lose?". Questions are scored on a 4-point scale Likert-type scale ranging from 0 (Never) to 3 (Almost always), and can be summed to give a possible score range of 0 to 27. The scale has become one of the most widely used measures of problem gambling and has demonstrated excellent internal consistency ($\alpha = .84 - .92$), stability (test-retest at 3-4 weeks .78), and validity (Ferris & Wynne, 2001). The PGSI has recommended risk level thresholds as follows: 0= Non-problem gambling, 1-2 = low risk (LR) gambling, 3-7 = moderate risk (MR) gambling and 8-27 = problem gamblers (PG). Those scoring under 8 can be collectively categorised as non-problem gamblers. For ease of reference, we combined non-problem and low risk gambling into a single low risk (LR) gambling category for this study.

A participant information statement and consent form were designed (see Appendix 2). The information statement gave more details about the project, and outlined the duration of the interview, together with the compensation and confidentiality arrangements. The consent form asked the participant whether they agreed to be interviewed and for the interview to be electronically recorded.

Ethics approval

Qualitative research involving in-depth interviews with vulnerable people requires consideration and approval of the ethical procedures and protocols. The detailed research design was approved by Swinburne University of Technology's Human Research Ethics Committee in August 2010. Approval included endorsement of procedures for interviewee

recruitment, type of questions to be asked, conduct of interviews, and protocols ensuring that interviewees were able to give informed consent to their participation.

Research team

The research team comprised the following:

- Dr. Anna Thomas, Research Fellow at Swinburne University has over 10 years experience in gambling research with a particular focus on problem gambling and EGM gambling. She was the project leader and was involved in the conceptual development, reviewing the literature, conducting some life history interviews, and writing of the Final Report and research articles.
- Dr Lise Saugeres, Research Fellow at Swinburne University has 23 years experience in social research, with expertise in the life history methodology. As the project manager, she was involved in the conceptual and methodology design, the day-to-day management of the project, conducting the majority of the life history interviews, analysing the data, and writing progress reports, the Final Report and articles from the project.
- Professor Susan Moore is the inaugural research professor at Swinburne University with 35 years academic experience in psychology and education, including gambling research. She contributed to the conceptual development of the project and provided professional guidance through regular team meetings as well as contributions to the Final Report and research articles.
- Professor Glen Bates is the Deputy Dean in the Faculty of Life and Social Sciences at Swinburne University and was formerly the academic head of Psychological Sciences and Statistics. He contributed to the conceptual development of the project and provided professional guidance through regular team meetings.

3.1.4. Recruitment and Interviews

The 48 interviews were selected via a non-random purposive quota sample. We sought to recruit men and women aged between 18 and 80 years, who gambled either occasionally or frequently, and who were from a variety of ethnic and cultural backgrounds. As mentioned earlier, we first targeted the Eastern council areas of Boroondara, Whitehorse and Maroondah, and the Western council areas of Brimbank and Maribyrnong. In order to recruit people in these suburbs, we contacted Gamblers' Help in these areas, sending them

advertising material to display in their waiting areas and asking gambling counsellors to pass these to interested clients. We were able to secure the active collaboration of Gamblers' Help Eastern fairly rapidly as a result of one of the researcher's personal contact within the organisation and were able to recruit several participants through them. Other means of recruitment such as sending flyers advertising the project to libraries, community centres, health centres, Swinburne University student newsletter and a faculty website also resulted in several interviews in the Eastern suburbs. As a result of having sent the advertising material to similar venues in the Western suburbs as well as having advertised in the Brimbank and Maribyrnong Leader, and having distributed flyers to shops, RSL clubs, medical and dental practices, op shops and welfare organisations, the number of interviewees in the Western suburbs increased but was still smaller than in the Eastern suburbs.

We noted that we were recruiting participants from a mix of social and economic backgrounds within the Eastern suburbs, so, given the need to increase recruitment and the fact that we were obtaining good variability in participants within geographic regions we decided to expand the areas of recruitment to include inner and outer suburbs in Northern and Western suburbs which enabled us to recruit a few more participants. We also had the opportunity to interview a few participants who lived in southern suburbs such as Caulfield, Elsternwick and Brighton through personal contacts. After a few months, the number of people responding from the Eastern suburbs also came to a halt, so we continued to open up recruitment to include other metropolitan areas of Melbourne to complete the research. Once we had carried out over 30 interviews, we reviewed the sample makeup and made the decision to target particular groups of participants in metropolitan areas who were underrepresented so far in our sample such as internet gamblers and CALD members, and to focus on regular gamblers as we felt we had reached theoretical saturation in terms of occasional gamblers. While we were successful in finding additional regular gamblers, it was difficult to recruit internet gamblers and people from ethnic groups where gambling had been found to be a popular activity for instance people from Chinese and Vietnamese backgrounds (Cultural Partners Australia Consortium, 2000; Victorian Multicultural Gambler's Help Program, 2006).

After each interview participants were asked whether they would be able to give our flyers to other gamblers they knew. However, snowballing was not very successful because participants did not socialise with other gamblers, or wanted to keep their own gambling secret, or did not want to offend people they knew by asking them to participate in a gambling study. Overall, the recruitment was slow, possibly because many gamblers were embarrassed to talk openly about their gambling, particularly if they felt that their gambling

was less controlled than they would like it to be. Consequently, it tended to be people who had sought counselling for their gambling, and had thus admitted to having a gambling problem, ex-problem gamblers, and those who only gambled occasionally who tended to volunteer the most to participate to the study. However, the \$30 gift card given after each interview also worked as an incentive for low income participants to volunteer for the study.

As well as metropolitan recruitment, we wanted to ensure that we had a sample of gamblers from a rural/regional area in Victoria so that we could probe for differences in experience across metro/rural areas. Recruitment here also took some time. We initially contacted gamblers' help organisations, as well as libraries, other community organisations, and RSL and sports clubs in both Gippsland and Mildura. The gambler's help manager in Mildura was particularly supportive and assisted us in finding several participants. We also had two other volunteers from Mildura come forward as a result of internet advertising, so we selected Mildura as our regional area, interviewing a total of 10 people from this region. The original intention was to conduct 50 interviews but we felt we reached theoretical saturation with 48 interviews with the groups we were able to interview. Despite concerted efforts across a number of months we were unable to recruit further participants from the groups we felt were under-represented in the sample: ethnic minority groups and internet/sports betting gamblers, therefore we halted recruitment at this point resulting in a final sample of 48 participants.

Interviews started in October 2010 and the 48 interviews were completed by May 2011. Seventeen interviews were conducted in the Eastern suburbs, six in the Southern suburbs, 15 in Western and Northern suburbs, and 10 in Mildura. In each case interviewers explained the research procedures and followed protocols in terms of informed consent. All interviewees signed a consent form which included their permission to record the interview electronically (see Appendix 2). The interviewer also completed a sheet containing summary demographic information and a PGSI questionnaire (see Appendix 3). The interviews lasted between 1 and 2 hours, and averaged about one and a half hours. They were conducted in a conversational style following the themes outlined in the interview schedule (see appendix 4): gambling patterns and behaviour over time, early family background, educational background, employment history, relationships with family, friends and other gamblers, health, and decisions for the future. The nature of the interviews meant that they were often not linear, that is, working through the themes and questions chronologically. No inquiries, complaints or issues were received about the interviews in terms of ethics procedures. Interviews were electronically recorded and transcribed by professional transcribers; verbatim transcription thus contributed to the validity of the data.

3.2. Completed Interviews

Out of the 48 respondents 29 men and 19 women were interviewed. The participants were aged between 20 and 80 years old. The overall majority of the participants were aged 40 and over, with the majority of women (14 out of 19) being aged 50 and over and the majority of men (18 out of 29) aged between 20 to 49, as shown in the following table:

Table 1: Respondents by age and gender

Age groups	Men	Women	Total
20 to 29	6	0	6
30 to 39	6	3	8
40 to 49	6	2	8
50 to 59	7	6	13
60 to 69	2	5	7
70 to 80	2	3	6
Total	29	19	48

A mix of problem gamblers, low risk gamblers and moderate risk gamblers were interviewed. Twenty-seven participants scored as Problem Gamblers on the PGSI, 22 of whom also viewed themselves as having a gambling problem. Ten participants scored as moderate-risk gamblers and 11 participants scored low on the index. Five respondents who scored as low or moderate risk gamblers described themselves as ex-problem gamblers. Twenty-two participants who scored as having a gambling problem and all the moderate risk gamblers were predominantly gambling on EGMs. However, only four people were only doing one form of gambling, the others gambled on multiple games. As we can see in Table 2 below, the people interviewed were most likely to have gambled on EGMs (33), horse/dogs betting (28), scratch lotto (23) and sports betting (14).

Table 2: Gambling behaviour (according to PGSI) and forms of gambling

	Problem Gamblers	Ex-Problem Gamblers	Moderate risk Gamblers	Low risk Gamblers	Total
EGMs (local venues and casino)	22	2	6	3	33
Horses/dogs	13	1	6	8	28
Sports betting	9	1	1	3	14
Cards	2		3	2	7
Lotto/scratch cards	12	1	5	5	23
Casino tables	1		0	3	4
Bingo	2	1			3
Pool	2		1	1	4
Internet gambling	3	1	0	0	4

Sixteen out of the 19 women interviewed gambled predominantly on EGMs. One woman gambled on EGMs only, another woman (ex-gambler) had gambled on internet cards only, and one woman gambled on horses only. Apart from EGMs, the other women mostly gambled on lotteries. Only five women in total gambled on horses, and no women gambled on sports betting. The participants who played bingo were female and those who played pool and cards were males only. One woman played Casino tables. The ethnic backgrounds as self-defined by the participants are shown in table 3.

Table 3: Ethnic Backgrounds

Australian	28
Northern European	10
Southern European	8
Afghan	1
Aboriginal	1
Total	48

Thirty-two out of 48 participants were either single or divorced/separated, and two were widowed. Only 14 were partnered or married. Twenty participants (16 men, 4 women) did not have any children. The majority of the interviewees lived on low-incomes with 31 out of 48 people earning less than \$25 000 per year and three others earned between \$25 000 and \$40 000 per year. Main sources of income are shown in Table 4.

Table 4: Main income and gambling risk behaviours

Source of Income	Problem Gambler	Moderate Risk (includes 2 ex-PG)	Low Risk (includes 3 ex-PG)	Total for each line
FT Student	1	0	3	4
Unemployment Benefit (Newstart)	2	0	1	3
Disability Support/Blind Pension	9	4	2	15
FT employment	5	0	1	6
PT employment	2	1	0	3
Work Cover	1	0	0	1
Old Age Pension	5	1	2	8
Self-employment	0	0	1	1
Parenting Payment Partner (FT Mother)	1	0	0	1

As we can see in Table 4, only 10 out of the 48 interviewees were in some kind of paid employment. Twenty were unable to do paid work and were receiving welfare benefits, with 15 of the problem gamblers receiving the Disability Support Pension.

Our participants therefore had a mix of risk behaviours, with the majority being problem gamblers. As in other studies, a higher number of women interviewed here are older than men as women tend to start gambling later on in life and gamble more on EGMs and lotteries while men gamble more on horses/dogs, sports betting and EGMs (Lindgren, Youngs, Thomas, McDonald, Klenow, Schriener 1987).

3.3. Analysis and Presentation of Qualitative Research

Detailed interviews such as those conducted for this research yield enormously rich data. The challenge in analysis, interpretation and presentation lies in 'reducing the volume of raw information, sifting trivia from significance, identifying significant patterns, and constructing a framework for communicating the essence of what the data reveal' (Patton, 2002:432). Whilst each person interviewed has their own story and unique set of circumstances, analysis of such a large number of interviews enables patterns to be discerned and a framework developed for communicating the findings, which are then illustrated through use of narrative (Flick, 2002). Unlike quantitative research, which seeks to make generalisations on the basis of statistical representativeness, qualitative research seeks to generalise on the basis of theoretical propositions that relate relevant aspects of the data to each other, and in the grounding of the research in detailed empirical material and contextual information (Denzin, 1994; Flick 2002; Liamputtong and Ezzy, 2005).

The life histories conducted for this study were largely unstructured interviews focusing around different themes such as early experiences of family and education, employment histories and their gambling histories. Throughout the interviews, the respondents were probed on the extent to which they viewed their different gambling behaviours as having been risky or safe, why this is so, and how they viewed different areas of their lives as having been affected by their gambling patterns and behaviours.

Data analysis began with reading and re-reading the transcribed interviews looking for broad themes. Relevant data was then ordered and categorised paying close attention to recurrent themes, patterns and words and to the ways in which these were used in their immediate contexts (Flick, 2009). Contrasts were made across types of gambling, gambling risk level, gender, age, social and cultural backgrounds and residential locations. The majority of the analysis was conducted by the project manager and primary interviewer (Saugeres). However, to increase validity of findings, a second team member (Thomas) was also involved in terms of conducting or being involved in some interviews, reading transcripts and having regular discussions with Saugeres about the emerging analytic themes. The other team members were also involved in discussions with Saugeres and Thomas about emerging themes and how these related to other literature. Analysis was primarily inductive in that it was driven by the data rather than any preconceived ideas or theories (Braun & Clarke, 2006), however, particular analytic probing was conducted in terms of the research questions to ensure the analysis was able to provide insight into onset and continuation of

gambling, whether and how patterns of gambling relate to earlier life history, when and why patterns of gambling move from safe to risky or from risky to safe, and what harms result from risky gambling. Thus, the following chapters will report the results according to the themes which emerged from the data with the research questions being answered by the data presented within each chapter.

In the chapters that follow, we identify and report on patterns in the data and use one or more quotes by interviewees to illustrate these patterns. To contextualise each quotation, we provide the pseudonym of the interviewee and basic details, such as age, family status, number of children, location, employment status, PGSI gambling risk level (PG for Problem Gambling, MR for Moderate risk gambling, and LR for Low-risk gambling), and forms of gambling played. It was necessary in some sections to illustrate some of the findings with more detailed information about a few of the interviewees' histories and experiences. This was in order to enable a better understanding of an identified pattern or process by placing it within the context of an individual's history.

4. Early Family Influences and Experiences

This chapter examines how negative childhood experiences, particularly within the family of origin, and early exposure to gambling within the family have influenced our participants. As discussed in Chapter 2, existing research has shown that the levels of family cohesion and support, the attitudes and behaviours of early family members towards gambling, and the quality of early family relationships influence gambling behaviours in adolescence and adulthood. Evidence has showed that many problem gamblers had had difficult childhoods including some form of abuse. This was also the case in our findings. Twenty-two out of 27 problem gamblers interviewed talked about having had difficult childhoods and growing up in dysfunctional families. Seven out of 10 moderate risk gamblers, including two ex-problem gamblers, and three out of 11 low risk gamblers, including two ex-problem gamblers, reported some level of dysfunction in their early families. These findings are also concurrent with the literature reviewed in Chapter 2, which found that higher levels of early family dysfunction were to be found among problem and ex-problem gamblers, followed by moderate risk gamblers and the lowest levels of early family dysfunction were to be found among low risk gamblers.

This chapter describes the lack of early family cohesion and support, including poor relationships between family members, child abuse within and outside the family setting, and early family attitudes and behaviour to gambling and/or addictions among gamblers. As the focus of the research was not on early family influences specifically, we only sought to find out whether they had experienced problems in their childhood within their early family. However, because it was not the focus of the research, not all participants were willing to talk about the problems in their early family. Therefore, it does not necessarily mean that those who did not talk about early family problems had not experienced any. Five problem gamblers said that they had fairly good relationships with their family members growing up. However, one of these participants, a woman, implied that she had a difficult relationship with her mother while she was her father's 'pet', and another female participant had been adopted as a child. Similarly, the eight low risk gamblers –excluding ex-problem gamblers– reported having had good relationships with their parents and siblings without talking about any problems or difficulties during their childhood, however, again there were indications that some of these participants may have had difficult childhood experiences. One participant's parents had been divorced when he was young, for example, and the father had been living overseas for a long time. Another participant had lost his mother when he was 14 and a female participant mentioned that her parents had not encouraged her to pursue the career

path that she had wanted to take. Another participant, Norm, 21, LR (1 on PGSI), partnered, on DSP, gambling on horses/dogs and sports, from the regional area, who mentioned having an uncle with a gambling problem that he had not seen very often, gave a contradictory answer,

L: When you were growing up was there any sort of problems in the family or were you quite close?

N: Never very close, no there was never ever problems at all, usually just the brothers fighting just usual but that's all.

Even though, he said that they were not very close in his family and that the brothers were fighting, he did not consider this to be a problem.

In sum, even though it was unclear among some of the low risk gamblers and a small number of problem gamblers whether they had experienced emotional difficulties growing up, it was a very high number of problem and ex-problem gamblers who talked about the problems that they had encountered in their family of origin and felt that these problems had affected them into adulthood. Family influences and childhood experiences will be discussed in detail below considering lack of family cohesion, child abuse and early gambling and addiction experiences.

4.1. Lack of Family Cohesion and Support

The majority of the participants, mostly problem and at risk gamblers, talked about growing up in families with unsupportive parents, arguments and conflicts between family members, uncaring harsh and over-critical parents, a lack of communication, and emotionally distant and detached parents. Some of the participants grew up in families where parents had separated, where one or both parents remarried and they had a difficult relationship with a step-parent, and/or one of the parents (usually the father) was absent from their lives when they were children. For several participants, substance abuse and /or gambling addictions and/or mental disorders among family members had also contributed to a lack of cohesion within the family.

4.1.1. Lack of encouragement and negativity

Several participants talked about having grown up in families where parents were not encouraging and supportive towards them. For example, Roland, 57, PG (20 on PGSI), single, 2 children, on DSP, from an eastern suburb, gambling on horses/dogs, lotto, EGMs and pool, who grew up in a family where his father had a gambling and drinking problem, and his mother also gambled, talks about the negative family climate,

It wasn't a very encouraging environment, it was actually quite negative in that well it was a middle class Catholic background western suburbs background and just sort of were told I guess you can't do that, you had to be subservient in life you know what I mean? That was my parents, my mother very devout Catholic and I've always tried to break out of that mould . . .

Several people also talked having had difficult relationships with one or both parents or step-parent who were critical towards them when they were children. For instance, Maria, 59, PG (20 on PGSI), divorced, 4 children, retired, from an Eastern suburb, gambling on EGMs and Tatts lotto, was only three years old when her parents separated. She was sent to a children's home where she remained until she was nine before going to live with her father who had remarried. She did not see her mother between the ages of 9 and 21. She left home when she was 16 to go and live in a boarding house. She said,

Couldn't talk to dad, and couldn't talk to my stepmother. She was very critical, I mean, she went back home to visit her parents when I was 12, and I was going to school, chief cook and bottle washer, whatever you call it, and she comes home and the kitchen floor was not cleaned enough, not oh you've done a good job, you've kept them fed . . .

Thus, having had unsupportive, negative and/or overcritical parents had been difficult for these participants when they were growing up.

4.1.2. Lack of communication and arguments in the family

Many respondents talked about a lack of communication and closeness between their parents, and of parents arguing when they were growing up. This had impacted on the relationship between the siblings and between the children and parents. For instance,

Warren, 42, PG (18 on PGSI), single, no children, on DSP, living in an Eastern suburb, gambling on EGMs, talked about how the lack of closeness and conflict in his family,

. . . mum and dad were fighting, there were lot of issues in their marriage; that they weren't happy with each other or - I'll never know what the true circumstances were. But it impacted upon the family. . . I didn't get along with my brother. I certainly didn't get along with my stepbrother very well; we used to fight like dogs and cats. We didn't get along well at all. I got along better with my younger brother. But even still, I mean, even these days we hardly talk. . . And I suppose, because I wasn't close to mum or dad, that was fine, you know; I just sort of accepted that. And I became a Ward of the State when I was about sixteen.

A lack of communication between parents and other family members was described by some participants as having affected the whole family climate. For example, Sonia, 63, PG (22 on PGSI), divorced, 4 children, retired, from an Eastern suburb, gambling on EGMs and Tatts lotto, grew up in a family where there was little communication between her parents who were not happy together, and no communication between her father and step-sister. This had affected her and the other family members,

Our home life was not happy. . . . My sister and my father did not speak, not at all, not even one word, and not even hello, goodbye, not pass the salt at the table. So there was no conversation in our family, and when my youngest sister got married, she actually lived in Sydney and I went up to meet her husband he said to me, the first time I met him . . . "Ann has told me that she cannot remember a happy time in her childhood. I just can't believe it . . . and I said, "Well that would be right Lewis It wasn't happy." I don't know why my mum didn't try to mend things between my dad and my older sister. Perhaps she wasn't able to cope with that, and it would have been too hard for her to try and mend it.

Therefore, conflict between parents and /or other family members whether it was through arguments or strained silence, and general lack of communication within the family had also brought unhappiness for several of the participants when they were growing up.

4.1.3. Lack of nurturing and emotionally distant parents

Another theme to emerge in the interviews was having had emotionally distant mothers, who were perceived as non-nurturing, as well as emotionally distant fathers or fathers who were not at home very often. Gerard, 48, single, used to be addicted to EGMs and alcohol (now 0

on PGSI), no children, FT student, living in the city, still gambling socially on horses and Tatts lotto, said about his childhood,

My mother should never have had children I think and dad was away with the army all the time in military. So it wasn't very good.

Lack of communication and emotional distance often went hand in hand. Martin, 40, divorced, PG (16 on PGSI), 3 children, unemployed, from an eastern suburb, betting on horses/dogs, said about his adoptive parents,

They weren't overly communicative as in emotionally or um, it's just the nature of my parents especially my mum, um, very emotionally shut, very non-communicative, very um, didn't talk about a lot of things.

The interviewees showed that having emotionally distant parents who were not able to express their love and be nurturing towards their children had also created unhappy childhoods.

4.1.4. Not fitting in

A few of the participants talked about having always felt different from their brothers and sisters and/or parents and had felt like the 'black sheep' or the 'odd one out' in the family when they were growing up and to this day. They usually felt that they had not been as valued by their parents as their brothers or sisters and had not felt accepted by their parents to the same extent because they did not meet parental expectations. For instance, Clara, 46, PG (19 on PGSI), single, 1 dependent child, FT student, who was temporarily living in a northern suburb, and who gambled on EGMs said that even though she had felt close to her parents especially when she was little, she had not felt accepted by her father for being a girl as a teenager and felt that her mother preferred her brother,

I also feel like the odd one out, I don't know why. My brother was extremely intelligent and did really well, and is going really well now, financially and in business and everything. I'm much more like my dad, I think. I was close to my mum, very close to my mum, but she's very domineering . . . I always felt I was in her shadow, still do, really, and Dan [her brother] was her little gem and I always had to make allowances for the fact that he was little. My dad just didn't embrace me as a girl; just, if I wore make-up, I was a tart; if I had a girlfriend over, I was a lesbian. . . he didn't relate to me like a dad. I'd see other girls with their fathers and I think that's your first - the first way you learn of how to be feminine, how to flirt, how to be coy,

how to make things work, how to love, and be felt good. It didn't happen. I felt boyish and I liked boyish things; I dressed like a boy. My brother was inside cooking cakes; I was down the back doing woodwork with Dad. . . . I was closer when I was little. As soon as I started to sprout boobs and liked boys, it all went wrong.

Clara expresses that in order to feel accepted by her dad, particularly as a teenager, she behaved like a boy but was still not accepted by him because she was a girl. It only reinforced her feeling of being 'the odd one out'; not only because she perceived her brother as getting more attention from her mother because he was younger and he was more together than her, she also felt rejected and devalued by her father simply because she was a girl.

Several interviewees viewed themselves as the odd one out or the black sheep in their family due to their position among their siblings (i.e. by being the eldest, or the youngest or the middle child) and that as a result of this position, one or both parents had paid more attention to their siblings than to them. For example, Warren, 42, PG (18), who talked earlier about the conflicts and lack of closeness in his early family, felt that he did not fit in,

I am the middle of three children. I am the black sheep of the family. I have got another stepbrother who is three years older than me, and I have got a younger blood relative who is two years younger than me. So I'm kind in the middle there and kind of the forgotten child . . . because I wasn't the baby, my parents didn't fuss over me, and yet I wasn't the eldest either. So what I used to find is that mum and dad used to fuss over- especially mum- used to fuss over my older brother, stepbrother, and my mum used to fuss over the baby. So that left me in the middle pretty much to my own devices.

Warren felt that as the middle child, he did not receive as much love from his parents, and especially his mother, as his younger and other brothers. As a result he always felt that he did not fit in because he never felt that his parents had accepted him as much as his brothers. Feeling the 'odd one out' or the 'black sheep' of the family growing up was related to the participants' painful feeling of not belonging, being different, and not being as good as their brothers and sisters.

4.2. Child Abuse

As defined in Chapter 2, child abuse can refer to emotional, mental, physical or sexual abuse as well as neglect. Whether people suffered abuse, and particularly emotional abuse,

as children, or neglect, is difficult to assess without a detailed description of their childhood experiences, which was beyond the scope of this project. There was evidence of abuse however. Some participants specifically discussed abusive experiences and often emotional, mental or physical abuse could be detected in comments even though this may not have been specifically identified as abuse by the participants themselves. For example, some participants talked about their parents having been strict disciplinarian or having put them down or having had problems with a parent or step-parent without giving any details or referring to physical or emotional abuse even if that may have been the case. As seen above, many of the participants experienced various degrees of dysfunction within their early families but only four of the participants use the term 'abuse' to refer to their childhood experiences. Three of the four who overtly identified abuse had been sexually abused as children outside the family, and two of them had also experienced abuse at home, one physical abuse and the other emotional abuse. The fourth participant had been mentally abused by his father growing up as well as having being bullied at school. Two of the interviewees who had been sexually abused had also been bullied at school. Among the three participants who mentioned having been sexually abused as children, one was problem gambler, one was moderately at risk and one scored low risk on PGSI.

For example, Alanna, 30, LR (1) on PGSI, single, unemployed, from a Western suburb, gambled on horses, Tatts lotto and EGMs, was sexually abused as a child when she was in primary school. In addition there were emotional and psychological problems in the family, and she never got along with her mother,

Dad was a very angst ridden person for the beginning of the 80s; he did an anger management course in 88 and then became completely emotionally void. But I love him to bits. My mother and I have since day one had the most tumultuous relationship, mum and I were at each other's throat . . . I spent most of my life hating her . . . she had post natal depression, she had a few different mental disorders, severe depression etc., she had eating disorders, bulimia and severe obesity. . .

This shows that not only problem gamblers had experienced abuse and family dysfunction as children; however, as mentioned earlier, there was a much higher proportion of problem gamblers who talked about family dysfunction and hinted at abuse than low risk gamblers.

The other people who talked about child abuse or those who did not specifically talk about abuse but had experienced severe family dysfunction had had tumultuous childhoods, for example, being in and out of juvenile homes and being exposed to violence in different settings. One of the participants had experienced physical and emotional abuse from his alcoholic father as well witnessing domestic violence towards his mother, before being sent

to boys' homes and juvenile centres where he experienced more physical and emotional abuse as well as sexual abuse by several adults. This was Marshall, 54, MR (5 on PGSI), single, one child, DSP, from a western suburb, gambling on cards, horses, sports, and EGMs,

Bad things happened to me as a child, I was molested and institutionalised at six and a half the first time for two years and didn't come out till I was eight and a half and got badly treated in there by, there's no way to put it, paedophile sounds really weak, but let's say grown up men who have no moral fibre and that progressed. By the time I hit 13 and a half I started going in and out of institutions, boys' homes, boy's prisons in and out.

As other research has shown (Deverensky, 2008; Gupta and Deverensky, 2008) people who were abused or neglected within the family often experienced several forms of abuse and abuse in different settings as, Marshall had experienced. This was also the case for Murray, 32, single, PG (21), on DSP, from a Western suburb, playing EGMs, who said that he was mentally abused by his father and was also severely bullied at school and later on as a young adult in the workplace,

It's happened all my life, like since a young age just being mentally abused for years, and it's affected me a lot so . . . I actually had a lot of bullying happen at school, so it has been all my life I've been having troubles.

As other research has shown (Lesieur and Blume 1991), different types of abuse impact differently on different people, but the effect of child abuse is long lasting as will be discussed further in Chapter 5.

4.3. Parents Attitudes to Gambling in Early Family

The majority of the participants had been exposed to gambling at an early age due to having had one or more family members who gambled when they were growing up. Indeed, 38 out of 48 people interviewed had been exposed to gambling within the family as children and one respondent had been exposed to gambling as a child through neighbours. Twelve people (including PG, ex PG, and MR) talked about having had at least one family member (father, mother, grand-parent, uncle or sibling) with a gambling problem when they were growing up. However, other participants may have had family members with a gambling problem but did not think that it was the case or did not want to discuss it. Five interviewees (PG, ex PGs and MR) talked about having had both gambling and alcohol addictions in their

early family. Three more participants (all PG) had grown up in families with substance abuse such as alcohol and/or drugs but no gambling addiction. Eight out of 11 of the low-risk gamblers had also been exposed to early family gambling but talked about their family members as having been social gamblers.

Early family exposure to gambling took different forms for our participants. Some people grew up in families where gambling in the home was central to family gatherings and social events. For some people, gambling was a way of bonding with a parent, some had parents who were bookmakers or punters or were passionate about horse racing and grew up in a horse racing culture, others grew up in a sports culture that also included gambling. In some families the parents placed bets on behalf of the children, in others a family member taught them how to gamble, while in others they simply knew that other family gambled and that it was thus acceptable in the family.

4.4.1. Gambling: a family event at home

For several of the people interviewed, particularly moderate and low risk gamblers, gambling in their early family was regarded as a pastime that brought the family together. For some people, gambling when they were growing up had been central to many gatherings with family members or family friends that took place at home. They played poker games or other card games for money, or took part in other forms of gaming. In these cases, the participants had been around gambling from a very early age, watching the adults play games for money, and themselves playing with small amounts of pocket money with the adults or other children present. For example, Lydia, 80, widow, low risk (0 on PGSI), one child, retired, from an outer Eastern suburb, who gambled on horses, casino tables, and Tatts lotto, talked about the poker parties her parents who, according to her were recreational gamblers, used to have regularly at home. They also held gatherings to play roulette as they even had a roulette wheel in their house,

I would be under ten when I learnt to play poker. My father was a journalist and he had regular poker parties on a Friday night. . . I wasn't included every Friday naturally but being an only child in order not to be left out, they would arrange so many hands that I would be included in on an equal basis with my own money . . . they also had a roulette wheel . . . and all the journalists used to come say once a month and so I knew all about roulette but the stakes were too high for me to risk it. . .

Lydia had already watched the adults play cards and roulette as a small child but was also included in the poker games from the age of ten so that she would not feel left out. In

addition, her father had also taken her along to the horse races from the age of five. For her, gambling was a very social occasion but it also worked as a unifying element that brought the family together. As she pointed out,

the family that gambles together stays together . . . we gambled sensibly because we were together you know, everybody was truthful. It is the lone member of the family gambling that is untruthful.

Here, Lydia expresses that, because they gambled as a family, they knew how to control their gambling and were not hiding it from each other. It brought them closer together; it was something that they shared as a family unit and was therefore not a problem.

Another example of gambling within a home environment is that of Carissa, 75, from a Chinese background, married, moderately at risk (5 on PGSI), 3 children, retired, from a northern suburb, who gambles on horses, lotto and EGMs. She talked about her early memories of gambling in her wealthy family of origin in Hong Kong,

I was brought to the attention of gambling when I was a little baby because my mother used to gamble. She used to play Mahjong when I was a little baby. I used to sit on her lap, yes, because I was interested in all the colours and the little tiles that was in front of me and so I thought that was cute . . . so I was taught from the cradle so that was gambling but for me it was a game . . . it was an extended family so there's always family gathering and they always play Mahjong as a means of passing the time or getting communication with one another. That's the way they spend their leisured hours so of course the adults, everybody had to eat and between eating time the adults went to the table and we children just went to go and play games. We didn't gamble as such but became interested in pairing the tiles together like people play cards.

For Carissa as a small child, Mahjong was just a game she and the other children played after having watched the adults play and was not perceived as gambling. She also perceived the adults as playing as a way of passing the time rather than gambling per se even though they were playing for money. At the same time, as she pointed out, playing Mahjong, was also a way of bringing the family together, and to foster communication between the family members.

Other people talked about family gatherings involving gambling only once or twice a year, for example, on Melbourne Cup Day. These instances were also recalled by our interviewees

as a fun day that brought a sense of togetherness as well as the excitement of gambling, if they were allowed to gamble themselves. For instance, Alanna, 30, LR (1) on PGSI, single, unemployed, from a Western suburb, gambled on horses, Tatts lotto and EGMs who was quoted earlier as having had a difficult childhood and difficult relationship with her parents, still recalled family raffles that brought the extended family together as joyous events,

You know when you do family race days on Melbourne Cup, you put your tickets and everyone gets a go . . . family raffles and all that sort of thing were quite fun . . . it wasn't so much looked upon as gambling per say, but it was just more of an in house Melbourne Cup day, you'd get all together, get your \$2 out of your little piggy bank and go in there and get a ticket and hopefully win \$30 or something like that, for a little kid that was pretty exciting.

Here as well, betting on horses once or twice a year was not seen as gambling but more as an excuse for bringing the whole family together and doing something as a family.

4.4.2. Growing up on the race track

Several participants were taken to horse races as children by one or both parents or other family members who loved horse racing. For some people, going to the races with one parent (usually the father) or other family members was experienced as a way of getting closer to these family members. This was the case for Tony, 70, partnered, 3 children, moderately at risk (3 on PGSI), FT employed, from an eastern suburb, who gambled on horses and lotto. He had visited the race track regularly with his father since he was a child but only started to place bets himself when he was 16,

I was always intrigued by the horses and occasionally of course he would have a big win so it was very all exciting, I got swept up in all that excitement. I suspect over his life that he lost but you know it was also a bond with my father, it wasn't the gambling itself, while that was interesting, but it was the closest bond. We would go to the races together, I had a brother and he would never come and it was a bit of peer rivalry and I would go to the races with dad.

Tony liked the horses and he found the winning exciting, but rather than the gambling itself what was most important for him was the bonding that he felt with his father, being able to share his father's passion -thoroughbred racing- which made him feel closer to him than his brother who did not have that bond.

Several of the people interviewed talked about their early family as having been passionate about horses and horse racing without necessarily having a problem with gambling. The culture around horse racing was embraced and introduced to the children from an early age. In some of these families, the father and/or other family members were bookmakers or/and owned shares in a horse. In these families, the people interviewed had spent a large part of their childhood at the race tracks with their parents and it was viewed as acceptable for the children to choose a horse for the parents to bet on while they were still very young. For example, Beatriz, 63, LR (0 on PGSI), married, 3 children, working PT, from a southern suburb, betting on horses and dogs, recalled,

I went to my first race meeting as six weeks old [laughs]. My grand-father had been a Rails Bookmaker, he and my father were what they call 'commissioned punters', so they would put bets on for other people. So I started going to the races as a baby and continued going all my life. I remember . . . getting my outfit made for the Spring Racing Carnival, which was blue that year and being able to say, 'Daddy, can I have *that* horse? So I would have been six [laughs]. It's in the blood! . . . So I grew up thinking that having a bet on the races was very normal, that's what you did on Saturday. That's my upbringing.

For Beatriz' family, horse racing was a way of life as well a way of earning extra income for her father and grand-father, and it also became a way of life for her. Like Beatriz, other participants talked about horse racing as being in 'their blood' because their parents and often previous generations were themselves passionate about this sport and involved in the industry. Being in 'their blood' also implies that it is something natural, almost a calling and that they have no other choice but to pursue it.

Thus for several participants who talked about having grown up on the race track, horse racing and gambling had become a way of life from an early age and had had a major influence on their lives without necessarily leading to problem gambling.

4.2.3. Early exposure to several forms of gambling

Some of the participants who had been taken to the race tracks regularly by one or more family members as children had also been exposed to other forms of gambling as children or teenagers by their parents or other family members. For example, a few of the participants were introduced to EGMs from a relatively early age. Even though it was illegal for them play until they were 18, they saw their parents going to venues to play EGMs or were able to watch them play. For example, Mason, 36, PG (9 on PGSI), single, 3 children, on DSP, from

a western suburb, who gambled on cards, horses/dogs, lotto and EGMs talked about his father as having had a gambling problem as well as an alcohol addiction. He used to go to the race track with his father every Saturday and was also exposed to EGM gambling from both parents at an early age and started to play EGMs as a teenager,

My father was a mad punter on the horses and he used to put bets on for me so I would have been about ten. . . You'd watch your mum and dad go into the pokies and I'd go to the children's part but when pokies came over to Queensland I used to sneak into the pubs and put money in the pokies myself.

Therefore, Mason, as was the case with several other participants, was exposed to gambling by his father, not only by his father taking him to the race track, but indirectly when he saw his parents entering EGM venues and knowing that they played EGMs. Thus these parents had modelled gambling as 'normal' behaviours to their children from a very early age.

Several other people talked about one or both parents or another family member placing bets for them at the TAB or giving them money for them to place bets over the phone as children and actively encouraging them to gamble from a young age. Most of these participants scored as having a gambling problem on PGSI and a few as being moderate risk gamblers. For example, Dennis, 46, (25 PG) partnered, one child, working FT, from the regional area, gambled on horses/dogs, sports, lotto, and had been addicted to EGMs in the past. Like the previous participants, he was taken by his parents to the racing track from a very early age as they owned first greyhounds, and later horses. He did not think that his parents were problem gamblers but he was also openly encouraged to gamble outside the racing track,

Quite often at age 10 or 12, dad would go tenpin bowling on a Friday night and (he) would leave \$10 in his TAB account. He'd say 'it is there if you want'. I would ring up the phone and pretend that I was a 40 year old bloke . . . There was a few times there they'd come home, 'how'd you go?', 'Oh there's a hundred bucks in there', 'you little beauty'. So I mean from a very early age that winning competitive streak was paralleled by my sporting thing . . . it was win at all cost'.

Dennis expressed that being openly encouraged to gamble even outside the race track and receiving compliments for winning through deception put the focus for him on gambling and winning. This contrasts with other participants quoted earlier for whom the family togetherness and the passion for horses was the focus of their early childhood gambling experiences.

4.2.4. *Problem gambling and other addictions in early family*

The participants who were taken to the race tracks by family but who perceived their parents as recreational gamblers tended to score low or at moderate risk on PGSI, while those who perceived one or both parents or other influential family member as having been a compulsive gambler, tended to score as moderate risk or problem gambler.

Some of the participants who had a parent or other family member with a gambling problem had been actively encouraged to gamble by that family member. For example, Claude, 24, PG (25 on PGSI) single, on DSP, living in the regional area gambled on horses/dogs, sports and EGMs. His father was a problem gambler and took him with him to the TAB from 12 years old onwards,

I used to go with my father and he used to put the bets for me, which is even worse because he would cover my bets, I would never pay out of my own pocket. So it was always if I won I got the money but if I lost I never saw what would come out of my pocket to cover my bet and that happened until I was 17. So I was always going to be set for a bad experience with gambling.

Claude conveys that because he did not use his own money to place bets and his father placed bets for him, he only paid attention to times when he won and not when he lost. Thus he grew up without having lived with any of the usual negative experiences of gambling loss.

Other people interviewed who had had a parent or other family member with a gambling problem were not taken to gambling venues as children and were not encouraged to gamble but they were still influenced because they knew that that family member gambled regularly. The implicit message that they received was that it was acceptable to gamble in their family. For example, Murray, 32, single, PG (21), on DSP, from a Western suburb, playing EGMs, grew up with a mother who was addicted to EGMs,

Well she was probably spending whatever money she had to gamble. She would still keep her money for shopping but she would spend the rest to gamble . . . when I was younger I didn't realise how serious gambling is, I thought it was just a bit of fun sort of thing . . .

As Murray expressed, while he was growing up, he viewed playing EGMs as only something fun and acceptable because it was something that his mother did on a regular basis. He did not realise at the time that it could be a problem. Other participants viewed compulsive gambling as being hereditary, just as horse racing was viewed to be 'in the blood' by some. Gambling in itself and other addictions were viewed as being genetic and passed down to the next generations. For example, Roland, 57, PG (20 on PGSI), single, 2 children, on DSP, gambled on horses/dogs, lotto, EGMs and pool, from an eastern suburb, said,

Look there's a history of gambling in my family, my father gambled, his brother had failed businesses, you know, compulsive gambling, his brother. So there's a history, there's a pattern of gambling in the family, in genes associated with it. . . Mother also bought Tatts lotto tickets so gambling was an acceptable thing in the family, so was drinking alcohol, that also became a problem for me in combination.

Roland grew up in a family where gambling and alcohol were acceptable because several family members had one or both addictions. He goes further than this, however, explaining his addictions, and particularly problem gambling, by saying that it was biological and hereditary, which implies inevitable and unavoidable. Our findings therefore support existing research (Dowling et al, 2010; Jacobs et al, 1989; Lesieur et al, 1999, Lorenz and Shuttleworth, 1983; Winters et al, 2002) that people who have been exposed to gambling in the family as children are more likely to gamble as adults. As we have seen, several of our participants had themselves gambled as children and the vast majority of our participants had been encouraged to gamble in different ways. These results demonstrate that gambling behaviour can be modelled and normalised as usual behaviour both directly and indirectly, and that this can influence later gambling behaviour.

Conclusion

Life histories with a mix of problem gamblers, moderately at risk gamblers and low risk gamblers support earlier evidence that dysfunction and/or abuse within early family was common among adult gamblers, and particularly among problem and moderately at risk gamblers. As in other research (Hardoon, 2004; Magoon and Ingersoll, 2006; Olson, 2000) many of our participants had experienced a lack of family cohesion, including conflicts between parents and or with other family members, lack of encouragement and support, negativity, harshness from parents, lack of nurturing and emotional distance from parents, conflicts between siblings, and general lack of communication within early family. Others had experienced several forms of abuse, both within early family and other settings. As in other research (Felsher et al, 2003; Gupta and Deverensky, 1997; Langrinrichsen-Rohling et

al, 2004), the majority of the gamblers interviewed had also been exposed to various forms of gambling, and in different settings, as children. Some of our participants had actually been allowed to gamble as children, for others, it was one or both parents who put bets for them, while others simply knew that their family members gambled. Interestingly, gamblers of all risk levels described very early gambling experiences. Our findings extend the prior research by showing that these early experiences were not necessarily detrimental. Those who grew up in families where gambling was modelled as a fun, social experience and where the focus was on responsible gambling tended to be low or moderate risk gamblers as adults.

In contrast, those who perceived one or more family members as having had a gambling problem or being or at risk of having a gambling problem or where the focus of early experiences was on winning, tended to be moderate or high risk gamblers themselves as adults. Chapter 5 will show in more detail how these childhood experiences within the family influenced our participants' behaviours and attitudes as adults in regards to gambling and other areas of their lives.

5. Gambling Motivations

This chapter explores what motivated our study's participants to gamble. As we discussed in the previous chapter, many participants had grown up in dysfunctional families and had had one or more family members who gambled. Having been exposed to gambling at an early age within the family clearly had a strong influence on people's gambling onset and continuation in adulthood. Those who talked about or implied having had dysfunctional early families and difficult childhood experiences - primarily at-risk gamblers - tended to gamble as a way to cope with life and emotional pain. In contrast those who did not talk about having had dysfunctional childhoods – primarily non-problem gamblers - gambled more as a hobby, for entertainment, or as a mental challenge.

Those who had grown up in dysfunctional families displayed low self-esteem, depression and/or other mental disorders, physical health problems, and had difficulty in coping with life stresses. They had also lacked goals and direction in terms of employment and other things they wanted to do for most of their adult lives. Many had had numerous jobs and had changed employment often. There was also a history of high mobility. This group usually experienced problems in relationships as adults which they related to negative experiences in their early family and many of these participants had been separated from partners. In addition, some of the women had experienced domestic violence and/or other forms of abuse in intimate relationships. For the participants who had had difficult childhoods, the motivation for gambling and/or other addictions was that these behaviours provided a way of coping with life. Indeed, several people with dysfunctional childhoods had had other addictions or maladaptive behaviours in addition to gambling addiction at some point in their lives involving food, work, alcohol, and both illegal and prescription drugs' addictions. A few of the men who had been abused as children had had problems with the law and had spent time in prison.

For the vast majority of our participants, gambling was motivated by a combination of factors. Some people had different gambling motivations for different forms of gambling. Gambling as a way to escape or cope with emotional pain, life stresses and family responsibilities as discussed above was one of the main gambling motivations, particularly for problem gamblers and those moderately at risk. EGMs, (any other forms) were the most common form of gambling associated with this motivation, (and how did they provide the escape). The thrill of winning or hope to win was the other main motivation for our

participants. For low-risk, moderate and problem gamblers, gambling on horses, cards and sports could be a fun hobby, a form of entertainment and/or a social event. Horse/dog racing, sports betting and card games could also be motivated by the mental challenge that these games provided. For a few people, gambling had also been a form of revenge on a partner after they had had an argument. Finally, some people were motivated to visit gaming venues because they were easily accessible and provided a safe and comfortable environment where people felt that they belonged. Each of these motivations will be discussed in turn.

5.1. Gambling as a Psychological Escape

All the participants with difficult childhoods and negative early family backgrounds gambled to escape their emotional pain from childhood, resulting emotional pain and psychological problems in adulthood, and external problems and general life stresses. As other research has shown (Griffiths, 1999), the structural characteristics of EGMs in particular facilitate an escape from reality due to the repetitive and almost continuous form of play as well as the flickering lights, winning sounds and other interactive elements that provide a strong and continuous focal point. It has also been argued that escapist gambling may be a form of avoidance or dissociative coping (Griffiths, 2003; Scannell et al, 2000; Thomas and Moore, 2003) that is more pronounced in problem gamblers. Our findings support this existing evidence. Thirty out of 48 people interviewed gambled to escape problems and life stresses and/or responsibilities, either primarily or in combination with other motivations. Twenty-five out of 30 played EGMs to escape (among other motivations) and out of these 25 people, 20 were problem gamblers or ex-problem gamblers, and 5 were moderately at risk. The remaining four people out of the 30 who used or had used gambling to escape emotional pain, problems and life stresses did so through betting on horses (2), casino and sports (1), and online cards (1). Twenty-five out of the 30 people who gambled to escape talked about having had difficult childhoods and/or problems in their early family life. None of the low risk gamblers talked about escape as a motivation for gambling.

5.1.1. Escaping emotional pain, life stresses and problems

Our participants said that they gambled, and particularly played EGMs, to escape 'reality', or to escape 'life', to escape 'problems' and escape 'stress', and take their 'mind off things'. For many, gambling had become a way of escaping emotional pain; a coping strategy for both daily stresses and major life problems.

For example, Webster, 64, married, retired, PG (8 on PGSI), from an outer eastern suburb, playing EGMs, and occasional betting on horses/dogs, said about EGMs,

R: I've been a few times by myself, just as an escape if I want to get away from reality or the pressures of life.

I: When you say as an escape what are you escaping from?

R: Stress and anxiety of life. I'll tell you what, when you get old like me you find - I'm in my sixties now, you find that it's harder to make decisions and get your agenda fulfilled. Yeah, it's just getting old. And it is a good escape.

For Webster, escaping through playing EGMs, was a way of coping with getting old and general stresses in his life.

Some of the participants –who had been in counselling for their gambling- related the need to escape directly back to their childhood and early family experiences. For example, Martin, 40, PG (16), divorced, 3 children, unemployed, from an eastern suburb, gambled on horses and dogs at the TAB and had been taken to the race tracks regularly by his grand-parents as a child. He was quoted in section 4.1.3 about having grown up in an adoptive family with lack of communication and an emotionally shut mother. He related his gambling and the need to escape to his early family experiences

I suppose when I'm in it and doing it, it's a good escape, it's an escape . . . while I'm there I don't really think about anything else, like with anything else in my life just sort of shuts down so I suppose is the good thing . . . a lot of my counselling was based around, um, lack of communication, lack of trust with feelings with partners and friends and obviously had a lot to do with relationship breakdowns, and perfect candidate for going into gambling because it's like I don't need to talk to anyone, you know to communicate your fears or problems you just locked them away . . .

For Martin, as other people, who grew up in families with lack of communication, emotional distance, lack of nurturing, and general lack of cohesion in the family, gambling became a way of escaping their fears and problems rather than facing them and being able to talk about them. Several of the problem gamblers had also sought to escape their problems and life stresses through other addictions such as alcohol, drugs, shopping and work.

5.1.2. A gendered approach to escape

Existing research has emphasized gambling as an escape, particularly on EGMs, as being more pronounced among women than men (e.g., Delfabbro, 2000; Surgey, 2000). However, as it is shown above, our findings revealed that both men and women used gambling as a coping mechanism and ways to escape life stresses, emotional pain and problems. What is different is the kind of stresses, problems and types of responsibilities that men and women want to escape from since women and men have different gendered experiences. Several of the women interviewed had used gambling to escape from abusive husbands/partners and difficult relationships. Clara, 46, PG (19 on PGSI), single, 1 dependent child, FT student, temporarily living in a northern suburb, gambled exclusively on EGMs,

I was desperately unhappy in that relationship because he was very abusive towards me. I was quite isolated and I think I turned to gambling then in a big way to try to try and fix that problem or escape that problem . . . poker machines are very mesmerizing. You can just get very tunnel vision. . . it would just make me forget the pain I was in I guess.

For Clara, EGM gambling was a temporary way of escaping the pain of being in an abusive relationship and the isolation that resulted from it.

Other women who did not have currently abusive relationships used gambling as a way of escaping their family caring responsibilities. As women they were expected to put the needs of their children and other family members before their own needs. This created stress, isolation and frustration for some of the women interviewed and gambling was a way of escaping their home life and their caring responsibilities. It was also a way of having some 'me' time during which they did not have to think about anybody else and what they had to do for their families. For example, Leila, 39, PG (11), married, 4 children, full-time mother, was from the regional area and gambled on EGMs. Her own mother was a problem gambler. She had initially started to gamble on EGMs as a way of escaping a violent relationship. She had now been in a different relationship for several years but still felt the need to escape now and then the stresses of being a stay at home mum and looking after her 4 children and husband through EGM gambling,

My husband is very successful, very intelligent but he's Asperger's and my 3 year old is autistic and my eight year old is autistic . . . I've done really well but it's an escape from reality from me, I can sit there and zone out for an hour it's heavenly . . . I just want to go and be away from the kids, no husband, no house . . . And I think that I've

always worked, I've always been a working mother and since I had Sam he's 3, I've not worked, I've been a housewife and everything has to be run, it's like an army barracks because everything's perfect and I find that hard because I find that I'm a bit lost, I don't know what I want to do with my life . . .

For Leila, playing EGMs was a way of coping with the stress of being a housewife and her caring responsibilities including looking after two autistic children. The fact that her life revolved only around her home and family was very difficult for her and left her without a sense of direction and goals in her life. EGMs provided her a temporary release from stress and feelings of emptiness, enabled her to spend time away from her family and to forget about her family responsibilities for a short while.

Men talked about escaping work stress and relationship stress as well as general life stresses. However, it was more difficult to gain more insight into particular aspects of these stressors as the men did not tend to discuss these in any detail. While women were usually able to articulate the areas of their lives that gave them the most stress without being prompted further, this was not the case for the men interviewed.

Therefore, as discussed, the motivation to escape life, responsibilities, stresses, emotional pain and worries was strong among our participants, particularly problem and moderate risk gamblers who had grown up in dysfunctional families. They found many life situations difficult to cope with and gambling provided them with a temporary escape from reality. Several of our participants had also had other addictions either to substances or other processes that had also provided a coping mechanism and an escape throughout their lives or at certain stages in their lives.

5. 2. The Thrill and Hope of Winning

Gambling in the hope of winning was another important motivation. Many of our participants gambled to win as well as escape. Through gambling many people sought a thrill, an adrenaline rush that usually came from risk taking and winning or the hope of winning. Another motivation related to the desire to win money to gain control over their lives and start a new life. Both the thrill of winning and the hope of making money were motivations for low risk, moderate risk as well as problem gamblers and across all forms of gambling.

5.2.1. *The Thrill of Winning*

Several of the participants talked about 'the thrill of winning', feeling a rush or a buzz or getting a high from the hope that they will win or from winning itself. They sought to experience over and over again the physical sensation that they felt when they were gambling and hoping to win or when they actually won. For several of the participants this physical sensation also allowed them to escape. Interestingly, the thrill of winning was not necessarily linked to winning money but more the excitement associated with winning. For example, a few people talked about being excited when they won free spins on EGMs even if they did not win any money. This was the case for Stuart, 54, single, PG (8 on PGSI), on DSP, from a western suburb, who gambled on horses, lotto, and EGMs both in local venues and at the casino,

I don't know if you still win by getting the free spins, for me I get a high if I get the free spins . . . I mean sometimes it doesn't pay out like heaps of money. Sometimes the free spins it doesn't matter, it's just the same as it is, it just makes it look exciting, it doesn't make sense.

Here, getting the free spins is like winning for Stuart, even though he does not necessarily win money, he gets an adrenaline rush from them. For people who played EGMs, in addition to the thrill of winning, they also felt excited by the lights and the sounds of the machines. As Gerard, 48, single, ex-problem gambler (0 on PGSI), student, living in a western suburb, said,

Well, when you're sitting in front of a machine, it's the lights and it's all designed to you know, the colours and everything to get you almost there . . .

The machine designs with music and colours constantly changing encouraged him to think that he was close to winning and created feelings of excitement.

For other people it was the thrill related to the hope of winning and the risk that they took as well as the win itself that they sought. Claude, 24, PG (25 on PGSI) from the regional area, who gambled on horses/dogs, sports and EGMs, and whose father was a problem gambler, talked about this,

What's the best thing, the thrill. So you can have a big bet and you can watch it on the screen and you can watch a horse and your heart, you can feel your heart change because you can actually feel it just pounding because you're having a big bet and everything's just on the line and for that moment . . . there's nothing in your life, it's just that and your bet . . . you've got nothing else on your mind except that

horse winning and it comes crashing down as soon as that race finishes. It's like you're putting everything on the line and that's that feeling . . . that you chase.

For Claude, it was more the anticipation of winning as well as the risk of losing that created the thrill. The thrill as for the other people comes from a physical sensation, in his case his heart pounding. At the same time, it enables him to escape reality because for the time of the race, his mind is solely focused on winning and he does not worry about anything else.

For other people, the thrill was more directly linked to winning money. For example, Bruno, married, low risk (1 on PGSI), on a pension, gambled on horses, sports, Tattsлото, EGMs, and sports on the internet said that what he liked the most about gambling was,

Getting the money, the thrill of winning, nothing else and it's good if you can pick something that no one else picked and you win. That's exciting.

Therefore, people experienced adrenaline rushes or thrills in different ways and at different times during gambling. For some, this thrill was linked to the hope of winning and risk taking more than the winning itself, for some it was the excitement of winning on EGMs even if they did not win much money, and for others the thrill came from winning money in itself.

5.2.2. Hoping to win money to feel in control

Gambling to feel in control through winning money, or wanting to win money quickly to feel in control over one's life or to start a new life was also a strong motivation. For some, this motivation co-existed with thrill seeking and escapism. This motivation extended across low-risk, moderate risk and problem gamblers. Several participants talked about gambling to feel in control when they had otherwise not felt in control of their lives. Feeling in control was also tied to hoping to win money. For instance, Roland, 57, PG (20 on PGSI), single, 2 children, on DSP, from an eastern suburb, gambling on horses/dogs, lotto, EGMs and pool who, as we saw in section 4.1.1, had grown up in a negative and unsupportive family environment said,

R: I always wanted to achieve something but leave that behind that negative thinking and when I couldn't so that where I sort of became addicted to gambling, it was something that I was in control in a sense.

I: you felt you were in control?

R: I felt I was

I: how did you feel in control?

R: well there were times when I did win money, I was always chasing the big wins, so that lure was always there.

Roland expresses here that gambling was a way of escaping the negative way of thinking that he had learned from his parents because he did not feel that he had control over this mind-set and was not able to change it. He felt that he was in control of gambling because he did win money at times.

Other people hoped that a big win would enable them to take control of their lives and leave a bad relationship or a difficult life situation. This is the case for Clara, who as we saw above, gambled as a way of escaping from her abusive husband. She was hoping that she would win a large amount of money that would enable her to free herself from her husband and take control over her life in the process,

I was totally dependent on him financially and he used that as a way to control me. I never had any money, I didn't have a car, I had minimal friends because nobody liked him; so I felt really isolated and powerless, financially and physically, I guess, and I think I turned to that as a way out. I think it was always, the thing in the back of my mind was I was going to win money and that would give me freedom . . . It was the only kind of thing I had control over I think.

She felt in control because in her mind she was doing something that could enable her to leave her husband if she won enough money.

Other people talked about hoping to win in order to improve their living conditions, particularly when they were living on a low income. For instance, Marshall, moderately at risk (3 on PGSI), on DSP, living in a western suburb had been gambling more recently because he was hoping to win enough money to start a new life in the country,

To be honest I think it's somewhere subconsciously I'm hoping to win just enough to get me out of here because I don't like city life, I hate it.

Thus, hoping to win money was important for many of the participants both in terms of being able to feel control over their lives and improve their living conditions. The thrill of winning and the 'high' that it gave people often co-existed with hoping to win money while for some participants the 'high' appeared to be the primary motivation rather than being motivated by money in itself.

5.3. Gambling as a skill and challenge

Several participants, particularly those gambling on horses/dogs, cards, and sports including through the internet, gambled either primarily or among other motivations, to show their knowledge and skills. They were participants who spent time studying the horses or sports teams and learning the skills they needed to learn in order to bet or play successfully. All these participants mentioned that this did not apply to EGM gambling as it did not require any skill or knowledge. The majority of low risk gamblers, who tended to gamble primarily or exclusively on horses/dogs or sports viewed gambling as a skill or/and challenge, but this was also the case for a few of the problem gamblers and moderate gamblers.

People who gambled primarily on horses and had grown up with family members who loved horse racing and had been exposed to horse racing and betting from an early age talked about betting on horses as being inextricably linked to their love of horses and races. What was important for these participants was the challenge of 'being right' or 'getting it right' when they bet on a horse. For example, Beatriz, 63, LR (0 on PGSI), married, 3 children, working PT, from a southern suburb, betting on horses and dogs, who was exposed to horse racing and betting from an early age and was quoted in section 4.4.2 as saying that horse racing was in 'her blood' explained,

B: See, I'm into horse racing rather than gambling.

I: Right. But you wouldn't go to the race without gambling would you?

B: Well I probably wouldn't.

I: Right. So what do you think that is; I mean, is it for the money?

B: It is to prove that my reading of the horses was right. There is no sense in somebody saying, "I was right. I was right. I was right". Put your money where your mouth is!

I: Yes but what about when you lose, when it doesn't work out?

B: We'll say, "Well that was a bit of a muck-up! What did I miss? What did I miss in the other horses?" So I have got to go back and say, "Well why did I think that, when *that* happened?" And try and analyse what I did wrong.

For Beatriz as the other participants who were motivated by the idea of 'being right', betting on horses was a way of displaying their skills and knowledge. Winning money was not the main motivation; if they won, they felt that they had proved that they knew enough and were

skilled enough to select a winning horse, if they were not successful, they might have been disappointed but they accepted it as part of the challenge. As Beatriz discussed, if she did not win she learned from her mistakes and tried to understand why she was wrong to make a better choice the next time.

For these gamblers, it was the mental challenge in itself that involved studying horses or a game and developing skills, and playing or betting that was particularly important. Sport betting was another game where the challenge of winning could become an important motivator. Dennis, 46, PG (25 on PGSI), partnered, 1 child, employed FT, from the regional area, who played on horses/dogs, sports, lotto and had played EGMs in the past and also grew up going to races with his parents, said about horse/dogs and sports betting,

It's about the challenge. It's not about winning. It's got nothing to do about money. Money is a by-product. It's got nothing to do about money. . . It's proving yourself, proving a point. There could be any number of possibilities, but the main thing is, it's got nothing to do with the money, it's about a challenge.

Like Beatriz, Dennis implies that what was important was to prove to himself as well as others that he had the skill and knowledge required to select a winning horse or team. For him winning money was secondary to the challenge in itself, even though it was also integral to the challenge.

Skill and challenge was also a strong motivation among people who played or had played cards (through the internet or face to face) or games like Mahjong. For instance, Carissa, 75, moderately at risk (5 on PGSI), married, 3 children, retired, from an eastern suburb, who gambled on horses, lotto and EGMs but learned to play Mahjong since she was a child, said,

It was a challenge. It was a social get together and also this does stimulating the brain, making the brain work so that's why Chinese Mahjong is to stop the people getting old and dementia and so that is good and also make them sort of plan out their scheme, their strategy against the other players. It is really for that reason that the people played. My grandmother and my mother and my great aunties, they all play and they play until they were very old because that sort of game stimulates their brain but with pokies it doesn't stimulate the brain, stupidity. . .

Here, the main motivation is the mental stimulation of learning how to be better than the other players. Winning money is again not the main motivation, although as was the case for Beatriz and Dennis, winning is intrinsically linked to the challenge. Being able to win proves that they are skilled and knowledgeable.

5.4. Gambling as social event

For several people, the social aspect of gambling was also important or had been important at some point in their lives. Gambling could be a social occasion, a way of socialising and being around other people, or even a way of bringing the family together. Some people were attracted to the atmosphere of the gaming venues themselves and experienced a sense of belonging when they were in these venues.

5.4.1. *Gambling to Belong*

As shown in existing research (Brown & Coventry, 1997; Surgey 2000; Thomas, Sullivan et al., 2009), loneliness and boredom could be a strong gambling motivation. For example, Warren, 42, PG (18), talked about how he went to the casino every Friday night when he had moved to another city to study. He did not know anybody and was very busy during the week with his studies as well as doing menial jobs,

And that Friday night was predominantly the night where I would spend maybe one, or two, or three hours. And I think that the main motivation to do that was very much loneliness, and being around other people - not necessarily connecting with them, but just being around people who were... we were all sharing a common interest, in a sense.

Even though Warren did not necessarily interact with the other people in the casino, he liked being surrounded by people who were also gambling. This was expressed by several of the participants particularly those going to the casino and EGM local venues. Even though there was often not much social interaction between people who played EGMs, they felt less isolated by having people around them who were all playing EGMs. Warren, in common with several other participants had always felt somewhat isolated and had difficulties in developing friendships and relationships. Being among other gamblers gave these individuals a sense of belonging, of feeling part of a community without having to talk about themselves. As Danielle, 62, PG (19 on PGSI), one child, single, DSP, from the regional area, playing on EGMs also revealed,

I guess it's a bit of loneliness because I'm on my own but I'm a bit of a loner too. I enjoy my own company sometimes, probably quite regularly. You know I don't always need company really but I do like interacting with other people. Yes, so, but because I'm on my own I can please myself and that way you can just go to these places and you, know, you're not obliged to anybody else except yourself.

In EGM venues, these participants are able to be on their own while also being with other people. As Danielle expresses, they are not pressured to talk to other people and they do not have any responsibilities or obligations towards them.

Roland, who as we saw earlier gambled to escape and to feel in control expressed a similar idea but went further, saying that to him EGM venues felt like `home`,

As soon I stepped into a venue it felt like a home for me. There were people that I called friends, but were actually only acquaintances, and I didn't associate with them outside. So there was, it was a place of acceptance in a sense.

Roland, who as several other participants, felt accepted in EGM venues because he was around people who did not judge him or view him as being different. Roland even felt that some other gamblers he saw regularly at the venues were his friends even though he now recognized that he did not really know them. Several other people similarly talked about gaming venues as feeling like `home`. Like Roland they felt comfortable there, it was somewhere they felt they belonged, where they had privacy but could interact with others without being judged. The atmosphere of the venue enabled people to escape their problems while being with others who could become familiar over time. This was also conveyed by Esmeralda, 59, moderately at risk (3 on PGSI), married, 2 children, working PT, from an eastern suburb, gambling exclusively on EGMs,

I think it's a release from all your worries, you don't think about all your problems and the machines and the lights and the noise and it's a social atmosphere and everything, yeah you tend to feel relaxed I think and just you start to feel more confident that you can win more after a certain time, yeah after you get used to the place. You get used to the environment and it starts to feel like a home environment, you know what I mean . . . And then you tend to think of the people as your friends, and they're all playing and therefore you start to think well I'll become part of that group . . . and then you, yeah you put your money in because everybody else is I think and you want to belong, a sense of belonging. Yeah it's an interesting process.

According to Esmeralda, the social atmosphere of the EGM venues made people feel relaxed and comfortable, giving them a false sense of confidence so they will keep playing and keep coming back. But to feel that they really belong to that community of players in the venue, they feel that they have to keep gambling themselves. As for Roland, above, it creates an illusion that they are part of a social group, that it feels like home and that the people in the venues are their friends.

5.4.2. Gambling to socialise

For several women, EGM venues were also comfortable because it was somewhere where they could go there on their own and have a drink and socialise and feel safe as Maria, 59, PG (20 on PGSI), divorced, 4 children, retired, from an eastern suburb, playing lotto and EGMs, said,

I started going more often because it was a place I could go to on my own without feeling uncomfortable. I tried going into a pub, having a few drinks, just to talk to people and I felt... I didn't feel comfortable. And the pokies, that's where I felt comfortable.

Some of the participants also liked the social atmosphere of other gaming venues like the TAB, as Alanna, 30, LR (1 on PGSI), single, unemployed, gambling on horses, pokies and lotto says about the TAB,

. . . it's a fun atmosphere. Even if you don't have a bet on, somebody else in the room may have a winning horse bet and they're screaming 'go, go, get in there, go for it', and it's like it electrifies the whole room, everybody gets a buzz off the excitement that's produced from somebody else in the room being a winner. So it's not necessarily about you just having a win, it can be just a spectator watching and having fun with the other people that are there. Like more of a social sort of event.

For Alanna, who we saw in Chapter 5 grew up in a family where gambling was a social family occasion, going to the TAB is a social event, where people share in the excitement of winning of others, rather than only go there to place bets. Several other participants felt that going out to gambling venues and/or race tracks was a way of having a night/day out and to socialise with other people. For some of the participants, including those who gambled to escape and/or for the thrill of winning, going to the venue to socialise with people could also be important. For example, Melanie, 51, PG (14 on PGSI), single, from a south eastern suburb who gambled on lotto, cards, horses and EGMs, gambled on EGMs to escape her problems as well as out of loneliness. After moving to a new area on her own, she had found a club nearby that had become the centre of her social life,

In fact, I think I go round there more, because I can have a cigarette and a drink and the social aspect rather than playing the machines. But if I'm there by myself and no-one's arrived and I don't know anyone, I'll play the machines. When people arrive I'll go out and have a cigarette, leave the machine, I'd rather have a meal down there, it's a great little meal, do all sort of stuff, it's quite a nice social outlet.

For Melanie, talking to people and eating with people was an important aspect of visits to venues. Playing EGMs was only a distraction that she did when she was on her own.

For some women with caring responsibilities, like Leila, 39, PG (11) who we saw earlier, going to EGM venues was one of the few social outlets that they had without their family,

Well, it's getting out, it's the only time I ever dress up, it's the only time really that I do my make-up properly and my hair properly because I feel like I'm going out for the day.

As Leila discussed earlier, going to EGM venues enabled her to escape her family responsibilities, but it also gave her an occasion to dress up and go out.

5.4.3. Gambling as a family event

Several participants gambled primarily, or had initially started to gamble, as a family gathering or a way of spending time or connecting with a family member or partner.

For example, Madeline, 36, PG (9 on PGSI), single, in FT employment, from an outer western suburb, playing EGMs at the casino and in local venues, gambled to escape life stresses, as well as out of boredom and the thrill of winning. She started gambling because her grand-father, who had moved to a nursing home, wanted to go and play EGMs whenever she took him out,

My grand-dad goes every single week about four times a week to the pokies and I would take them out for lunch and there's no other place that he would really go than the pokies. So then I started trying and started winning and it just becomes a cycle.

Because her grand-father only wanted to go to EGM venues and play EGMs, this was the only activity that they could share together. Similarly, Marcia, 78, MR (4 on PGSI), widowed, 7 children, retired, from an outer western suburb gambled on lotto and EGMs, and her son Duncan, 37, ex-PG, now MR (7 on PGSI), single, DSP, from an outer Western suburb, gambled exclusively on EGMs. They were both living in an outer western suburb. Playing EGMs together was an activity that they both enjoyed and it enabled them to have a social outing together. Duncan, who has bi-polar disorder, had been a problem gambler. He still gambled to escape his health problems and a life that he found restricted, as well as for the enjoyment and the social aspect,

I struggle with sort of getting involved with groups and I'm very much of a loner in a way. I mean I care for mum and we go out probably – well on average we try once a fortnight, sorry, well it's once a month now . . . it would be nice if there was something else in the community that was as gripping [laughs] to do. Mum and I struggle with trying to work out what things we can do.

His mother had occasionally bet on horses when she was younger and had only played EGMs occasionally until her health prevented her from leaving the house on her own. It was at this time that they started to play together when they went out. Marcia said,

I was dependent on somebody else for entertainment, I couldn't go out by myself. . . I'd go down to the senior citz but he came a few times . . . and played bingo with me but he felt out of place which is fair enough, next to the oldies. . . There's not much else to do. I'm quite happy to go to the movies, stop and have some tea somewhere and come home. That's good but too much walking is not good and a lot of the places we go to there's too much walking so I sometimes think well I'd rather have gone to the pokies because you'd spend about the same amount of money by the time you have the two of us for a meal.

For both Marcia and Duncan, going to EGM venues and playing EGMs was a social and enjoyable activity that they could do together as their health problems and age difference limited the kind of activities that they could otherwise do together. The limited availability of social options in outer western suburbs and the lack of access to activities for people with disabilities may have also been a factor. It was also a way for them to spend time together while at the same time being able to maintain some distance as they played separate machines.

For a few people, gambling brought them closer to their partner or family member. Tony, 70, moderately at risk (3 on PGSI), gambling on horses and lotto, who as we saw in Chapter 4, felt that going to horse races with his father as a child established a bond between them and brought them closer. He now felt that betting on horses and going to horse races with his current partner and his daughters created a closer bond between them. He also gambled to escape stress, for the thrill of winning and the mental challenge and had introduced his current partner to horse racing and betting,

I don't think we could give it up because we enjoy it so much. It's actually a lovely part of the relationship . . . and my partner and I have, we've got a thing that we both like Peking Duck . . . so if we've been to the races and we've won we say let's go and have a nice meal and it's kind of really exciting . . . one [daughter] lives in Melbourne,

she's got two little children it's just logistically difficult but they'll ring me up the night before the Melbourne Cup and say what do you think will win and bet, it's a bit of a family bond too, and when the family come from X, Adrian the son-in-law, Nat my daughter and the two boys with Chloe [partner] the six of us will go to the races in the next few weeks.

For Tony, horse racing and betting has always been a way of life and as he has found a partner who also enjoys it. Betting on horses has become an important part of their relationship. It is also part of the relationship he has with his daughters and for him horse betting creates a bond with his children's families as well as with his partner.

5.4.4. Entertainment value of gambling

As we have seen in the two last sub-sections, gambling was a form of entertainment, a hobby or pastime for several participants as well as a social outing and a way of spending time with friends and/or family members. A few participants also talked about the value for money that gambling provided for them by giving them hours of entertainment. For example, Macallister, 57, moderately at risk (7 on PGSI), divorced, on DSP, gambling on horses/dogs, lotto, EGMs and pool, from the regional area, said,

It's just nice to sit down and have a quiet cold beer and play the dogs or horses or trotters or whatever. Sometimes they win, most of times it loses but I mean I might get three hours entertainment I'd call it, 3 hours of entertainment for my \$20 and I wouldn't get that at a hotel or anywhere like that.

Macallister conveys that as long as he does not bet too much, he can have an enjoyable time for a few hours at the TAB where he can actually spend less money than if he was going to a regular pub without gambling, because he would spend more money on drinks. But having his attention on the horse or greyhound races gives him something else to focus on.

Melanie who was quoted above, and who gambled to escape her problems as well as to socialise, also talked about this,

I do look at the time, because to look at the time and think, oh gee, that \$200 has kept me going, my entertainment for two hours, or then I think, oh God, that's \$200 I've done in 30 mins so I do have a bit of a time frame only to see how I'm going. Have I had a good day's entertainment? Yeah, \$200, six hours gambling.

For Melanie, it is important to know that she has entertainment value for money when she gambles, as it is also entertainment and a social occasion for her. At the same time it is also a self-regulation strategy to try not to spend too much too quickly.

5.4.5. Gambling as Revenge

Three participants, two men and one woman, one PG, one MR, and one ex-PG, talked about going gambling and with a substantial amount when they were angry with their partner. In these cases gambling was used as an act of revenge. This was not their main gambling motivation, only occasionally when they were particularly frustrated with their partners. Both men would go gambling after they had had arguments with their wives, hoping to hurt them through their gambling. For example, Marius, 70, ex-PG, now LR (0 on PGSI), married, 2 children, retired, playing cards, horses and sports, from an Eastern suburb gambled mostly to escape everyday stress, hope to win and 'get a high',

Later on in married life it was, it became a sort of a revenge as well. . . When I got shirty with my wife I would go out and do it to, it's probably the, subconsciously the hope that I would get caught. It was sort of a hurt I wanted to inflict on her, not a hurt, not physically but mentally it was a hoping for that to get caught.

Marius, who was hiding his gambling from his wife, would go gambling after he had had an argument with her hoping that she would catch him this time as he knew that she would be hurt if she did.

Another example is that of Edith, who would sometimes gamble to punish her husband who was an abusive alcoholic. Edith gambled mostly to escape her husband and her problems and liked the atmosphere of EGM venues. Edith was 63, PG (10 on PGSI), married, 5 children, retired, from a Western suburb, and played EGMs exclusively,

It was a lot of partying time, it was Christmas and he was drinking and putting us down and he can go anywhere he pleases and he not want me to use the car. And I, he said to me 'You go to gambling whenever I go out', and I said 'So be it I'm going to gambling'. It's vindictive mostly, stupid thing to do but I get back at him, I want to hurt him.

Here, as her husband was reproaching her about gambling when he was not at home and he was drunk and being abusive towards her, she told him that she was going gambling and did so in order to hurt him for all the pain he caused her.

Therefore, for these participants, gambling had also been used as a way of getting revenge on their partners at some stage in their lives.

5.4.6. Outside Gender Norms

Two women, both low risk, but one was an ex-problem gambler, talked about standing outside gendered expectations and norms as being one of the motivations for gambling, although not their primary motivations. The forms of gambling that they enjoyed were predominantly ones which are traditionally be considered to be more masculine. Alanna, 30, LR (1) on PGSI, single, unemployed, from a Western suburb, gambled on horses, Tatts Lotto and EGMs liked the fact that she was often the only woman at the TAB,

I: It tends to be more men doesn't it, in the TAB?

A: Like 95% more I would say, and so I know, I'm going to sound narcissistic now I like the fact that I go in there and people will smile at me for being the odd one out, I actually like that so.

Unlike other women who felt comfortable in EGM venues where there usually were a high number of women, Alanna liked the TAB because as one of the few women in a mainly masculine environment she liked the attention that she was getting.

The other woman challenged gender norms and expectations. Sally, 45, ex-problem gambler, single, employed FT, from an Eastern suburb, started playing online poker about six years ago. It only lasted two years. She had never gambled prior to this and had not gambled since. Her main motivation at the start was the mental challenge and skill that she had to use to play well and the excitement from the risks that she took. Later on it became predominantly an escape, a release from stress and problems in her relationship with her same-sex partner at the time. However, a constant motivation during the two years that she played was that playing online allowed her to challenge gender roles,

You can be whoever you want to be online, and so they didn't know I was a woman, and I could come and be really aggressive and that's seen as, if they knew I was a woman they wouldn't have taken it seriously . . . everyone assumes everyone's male and I like that, you know I like they don't know, partly just to expose sexism, but also just because it's, you know these gender stereotypes about how people play and that women can't be aggressive . . . I've never played competitive games but in this environment, they're all male, they can be really rude and you can beat them financially it's so much fun.

Sally liked challenging gender roles and expectations in two ways. Firstly, she conveys that because aggression was viewed as a masculine characteristic and only socially acceptable as a masculine characteristic, she would not have been able to play and act aggressively – as she enjoyed- and would not have been treated like an equal if the male players had known that she was a woman. They expected her to be a man because she was played internet cards and the majority of players were male. Secondly, she liked the fact that by being able to play the way she wanted to, she was able to beat men who never knew that they had been beaten by a woman.

Conclusion

As discussed in this chapter, our participants had a number of different motivations that led them to gamble. For the majority, it was a combination of several of these motivations that underlined their gambling. These motivations could also change during the life course and accompany different forms of gambling and gambling patterns as will be illustrated further in Chapter 7. As in earlier research showed (Blaszczynsky & Nower, 20002; Sharpe, 2002; Thomas, Sullivan et al. 2009), a desire to escape emotional pain, life stresses, or family responsibilities was a major motivation, particularly for problem gamblers. As has been found in some other qualitative studies (Brown & Coventry, 1997; Doiron & Mazer, 2001; Kimberley, 2005; Morrison 2004; Wood & Griffiths, 2007; Thomas, Sullivan et al., 2009) winning money in itself was not a major motivation for most participants but what was particularly important was the thrill or 'high' that came from winning or hoping to win or the potential that a win would improve their lives. Also consistent with earlier qualitative evidence (Brown & Coventry, 1997; Clarke et al., 2006; Clarke & Clarkson, 2008; Griffiths, 1991; Kimberley, 2005; Thomas, Sullivan et al., 2009) several of our participants found gaming venues – particularly EGM venues - comfortable and felt a sense of belonging to a community of gamblers and a way of socialising with others.

In addition, for some people, gambling was a hobby that provided them with entertainment value. For a few participants, gambling could also be an act of revenge against a partner, and for two women, gambling could be a way of operating outside gender norms. This research extends and deepens understanding of the area by showing that people with different levels of gambling risk shared these motivations but these differed across gambling forms. In particular, the results showed that mental challenge and skill was associated with horse, dog and sports betting, card games and other games like Mahjong. In contrast, escapism was more closely associated with EGMs although a small number of the participants also gambled to escape while betting on horses/dogs, sports and playing cards.

6. Life Impacts of Gambling

In this chapter we explore the impact of different forms and gambling risks on different areas of people's lives: sense of self, relationships including family relationships, friendships and intimate relationships; financial situation; health; housing; and employment. All the problem gamblers talked about gambling as having had a significantly negative impact on most or all areas of their lives. Moderately at risk gamblers who had never had a gambling problem talked about gambling as having some impact on their lives, particularly their sense of self, relationships, health and finances. The low risk gamblers who had never had a gambling problem and had never found themselves at risk of becoming a problem gambler, did not feel that gambling had had a negative impact on their lives, because they were able to control their spending and how much they gambled, and gambled as entertainment or hobby or/and social occasion. However, as will be discussed in section 6.7, gambling had impacted on one of some of the low risk gamblers' lives – mostly relationships - at some point, but it had only been temporary and had not caused lasting problems.

6.1. Impact of gambling on relationships

Gambling had impacted negatively on relationship with others and particularly relationships with family members and partners for all problem and ex-problem gamblers and some of the moderately at risk gamblers. It had also often had a negative impact on friendships and social relations in general.

6.1.1. Impact on intimate relationships

For the majority of problem gamblers, their gambling had led to problems in intimate relationships and ultimately relationship breakdowns. Gamblers often hid their gambling from their partners, at least for as long as they could. This meant lying to them to get money to chase their losses and lying about where they were going and what they were doing when they went gambling. For example, Claude, 24, PG (25 on PGSI) single, on DSP, living in the regional area gambled on horses/dogs, sports and EGMs. He had had two relationships that had both ended as a result of his compulsive gambling,

Footy training's finished, straight over to gamble more and nine o'clock would come and I'd have to go home and the girlfriend was like 'jeez, footy training goes for a long time'. I'd never spend any time with her, it was bad for the relationship. It was doomed just because of my own behaviour but at the end of the day gambling came before everything and I put it before my family . . . then we separated and I met a new girlfriend probably 3 or 4 months after that and I stole money from her, large sums of money . . . I borrowed it from her, she lent it to me and I gambled it. It was a large personal loan that she got for me.

I: Did she know what it was for?

C: No she didn't, I lied, I cover everything with a lie. You don't ever admit that I've got a gambling problem, can you get me \$30 000? They're going to say no . . . Every relationship I've been in, gambling has ended it up . . . My recent girlfriend, there's been days when we had no food so she's had to go down to Vinnie's to ask for vouchers and stuff like that.

For Claude as many other problem gamblers interviewed, his gambling had impacted on all his intimate relationships by creating financial problems for them as a couple and for one of his girlfriends. He created distance between himself and his partners as he was out gambling rather than spending time with them and he was always dishonest in his relationships. The majority of the problem gamblers, like Claude, hid their gambling from their partners because they were ashamed of their gambling and the lies they told. They felt guilty for spending money that they could have used in other ways and continued to lie because they were afraid that the truth would create more problems in the relationship and that their partners would leave them. This happened to Warren, 42, PG (18 on PGSI), single, on DSP, living in an Eastern suburb, gambling on EGMs, who had hidden his gambling from his girlfriend but after she discovered that he had a gambling problem, it changed their relationship and they eventually broke up,

The girlfriend when she would go through the statement with regards to the repayments that were made and she would say . . . there was \$250 in the drawer at that time and yet it says here \$150. So obviously, you know she was a very clever girl she put two and two together. And it just showed a consistent pattern, that whatever she was putting into the mortgage was consistently being eroded away . . . and I suppose ultimately it was one of the circumstances that led to the demise of our relationship . . . it affected our trust big time. And really when she found out about that I had a gambling issue, it really changed the nature and the course of the relationship, and ultimately it led to its demise.

Trust being broken in a relationship with a partner is a common theme in the interviews with problem gamblers. As Warren conveys, trust was broken because he had lied about his gambling and gambled the money that was meant for mortgage payments.

Other participants told their partners that they gambled but would hide how much they gambled with, how much they lost and the ways in which gambling affected them. For instance, Martin, 40, PG (16 on PGSI), divorced, 3 children, unemployed, from an eastern suburb, betting on horses/dogs had hidden his gambling and his bi-polar condition to his earlier partners but had told his last two partners right at the start. However, he still hid the extent to which both of these issues affected him,

They would just see me as the, how you see me today, a normal sort of person, yeah nothing too sinister or anything horrible or not looking like I'm going to break down in tears . . . I'm very good at putting on a persona there that everything's ok, I wouldn't want them to see that inner turmoil or the inner guilt or grief or shame or whatever . . . so yeah I would hide it and it cost me my last relationship which was probably the best person I met in 20 years so not good . . . the whole trust's gone and without the trust there is no relationship anymore.

The trust had also been broken because even though he had told his partner that he gambled and that he was bi-polar, he still lied about his extent of gambling and the way he felt. Other participants who had told their partner or had been found out said that their partner had put pressure on them to stop even if they no longer gambled regularly. This was usually unsuccessful but created conflicts in the relationship. For instance, Leila, 39, PG (11), married, 4 children, full-time mother, from the regional area and gambling on EGMs who as we have seen in Chapter 5, gambled to take time out from her caring responsibilities had self-excluded from the surrounding EGM venues. However, she had not banned herself from venues that were further away so that she could have a day out and play EGMs at least once a month. She told her husband about her gambling and whenever she went gambling but he tried to stop her from going,

I'm very honest with my husband, I tell him everything. If I go there I'll say when I want to go and then he'll make me feel bad and then I get angry because he's made me feel bad because I want to go . . . it's so hard. I don't drink, I do smoke, I don't spend a cent apart from the grocery money. I can account for every cent that I spend these days. I take the kids to dance lessons, to chess club, to speech pathology . . . the house is immaculate, the food's cooked every single night, we never take-away. What can he say I mean really, I'd punch him.

Leila got angry when her husband tried to put pressure on her not to go gambling, because to her it had become the only time that she could have a day where she did not have to prioritise the needs of everybody else before her own. It was only occasional and she said that she gambled money that she earned when she worked so that her gambling was not impacting on the household income.

6.1.2. Impact on family relationships and friendships

The impact of gambling on family relationships and friendships could also be very detrimental, causing conflicts within the family and sometimes ending friendships. As in intimate relationships, gamblers often tried to hide that they gambled or that they had a gambling problem from their family members and friends. The majority of problem gamblers had also lied to family and friends in order to borrow money from them to gamble. When the friends or family members eventually found out, trust was damaged. For example, Danielle, PG (19 on PGSI) 62, single, 1 child, on DSP, playing EGMs, said,

It's ruined friendships. When I say ruined them, the trust isn't there the same and even with my family we're a close family and I know they still love me and we still get together and whatever but I know that I've ruined that trust and it's going to take quite a while to get that back . . . I didn't tell my son I had a problem until only recently. I first told my brother who was just up from me, three years older than me, because he was the one I was borrowing the most money from.

Even though, Danielle was still in contact with her family, she conveys that their relationship had changed due to the lack of trust on their part because she had hidden her gambling from them and had lied to them to obtain gambling money.

In some cases, immediate family members were supportive of the problem gambler despite gambling having negatively affected them, encouraging the gambler to seek counselling. In contrast, other participants reported other family members cutting all contact for a few years. This was the case for Clara, 46, PG (19 on PGSI), single, 1 dependent child, FT student, who was temporarily living in a northern suburb and who gambled on EGMs. She had gambled with, and lost the money that she had inherited after her father died,

I felt pretty bloody miserable and eventually, I'm not good at keeping secrets, and eventually I told my mother. All hell went - hit the fan and she said, "You've got to tell Dennis" [her brother] . . . I refused to tell Dennis for about four months and she said, "You can't carry that secret. It'll put a rift between you. It puts me in a difficult

position, because I can't be honest with him" . . . So, I told him and he said, "Well, I won't bother even saying, 'I told you so'. You're a burden on the family, you always have been. You're an insincere person. I don't really want to speak to you" and hung up on me, and I haven't talked to him for two years since. My mother sort of stood by me in as much of "you need to get help, you've been under a lot of stress".

In sum, gambling often impacted negatively on partners, family members and friends, particularly when the gamblers had borrowed money from them and lied about what it was for, and were not able to pay it back. Trying to hide gambling problems from partners had contributed to relationship breakdowns for the majority of the problem and ex-problem gamblers interviewed. Once partners or family or friends found out about their gambling and how they had been deceived, it was difficult for trust to be re-established again.

6.2. Impact of compulsive gambling on sense of self

For all the problem gamblers interviewed, gambling had a very detrimental impact on their sense of self and self-esteem. As previously mentioned, one of the reasons participants wanted to hide gambling from people they knew was because they felt ashamed and guilty. The participants who had grown up in dysfunctional families tended to already have low-self esteem, which was then damaged further as a result of their compulsive gambling. All problem gamblers talked about feeling bad about themselves and feeling ashamed for what they had done to themselves and others as a result of their gambling addiction. For example, Clara, 46, PG (19 on PGSI), single, 1 dependent child, FT student, living in a northern suburb and gambling on EGMs, who was quoted in the previous sub-section, said,

The worst thing about gambling is that it's very destructive. . . I always prided myself on being fairly intelligent and fairly logical and reliable; that's who I am. But that took that away from me. I've done things I never would have dreamt of doing. I've been so desperate for a cigarette I've picked it up off the ground. That signifies, that's horrible to me, and I've been that bad. I have been bad where I have borrowed money on presents that people have given me and then had to pay 40% interest to try and get it back and cover the lie. It's made – it's brought out character traits in me that I didn't think were there and didn't need to be there. So I guess that affects your self-esteem and I think – oh how do you explain it? It sort of lowers your standing with others, so it affects your self-esteem.

As the other problem gamblers in the study, Clara expresses that problem gambling is very self-destructive because as a result of the addiction she behaved in ways that she, and

others, found socially inappropriate and shameful. Most of the problem gamblers talked about the guilt that they felt from borrowing money from others and lying about what it was for, hiding their gambling losses and damaging their lives and relationships in the process. For instance, Martin, 40, divorced, PG (16 on PGSI), 3 children, unemployed, from an eastern suburb, betting on horses/dogs, said,

. . . probably the worse thing – guilt, guilt about wasting your life, guilt about wasting money, um, having to lie to people about it, hiding it, which obviously is associated with feelings of guilt and shame anyway . . . when I look back now over the last say 13-15 years and do sums in my head, factoring just even in monetary terms, nothing, even not even talking about relationships or work or anything else, just how much time and money is just probably, I mean my life has been lost to gambling.

Besides feelings of shame and guilt, several participants talked about the considerable anger that they had felt with themselves for not having been able to stop themselves from gambling and having to deal with the consequences. For example, Marius, 71, married, ex-PG, low risk (0), retired, who gambled on cards, horses/dogs and sports, from a Western suburb, talked about anger,

R: I was very angry at myself, very angry, even times when I won I was still angry, yeah it wasn't just all beer and skittles, just winning.

I: Why do you think you were still angry when you won?

R: I thought I was rather stupid because it was looking for a high, or I felt it was looking for a high and I should have known better, should have more control.

Marius, like the other problem gamblers, was angry with himself whether he won or lost simply because he felt that he could not control his impulse to gamble. Female problem gamblers, and particularly those with children, felt even more guilty for, and ashamed of, their gambling possibly because they felt that it was even less socially acceptable for women to have a gambling problem than for men. Research has that shown many women have internalised the gender ideology that they should prioritise caring for their families and generally other people and that as women they should behave 'respectably' (Surgey, 2000). Having a problem gambling, or any other addiction, can therefore feel particularly at odds with this ideology. For example, Edith, 63, PG (10 on PGSI), from a southern European country, married, five children, was married to an emotionally abusive alcoholic husband who became physically violent after she told him that she gambled,

He used to work and he trust me with paying bills and that and then I was instead of paying the bills go gambling, then I have problem because I need to pay those bills

otherwise I'm going to get in trouble. When I came clean with him where the money went, he started getting angry and started bashing me up and it gets worse and worse. And then I start owing even more money and I got to that stage where I was so ashamed of myself because for me it's not just the money I'm a very Catholic woman which I used to be involved in church, adopt people from overseas. I had five children and I stopped helping the poor and put the money in the machine. So everything was falling apart for me [crying] that hurt me more than the counselling itself.

For Edith, the guilt related to her gambling was overwhelming as both a woman and a Catholic. She gambled as an escape from her husband and the abusive relationship she was in, then gambled even more once he became physically violent as a way of coping with the domestic violence. For her, the guilt and shame that she felt were more about no longer fulfilling what she viewed as her female caring role such as doing voluntary work and helping other people and looking after her household. This caring role was also tied into her religious beliefs.

A few other participants who described themselves as being religious, both men and women, suffered from the guilt and shame and fear that they would be punished for their sins. For instance, Asad, 21, PG (15 on PGSI), single, gambling on sports on the internet was Muslim,

. . . it makes me angry because it's a sin. You know if it's forbidden and you still do it, there's this feeling that you get punished for it. When I do it, I know I'll get punished for it because it's forbidden and I still do it. I'm disobeying. I do feel bad from that point of view as well, yes.

Thus, experiencing anger, shame and guilt were common emotions for the problem and ex-problem gamblers interviewed. For some participants, such as women with families and/or religious people, these feelings were even stronger because their behaviours were counter to their ideologies and beliefs. As will be discussed next, these feelings of anger, guilt and shame appeared to contribute to mental health as well as physical health problems for some of the participants.

6.3. Impact of gambling on health

The majority of problem and moderate gamblers in this study had experienced mental health problems before they became, or were at risk of becoming, addicted to gambling. Often this was related to early negative experiences with dysfunctional families. Indeed, 33 out of 48

participants including problem, ex-problem, and moderate gamblers talked about having had some mental health issues or psychiatric disorders not linked to gambling. Out of these 33 participants, four had been diagnosed with bi-polar disorder, two with schizophrenia, and 27 talked about having had feelings of depression prior to developing a gambling problem, although not all 27 had been diagnosed with depression. These mental health problems had always worsened as a result of gambling. The problem or ex-problem gamblers who had not experienced mental health problems prior to becoming addicted to gambling all experienced some mental health problems such as stress, anxiety and depression as a result of their gambling. Several of the problem or ex-problem gamblers had also been addicted to substances such as drugs and alcohol or processes such as work and shopping. Some of the problem gamblers had also experienced some physical health problems as a result of their gambling but these were often related to mental health problems. Several of the problem gamblers had had mental breakdowns and had been hospitalised. Five of the problem gamblers had attempted suicide at least once and three had thought about committing suicide. Mental breakdowns and/or suicide attempts or suicidal thoughts were usually the result of pre-existing mental health problems and the effects of problem gambling.

6.3.1. Depression

As mentioned above, the majority of the problem gamblers and some of the moderately at risk gamblers had suffered from feelings of depression before they became addicted to gambling. For the majority of the problem gamblers interviewed, feelings of depression were caused by a combination of factors, including gambling as expressed in the following quote. Sonia, (22 on PGSI), PG, 63, divorced, 4 children, retired, from an eastern suburb, who played lotto and EGMs,

I: So do you think it was actually gambling that caused you to be depressed or were you depressed beforehand?

R: It's a bit of both. Because of what had happened in my life anyway, it sort of led me to the gambling, so I probably was a bit depressed before I went to the gambling, and then the gambling only made it worse, didn't make it better at all.

Like Sonia, several people talked about gambling to escape depression temporarily but that the gambling would then reinforce this depression in an endless cycle until they sought help or/and were able to put in place some self-regulatory strategies.

Gambling also contributed to depression for problem gamblers who had not suffered from depression prior to having a gambling problem. The previously discussed feelings of guilt, shame, anger and low-self esteem resulting from lying about gambling to borrow money, stealing money from family or friends or partners to sustain their addiction, trying to hide gambling and losses from family and friends, and not being able to control their gambling often contributed to depression. For example, Asad, 21, PG (15 on PGSI), single, unemployed, from a western suburb, gambling on sports both through internet and in person, had not suffered from depression prior to becoming addicted to gambling,

I feel bad about it and losing money and I can - after I lose I can say to myself "I could have used that money somewhere else. I could have used it here. I could have helped my mum. I could have given it to my mum". You know she could have done this for me, she should have this for me. Yes, emotionally it's really hard because it makes you feel bad about yourself first and get sure depression you get. I do. I don't know about others but I get depressed now for, I don't know, a couple of days or something.

For Asad as many participants it was not only the negative feelings associated with losing money through compulsive gambling but also the financial problems that it created for them and/or family that contributed to feelings of depression.

Duncan, 37, ex-problem gambler (moderate 7 on PGSI), single, on DSP playing EGMs in local venues and on the internet was bi-polar. He had tried to kill himself and had been hospitalised six times for severe depression,

. . . it had gotten to a stage where I'd get my pension and by lunchtime that day it would be gone. I'd get it at nine o'clock, by lunchtime it had gone. And it had been like that for probably eight or nine months, and as I said while I was receiving the support through one of the disability services, and they could see that it was actually adding – making the depression worse, that I couldn't manage the funds.

Therefore, not having any money but feeling not able to control one's impulse to gamble, looking for money to keep gambling, and lying, stealing to family members and/or friends in order to do so all were factors that led to or reinforced depression.

6.3.2. Stress and anxiety

The problem gamblers and some of the moderately at risk gamblers also commonly experienced stress and anxiety as a result of their gambling. For many, stress and anxiety

were connected to depression and the negative feelings previously discussed. A few others had not suffered from depression but had experienced stress and anxiety from losing money, not being able to pay bills, or from the problems that gambling caused with relationships or friendships. For example, Madeline, PG (9 on PGSI) had experienced stress and anxiety from not being able to pay her mortgage and from being constantly in debt,

So has it ever caused you any health problems including stress and anxiety, the gambling?

R: Just trying to pay the bills really.

I: Were you stressed or anxious because of the money you were spending?

R: Yep and especially when mortgage was due and I'd be short, I'd have to take it out of my credit card to pay the mortgage and it would go around in a vicious circle. That's why it was a good time to sell and move on and then consolidate my debt and my mortgage.

6.4.5 Physical health problems

Several of the problem gamblers had experienced physical health problems. In many cases, these were connected to depression, stress and anxiety and were reinforced by gambling, as previously discussed. In addition, for some participants, gambling -particularly playing EGMs- was associated with drinking and smoking, as Gerard, ex-PG (0 on PGSI), talked about

R: Very unhealthy pastime sitting there smoking, drinking, in the dark.

I: Did it really affect your health?

R: Yes, so I got out of shape plus the cortisol, which is the stress hormone, releases and it makes you store fat, the skin was bad, everything. Because you wake up and you're always feeling anxious, anxious about the drinking, anxious about the gambling.

For Gerard, it was the actions of drinking, smoking and gambling as well as the anxiety that he felt about his drinking and gambling that caused him health problems. Several other people reported that their health had deteriorated as a result of a lack of exercise once playing EGMs became their priority. Similarly, some participants' health had been affected

because they had not eaten properly as a result of gambling. This could be as a result of both depression and not having money left to buy food. For example, Duncan, ex-PG (moderate 7 on PGSI) said,

I mean, if you gamble your money away, you'd be able to get food from the food bank if you needed to, but often I was that depressed I wouldn't eat anyway, even if I had food. So things certainly have turned around. I mean, if I say it has affected my health, yes it probably has. If it's affected my ability to eat, it probably has contributed to the diabetes being worse now, it probably contributed to the gastric condition that I have, so it probably has played a big part in health.

For Duncan, gambling reinforced his depression, which made him not want to eat, and this led to other physical health problems. Other participants talked about not eating properly because they were too focused on their gambling or eating junk food so they could keep on gambling and spend the money on gambling rather than food. For instance, Martin, PG (16 on PGSI) said,

. . . I've had times when my blood pressure's been quite sky high um, and you gamble and you don't eat properly . . . especially if you're gambling like sort of in the afternoon/ evening I'd sometimes . . . you forget to eat, or you eat just crap, or you just eat junk food, quick fix sugar, yeah, gambling and eating sugar that's how I'd put on weight and get big so quickly . . . you just don't concentrate on looking after yourself, you know, it's destructive, it's a self esteem thing and you don't look after, you don't care if you there and you don't care if you'll have four or five coffees and drink Coke and have chips and just eat stuff, you know, instead of eating and because you're having the sugar fix obviously the sugar fix and cravings is making you a little bit more hyper and filling you with you know, more excitement and more energy that's just put towards the gambling.

Martin, like several other participants, did not eat properly when he gambled heavily because he wanted to keep gambling, and keep experiencing 'the high' that gambling gave him. For him, eating junk food and particularly foods with high content sugar was a way of continuing to reinforce his excitement. He links this self-destructive behaviour to a lack of self esteem, which applies to the other problem gamblers, as we discussed earlier.

Therefore, compulsive gambling had a significant impact on people's mental health by creating stress and anxiety often leading to depression, or reinforcing existing depression that they had tried to escape through gambling. Depression, stress, anxiety and low-self

esteem had led to physical health problems for several compulsive gamblers who neglected to eat and exercise and eat healthy foods.

6.4. Impact of gambling on finances

Gambling had a considerable negative financial impact for the vast majority of the problem gamblers and a few of the moderate risk gamblers. It was not the case for low risk gamblers as they either gambled with small amounts or amounts that they could afford in relation to their income, and were able to control their spending. A few of the problem gamblers also bet with small amounts and made sure that they only gambled with spare money. However, the majority of problem gamblers had found themselves in debt at some point in their lives as a result of gambling, having to borrow money from friends or family or financial institutions. For example, Sonia, 63 (22 on PGSI), divorced, gambling on EGMs and lotto had to borrow money from an institution,

. . . that was at the time when I had that Meridian line of credit, and I was in debt to \$13,000, and just on a very low wage and everything. What could I do? I was really worried.

I: So how did you manage?

R: By not gambling. That was the only thing. I gradually worked that off. . . I don't owe any money at the moment, only on my credit card a bit. But I will pay that all off this month, and now that I haven't done it for 34 days it means I will have some money left over for the first time in a long time that I've been able to pay my credit card off . .

Several participants like Sonia, were only able to pay off their debts by cutting down or stopping their gambling. The majority of problem gamblers were on low incomes. They had often gambled their wages and savings, as well as borrowed money and were now unemployed, on income support or an old age pension. Depending on where they borrowed money from, they may also have had very high interests as well as capital to repay. Several problem gamblers continued to gamble while on income support, and as mentioned earlier, some of them had had lost their fortnightly pension in one day and then borrowed money from family or friends. Some of the problem gamblers had lost very large amounts of money and had ended up in very difficult financial situations including bankruptcy. For instance, Martin, PG (16) who had worked full-time in the past but was now unemployed, had had several large debts and had gambled with his \$60 000 superfund over two years,

The history was I went bankrupt because I couldn't pay my debts, found a way of doing it where my credit history could be cleared, which meant there was an agreement, rather than the full amount I was able to do that. My debt was cleared, my history was cleared so I borrowed again and then I built up more debt after that over a 12 month period and that's when my parents guaranteed me for a loan, against their house and I paid off my debts. . . my financial situation is terrible, and I've got it, I do have a problem with my superfund in that I have to two audits to do. I have a tax liability that I can't pay, the tax office was willing to forgo the debt under hardship provisions, it's a \$10,000 debt, but I have two more audits to do and I can't afford to pay for the audits . . .

Roland had been able to get rid of his debts by declaring bankruptcy and paying a loan with the help of his parents who had been at risk of losing their house to guarantee his loan. However, he was still at risk of owing money and had no assets or savings left. In sum, most of the problem gamblers had gambled with and lost their incomes and money they had borrowed. They had found themselves in debts with difficulties to repay them until they were able to stop or cut down their gambling. It could then take them many years to repay their debts while often still struggling with the impulse to gamble.

6.5. Impact of gambling on housing

As a result of financial problems from gambling, several of the participants had experienced housing stress, having problems with paying the mortgage or rent. Some who had purchased a house and had a mortgage had lost their house, others had been evicted as a result of not being able to pay the rent. People who had lost their housing had usually done so as a result of complex interaction between gambling and other areas of their lives. For example, Roland, 57, PG (20 on PGSI), single, 2 children, on DSP, from an eastern suburb, gambling on horses/dogs, lotto, EGMs and pool, talked about how he lost his house and ended up moving back into his parents' house,

. . . when I bought a house it was a second mortgage and I took out a big mortgage because I did a house extension . . . I found myself in an absolute shocking position of having and then the marriage was not in good shape either at that particular time, stressed, . . . Three kids that's right a third child at that time as well, um, it was just a really hectic period in my life, I didn't cope. My dad died that year in that time, in that six months period, um, lost the court case, I was stuffed because I had \$45,000 worth of building extensions and things of something which I had no means, I

couldn't refinance it, I'd only just got the house, I had no means of financing my way out of it, um, had to declare bankruptcy . . . then I moved out, left them the house, because by the time I went to bankruptcy and by the time the bank took to grab it to sell it to get their money back etc., um, the whole process took nearly over a year, a year and a half, so my kids and, um, my ex-wife stayed in the house for nearly a year and a half past that, um, until they sold the house and yeah, I moved in with, initially, with a friend, then I moved to, um, back to my Mum's because obviously Dad had just died so she was by herself, um, and yeah, I was, yeah, that was a bad period of gambling in my life . . .

Roland, like a few other participants, found himself gambling more after buying a house and taking out a mortgage because he was stressed. Other stressful events also took place at the same time. As mentioned earlier, gambling was for him a way of coping with life stresses and problems. He would gamble more each time some event in his life created stress, including financial stress thereby reinforcing his financial problems and financial stress. A few problem gamblers had found themselves homeless as a result of gambling because they either did not have relatives they could stay with or their relatives or friends no longer wanted to help them. For example, Clara, 46, PG (19 on PGSI), single, 1 dependent child, FT student, who was temporarily living in a northern suburb and gambled on EGMs had gambled and lost the money that she had inherited from her father when he died. She found herself in a very bad financial situation and found herself homeless,

I was screwed because none of them would help me, or could help me . . . I was in big trouble and I ended up getting evicted. So then, I went to shared accommodation, which was just horrible. Still couldn't afford that, and from there, I mean, we're coming to the present now, from there I pretty much had a break-down, I reckon. . . Yeah, so I found myself virtually homeless and that was the start of the year, this year, I was actually homeless. My mum had pretty much had enough at that point . . . My mum basically said, "Well, you've created this yourself". I asked if we could go and live with her in Geelong. She said no. I went to Wesley and I went to all these sort of areas, but the prognosis is not very good. There's a lot of homeless people and I have two cats and a child and I wanted to stay stable, I wanted to stay at school, and it was just really, really difficult. My mum suggested I slept in the car and I thought, 'well, that's not a very viable option'.

As a result of having a gambling problem, Clara found herself homeless because she could no longer pay rent and her family would not help her because her gambling had also affected her relationship with them.

Several problem gamblers had had to live in boarding houses or shared accommodation as they did not have relatives or friends to help them. They could not afford to rent on their own or could not have the lease in their names as a result of bad credit. This was the case for Martin, PG (16 on PGSI) who, as we saw in the previous subsection, had gambled with his superfund and had to move back into his parents' house for a period of time. He was now sharing accommodation,

R: I'm sharing yes, I share accommodation with two others, and I have mostly since my marriage broke down. . . renting on my own, I can't do that because of my, well I do have another debt agreement which ends in a couple of years, so I can't borrow money until that happens.

I: So that's from the bank, or?

R: From the bank yeah, so I can't rent in my own name, I can't have a phone plan in my own name at the moment . . . because of my credit rating.

As we have seen, gambling has led to housing stress for several participants as a result of struggling to pay the mortgage or rent. While some problem gamblers had been able to stop gambling in order to be able to catch up on their mortgage or rent payments, others had been evicted or lost their house and had either had to live with friends or relatives for a while and/or move into boarding houses or shared accommodation. A few of them had slept in their cars before being moved into emergency accommodation.

6.6. Impact of gambling on employment

As shown in Table 4, in Chapter 2, only 10 out of the 48 participants were in paid employment at the time of the interviews but the majority had been employed at some point in the past. Gambling had directly impacted on employment for a minority of the problem gamblers. The majority had been able to keep gambling separate from their work, gambling before or after work or during their lunch break. However, gambling may still have impacted on employment in indirect ways by contributing to, or reinforcing stress and anxiety or other health problems as discussed in 6.3. The results showed gambling had directly interfered with paid work in two main ways. Firstly, some of the participants had taken time off work at some point in their lives in order to gamble. For instance, Claude, PG, (25 on PGSI), would take days off to gamble while he was in the army,

. . . Days where I would just go into work and at ten o'clock of the day I'd say that's enough and I'd go home and I'd still get paid, I was on salary in the army and I'd make up excuses that I'd got to go change my registration over or...Days I would go in and just got my name ticked off in the morning and then go and go gamble all day.

Claude was never caught gambling when he was supposed to be working and this was the case for other people who had taken some time off to gamble. Secondly, a few problem gamblers who had been self-employed had taken both the time and money from their business in order to gamble. For example, Karl, 68, PG (10 on PGSI), divorced, 3 children, retired, from the regional area, playing on horses and lotto, and being addicted to EGMs, said,

. . . the only time I took time off to gamble would have been when I was working for myself. I would just say to my apprentice who I fully trained right through, take the afternoon off, jump in your car and go and take your girlfriend for a drive or whatever, go and do something . . . so that I could go over to X and spend the afternoon over there . . . took money out of the business, not in gross amounts but small amounts which hurt you just as badly.

Being the business owner enabled some of the participants to gamble because they had the flexibility and did not have to account for the money they took from the business to anyone. However, nobody lost their business as a result of gambling.

Thus while problem gambling had directly interfered on people's work for a few problem gamblers, gambling did not appear to have as much of a direct impact on employment as on other areas of their lives as previously examined.

6.7. Gambling Impacts for Low Risk Gamblers

As mentioned at the start of the chapter, the low risk gamblers who had never previously had a gambling problem reported their gambling having no impact on other areas of their lives. However, one respondent, Beatriz, 63, LR (0 on PGSI), married, 3 children, working PT, from a southern suburb, betting on horses and dogs, said that her gambling had interfered with her social relations. For example, she said,

The worst thing about gambling is that, if other people are not interested in it, it's a bit socially isolating in that I want to go to the races on a Saturday – other people like to go to lunch . . . some people don't like it because of that. Other people go to the

... races to socialise, and they're all having lunch and socialising, I'm there because of the horses! I mean I'm not there to chit chat for four hours. . .

Even though Beatriz did not have a problem with gambling because she was able to control her spending, her gambling had impacted on her social relations because she was very passionate about horse racing and this was a very important aspect of her life. Some of her friends did not understand her passion and how she could prioritise horse betting over socialising. However, she said later in the interview that horse racing no longer interfered with her social relations as now she and her friends tended to do Sunday lunches instead. Thus, even though horse racing had somewhat interfered with her social network, it did not have any detrimental effect on her friendships. Beatriz's gambling had also impacted on her relationship with her husband for a short while as discussed further in Chapter 7, but she had been able to find a way of limiting her gambling.

The other low risk gamblers said that gambling usually did not impact negatively on other areas of their lives because they were able to control the amount of money they gambled with. For example, Madeline, 30, (1 on PGSI) gambled at the casino playing roulette every couple of months with a friend for a few years. Because she was in full-time employment at the time she felt she could afford to gamble with up to \$100. She sometimes played with a boy-friend who would give her money to also gamble; in these cases she sometimes gambled with more than \$100, but she would not have done so if it was her money. She knew there was a risk for her to become addicted to roulette,

I had a thing for roulette for a while, I loved roulette, I love roulette. I have to stay away from roulette.

She was unemployed and living in public housing at the time of the interview, and was now gambling on horses at the TAB with a friend, as discussed earlier. She gambled now more frequently than when she was in employment because she had more spare time and socialised with regular gamblers but gambled with considerably smaller amounts of money because she could not afford it,

Confidence was there, the back-up, the knowledge that it's okay lose \$100, I'll work this week and be able to make it back. Whereas at the moment, I'm restricted to a certain amount and that's all I know I'm going to get. . . I wouldn't put \$15 in one go, no way, my goodness that's crazy betting . . . and my friend will say to me you are such a wimp if you don't go out there and go on a limb, and I'm like I'm scared I don't want to lose my \$15. I'm not at that stage where the adrenaline gets me and I'm like yes right \$100 on this one it's a sure thing. . .

Madeline only placed small bets because she was on a low income and wanted to make sure that her gambling would not impact on her financial situation that was already difficult. She had already been close to being homeless after escaping domestic violence and finding herself in rent arrears after being unemployed. However, even though she played with bigger amounts when she was playing roulette because her earnings were higher, she was still able to limit how much she gambled when it was her money. She herself mentioned other people she knew who had had a gambling problem but she did not think that she would ever find herself in that situation,

I've never allowed it [gambling] to exceed the budget level because I've got too much at stake. Now well look there are a lot of people out there that would say well actually I have had problems in the past due to this, I could have used that money on this and chose to use this, and that's the thing you always come back to, you're an adult, it's your personal choice whether you use this money to do this action. So I've not allowed this action to get me into trouble.

At the same time, Madeline, who as discussed earlier, had had an abusive childhood recognized that she may be using gambling as a way of dealing with unresolved emotional issues from her childhood, particularly relating to the difficult relationship she had with her mother,

I feel unresolved when it comes to her [her mother] because she's passed now, and there were opportunities to rectify situations that had gone on in the past, and unfortunately due to the cancer . . . she just wasn't in a mental place to deal with that . . . But from my point of view I'm faced with can I do this, am I going to accept that, and how do I deal with that, do I substitute it with gambling for example? Because really addictive things like that are substitutes for things that we're missing or wanting in our lives, so I definitely recognise that.

Madeline recognized that gambling was addictive and that she herself could become addicted because she could be using gambling as a way of filling an emotional void. However, she had been able to make the decision that she would not allow gambling to impact negatively on her life by either staying away from a form of gambling that she had found particularly addictive - like roulette- or only taking limited amounts of money with her so that she would never get in financial trouble as a result of gambling.

Another example of a low risk gambler is Bruno, 58, (1 on PGSI), vision impaired, married, on a blind Pension, from an Eastern suburb gambling on horses, sports, Tattsлото, EGMs and internet (sports betting only). Bruno who gambled every week said that his gambling did

not impact on his finances because he was able to control his spending. He controlled his gambling by only taking small amounts with him, between \$5 and \$50. He said that he had gambled with more money than he had intended only 'once or twice' in his life. Bruno said that when he went overseas with his wife on holidays and could not gamble he did miss it because it was a way of life for him but not an addiction. However, Bruno recognized that his gambling had impacted on his relationship with his wife on a few occasions, because she thought he had spent too much money on gambling,

I: Caused any problems?

R: Once or twice, not much, not really.

I: So once or twice, can you tell me?

R: She walked off because she thought I spent too much one day, but not for long, came back, but I think it was just to show me that she was quite capable of it, but nothing changed. I'm not saying that's good or bad.

Bruno's gambling had impacted on his relationship with his wife on a few occasions when she thought that he had spent too much money in one day. She herself gambled occasionally betting on horses but with very small amounts. Gambling was clearly important to him and he did not intend to give it up because he felt that he was able to control it most of the time. He did not feel that gambling had had any lasting negative effect on his life in spite of impacting on his relationship with his wife on a few occasions.

Therefore, we have seen that for low risk gamblers, gambling can also impact on their relationships at some point in their lives and even for them, there is the risk that gambling could become addictive. The difference between low risk gamblers and the higher risk gamblers is that the low risk gamblers were able to exert sufficient control over the amount of money they gambled with, usually by only taking with them an amount of money that they felt they could afford to gamble with. They were able to put in place self-regulation strategies to control their gambling to prevent it from creating major problems in their lives.

Conclusion

This chapter has shown that gambling, particularly for problem gamblers, had had a negative impact on many areas of their life. Our findings support, and expand earlier evidence that problem gambling can have detrimental financial impacts on the gambler (Brown & Coventry, 1997; Kimberley, 2005; Sullivan et al, 2009), major emotional impacts on the

individual and on personal relationships (Kimberley, 2005; Surgey, 2000), and affect mental health (Chou & Afifi, 2011; Thomas & Moore, 2003). This chapter increases insight into how that problem gambling can impact on people's lives in complex interconnected ways. Gambling had impacted on relationships with partners, family members and friends by creating conflicts as a result of financial problems, lies and deception. This had resulted in low-self esteem and feelings of shame from the gambler and from the compulsion to gamble. Borrowing money from, and lying to, friends, partners and family members in order to gamble, experiencing difficulties with relationships and having financial problems had a major impact negative on the problem gambler's sense of self, often creating or reinforcing mental health problems such as depression, stress and anxiety, and sometimes physical health problems. Financial problems from compulsive gambling could create housing stress when people struggled to make mortgage or rent payments, and could lead to homelessness, particularly when family members no longer wanted to help the gamblers as a result of the gambling and the conflicts that it had caused in the family. In turn, these housing problems could then reinforce existing health problems. For a minority of problem gamblers in the study, gambling had impacted on employment and for those who took money from their business, it reinforced their financial problems. Problem gamblers often continued to gamble and even increased their gambling as a result of financial and housing stress, health problems like depression, a low sense of self, problems with relationships and/or work, as a way to escape these problems. This then reinforced problems leading to a negative cycle which was only broken if the gambler was able to cut down or stop their gambling. In contrast, low-risk gamblers were able to develop self-regulation strategies at an early stage that prevented their gambling from having any lasting impacts on other aspects of their lives. This will be discussed further in the next chapter.

7. Changes in Gambling Patterns Over Life Course

This final findings chapter focuses more particularly on how gambling patterns change over the course of our participants' lives. In particular, it focuses on changes in forms of gambling and gambling behaviours in relation to other areas of, and at different times, in their lives. All the participants had known different patterns in their gambling whether they had been gambling for two years or for 20 years. Depending on the events in other areas of their lives and their states of mind at different times, they had gambled to different extents and with different motivations. In addition, the majority of the participants had gambled on different forms depending on what was happening in their lives at the time. In order to examine these changing gambling patterns, we focus on four case studies. These were chosen to represent some of the different gambling onsets, family backgrounds, socio-economic status, levels of risks, gambling patterns and forms of gambling among the participants. The second part of the chapter will discuss the case studies and relate the findings to those of other participants.

7.1. Case Studies

7.1.1. Case Study 1: Beatriz

Beatriz, 63, low risk gambler (0 on PGSI), married, 3 children, employed FT, gambling on horses only, from a South Eastern suburb, high wage earner, owned her house

We saw in Chapter 4 that Beatriz had been taken to the race tracks by her parents since she was a baby. She had two sisters and a brother. She did not mention any difficulties in her early family and childhood except that she 'was not guided tremendously well' as her parents did not encourage her in the career path she wanted to take. She wanted to study Law but she ended up studying nursing because 'in the 1960s, nursing and teaching were good jobs for girls'.

Her father and grand-father were 'commissioned punters', putting bets on for other people, and her grand-father had been a bookmaker. Every Saturday the family would go to horse racing when she was growing up. She had always been passionate about horses and horse racing and felt that it was 'in her blood'. Her parents placed bets for her since she was a

child but she only placed a bet directly herself when she was 17 as the legal age was 18, 'you had to look eighteen'. She only placed very small bets at that time. Her mother also bet on horses again only small bets. Between the ages of 18 and 30, she only gambled about every six weeks and almost exclusively at the racetrack. She said this was because she did not have much time as she was working long hours and was earning relatively low wages. However, she listened to the sports channel on the radio everyday to follow the races.

By the time she was 30, she was married and had children. She and her husband had a friend who was a professional punter and gambler, and they socialised with people in racing circles, 'it was glamorous, it was fun'. She mentioned that her husband liked to go to the race track and liked horses as well but was not as interested in placing bets as she was. For her gambling was integral to the experience of horse racing while her husband could separate the two. At that stage she often went to the race tracks on Saturdays and once a week to the TAB if she had 'some good information' from her friend who was a professional gambler. She had regular work and was earning better wages at that time as she had more spare time. After the professional gambler retired, she gambled less than before because she 'didn't get as much information'.

After she had worked as a nurse for several years, she went to university to study law. She was a student while caring for three small children but she was still able to follow horse racing and to place bets at the TAB about once a week,

'I would pick up whoever was at the carer, come home, put him into bed, you know, have lunch, put him down, and the radio would be on and the races would be going.. I placed enough of the bets though so that the children thought there was the State Bank, the West Bank and the TAB Bank! They thought it was a bank [Laughs]. Well, because I was able to listen to it, and because I was able to keep track of it, I was very successful'.

At that time, she was only placing small bets, for example of \$2 each way, as she did not have much money. However, she still won money regularly 'extra \$25, extra \$30 every week, it adds up to money in the end'.

When she started working in a legal profession, earning a very good income, she increased the bets that she placed on horses from \$200 to \$500. About 15 years ago both her husband and her father had told her 'you're gambling too much'. This made her realise that she needed to find a system to control the amount that she spent on gambling,

'I just became aware of what I was doing. I think he [husband] was right. I think it might have been developing into a problem'.

Following her father's advice, from then on she has been putting an amount of money she is prepared to gamble with for the day in 'a gambling purse' and has no longer been taking her ATM card with her so as to not be tempted,

'The money goes in the little red purse and I am prepared to leave it at the race track for a good day out; I'm prepared to pay, you know, \$300 for a day's entertainment, if it's gone, it's gone. If I come back with some in the purse, it's good. If I come back with more in the purse, it's very good!

If she had money left over in her purse, she then put it in a box and took all the money out at the end of the racing season in order to keep track of her losses and profits.

Once she was working full-time in her legal profession, she gambled less frequently because she could not listen to the radio everyday and thus was no longer able to follow the races closely.

Once I started working full-time and didn't have that information going in, I stopped gambling as much, thank you, because then it became a bit more guesswork . . .it is just like picking a number out of a barrel or something – it doesn't sort of mean anything.

Her interest is in studying the horses and showing her knowledge of the horses through betting. She has never been interested in any other form of gambling. She had occasionally played EGMs but was never interested in them,

I've gone to the pokie machines when we've been in a place that's had them and we're hanging around for an hour. Then I will throw a few dollars in the pokie machines but I won't go out of the way to go and find them.

She has been working part-time over the last few years, and has returned to gambling about once a week.

She and her husband also took their own children to the race tracks when they were little in the same way that her parents had. However, only one of her sons has become passionate about horses and bets on horses regularly. Similarly, even though she and her brother and sisters were all exposed to gambling and horses from an early age, she was the only one who was passionate about horse racing and betting. Interestingly, one of her siblings, a sister, was also interviewed. She only bet on horses occasionally but had a gambling

problem with EGMs. She was younger than Beatriz and remembered her parents playing EGMs and believed their father had a gambling problem. In contrast Beatriz did not mention her parents playing EGMs, only gambling on horse racing, and viewed both of her parents as recreational gamblers.

7.1.2. Case Study 2: Samuel

Samuel, 45, moderate gambler (4 on PGSI), separated, 6 children, on Disability Support Pension, gambling on cards, horses, dogs, sports, and EGMs, from a Western suburb, lived in public housing

Samuel was encouraged to gamble when he was 8 years old as his step-father would occasionally put bets on horses for him and his siblings at the TAB. He had a difficult childhood and adolescence with a distinct lack of cohesion and communication in his early family. He only met his biological father as a teenager, growing up with his mother, brother, step-father and step-brothers and sisters. He has a half sister that he has never met. From the age of 14, he committed crimes and was a gang leader, 'like people see it with Underbelly and all that, I've lived like that'. He was asked to leave school twice, spent 4 ½ years in boy's homes, then five years in jail. He had tried to kill himself twice as a teenager. He had decided to turn his life round but he attempted to kill himself for a third time in his 20s by driving into a pole. He was in hospital for three years as a result. Following the car crash he was in a coma for several months and was diagnosed with an Acquired Brain Injury. He had to relearn to walk, talk, read and write.

He started gambling on his own when he was 17 or 18, buying Tatts lotto tickets every week and going to horse races every Saturday. His step father only gambled occasionally but he owned a sports club. His mother's brother used to gamble regularly.

Prior to his accident he had been working with his father as a concreter, then after his accident had several jobs in factories, doing maintenance and cleaning. He was married for a couple of years and has had six children with different women. He couldn't gamble for three years when he was in the hospital but went back to gambling shortly after he left the hospital. Samuel had not been working for two years at the time of the interview as since his accident he had found it difficult to work without falling ill.

He had always followed horses and even though he also bet on greyhounds when he was younger, he preferred horse racing. When he was younger and working fulltime he did not limit the amount of money that he bet on horse racing and could spend \$300 or more. He still

gambled on horses about once a week usually by phone but was now able to control his spending. He said,

Normally I'll average to \$10 to \$15 at the least, otherwise if I know it's going to win, I know it's a sure thing yeah I'll put \$100 on it . . .

He studied the horses before betting on a race, looking at the breeding, the trainer and the jockey. He was able to earn money from horse racing. He had also played EGMs for a long time even before they were introduced into Victoria when he was part of a football team playing in NSW occasionally. He still played EGMs about once every two weeks when he received his disability cheque but had always limited how much he gambles on EGMs. He took \$100 to \$200 with him when he played EGMs so that he would not be tempted to spend more. He bought drinks as well as gambled with the money and could play for long periods of time. His main motivation for gambling was to win money. However, while he was also interested in horse betting and likes the challenge of picking the right horse, this was not the case with EGMs,

I: What attracts you to pokies?

R: Just hoping to win, like I push a button, I turn around, I'm watching the TV that's on the wall. I hear the machine, I hear what it's paying me . . .that's all I'm doing, I'm not even watching it.

Samuel had also been playing cards on and off since he was in his early 20s, and he was playing in a poker competition four nights a week at a pub at the time of the interview. They did not play for money during the games but could win \$3000 if they made it to the regional competition.

When he was working for his father, he would take days off work to gamble and his father let him do so even though he suspected that he was going to the race track. He also 'called in sick' on several occasions when he worked at one of the factories in order to gamble. He said that he sometimes felt that his gambling had become problematic but whenever it was the case, he was able to stop gambling for a few months,

I: So do you feel that you have a problem with gambling?

R: Occasionally I do, every now and then, but I try and pick myself up.

I: What do you mean now and then? How does that happen?

R: I just get down on the dumps because I haven't done good . . . I've lost, I've got to make sure the money's in the bank that gets taken out of my bank and put into my daughter's account every month . . . when it's not there they've sent me letters, 'we'll not fine you this time, but next time we're going to fine you'.

He has sometimes experienced stress and depression as a result of gambling but he has also suffered from depression independent from his gambling for a long time. The longest he had been able to not gamble –apart from he was in the hospital following his suicide attempt- was 9 months. He started again because a friend who also bet on horses encouraged him to do so. He has never had gambling counselling but was in counselling at a stage when he had been severely depressed. He did not think that the counselling helped him and so he stopped going. He wanted to try to gamble on horses every two weeks rather than every week. In order to do that, he would need to 'think of other things to do, put me mind on other things except gambling'. He had already started to do other activities as he had been volunteering at the community centre for five days a week, driving a truck to deliver or pick up food or furniture for those in need.

7.1.3. Case study 3: Gerard

Gerard, 48, ex-problem gambler, low risk (0 on PGSI), single, FT student, who gambles on horses and lotto, and used to gamble on EGMs both at the casino and local venues, living in the CBD

Gerard grew up in South Australia. His father was in the army and his mother stayed at home. He had a brother and sister. As discussed in Chapter 4, they were problems in the family as his mother was emotionally distant and his father was always absent. When he was growing up, they would get dressed up and go to the races as a family about once a year, during which his father would have a bet.

He had difficult experiences at the religious school that his parents sent him to,

"I just didn't get the whole thing at the time . . . what I was learning and the people that were teaching, the priests and all that sort of thing . . . it was very strict. Straps, we used to call the nuns the sisters of no mercy. . . and there was complete hypocrisy of the whole thing as well. You know gambling was bad but they had their own bingo hall . . ."

His parents expected him to become 'an architect or something' but he had enough of the school and left in year 11. His parents disapproved of his decision and threw him out when he was 19. He did not have any goals and a sense of what he wanted to do with his life,

'I just blundered my way through the first 36 years'.

After he moved in with a friend he worked at the post office for six years before working in hospitality for over 20 years. He held many different jobs working as a waiter in bars, restaurants and hotels in different parts of Australia. He moved to Melbourne when he was 30 because he liked the city.

He became addicted to both alcohol and gambling, particularly EGMs. He started drinking and gambling when he was working at the post office in his early 20s. He initially gambled with his colleagues, betting on horses, before EGMs were introduced in Victoria. At that time, he only placed small bets on horses but he 'liked winning'. It was only after EGMs were introduced to Victoria, once he worked as a waiter that he started playing EGMs,

Then they introduced the poker machines and at the time I was drinking quite heavily as well and I was working in hospitality, which I hated, and so I used to go to the pokies to play and lose a lot of money which was an awful cycle because, well, the alcohol changes your perspective of everything and plus the gambling as well and you're losing on the gambling and plus I didn't like the job so I was sort of just a complete loser all together . . .

He was working in bars and restaurants so he had easy access to both EGMs and alcohol. For him drinking, smoking and playing EGMs became a way of escaping from himself, his job and his life in general, and the 24 hour accessibility together with the acceptability of gambling alone made EGM venues a very easy place to escape.

It was very stressful job being in a restaurant, horrible hours and you could go and have drinks and play pokies because they were open 24 hrs a day and even if you wanted, you didn't need anyone to go with, you could just go by yourself and sit there in your little zone.

He also had a difficult housing situation for eight years as he was sharing a flat with a woman whose son was in and out of jail, 'he was bad news . . .so living in that place with all the drama all the time, I'd just stay away'.

Gerard's work situation may have further exacerbated the problem as he worked with 'the same type of self-destructive hospitality people' who either gambled and drank or drank and

took drugs. He took time off work to gamble on several occasions which resulted in him losing one of his restaurant jobs in Melbourne. Interestingly, it took seven years of repeated issues with gambling and drinking before he was fired, 'I should've been fired so many times for not showing up and being drunk'. He hid his gambling from people because of the stigma, 'it was seen as very downmarket to play pokies'.

His gambling resulted in financial and health problems. He said he would start playing EGMs with \$20 but he had his bank card with him and would take out more money at the venue. As a result of both drinking and playing EGMs, he ended up with debts on several credit cards up to \$20 000 each but he never asked friends or family for money. His health was affected by his gambling as shown in Chapter 6, mostly due to stress, anxiety and depression brought about by both gambling and drinking as well as a lack of exercise. He often did not eat properly either, 'snatching things from the restaurant' because he could not afford to buy food. He also found himself behind on his rent a few times. He did not talk about any significant intimate relationships but said that his gambling and drinking had been directly linked to failed relationships.

About three years ago, he stopped gambling regularly on EGMs because 'I was just getting nowhere, money was all just going into these pokie machines and everything else started to deteriorate'. He continued to play EGMs occasionally for a further year but still drank heavily during that time. As he lived near the casino, he found it was too tempting to gamble at times. After this he finally stopped drinking and gambling on EGMs all together and left the hospitality sector,

'I got out of hospitality, decided I never wanted to go back to it and took up studying. Just turned everything around, completely changed everything. Now that I'm studying. It's interesting, I've got an interest, I feel I want to do things. . .'

He stopped gambling, smoking and drinking on his own except for seeing a financial counsellor. He went to Alcoholic Anonymous once because his father wanted him to, but he did not feel it was right for him. He had stopped all the credit cards and was still paying off his debts with \$100 a week at the time of the interview. While he was playing EGMs, his horse race gambling was restricted to major races like Melbourne Cup but since he stopped gambling on EGMs, he has been betting on horses more often. During the Spring Carnival he said was visiting the TAB to bet on horses once a week. He also studied the form guide before placing his bets. For him gambling on horses is 'a little bit of a pastime, just a bit of an interest'. In contrast to his EGM gambling, where he felt that he could not control his spending, he has control over his spending on horse races, betting only small amounts. His favourite aspect of gambling was the rush from winning, 'the winning is fantastic. It's an

adrenaline rush, it makes you feel good definitely'. However, the drive and experience of a win was quite different across the two forms. EGM wins were about 'getting his money back and have another drink'. Betting on horses was a very different experience,

Because you can watch the horses run . . . when they come along and run it's very exciting to watch the horses and that but the pokies no.

He felt much happier with himself and his life now that he was studying and living a fairly healthy lifestyle, having regular exercise and eating properly. He was still able to have an occasional alcoholic drink if he was invited to friends' places or at a restaurant but he no longer went to bars and pubs and did not drink on a regular basis. He was still not close to his family as an adult and mentioned that his brother had been addicted to heroin.

7.1.4. Case Study 4: Nadia

Nadia, 63, problem gambler (21 on PGSI), married, on work cover, gambling on EGMs and bingo, living in the regional area, owns her house.

Nadia, grew up in NSW, her parents were farmers. She had two sisters and a brother. Her great grand-mother on her father side had a serious gambling problem and almost lost the farm playing cards. Her father gambled regularly on EGMs, 'mum would say we haven't got enough food on the table and you're playing the poker machines'. However, she did not think that her father had a gambling problem because he only gambled with 'spare coins' but she thought that he had a drinking problem. Her mother played EGMs only occasionally, 'she'll have a flutter'. Nadia left school at 14 because she was having difficulties learning and did not have any support and encouragement,

I was no good at school, no good whatsoever I was dumb and they rang mum and dad and told them to take me out of high school, because I was wasting their time and mum and dad's money . . .the only job dad could get me was packing oranges, and that was using your arms all the time, had to help because I couldn't read and write, it was hard . . . I desperately wanted to be a hairdresser and I was, didn't even have enough to pass the test to get in to be a hairdresser.

After she met her husband, she moved to South Australia where he lived and did line work at a factory. She stopped working for a while when she had her three children, then started a catering business. A few years later they sold everything and moved to Mildura from where her husband originated. She then worked in retail and again owned her own business. Over

time she hurt her arms and shoulders from lifting heavy things in her various jobs and had had to have several operations. As a result of these injuries she has not been able to work for 20 years.

She started to gamble after she moved to Mildura in her 30s. Her mother in-law had invited Nadia to accompany her to play EGMs occasionally. EGMs had not yet been introduced to Victoria so they crossed the river into NSW to play,

I had a couple of wins and that got me started and then I hurt my arms in 1990 and I couldn't work and every time I'd get depressed away I'd go up to the pokies . . .

It was depression, physical pain and boredom –as her injury restricted what she could do– that drove Nadia to play EGMs. At that time she was playing EGMs once a week. However, once they became available in Mildura she was gambling everyday. She also played bingo 3-4 times a week but she only spent small amounts on bingo. For her bingo was a social event, 'to get out of the house' and talk to people as well as hoping to win. She also liked talking to people at EGM venues but 'sometimes they get real cross because they don't want to talk to you'. Nadia's initial motivations for playing EGMs were similar to her motivations for bingo, for company and be out of the house, but she became addicted because it also gave her an escape from her problems and the thrill of winning or hoping to win,

The best thing is you're always hanging out for that free spin . . . the group atmosphere is you can't see outside cause it's all dark and looks and just the noise of the machine too, when we do get the free spin and that gets you going . . .

She would often spend all her workers' compensation income over a couple of days, 'I'd get it on Tuesday or Wednesday and it'd be gone by Wednesday night'. Her husband might have given her some money occasionally but she never asked him for it or borrowed money from other people because she would have been too embarrassed to do so. When she had gambled all her money, she had to stop gambling until her next pay cheque but she found ways to manage the household,

I'd work on my freezer because I'm an addicted grocery shopper too, when I'm not playing pokies, I just got that much food and stuff in the cupboards and that . . .but there's been many a time that I've just had to make do with, and mainly all the real cheap meals that I put up, my husband, he'll say, oh gee that was nice and I go [sigh] got out of that one [laughs].

When she had money again the following week, she would go back to try to win the money she had lost the week before, but she `never did`.

Her husband did not mind her playing bingo but he was opposed to her playing EGMs because of the amount of money she spent. His own mother also had a problem with EGM gambling. Her continued EGM play would create arguments between them, so she tried to hide her playing from him. For instance, she would `sneak out there and sneak back before he got home` and park her car further away from the gaming venue `so he wouldn't see that I was at the pokies`.

Nadia had felt shame and guilt about her gambling not only because she lied to her husband and lost all her income but also because she lost money that she could have used for her grand-children,

I had little grand-children, and that's the worst part of it . . . their mother would say next week when I can afford it I'll buy Joey some new shoes and you'd think you've just gone and give it to the poker machines when you could've brought your grand-child a pair of shoes, and that would eat me up . . .

When she lost substantial amounts of money, she would be even more depressed and had suicidal thoughts on several occasions. She played EGMs everyday until about 15 years ago when she decided it was time to seek help,

I did it until I drove from X without putting my seatbelt on and I was just so distraught that I'd lost all this money and when I got under the carport I thought this has got to stop. But I couldn't care less whether I went into a pole on that day and I thought nah something's got to be done and then I heard about Kath's people so I come in and made an appointment to see Kath . . .

She had some gambling counselling and with the help of the counsellor had self-excluded² herself from all the EGM venues in the town. During the first two year self-exclusion period, she continued individual counselling for a while but she was also part of a support group run by the local Gambler's Help and thought being in the group was more beneficial to her. However, when the two year self-exclusion period was over she was no longer in counselling and the support group had finished. She went back to playing EGMs, spending all her income as before. This lasted for four months until she went back into counselling and re-

² Self-exclusion programs offered in Victoria allow people experiencing gambling problems to nominate, in writing, venues from which they wish to be excluded. These venues are sent a photograph of the individual and are authorised to take any reasonable steps to ensure that the individual does not enter the venue or play gaming machines. This includes authorising management to remove the individual from the venue if he or she is detected breaching their self-exclusion.

initiated her self-exclusion. This pattern of behaviour repeated itself several times, but each time she would return to counselling after a few months of gambling regularly and would self-exclude again. She did not gamble when she was self-excluded as she said she would have been too embarrassed if she had been caught trying to enter a venue she was banned from. This had actually happened once with her daughter (who was also a problem gambler, and was also interviewed),

I did it once at the golf club. Leila said 'Come down we'll play the pokies, no one knows you down there mum, come on' and damn me if I didn't walk in there and it was one of Diana's friend's there and she said hello you're not allowed in here, and I said I know.

Nadia still played EGMs but as a result of counselling and ongoing self-exclusion from EGM venues now only gambled about once a month which was significantly less than before. However, she was still registering a very high score on the PGSI, indicating that she was still experiencing significant gambling issues. Part of the reason for her ongoing gambling problems can be explained by her continued gambling partnership with her daughter. She and Leila, her daughter, who has also self-excluded from the local EGM venues, would sometimes plan gambling excursions together by driving to a venue further away, somewhere they were not excluded. However, as they were both problem gamblers, these trips could be problematic,

We're not good for each other . . . She'll say mum it's my birthday ... and we're having the day out, I said why, I don't think I want to go over there, I'll buy you a present. She's no, we're having the day out and I think oh God. Better shift everything out of me bank account because if she gets broke, have you got any money in your bank account mum, I'll put it back, right . . . when she gets over there and I get over there, it's big trouble.

Now that Nadia has been able to save some money as a result of having reduced her spending, she had opened a saver account and transferred most of her money into that so that neither she nor her daughter can access to it when they gamble.

Another way Nadia breaks her self-exclusion is to play EGMs if she happens to be in another town. For example, the month before the interviews she had been to Melbourne to look after her other daughter's children,

I went and played then, and yes I done some damage and I thought this is ridiculous, don't go back again. So I went to bingo and won \$900 and something dollars and so I went [sighed] I'll put that back in the bank and that'll cover me.

That time she spent about \$300 at EGMs. Nadia said she would still like to be able to gamble occasionally and not have to stop completely, 'I know it's a sickness and that, I just want to have a play'. She talked about how it was important for her to keep busy and find other activities to do so that she did not think about playing EGMs,

I need to keep me occupied . . . I've been with mum all this year . . . and I take the four ladies out to bingo . . . and I had my two grandsons come over to dinner on Tuesday nights . . . and that keeps me busy.

She said that looking after her mother for the past year, after her father died, kept her busy and helped her stay off gambling.

7.2. Discussion

The four case studies have shown different gambling patterns and behaviour over the course of the participants' lives, with gambling behaviour changing in response to events in participants' lives at different times.

7.2.1. The Onset of Gambling

Both Beatriz (LR) and Samuel (MR) were introduced to gambling as children by one or both of their parents and gambled throughout their lives. In contrast, Gerard (ex-PG) started to gamble in his early 20s, and Nadia (PG) in her 30s. Gerard's family went to the horse races once a year and his father only gambled on these occasions. Gerard was not encouraged to gamble on other occasions and there were no addictions in his family. Nadia did not see her family members gambling on EGMs as a child but she knew that her father did so regularly and that her mother occasionally. She also knew that her great-grand-mother had had a serious gambling problem and that her father had an alcohol addiction.

Both Beatriz and Samuel started to gamble on their own when they were 17/18 years old. For them it was continuation of the gambling that they had undertaken as children, except that now they were now able to place bets on their own rather than through a parent. Both Gerard and Nadia started to gamble with other people as a social occasion. Gerard started

to go to the races and bet on horses with colleagues. Even though he did not bet as a child, he was still used to going to horse racing with other people. Nadia started playing EGMs after being introduced by her mother-in-law, who it seems had a gambling problem. For Nadia, this was initially also a social occasion and she was new to the area at the time.

7.2.3. Changing Gambling Patterns and Gambling Triggers

People's gambling and increases in gambling at different times in their lives could be triggered by events or changing circumstances in the participants' lives. Both Gerard and Nadia increased their gambling and became addicted after EGMs were introduced into Victoria. Nadia was able to play EGMs in NSW while living in Mildura but she had easier access to them once they were available locally. This supports other research which has shown that accessibility to EGMs is positively related to gambling problems (e.g., Storer, Abbott, & Stubbs, 2009; Thomas, Allen, Phillips, & Karantzas, 2011). As well as the increased accessibility to EGMs, other events occurring in the lives of Gerard and Nadia had contributed to their transition to excessive gambling. Gerard had been evicted by his parents, had just started working as a waiter and did not enjoy his job. Nadia had recently found herself unable to continue doing paid work, a constant in her life until that time, because of her physical health problems. She was depressed, bored and in physical pain. Both Nadia and Gerard were unhappy and EGMs provided them with an escape and distraction, and facilitated a temporarily mood elevation through the high they got from playing.

In addition, growing up in unsupportive environments and/or with emotionally distant parents had also created difficulties for both Gerard and Nadia once they were adults. Gerard already felt that he had disappointed his parents by leaving school before year 12 rather than becoming an architect. He was fired from the post office where he worked for two years before working in bars. This made him feel even more like a 'loser' as he mentioned several times in the interview. He had a very low sense of self and his self-loathing had led him to self-destructive behaviours including compulsive gambling and drinking, staying in jobs and an employment sector that he hated and living in housing where he did not feel comfortable. He continued to gamble and drink heavily to escape the stress that he experienced from his jobs as a waiter, the abuse he got from employers and the stress from his living situation.

Nadia had not been encouraged to stay at school and had not been supported in her wish to become a hairdresser. She was pulled out of school at the age of 14 which meant she could not read or write very well. She had been ashamed of this all her life and her lack of literacy

meant that her employment options had been reduced to manual labour jobs which often required heavy lifting. This had resulted in a chronic injury and unemployment. Nadia had also suffered from depression before she started to gamble. For both Gerard and Nadia gambling was a way of coping with unhappiness in life and their low sense of self.

Interestingly, Samuel, despite having a very difficult childhood and adolescence, suffering from depression most of his life leading to several suicide attempts, and suffering an acquired brain injury leading to employment issues, had not become addicted to EGMs. This appeared to be because he did not enjoy playing the machines. This contrasts with the experiences of Nadia and Gerard who liked the machines, the high that playing EGMs gave them, the sounds, the noise and the atmosphere of the venues. Samuel just pushed a button to try to win money quickly but watched TV while he was playing because he was not interested in the game. As a result, he had always limited the amount of money he spent on EGMs so that he would not get addicted. Samuel also did not talk about gambling to escape. However, Samuel was a moderate risk gambler and may be at risk of developing a gambling problem with horse racing. He was very interested in horses and liked the challenge of betting on horses. He therefore found it more difficult to limit his spending when betting on horses.

Beatriz, like Nadia, lacked guidance growing up and so started her working career as a nurse rather than her stated desire of studying law. However, Beatriz was able to pursue the career that she wanted when she was in her 30s. For Beatriz, betting on horses was not an escape but was related to her passion for horses, horse racing and the lifestyle that went with it. Like Samuel she followed the horses and liked the challenge of picking the right horse. Also similar to Samuel, she was not interested in EGMs and only played them occasionally if she happened to be in a venue with EGMs. Unlike Samuel, however, she did not feel depressed or angry with herself when she lost. Beatriz's history showed a generally controlled gambling pattern except for one period of her life when she had not been limiting the amount of money that she was using to bet on horses. It was a time in her life when she was earning more money than she had been previously and had also more spare time. Importantly, once Beatriz realised that her gambling was becoming excessive she instigated strategies to ensure she only gambled a limited amount of money and could keep track of wins and losses.

Triggers for increased gambling were quite varied. Some of the triggers mentioned by the four case studies reported here were also seen in the wider sample. Job stress and, problems at work for example, were gambling triggers for Gerard and several other participants (Murray, Martin, Roland, Tony, Irene, Sally, Collin). As was the case for Nadia

other participants discussed triggers such as boredom (Murray, Edith, Macallister, Arnold), physical pain/illness (Mason, Murray) and depression (Danielle, Edith, Warren, Sonia). Earning more money or having sudden access to money was also a gambling trigger for several participants in ways similar to Beatriz. Participants in the wider study discussed various other triggering events such as a death in the family, having to care for a sick family member, experiencing housing and financial stress, job loss, unhappy relationships, and relationship breakdowns. The triggering event did not necessarily have to be negative but could be transitional such as buying a house, moving towns or house, and changing jobs. In each case these gambling triggers led participants to increase their gambling or start gambling again at a particular time in their lives. These findings support other qualitative research, particularly that conducted with EGM problem gamblers (e.g., Coventry & Brown, 1997; Surgey, 2000; Thomas, Sullivan et al., 2009),

As well as personal triggering events, external environmental factors could lead to increased gambling. As was the case for both Nadia and Gerard, the introduction of EGMs into the local community and the easy accessibility of venues, for example, were seen to be an important factor for the increase in gambling among several other participants (Warren, Fay, Maria, Roland, Lena, Duncan, Marcia). These findings support other research showing high or increased accessibility to gambling opportunities can be associated with gambling problems (e.g., Storer et al., 2009; Thomas et al., 2011).

7.2.4. Self-regulation strategies

The participants in all four case studies had been able to cut down or even stop their gambling at different times in their lives, and each were currently at a stage in their lives when they were gambling less than they had been previously or had been able to stop gambling on problematic forms. After a short period of gambling more than she felt she should, Beatriz had been able to restrict her spending by only taking the amount of money she was prepared to gamble with to a venue so that she would not be tempted to gamble more. She had also designed a system that accounted for all her winnings and losses. When she won, she was also now able to leave with that money rather than using it to gamble. Beatriz had therefore been able to continue gambling without it being a problem by developing some self-regulation strategies to control her spending. A major difference between Beatriz and the other three case study participants, however, was that Beatriz was earning high wages and could thus afford to place higher bets than people on low incomes. Beatriz did not want to stop betting on horses as this was a passion and way of life for her.

She has been able to continue gambling as she has been able to control her spending. As mentioned in Chapter 6, Beatriz's gambling had had a small impact on her relationship with her husband when he thought that she was spending too much money on horse betting but this was only temporary as she made sure she controlled her spending after that. Her gambling had also somewhat impacted on her social relations in that she wanted to go to the races on Saturdays and not all her friends were interested in horse racing to the same extent that she was.

Samuel had been able to limit his spending mostly because he had now reduced his income and had to make sure that he sent money to his daughter every month. Samuel had also been able to instigate periods of abstinence from horse betting at times when he felt he was losing too much money and feeling depressed about it. However, this did not mean that he abstained from gambling completely as he still entered poker competitions and played EGMs occasionally when he went to the pub. He would always go back to horse betting because that was something that he was passionate about but he had recently decided that he wanted to cut down his horse betting to once every fortnight rather than every week. He thought that he would be able to do this on his own. Samuel's gambling had thus occasionally impacted on his finances, his mental health and occasionally on his employment in the past but this was not on a regular basis since he was able to limit his gambling when this happened.

Gerard had been able to stop playing EGMs on his own without seeking help and a year or two later he was also able to stop his drinking on his own. This phenomenon, where a problem gambler brings gambling under control without formal treatment is known as 'natural recovery'. It has been discussed in other research (e.g., Slutske, 2006; Slutske, Blaszczynski, & Martin, 2009; Tonteatto et al., 2008) and it is now thought that many problem gamblers will be able to bring their gambling under control without outside intervention. One of the reasons Gerard had been able to do this was by changing his life completely. He decided that he had to stop gambling on EGMs because it had impacted negatively on all areas of his life but that in order to be able to do so he had to change his whole way of life. Once he found something to do that interested him and became a student, this opened a new way of life for him. He talked about how he had also joined a few students' social clubs and had been trying different activities. He had not stopped gambling completely as he still bet on horses occasionally but he only bet on the 'big races'. This was now a pastime, a hobby that he still enjoyed. He had given up his problematic form of gambling, EGMs, completely.

Nadia had also been able to decrease her gambling significantly, but she attributed much of her success to gambling counselling. She had gone to gambling counselling because her problematic form of gambling, EGMs, was impacting on her relationship with her husband and other family members, her finances and mental health and she did not think that she would be able to stop gambling on EGMs without external help. She was now only gambling about once a month but still had problems controlling her gambling. She was only able to stay away from EGMs on a regular basis when she was self-excluded from the local gaming venues and often relapsed once her self-exclusion period was over. Nadia also played EGMs outside Mildura on an irregular basis, often spending and losing more money than she intended or felt she could afford. This then led to feelings of remorse and guilt. To assist herself re-establish control she would regularly return to counselling and had now transferred most of her money into a saving account so that her and her daughter could not access it when they did play EGMs. Interestingly, Nadia still enjoyed playing bingo several times a week but did not feel that this was a problem because she could only spend a small set amount on bingo. Similar to Gerard, Nadia that felt she needed to find other activities to replace her gambling addiction. This need to find a replacement for gambling was also discussed by the other problem and ex-problem gamblers in the study and has been discussed in prior literature (Thomas, Sullivan et al., 2009).

Therefore, as we have seen all four participants had been able to find some self-regulation strategies to either limit their spending or gambling frequency on one form of gambling or completely stop the form of gambling that was most problematic for them. Many of the other participants in the wider study had also developed self-regulation strategies to change their gambling behaviours once they had acknowledged that they had a problem or were at risk of developing a problem. Some had sought professional help, like Nadia, to assist them to change their gambling behaviours but others, like Gerard, Beatriz, and Samuel had relied on self-management strategies. Often this change was driven by a realisation that they could no longer continue living the lives that they were leading.

Some of our participants had self-excluded from venues as a self-regulation strategy without seeking any additional help. As we have seen, self-exclusion worked for Nadia because she had made the decision that she wanted to change her gambling behaviour and she was too embarrassed to try to breach her self-exclusion order in case she was caught. This fear was bolstered by the fact that she had, in fact, been caught when she did try to breach her self-exclusion. However, self-exclusion did not work for everybody. A few of the participants who had self-excluded from EGM venues in their local areas still went to these venues and had not been identified. Others, like Nadia, simply went further afield to gamble. This can be particularly easy for participants who lived in a Melbourne suburb, but slightly more difficult

for those in regional areas. Those who still visited venues where they had self-exclusion orders had often self-excluded as a result of pressure from family members rather than being their own decision.

Other self-regulation strategies discussed included only taking a set amount of money, such as discussed by Nadia and Samuel, and not bringing other cash or credit cards. Another strategy was to make sure that they left when they won rather than continuing to play. Similar to Nadia, a few participants discussed transferring their money to a separate account that they could not easily access and only leaving a set amount in the accessible account. Other participants had asked a partner, friend or family member to control their finances in order to limit how much they spent on gambling.

Conclusion

This chapter has discussed four case studies to gain better understanding of the ways in which forms and patterns of gambling can change over the life course. It has showed how a low risk, moderate risk, problem gambler, and ex-problem gambler had started to gamble, gambled differently and to different extent in relation to other areas of their lives, and had been able to self-regulate at different stages in their lives. We have seen that the low-risk and moderate risk gambler had been able to exercise control on their gambling. This was the case with the other low risk and moderate risk participants. Even though Beatriz had come close to developing a gambling problem with horse betting at one stage in her life and Samuel felt that he sometimes had a problem with horse betting, they had been able to develop self-regulatory strategies that enabled them to limit their gambling before their gambling got out of control. As indicated by their PGSI scores, the problem and ex-problem gambler had only been able to develop self-regulatory strategies once their gambling had moved out of control and had impacted negatively on several areas of their lives. This was also the case for the other problem and ex-problem gamblers interviewed. Gerard had been able to stop EGM gambling completely by changing several areas of his life such as employment, interests and friendships. Nadia had only been able to develop self-regulatory strategies after seeking professional help. Nadia was still a problem gambler even though she had self-excluded from venues, because she still felt a strong attraction to EGM gambling, had other family members who were addicted to EGM gambling, and found it impossible to stay away without having had structures put in place that enabled her to do so.

8. CONCLUSIONS

The overall aim of the project was to improve our understanding of safe and risky patterns of gambling and how these may change over the life course. In order to do this we needed a holistic investigation that could explore how diverse factors such as early gambling exposure, family and peer modelling, gambling preferences, life stressors and internal regulations influenced safe and risky patterns of gambling behaviour at different times in people's lives.

A review of available research suggested that early family and childhood experiences were an important influence on gambling behaviour in adolescence and adulthood. It indicated that problem and at-risk gamblers were more likely to have grown up in families with a lack of family support and cohesion, lack of communication and trust, and negativity. Problem gamblers were also more likely to have experienced some form of child abuse in their early family. Gamblers who were exposed to gambling in their family from an early age were more likely to gamble themselves and people who grew up with a parent with a gambling problem were likely to develop a gambling problem themselves.

Research on gambling motivations has found that people gamble for a variety of reasons and that these may vary for different types of gamblers. Some of the more common gambling motivations are gambling related to the fun or entertainment value of gambling; the thrill or excitement of gambling; gambling as an escape or avoidance from problems; gambling in the hope or possibility of winning; and the social function, easy accessibility and local attraction of EGM venues. A review of existing research on risky and safe patterns of gambling suggested that EGMs were a particularly risky form of gambling due to their widespread availability, easy accessibility and the structure of the game. Other forms of gambling that were considered risky included casino table games and card games as well as TAB horse/dog betting. Research reviewed on the impacts of problem gambling has talked about the negative financial, emotional and relationship impacts of gambling. Self-regulation strategies among low and moderate risk gamblers mostly consisted of maintaining limits around the amount of time and monetary spent gambling. More stringent strategies such as avoiding venues, cutting-up credit cards, self-exclusion from venues, seeking professional help and finding alternative activities were mostly used by problem gamblers.

The vast majority of gambling research has taken a quantitative, cross-sectional approach. While this research has provided an important contribution to understanding, it is restricted

to examination of the impact of a limited number of factors within a set time frame. There is little research that seeks to understand the complex relationship between the different factors that influence safe and risky patterns of gambling and how these patterns of gambling behaviour fluctuate across the lifespan. The project sought to add to the research evidence base by exploring the diverse factors that influenced safe and risky patterns of gambling in the context of people's lives and how these changed over time. It used life-history interviews with low, moderate and high risk gamblers to investigate how these gamblers perceived their gambling patterns to have changed over time and enable a deep understanding of the influence of social, psychological and environmental factors on life patterns of gambling.

8.1. Key Findings

Our research has supported earlier evidence that dysfunction and abuse within early family was common among problem gamblers. The majority of the problem and moderate risk gamblers had experienced a lack of family cohesion, including conflicts between parents and/ or with other family members, lack of encouragement and support, negativity, harshness from parents, lack of nurturing and emotional distance from parents, conflicts between siblings, and general lack of communication within early family. A small number of participants across all risk groups reported having been abused as children, both within early family and other settings. Even though it was unclear among some of the low-risk gamblers and a small number of problem gamblers whether they had experienced emotional difficulties growing up, there was clear evidence in the data that a high proportion of problem and ex-problem gamblers experienced problems within in their family of origin and felt that these problems had affected them into adulthood and had impacted on their gambling behaviour. Thus while it cannot be said that negative childhood experiences will necessarily lead to later problems such as excessive gambling, dysfunction within these early environments would appear to leave individuals vulnerable to later problems including addictions to gambling and other substances or behaviours.

The majority of the participants across all risk groups had been exposed to gambling at an early age as a result of having had one or more family members who gambled when they were growing up. However, the results of the present study suggest that it is the type and degree of early exposure which is most relevant. Those who grew up in families where they gambling was modelled as a social or responsible behaviour tended to be low or moderate risk gamblers in adulthood. In contrast, those who perceived one or more family members

as having had a gambling problem or being or at risk of having a gambling problem tended to be moderate or high risk gamblers themselves as adults.

Our research found a number of gambling motivations among our participants, with participants often discussing multiple motivations. For women, gambling as a way to escape emotional pain, life stresses and family caring responsibilities was one of the main gambling motivations particularly among the problem and moderate risk EGM gamblers who had had negative early family experiences. These findings cohere with prior qualitative research undertaken with female EGM problem gamblers. Winning money in itself was not always a strong motivation. The excitement or thrill experienced when winning and when waiting to see if they had won was often discussed as more important than the actual money won. Several of our participants also hoped to win money in order to feel in control over their lives or start a new life. Both the thrill of winning and the hope of winning to gain control were motivations that extended across low-risk, medium risk and problem gamblers. Gambling as a skill and challenge was important for participants primarily gambling on horses/dogs, cards and sports, including through the internet. These participants gambled either primarily or among other motivations, to show their knowledge and skills. This applied to the majority of low risk gamblers, who tended to gamble primarily on horses/dogs or sports. However, a few of the moderate risk and problem gamblers also viewed gambling as a skill or challenge. For all these participants winning was intrinsically linked to the challenge, as it proved that they were skilled and knowledgeable.

The social aspect of gambling was an important motivator for several of participants at some stage in their lives. First, as in other research, gambling was a way to relieve loneliness or boredom. It also gave some participants a sense of belonging to a social group that did not judge them. Several gamblers felt accepted and at home in EGM venues that provided a comfortable and relaxing social environment. Second, gambling was a way of socialising. Several participants liked the social atmosphere of gaming venues. Women found that EGM venues provided them with an environment where they could go for a drink on their own without being harassed. For these participants, the social aspect was as important as the gambling in itself. Third, gambling was for some participants a family event. Several participants gambled primarily, or had initially started to gamble as a family gathering or a way of spending time and connecting with a family member or partner. Fourth, a few people talked about the value for money that gambling provided them by giving them hours of entertainment. They felt that as long as they exercised some control over the money they spent, gambling actually gave them better value for money than many other forms of

entertainment. Fifth, for only a few moderate and high-risk gamblers, gambling had also been used as a way of getting revenge on their partners at some point in their lives. Sixth, for two women who had gambled on forms of gambling traditionally considered as masculine, gambling was also a way of operating outside gender norms. These findings therefore support and prior research around gambling motivations. They show that not only do gambling motivations differ across gambler group and gambling form, but that individual gamblers often have a variety of motivations driving their gambling and that these may vary depending on the gambling form played and/or life circumstances.

Our findings showed that gambling had had a very negative impact on many areas of people's lives, particularly for problem gamblers. Moderate risk gamblers talked about gambling as having had some negative impact –but to a lesser extent than problem gamblers- on their lives, particularly their sense of self, relationships, health and finances. Some of the low risk gamblers did not think that gambling had had any negative impact on their lives. Others reported gambling having impacted on some of their relationships at some point in their lives but this had not been detrimental in the long term as low risk gamblers were able to control their spending. For problem gamblers, gambling had had a detrimental impact on their lives in complex interconnected ways. Problem gambling had led to serious problems in relationships with partners, family members and friends by creating conflicts as a result of financial problems, lies and deception. Borrowing money from, and lying to, friends, partners and family members in order to gamble, experiencing difficulties with relationships and having financial problems had a major impact on the problem gambler's sense of self, often creating or reinforcing mental health problems such as depression, stress and anxiety, and sometimes physical health problems. Financial problems from compulsive gambling could create housing stress when people struggled to make mortgage or rent payments, and could lead to homelessness, particularly when family members no longer wanted to help the gamblers as a result of the gambling and the conflicts that it had caused in the family. In turn, these housing problems could reinforce existing health problems. For a minority of problem gamblers in the study, gambling had impacted on employment and for those who took money from their business, it reinforced their financial problems. Problem gamblers often continued to gamble and even increased their gambling as a result of financial and housing stress, health problems like depression, a low sense of self, problems with relationships and/or work, as a way to escape these problems.

Detailed case studies with four participants with different gambling patterns and behaviour were used to demonstrate that patterns of gambling are very fluid over the life course and that gambling behaviour changes in response to various events in participants' lives at different times. Some people started gambling as children because one or more family

members gambled and encouraged them to gamble. Some had been exposed to gambling in the family but only started gambling as young adults while others had not been exposed to gambling prior to being introduced to gambling by a friend or family member at some point in adulthood.

As has been found in prior research with problem gamblers, increases in gambling were often triggered by events or changing circumstances in people's lives such as job stress and problems at work, loss of employment, boredom, physical pain and illness, depression, having access to more money, death in the family, caring for a sick family member, relationship problems, housing and financial stress, moving house, and relationship breakdowns. Each of these events or circumstances led participants to increase their gambling or start gambling again at a particular time in their lives. Problem gamblers were the most affected by changes, whether positive or negative, and life stresses apparently because they found it more difficult to cope with these major life events.

In an important extension to prior research, the current study also found that events and moods could also trigger changes in the gambling behaviour of moderate and low risk gamblers. The examination of the four case studies and reference back to the wider sample showed that, at times, moderate gamblers also discussed increases in gambling triggered by both positive and negative life events. However, this happened to a lesser degree than was the case with problem gamblers. Low-risk gamblers did not usually increase their gambling as a result of negative events, but changes in their lives could sometimes act as a trigger to change gambling behaviour, for example deciding to gamble with more or less money and with a higher or lower frequency as a result of a change in their employment status. External environmental factors such as the introduction of EGMs into the local community and the easy accessibility of venues, for example, were also seen to be an important factor for the increase in gambling among several participants.

In line with other research gamblers across all groups identified regulation strategies they used to keep control of their gambling. Low-risk gamblers and most moderate gamblers used self-regulation strategies such as only taking a set amount of money to gaming venues and not bringing other cash or credit cards. Low-risk gamblers tended to also keep a record of how much they spent on gambling. Some moderate gamblers had to stay away from gambling venues for a few months or at least avoid the form of gambling they felt could become problematic. Problem gamblers had also implemented self-regulation strategies to try to limit their gambling, although this tended to be done only after gambling had had a very detrimental impact on their lives. Some of these problem gamblers had been able to develop self-exclusion strategies without seeking any additional help, for example by self-

excluding themselves from gaming venues closest to where they lived, and/or having a friend or family member control their finances, or transferring their money to a savings account where they could not have easy access to its contents. Other problem gamblers had only been able to decrease or stop their gambling with the help of gambling counselling or gambling support groups. They found that they needed to put or keep in place some self-regulation strategies after they stopped counselling in order to maintain control. It was also very important for moderate and problem gamblers who wanted to stay away from a problematic form of gambling to find other activities and social groups as a substitute. The ex-problem gamblers or problem gamblers who had been able to cut down their gambling significantly or had been able to stop a problematic form of gambling altogether still gambled at the time of the interview but only occasionally or on a form of gambling that they never had a problem with.

An important extension of the literature provided by this aspect of the study was the ability of the contextual examination across the lifetime of participants to provide insight into how, when and why different self-regulation strategies were implemented by different gamblers. In particular this examination articulated the ways these strategies represented active responses by individuals to indications that their gambling had become, or may become, excessive.

8.2. Methodological Considerations

As with any research project, there are a few limitations which should be considered. The first limitation relates to the demographics of the sample. We had a relatively high number of participants who were not in paid employment at the time of the study and who were therefore on low incomes. This included a disproportionately high number of participants who were retired. This bias was, in part, a result targeted recruitment within some low-income areas, particularly in the Western suburbs. It may also reflect the greater time flexibility of these groups to volunteer for a study such as this which has a relatively high time commitment. Further, offering \$30 gift vouchers as a thankyou for time and effort expended in participation may have acted as a stronger incentive for people on low incomes. The sample was also biased towards participants over the age of 40 and included only a small number of non-English speakers. Despite concerted efforts on the part of the researchers over a number of months we were not able to achieve a more balanced mix of socio-economic, age and cultural backgrounds. Another important consideration is that 22 of the 48 participants had experienced some form of counselling, mostly for their gambling. This was a fairly high number and was in part due to the recruitment of a substantial

proportion of participants through gambling counselling services. This bias needs to be acknowledged as it is possible that these experiences may have had some influence on how individuals recall and interpret past experiences in terms of their gambling behaviours. Finally, this study used a qualitative methodology. Thus the resultant data is very rich and, while it comes from a large sample in terms of inductive research, it is relatively small and non-representative in terms of Victorians as a whole. Therefore, conclusions drawn from the data should not be generalised beyond the sample. The coherence of findings with prior qualitative and quantitative research, however, provides support for the validity of findings.

8.3. Conclusions and Future Directions

This study has provided a detailed account of the ways in which life patterns of gambling change over the life course in relation to the social and individual contexts of people's lives. Our findings generally support existing research evidence but also extend the body of knowledge in important ways. In particular, a strength of the research lies in the way it extends knowledge about how different factors that occur across time affect and change the way people gamble, why they gamble and the riskiness of their gambling. It has also facilitated a deeper and more contextualised understanding of the influence of family of origin and early life experiences as well as major life events on gambling behaviours. Furthermore, the study has provided a rich and layered account of the impact of gambling on people's lives, and the self-regulation strategies that they employ to minimise these impacts. Overall, the strongest contribution of this research was its ability to articulate the process and movement of gambling patterns over time.

Based on our findings, future research could explore further the gender dimension of gambling. Our analysis uncovered signs of some subtle differences in the gambling motivations of male and female EGM problem gamblers. However, the constraints of the study prevented more detailed probing of these particular differences. It would be useful for future research to investigate not only the types of gambling products that men and women prefer, but also similarities and differences in their styles of play and motivations for gambling within each form. Given the limitations of our sample in terms of cultural background in particular, future research should examine more closely lifetime patterns of gambling within major cultural minorities in Australia. This would allow further examination of potential interactions between gender, age and cultural backgrounds in terms of patterns of gambling over time.

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APPENDIX 1: POSTER FOR RECRUITING PARTICIPANTS

LIFE PATTERNS OF GAMBLING



If you like a flutter on bingo, play the pokies a few times a year or every week, or bet on the horses/sports **we want to talk to you.**

We want to talk to you about gambling and your life – when you started gambling, the games you like to play, why you like to play them and how your gambling has changed in your life.

Interviews with a Swinburne University researcher last about an hour and a half and we can come to your house or we can meet you somewhere else. Interviews are strictly confidential and we will remove any information that could identify you and your family.

We would like to hear from you, if you are:

- Between 18 and 80 years old,
- Gamble a lot or just a little – or if you used to gamble but have now stopped
- Gamble on pokies, casino, TAB, sports betting, card games, internet gambling, etc.

We will give you a **\$30 gift card** to thank you for your time and effort in taking part.

If you are interested please call Lise on 9214 5098 or e-mail

lsaugeres@swin.edu.au

Website: www.problemgambling.org.au

APPENDIX 2: INFORMATION AND CONSENT FORM



PARTICIPANT INFORMATION STATEMENT

LIFE PATTERNS OF GAMBLING

Gamblers tell their stories: An in-depth exploration of life patterns of gambling

Anna Thomas, Lise Saugeres, Glen Bates, Denise Meredyth, Susan Moore

Faculty of Life and Social Sciences

You are invited to participate in a **study funded by the Victorian Department of Justice** and conducted by a **team of researchers at Swinburne University in Melbourne**. This study focuses on people's patterns and experiences of gambling throughout their lives. We are interested in talking to people about the factors that influenced them in starting and continuing to gamble, how their gambling patterns relate to their family, educational and employment backgrounds, and the effect of their gambling behavior on different aspects of their lives such as family relations, employment, financial situation, personal relationships, health, etc and at different times in their lives. We are interested in speaking to **people over the age of 18 who gamble either frequently or infrequently and who play the pokies, bet on races at the TAB, do sports betting, play card games, visit the casino, or gamble on the internet etc.**

The aim of the project is to gain a better understanding of people's patterns of gambling at different times in their lives and how it impacts on different areas of their lives.

If you agree to take part in this research under the conditions outlined here, we need you to sign the attached consent form to say that you agree to participate in the interview.

- **The interview is likely to take between 1½ and 2 hours.**
- We will offer you a \$30 supermarket voucher as compensation for your time and assistance.
- You can choose to be interviewed either in your own home or at a neutral location (e.g., a coffee shop)
- We will be tape-recording the interview so that our records of what you say are more accurate.
- However, **any information you provide will be completely confidential**, we will **use a pseudonym instead of your real name** when writing reports and publications from the results of the research and **we will take out any other information that could identify you**. This means that **only the interviewer will know the identification of individual participants**. All the information collected will be held by the University in a locked and secure room until it is destroyed.
- If you are asked a question you do not wish to answer just let the interviewer know.
- If you change your mind about participating in the study, you are free to withdraw from the research project at any time.

Subject to approval by the funding body, we will provide a summary of results on our website www.problemgambling.org.au once they have been analysed. This should be available by early 2013.

If taking part in a group or interview leads to feelings of distress or raises issues you would like to discuss with a counsellor, details of a variety of free and confidential services are listed on the back of this page or ask the interviewer for more information. If you want to contact the researcher who conducts the interviews call Lise on 92 14 5098. Any questions regarding the project can be directed to the Chief Investigator Anna Thomas on 92 14 4697 or by email at athomas@swin.edu.au.

Gambling Specific Support Services

There are a variety of free and confidential services available to help support people affected by gambling, including sufferers themselves, families and friends.

If you would like to speak to a qualified and experienced gambling counsellor on the telephone, you can contact **Gambler's Help on 1800 858 858**. This helpline service is in operation Australia wide 24-hours, 7 days a week. They provide crisis counselling for problem gamblers, their families, friends and others. They can also assist you to access face to face counselling and cater for callers from non-English speaking backgrounds.

You can also access information and talk to someone online (counselling and email support) at **Gambling Help Online** at www.gamblinghelponline.org.au . This service is anonymous, confidential and available 24 hours a day, seven days a week.

A free, internet-based gambling support group is also available at www.dailystrength.org/support/Addiction_Recovery/Gambling_Addiction/

Or you can contact Gamblers Anonymous: www.gamblersanonymous.org/

General Counselling Services

If you have some non-gambling related issues you would like to discuss with a counsellor you may want to call **Lifeline on 131 114** for crisis support and referral information concerning other available services.

The **Swinburne Centre for Psychological Services on (03) 9214 8653** also provides a low cost counselling option or you could call the **Australian Psychological Society on (03) 8662 3300** for

information and referral.



Consent Form

LIFE PATTERNS OF GAMBLING

Anna Thomas, Lise Saugeres, Glen Bates, Denise Meredyth, Susan Moore

Faculty of Life and Social Sciences

I have read the participant information statement about the research project being conducted by researchers from Swinburne University of Technology.

I have been given the opportunity to discuss these details and understand my involvement in this research.

I understand that I have the right to withdraw from the research project at any time without comment or penalty.

I understand that my information will be kept in strict confidence.

I give my consent to participate in the research project under the conditions specified in this consent form.

I understand that any information about me which is gathered in the course of, and as the result of, my participation in this project will be (i) collected and retained for the purpose of this project, (ii) accessed and analysed by the researcher(s) for the purpose of conducting this project and (iii) findings may be used by the researchers for other related research.

I understand that no personally identifiable information will be used in publications.

I agree that the interview will be recorded on audio tape yes

on the condition that any information recorded will no

be strictly confidential.

(please tick one)

I give permission for the interviewer to re-contact me for yes

follow up questions if necessary no

(please tick one)

Participant's name

Participant's signature _____

Date / /

APPENDIX 3: DEMOGRAPHIC AND PGSI INFORMATION SHEET

1. Interview Number
2. Suburb
3. Gender
4. Age
5. Marital Status
6. Number and Age of Children
7. Who lives with you? (i.e. partner, children, etc.)
8. Ethnic Background
9. Religion
10. Do you? <ul style="list-style-type: none">• Own your home• Pay a mortgage on your home• Rent privately• Rent in public or community housing• Other, specify
11. Employment Status <ul style="list-style-type: none">• Employed full-time• Employed part-time• Casual, irregular employment• Self-employed• Welfare benefits, specify• Retired• Other, specify
12. If employed, job title
13. Income Range <ul style="list-style-type: none">• Less than \$25, 000 pa• \$25, 000 to \$40, 000 pa• \$41, 000 to 60, 000 pa• \$61, 000 to 80, 000 pa• \$81, 000 to 100, 000 pa• Over \$100, 000 pa

Here are a few questions about your gambling activities **over the past 12 months**. Using the scales below, for each question, please choose one option that most applies to you.

	Thinking about the past 12 months, how often	never	sometimes	Most of the time	Almost always
1	Have you bet more than you could really afford to lose?				
2	Have you needed to gamble with larger amounts of money to get the same feeling of excitement?				
3	Have you gone back another day to try to win back the money you lost?				
4	Have you borrowed money or sold anything to get money to gamble?				
5	Have you felt that you might have a problem with gambling?				
6	Have people criticized your betting or told you that you had a gambling problem, regardless of whether or not you thought it was true?				
7	Have you felt guilty about the way you gamble, or what happens when you gamble?				
8	Has your gambling caused you any health problems, including stress or anxiety?				
9	Has your gambling caused any financial problems for you or your household?				

APPENDIX 4: INTERVIEW SCHEDULE

LIFE PATTERNS OF GAMBLING

[These were only examples of questions to ask within each theme]

1. Gambling Patterns and behaviour

- Can you first talk to me about how you started to gamble, at what stage in your life, main reasons for doing so, what type of game was it?
- What made you continue? And why did you?
- Do you feel that you have a problem with gambling or some forms of gambling? Have you felt that since you started or later on?
- What was happening at the time in your life when your gambling behaviour became problematic?
- What kind of gambling have you done in your life and how have they changed over time?
- What is the best and worse thing about gambling?
- Have you ever tried to stop or thought about stopping? When? Why? What happened?
- Have you ever sought help through counselling or gamblers anonymous? Why or why not? How was it like?

2. Early Family Background

- Where did you grow up?
- Parents' background, occupation
- Relationship with parents/siblings
- Any addictions/gambling behaviour among family members when growing up
- Any other problems in the family?
- Aspirations when growing up? What kind of life did you see yourself having?
- Parents/family expectations about what you would do when grew up

3. School/educational background

- Relationship with teachers/other children at school
- Experiences of learning/studying
- Any exposure to gambling while at school
- Educational achievements

- Leaving school decision
- Post school studies

4. Employment

- Employment history after leaving school
- Influence of gambling on employment at different times
- Current employment if any, and feelings about this employment
- If not employed, what are main reasons

5. Relationships as adult/family

- Family reaction to gambling behaviour, any pressure to stop?
- Influence of gambling on intimate relationships and children if any
- Influence of relationships on gambling behaviour (partner encouragement to gamble or other influence in the family)
- Other relationships with siblings/parents and influence of gambling on these
- Work relationships and impact of gambling on these
- Relationships with other gamblers
- Has your gambling caused any financial problems for you and your household?
- Has anybody in your family ever asked you to stop gambling?
- Have you ever lied to your family/close friends or at work about your gambling?

6. Health

- Any health problems since childhood?
- Has your gambling caused you any health problems, including stress and anxiety?
- If so how do you manage these?
- Would you stop gambling because of your health?

7. Decisions for the future

- Ideally, how often would you like to gamble, or are you happy as it is, or would you like to stop?
- What do you think you would need for you to be able to stop gambling if you'd like to?
- If you haven't sought help, would you consider it?
- What aspects of your life if any would you like to be different?
- What would you need to change for that to happen?
- Realistically, do you see yourself gambling in the same way/same amount over the next few years or do you think that will change?