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Female Problem Gamblers in Alberta

A Secondary Analysis of the Gambling and Problem Gambling in Alberta Study

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AADAC
Alberta Alcohol and Drug Abuse Commission
An Agency of the Government of Alberta

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Wynne Resources Ltd.

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EXECUTIVE SUMMARY

Gambling is an increasingly popular recreational pastime across North America. Many people enjoy participating in state-sanctioned gaming opportunities and in the Province of Alberta, virtually all forms of legalized gambling are available to the citizenry. Although gambling is a harmless pursuit for most players, for some it can become an out-of-control problem which adversely affects the individual and his or her family and friends.

To examine the prevalence of "problem" gambling in the Province, Alberta Lotteries and Gaming commissioned a study entitled Gambling and Problem Gambling in Alberta (Wynne, Smith, and Volberg, 1994). Amongst the findings, this study reports that 84% of the population gamble responsibly; that is, they gamble for entertainment, recreational, or social reasons and have never experienced problems related to their gambling. However, the study also estimates that 4.0% of the adult population in Alberta are currently experiencing gambling problems and that an additional 1.4% of the adult population are currently probable pathological gamblers.

Following the release of this study in January, 1994, the Alberta Alcohol and Drug Abuse Commission (AADAC) was entrusted with a mandate from the government to develop preventive, educative, and treatment responsal programs and services to mitigate problem gambling throughout the Province. To assist AADAC counselling staff in this important work, a secondary analysis of the Alberta study data was conducted relative to problem gambling in the female population and this report includes the findings and implications of this secondary data analysis. Some of the salient findings and implications contained in this report include the following:

Characteristics of Female Problem Gamblers

Demographic Profile of Female Problem Gamblers

Female problem gamblers are:

- over two times more likely to be under 25 years of age and three times less likely to be more than 55 years or older.
- twice as likely to be single and less likely to be married or living in a common-law relationship.
- more likely to have an annual household income of less than $15,000.
- twice as likely to have less than a high school education and less likely to have some postsecondary education.

- more likely to be Aboriginal people or non-Caucasians.
- three times more likely to be unemployed and three times less likely to be retired.
- more likely to be employed in clerical positions and less likely to be employed in professional positions.

Implications:

- early intervention and preventive programs for female problem gamblers should especially consider the under 25 years age cohort, aboriginal women, and women from ethnic minority groups.
- as female problem gamblers are more likely to be both under-educated and living on very low incomes, curricula in secondary, postsecondary, social service, employment, life skills, and other programs should include information on gambling and some of the potential problems associated with this recreational pastime.
- helping professionals should work co-jointly to help female problem gamblers explore other alternatives to achieve financial viability.

Residency of Female Problem Gamblers

- female problem gamblers reside not only in Edmonton and Calgary, but also in smaller cities, towns, and rural communities in Alberta.

Implications

- preventive, educative, and treatment programs for female problem gamblers must be available throughout the province.

Gaming Preferences of Female Problem Gamblers

- female problem gamblers, as do all gambling cohorts, show a preference for purchasing all types of lottery tickets and, in particular, instant-win types.
- three-quarters of the female problem gamblers play bingo and this frequency is twice that of female non-problem gamblers and three times greater than that of male problem gamblers.

- female problem gamblers are three times more likely than female non-problem gamblers to play the VLTs and four times more likely to gamble at local casinos. They are less likely to engage in these gaming activities, however, than are current male problem gamblers.

- while female problem gamblers are more likely than female non-problem gamblers to wager on card games with family or friends or in card rooms, they are much less likely than are male problem gamblers to do so.

- female problem gamblers are somewhat more likely than female non-problem gamblers to wager on horse races, however, they are less likely than male problem gamblers to do so.

- female problem gamblers are four times more likely than female non-problem gamblers to wager on games of skill (e.g. billiards, darts, golf), however, they are less likely than either male problem or non-problem gamblers to do so.

- female problem gamblers are less likely than the other three gambling cohorts to purchase speculative investments (i.e. stocks, futures options, real estate).

Implications

- gender gaming preferences may serve to advise prevention programmers to target certain games and gaming venues when attempting to reach female problem gamblers with advertisements for early intervention and treatment programs.

- counsellors and treatment specialists are forewarned to anticipate the need to prepare specific advisory or treatment strategies for female problem gamblers relative to games in particular--bingo and VLTs.

Frequency of Play

- female problem gamblers are more likely than female non-problem gamblers to participate in each type of gaming activity weekly.

- except for bingo, female problem gamblers are somewhat less likely than male problem gamblers to participate in all forms of gambling weekly.

- female problem gamblers are six times more likely than female non-problem gamblers to play bingo weekly.

- female problem gamblers spend more time than female non-problem gamblers in a typical gambling session; however, compared with male problem gamblers, they are: less likely to spend shorter periods of time (i.e. 1 hour/session); more likely to spend between 1 to 5 hours/session; and somewhat less likely to spend more than 6 hours/session.

Implications

- it is important that treatment specialists recognize the propensity of problem gamblers for frequent and continuous play so that they may develop client action plans which strive to reduce the gambler's time at play.

Females' Motivation for Gambling and Some Consequences of Problem Gambling

Motivation for Gambling

- the main reasons female problem gamblers are motivated to gamble are (1) for entertainment or fun (2) to win money (3) for excitement or as a challenge, and (4) to support worthy causes.

- notable differences between female and male problem gamblers in the reasons cited for their gambling include: (1) females are more likely to gamble "to support worthy causes"; "as a hobby"; or to "distract myself from everyday problems," and (2) males are more likely to gamble "to win money"; for "excitement or challenge"; or "because I'm good at it."

Implications

- while there are similar reasons cited by female and male problem gamblers for their play, there may be some gender differences which treatment specialists can anticipate and thus prepare for in planning treatment regimens.

Social Impacts

- almost three-quarters of female problem gamblers frequently spend more time or money gambling than intended; this finding is essentially the same as for male problem gamblers.

- more than one-half of female problem gamblers feel guilty about their gambling.

- more than one-half of female problem gamblers go back another day to win back their loses (i.e. "chasing" behavior).

Financial Impacts

- both female and male problem gamblers spend, on average, five times more per month on all gaming activities than do non-problem gamblers of both sexes.

- female problem gamblers spend the greatest amount of money monthly on bingo ($89.08). This total monthly expenditure is the highest amount spent by any gambling cohort for any gaming activity and it is more than two and one-half times greater than for the next preferred gambling activity, VLT play ($33.20).

- female problem gamblers spend more than female non-problem gamblers on the purchase of all types of lottery tickets (except for raffles), with the biggest differences being on instant-win tickets. Female problem gamblers spend less than male problem gamblers on lotto-type tickets; a similar amount on instant/scratch tickets; and three times more on pulltabs.

- female problem gamblers spend over twelve times more than female non-problem gamblers and fifteen times more than male problem gamblers on bingo.

- female problem gamblers spend fifteen times more than female non-problem gamblers monthly on VLTs; however, female problem gamblers spend significantly less than male problem gamblers on VLT play.

- female problem gamblers spend less than any other gambling cohort on horse races. Conversely, male problem gamblers spend more on horse races than on any other gambling activity.

- female problem gamblers spend five times more than female non-problem gamblers gambling in local casinos, however, they spend somewhat less at these venues than do male problem gamblers.

- male problem gamblers spend more than each of the other three gambling cohorts on cards or dice at casinos outside of the province.

- both male problem and non-problem gamblers wager significantly more than female problem gamblers on games of skill.

- compared with female non-problem gamblers, female problem gamblers are four times less likely to have wagered small amounts (i.e. <$10) and three times more likely to have wagered larger amounts (i.e. >$100) during a single day of gambling.

- female problem gamblers are less likely than male problem gamblers to have wagered large amounts (i.e. from $1,000 to $10,000 or more) during a single day of gambling.

- when female problem gamblers borrow to finance their gambling, they are most likely to borrow from their spouse, relatives, or household accounts; in contrast, male problem gamblers who likewise borrow are less likely to borrow from these sources and somewhat more likely to take cash advances on their credit cards.

Implications

- prevention and education programmers and treatment specialists should be mindful that the gambling problem, while manifest in the individual, has negative social and financial implications for spouses, children, extended family members and friends, and for the community in general. As a result, primary preventive and educative programs should emphasize the collateral effects on others of problem gambling and treatment regimens, while properly focused on the individual presenting the problem, should include these affected others.

INTRODUCTION

Until the 1970s and 1980s, gambling in North America was considered by the public to be largely a male pursuit. The traditional bastions of gaming--the race track, casino, and card parlor--were male domains and, historically, "ladies" were not seen at these venues. However by the 1990s, with the advent of state-sponsored lotteries, modern-day casinos, bingo parlors, and most recently, video lottery terminals, more and more women are participating in all forms of gambling. For instance, in the recent study of Gambling and Problem Gambling in Alberta (Wynne, Smith, and Volberg, 1994, p. 73), it is reported that 93% of all adult Albertans have participated in some form of gambling activity and, moreover, the majority of these gamblers are women (i.e. 53%).

While gambling is an entertaining and recreational pastime for the vast majority of players, it is also evident from the Alberta study that for a small minority, out-of-control gambling behavior causes problems for the individual, his or her family, and the community in general. As women increasingly participate in all forms of gambling, it is not unexpected to note that the prevalence of problem gambling amongst this gender group is likewise increasing. Evidence of this increase is also reported in the Alberta study and in a subsequent secondary analysis of the Alberta study data (Wynne, 1994) when one examines the differences between gender and lifetime versus current problem gambling prevalence. While men are more likely than women (62% versus 38%) to be lifetime problem gamblers (i.e. to have had a problem sometime in their lifetime), women are as likely as men (50% versus 50%) to have a current gambling problem (i.e. to have had a problem in the past 12 months). This observation is especially troublesome as it suggests that women are beginning to emerge as the gender group most likely to experience gambling problems. A major finding in the secondary analysis (Wynne, 1994, p. 47) supports this observation as, for the problem gamblers who appear to recover naturally from a lifetime gambling problem, 82% are men as opposed to only 18% who are women. Why men seem to be recovering at a greater rate from a one-time gambling problem while women are increasingly experiencing problems with their gambling are hypotheses in need of further research.

There has been a paucity of research on female gambling in general and on female problem gambling specifically (Lesieur, 1989). While other prevalence studies such as that conducted in Alberta have been recently undertaken in other jurisdictions (Wallisch, 1993; Baseline, 1992; Volberg, 1992a, 1992b; Volberg and Stuefen, 1992; Abbott and Volberg, 1991), these have typically been devoid of any detailed examination of the female gambling cohort.

Purpose of This Report

This secondary analysis of the Alberta study data has been commissioned by the Alberta Alcohol and Drug Abuse Commission and its main purpose is to examine the characteristics and behavior of female problem gamblers and some of the social and financial impacts of their out-of-control gambling behavior. This information will be useful to AADAC field workers and funded agencies entrusted with responding to female problem gambling across the province through various preventive, education, and treatment programs. This secondary data analysis will also begin to address the paucity of empirical research on female problem gambling in the "at large" population.

To place this secondary analysis of female problem gambling in context, this report will begin with a brief description of the original Alberta study.

The Alberta Problem Gambling Study

While gambling is generally seen by the Alberta government to be a harmless recreational pastime for the majority of participants and one that returns benefits to charities, religious organizations, communities, private business, and the public-at-large, it is also recognized that for some players, out-of-control gambling has become a serious problem. With this in mind, Alberta Lotteries and Gaming commissioned a study in 1993 to determine the prevalence of problem gambling in Alberta.

The purpose of the Alberta study was two fold, namely (1) to provide an accurate estimate of the prevalence of adult problem gambling in Alberta, and (2) to determine the social and related financial impacts created by gaming activities. The Alberta study, undertaken by Wynne Resources Ltd., was conducted over a five month period from June to October, 1993. The study included two-phases, namely a telephone survey of 1,803 adult Albertans and in-depth field interviews with a sub-sample of 30 survey respondents.

The South Oaks Gambling Screen

"Problem" and "probable pathological" gamblers have been effectively identified in gambling prevalence studies throughout North America, in New Zealand, and in the Alberta study using an instrument known as the "South Oaks Gambling Screen (SOGS)." The SOGS was initially developed by Lesieur and Blume (1987) based on the nine diagnostic criteria for pathological gambling published in the APA's Diagnostic and Statistical Manual III and validated on avowed problem gamblers in treatment or in Gamblers Anonymous groups. However, the original SOGS was limited, according to Volberg and Steadman (1988; 1989), and furthermore, early prevalence studies utilizing the instrument only reported lifetime rates; that is, these studies did not distinguish gamblers who ever had a problem in their lifetime from those who had a current problem.

To address the problems with the original SOGS, Abbott and Volberg (1991) modified the instrument and included a category to ascertain if the gambler was currently experiencing a problem. This new instrument, designated the SOGS-R, was subsequently validated in the New Zealand prevalence study with adult gamblers "at large" in the general population.

This SOGS-R version was used in the Alberta study and it is a 20-item question set which was included in the telephone survey. In the subsequent data analysis, scores of "yes" to 3 or 4 SOGS items classified the respondent as a "problem" gambler while scores of 5 or more indicated he/she was a "probable pathological" gambler.

Field Interviews

Except for the New Zealand study (Abbott and Volberg, 1991), problem gambling prevalence studies have used standard statistical methods based on SOGS scores to quantify the problem within the "at large" adult population. In the New Zealand study, field interviews were conducted with problem gamblers; however, while the purpose was, in part, to gain a deeper understanding of the problem, another major purpose was to validate the SOGS by comparing field reports with statistical data gained in the initial telephone survey. As a result of this validation objective, the field interview questionnaire was highly structured to elicit mostly closed-ended responses rather than the open-ended responses normally associated with qualitative research.

In contrast to the New Zealand study, in Phase II of the Alberta study, a more traditional qualitative approach was taken. Thirty respondents from the Phase I telephone survey were selected at random for in-depth field interviews and the questionnaire utilized for this purpose was designed to elicit open-ended responses. The thirty respondents were divided into 3 groups of 10 and the group categories were "frequent gamblers" (i.e. those who gambled 3 or more hours/week but experienced no problems), "problem gamblers" (i.e those who scored 3 or 4 on the SOGS), and "probable pathological gamblers" (i.e. those who scored 5 or more on the SOGS). The Alberta researchers recommend that the practice of combining quantitative surveys based on SOGS scores with qualitative in-depth field interviews becomes the standard research practice for future problem gambling prevalence studies.

Secondary Analysis of the Alberta Study Data

The primary analysis of the telephone survey and field interview data from the Alberta study is reported in summary and final study reports entitled Gambling and Problem Gambling in Alberta (Wynne, Smith, and Volberg, 1994). Another report entitled A Description of Problem Gamblers In Alberta: A Secondary Analysis of the Alberta Study Data (Wynne, 1994) provides a more in-depth analysis of problem gamblers (i.e. male and female) from the original study data. Readers of this report are encouraged to review the original Alberta study report and the report on the secondary analysis of problem gamblers for more detailed statistical data, including measures of statistical

significance. What follows in this report is a discussion of the secondary analysis of the data on those people classified as "female problem gamblers" in the Alberta study and the scope of this analysis is based on areas of interest determined by AADAC officials in consultation with the researcher. It is anticipated that the further insights gained through this secondary analysis will be useful to AADAC field workers, program planners and policymakers, and others who will develop remedial programs or engage in future research into female problem gambling.

Methodology

AADAC officials are most interested in gaining more information on the "female problem gamblers" identified in the original Alberta study and the secondary analysis contained in this report is delimited to an examination of these individuals. In the Alberta study, of 1,803 adults who were surveyed by telephone, 154 lifetime and 99 current problem gamblers (i.e. those who scored 3 or more on SOGS) were identified. Of these lifetime problem gamblers, 38% are female, whereas, 50% of the current problem gamblers are female. The secondary analysis in this report is based on a statistical examination of telephone questionnaire responses from the 50% (n=49) of current problem gamblers who are female.

This secondary data analysis report is organized into two major areas, namely (1) the characteristics of female problem gamblers in Alberta, and (2) behavioral dimensions and some consequences (impacts) of female problem gambling. Selected frequency distributions and cross-tabulations of the telephone survey data are utilized to explore the characteristics of female problem gamblers and these quantitative observations are compared with data on (a) female non-problem gamblers (b) current male problem gamblers, and (c) male non-problem gamblers.

Limitations

In the original Alberta study, the sample size was 1,803 telephone survey respondents; however, despite this large sample size, when the SOGS was applied, only 154 lifetime and 99 current problem gamblers were identified, respectively. The number of respondents is further diminished in this secondary analysis as only 50% of the current problem gamblers (n=49) are females. This relatively small number of cases renders statistical tests of significance and correlation invalid, therefore, the reader is cautioned that the quantitative data in this report are limited. Nevertheless, while these statistical data remain largely impressionistic, they have value in suggesting other avenues of study relative to female gambling and, most importantly, they may intimate prospective hypotheses for further research.

CHARACTERISTICS OF FEMALE PROBLEM GAMBLERS

Who Are the Female Problem Gamblers?

Table 1 displays the demographic profile of current female problem gamblers and compares this profile with that of female non-problem gamblers.

TABLE 1
Demographic Profile of Current Female Problem and Non-Problem Gamblers

Demographic Variables	% Current Problem Gamblers (n=49)	% Non-Problem Gamblers (n=836)	Demographic Variables	% Current Problem Gamblers (n=49)	% Non-Problem Gamblers (n=836)
Age			**Education**		
18-24	25	11	<High School	29	12
25-34	31	29	High School	35	33
35-44	29	29	Postsecondary	35	55
45-54	10	14	Unknown	2	<1
55+	6	18	**Ethnic Origin**		
Marital Status			Caucasian	74	94
Single	35	17	Non-Caucasian	10	4
Married or Common-law	51	65	Aboriginal	16	2
Divorced, Separated, or Widowed	14	17	**Employment**		
Household Size			Full time	39	44
1 adult	20	23	Part time	14	15
2 adults	63	61	Unemployed	16	5
3 adults	10	12	Student	8	5
4 or more adults	6	4	Homemaker	18	18
Income Level			Retired	4	13
<$15,000	18	10			
$15,000-$49,999	39	46			
$50,000+	35	29			
Refused	8	15			

Age. Who are the female problem gamblers in Alberta? The first observation is that, in terms of age, they are more than twice as likely as female non-problem gamblers to be under 25 years old. At the other end of the age spectrum, they are less than three times as likely to be more than 55 years or older. For the age groups between 25 years and 54 years, there is no significant difference between problem and non-problem female gamblers.

Marital status. Female problem gamblers are twice as likely as female non-problem gamblers to be single and they are significantly less likely to be married or living in a common-law relationship. There is little difference between problem and non-problem female gamblers in terms of them being divorced, separated, or widowed.

Household size. Almost two-thirds of both problem and non-problem female gamblers report to having only two persons (including themselves) over the age of 18 years living in their household.

Income level. It appears as if female problem gamblers are somewhat more likely than female non-problem gamblers to have an annual income of less than $15,000; curiously, however it appears as if they are also somewhat more likely to report an annual income of more than $50,000. Considering the statistical limitations noted earlier and the number of respondents who refused to disclose their income, there may be virtually no significant differences between the two groups based on income.

Education. Female problem gamblers are more than twice as likely to have less than a high school education than are female non-problem gamblers. Consistent with this finding is that female problem gamblers are likewise significantly less likely to have some postsecondary education; there is virtually no difference between the two cohorts in terms of those who have received only a high school diploma.

Ethnic origin. It is significant to note that, while most female problem gamblers are Caucasian, they are much more likely than female non-problem gamblers to be of Aboriginal or non-Caucasian origin. This is an important finding when one considers that, in the original Alberta study sample, non-Caucasians and Aboriginal people were under-sampled. For instance, although the Alberta adult population is comprised of 5.7 % Aboriginal people, the original study sample only included 1.9% Aboriginal respondents; nevertheless, despite this difference, 16% of the female problem gamblers are of Aboriginal origin. A similar observation can be made for the non-Caucasian cohort.

Employment. Although female problem gamblers are only somewhat less likely to be employed full or part-time, they are three times more likely than female non-problem gamblers to be unemployed. Similarly, while female problem gamblers are virtually as likely to list their employment status as student or homemaker, they are only one-third as likely to be retired.

Occupational status. Table 2 compares the occupational status of current female problem gamblers with female non-problem gamblers, current male problem gamblers, and male non-problem gamblers.

TABLE 2
Comparison of Occupations of
Current Female Problem Gamblers

Occupation	% Current Female Problem Gamblers (n=49)	% Female Non-Problem Gamblers (n=836)	% Current Male Problem Gamblers (n=50)	% Male Non-Problem Gamblers (n=686)
Owner/manager	2	3	6	9
Professional	8	14	10	14
Technical	6	7	6	8
Clerical	29	18	6	2
Sales/Service	20	18	16	16
Manufacturing, Farming, Construction	2	4	40	37
Don't Know/No response	33	37	16	13

In comparing the four gambling cohorts in table 2, it is evident that there is, in general, a difference between female and male respondents for some occupations. For instance, both female current problem and non-problem gamblers are more likely to be employed in clerical occupations; conversely, both male cohorts are far more likely than females to be employed in manufacturing, farming, and construction occupations. Female problem gamblers are most likely to be employed in clerical positions and less likely than female non-problem gamblers to be employed in professional occupations. Again, data limitations must be emphasized as a full 33% of the current female problem gambling respondents did not report any occupational status.

Where Do Female Problem Gamblers Reside?

The following display shows the range of communities throughout Alberta in which current female problem gamblers reside:

City of Edmonton (n=17)

City of Calgary (n=10)

Northern Alberta Communities (n=15)

Southern Alberta Communities (n=7)

Leduc - 1
Spruce Grove - 1
Red Deer - 1
Lacombe - 1
Hinton - 1
Peerless Lake - 1
High Level - 1
Grande Prairie - 1
Spruceview - 1
Fort McMurray - 2
Grande Centre - 3
Drayton Valley - 1

Cochrane - 1
Medicine Hat - 1
Lethbridge - 2
Cremona - 1
Taber - 2

In the Alberta study, to obtain a representative sample of persons throughout the province over the age of 18 years, a total of 1,803 random telephone surveys were conducted. The sample was stratified to ensure the population centres were fairly represented and, as a result, the number of interviews conducted by geographic region were as follows: Edmonton, 24% (n=437); Calgary, 30% (n=534); northern Alberta communities, 33% (n=589), and; southern Alberta communities, 14% (n=243). The margin of error for this sample is ± 2.3% at a 95% confidence level.

Due to the small sample size in this secondary analysis (n=49), it is not valid to make statistical inferences relative to the community of residence for female problem gamblers. Nevertheless, it is instructive to note that female problem gambling is not only prevalent in the major urban centres of Edmonton and Calgary, but that it is wide-ranging in smaller cities, towns, and rural communities throughout Alberta.

What Games Do Female Problem Gamblers Play?

Table 3 displays the gaming activities on which current female problem gamblers have ever wagered and it compares these with the preferences of female non-problem gamblers, current male problem gamblers, and male non-problem gamblers.

TABLE 3
Comparison of Gaming Activities of Current Female Problem Gamblers

	% Ever Bet on Activity			
Gaming Activity	**Current Female Problem Gamblers** (n=49)	**Female Non-Problem Gamblers** (n=836)	**Current Male Problem Gamblers** (n=50)	**Male Non-Problem Gamblers** (n=686)
Instant or Scratch Tickets	92	78	88	74
Lotto-type Games	78	79	86	87
Bingo	76	38	24	17
Raffles and Fund Raising Tickets	70	79	74	75
Video Lottery Terminals	41	14	46	23
Card Games With Family or Friends	41	27	64	37
Break-open, Pull-tab, Nevada tickets	41	27	40	29
Local Casinos	37	9	46	17
Informal Sports Betting, Drafts	27	26	54	46
Horse Races	27	21	34	25
Coin Slot Machines	22	22	32	21
Games of Skill (billiards, darts, golf)	22	5	54	25
Formal Sports Pools	18	20	24	26
Sports Select	14	4	40	14
Daily Lottery Games (e.g. Pick 3)	14	6	18	9
Speculative Investments	14	22	38	40
Cards/Dice at a Casino Outside Alberta	10	15	28	22
Card Games in a Card Room	6	3	30	8
Arcade/Video Games for Money	4	3	18	7
Sports Betting With a Bookie	0	<1	4	2

Current female problem gamblers, like each of the other three gambling cohorts, show a preference for the purchase of lottery tickets (i.e. instant/scratch tickets, lotto-type games, raffles/fund raising tickets). Furthermore, both female and male problem gamblers show a similar interest in instant-win type tickets (i.e. instant/scratch tickets, break-open/pull-tab/Nevada tickets, daily lottery games) and this interest is significantly greater than the non-problem male and female gamblers appear to have for these types of tickets.

In general, current female problem gamblers are more likely to have participated in all types of gaming activities listed than are female non-problem gamblers--the exceptions are for activities including ticket purchases (i.e. lotto-type games, raffles/fund raising tickets), formal and informal sports betting (except for Sports Select), gambling out-of-province (i.e. coin slot machines, cards and dice), and speculative investments.

Female problem gamblers are three times more likely than female non-problem gamblers to play the VLTs and four times more likely to frequent local casinos--in both instances, however, they are somewhat less likely than male problem gamblers to engage in these gaming activities.

Another preferred gaming activity of female problem gamblers is playing card games for money with family or friends. These female problem gamblers are one and one-half times more likely to participate in this activity than are female non-problem gamblers, however in comparison to male problem gamblers, they are significantly less likely to do so. A similar observation can be made for playing cards in a card room--this is virtually an insignificant pastime for female problem gamblers, however, almost one-third of the male problem gamblers have engaged in this activity.

As for horse racing, female problem gamblers are somewhat more likely than female non-problem gamblers to wager on this activity; however, female problem gamblers are somewhat less likely than male problem gamblers to do.

Wagering on games of skill (e.g. billiards, darts, golf) is, essentially, a male pursuit. While female problem gamblers are four times more likely than female non-problem gamblers to engage in this activity, they are less likely than either male problem or non-problem gamblers to do so.

Another largely male pursuit is purchasing speculative investments (e.g. stocks, futures options, real estate). Female problem gamblers are less likely than any of the other three gambling cohorts to have purchased speculative investments.

Female Bingo Players

The single most significant observation from table 3 is the overwhelming preference current female problem gamblers express for playing bingo. Three-quarters of these female problem gamblers have played bingo at some time and it ranks as the third most played gaming activity behind only the purchase of lottery and instant/scratch tickets. Bingo is clearly a game preferred by women, as both the male problem and non-problem gamblers are less likely than even the female non-problem gamblers to have ever played bingo; however, even though bingo is a female-dominated gaming activity, it is evident that female problem gamblers are twice as likely to have played than are female non-problem gamblers.

As bingo is clearly a gaming activity engaged in by current female problem gamblers moreso than by any of the other gambling cohorts, it is interesting to examine the demographic profile of these players. In table 4, the demographic profile of current female gamblers who have ever played bingo is displayed and compared with the profile of all female non-problem gamblers who have ever played bingo.

Age. Nearly two-thirds of both problem and non-problem female bingo players are between the ages of 25 and 45 years--an equal, but smaller, percentage are between ages 45 and 55 years. Differences between the two groups exist, however, upon examining both the younger and older female bingo players. Younger female bingo players aged 18 to 25 years are almost twice as likely to be experiencing gambling problems and, conversely, older female players aged 55 years and over are over two times more likely not to be experiencing gambling problems.

Marital status and household size. Female problem gamblers who play bingo are almost twice as likely to be single and less likely to be married or living in a common-law relationship than are female non-problem gamblers who also play the game. In terms of household size, more than two-thirds of the bingo-playing female problem gamblers live with one other adult over age 18 years.

Income level. Female problem gamblers who play bingo are more likely than female non-problem gamblers to have an annual household income of less than $15,000. It appears that they are also somewhat less likely to have an income of between $15,000 and $49,000 and more likely to have a higher income of over $50,000; however, caution is warranted in this interpretation given the data limitations noted earlier and the relatively large percentage of respondents who refused to disclose their income level.

Education level. Over two-thirds of the female problem gamblers who play bingo have achieved a high school diploma or less in terms of their education. In contrast, a significantly greater number of female non-problem gamblers have achieved at least some post-secondary education. Interestingly, bingo-playing female problem gamblers are twice as likely as female non-problem gamblers to have achieved less than a high school education.

TABLE 4
Demographic Profile of Current Female Problem and Non-Problem Gamblers Who Have Ever Played Bingo

Demographic Variables	% Current Female Problem Gamblers (n=37)	% Female Non-Problem Gamblers (n=316)	Demographic Variables	% Current Female Problem Gamblers (n=37)	% Female Non-Problem Gamblers (n=316)
Age			**Education**		
18-24	19	10	<High School	38	19
25-34	35	30	High School	32	35
35-44	27	30	Postsecondary	27	45
45-54	11	12	Unknown	2	0
55+	8	18	**Ethnic Origin**		
Marital Status			Caucasian	73	94
Single	30	17	Non-Caucasian	8	2
Married or Common-law	51	61	Aboriginal	19	3
Divorced, Separated, or Widowed	19	22	**Employment**		
Household Size			Full time	38	44
1 adult	24	29	Part time	8	16
2 adults	68	57	Unemployed	19	6
3 adults	8	11	Student	11	4
4 or more adults	0	3	Homemaker	19	17
Income Level			Retired	5	13
<$15,000	24	14			
$15,000-$49,999	41	46			
$50,000+	30	25			
Refused	5	15			

Ethnic origin. Upon examining the ethnicity of female bingo players, the first observation is that, for the female non-problem gambling cohort, the distribution between Caucasian, non-Caucasian, and Aboriginal groups is what one would expect given the original study sample size (i.e. 94%, 4%, and 2%, respectively; margin of error ± 2.3%) as reported in the original Alberta study. It is, however, apparent that both Aboriginals and non-Caucasians are over-represented in the bingo-playing female problem gambling cohort, with the most significant contrast being a six-fold difference between Aboriginal female problem and non-problem gamblers.

Employment status. Female problem gamblers who play bingo are less likely to be employed either full or part-time than are female non-problem gamblers. The unemployed group includes not only those who list their status as "unemployed," but it also includes students, homemakers, and the retired. Interestingly, the female problem gambling cohort is three times more likely to list their status as "unemployed" than are female non-problem gamblers who play bingo. Similarly, they are more than twice as likely to be students and slightly more likely to be homemakers. Conversely, female problem gamblers are less than one-half as likely to list their employment status as "retired."

How Frequently Do Female Problem Gamblers Play?

It is instructive to examine both the weekly gaming activities and the amount of time per gambling session that current female problem gamblers engage in. First, table 5 displays current female problem gamblers' weekly frequency of play at the ten most preferred gaming activities and this frequency is compared with that of the other three gambling cohorts.

It is apparent that female problem gamblers spend more time gambling weekly on all the listed gaming activities than do female non-problem gamblers. The difference is least pronounced for participating in lotto-type games, which is the most preferred weekly gaming activity for both groups. Interestingly, female problem gamblers are six times more likely to play bingo weekly than are female non-problem gamblers. Male problem gamblers, on the other hand, are only as likely as female non-problem gamblers to play bingo weekly and, furthermore, weekly bingo is an insignificant pastime for male non-problem gamblers.

Other notable observations include: both male gambling cohorts are more likely to play games of skill weekly than are female problem gamblers; none of the four cohorts are very likely to play the VLTs weekly, however, both female and male problem gamblers are more likely to do so; and male problem gamblers are more likely than female problem gamblers to purchase Sports Select tickets weekly.

TABLE 5
Most Frequently Cited Weekly Gaming Activities

Gambling Activity	% Who Bet Weekly			
	Current Female Problem Gamblers (n=49)	**Female Non-Problem Gamblers** (n=836)	**Current Male Problem Gamblers** (n=50)	**Male Non-Problem Gamblers** (n=686)
Lotto-type games	35	32	46	38
Bingo	25	4	4	1
Instant or scratch tickets	22	13	30	15
Break-open, pull-tab or Nevada tickets	8	1	6	2
Video lottery terminals	6	1	8	2
Daily lottery games	6	1	10	2
Games of skill	4	<1	16	5
Sports Select	4	<1	12	2
Card games with friends or family	2	1	8	3
Raffles and fund-raising tickets	0	1	8	1

Table 6 compares the amount of time current female problem gamblers spend in a typical gambling session with the time spent by the other three gambling cohorts.

The first general observation is that current female problem gamblers are more likely than female non-problem gamblers to spend a greater amount of time gambling--this observation can also be made when contrasting current male problem and non-problem gamblers. For instance, virtually two-thirds of both the female and male non-problem gambling cohorts spend less than 1 hour per session gambling--female problem gamblers are the cohort least likely to spend less than 1 hour/session and, interestingly in contrast, male problem gamblers are almost twice as likely as these female problem gamblers to spend 1 hour gambling/session. Almost three-quarters of the female problem gamblers spend between 1 and 5 hours gambling/session; in contrast, only slightly more than one-half of the male problem gamblers spend between 1 and 5 hours gambling/session.

TABLE 6
Time Spent In A Typical Gambling Session

Amount of Time Spent Gambling	% Current Female Problem Gamblers (n=49)	% Female Non-Problem Gamblers (n=836)	% Current Male Problem Gamblers (n=50)	% Male Non-Problem Gamblers (n=686)
Less than 1 hour	18	67	32	61
1-2 hours	35	18	18	20
3-5 hours	37	13	36	15
6-12 hours	6	1	14	2
More than 12 hours	4	<1	0	<1
Don't know	0	1	0	2

FEMALES' MOTIVATION FOR GAMBLING AND SOME CONSEQUENCES OF PROBLEM GAMBLING

Motivation For Gambling

There are numerous reasons why people gamble and in the original Alberta gambling prevalence study, one question was posed to examine some of these reasons. The responses of current female problem gamblers to this query are displayed in table 7 and these are compared with the responses from female non-problem gamblers, current male problem gamblers, and male non-problem gamblers.

Table 7
Comparison of Motivating Reasons for Gambling

Motivating Reason	% Current Female Problem Gamblers (n=49)	% Female Non-Problem Gamblers (n=836)	% Current Male Problem Gamblers (n=50)	% Male Non-Problem Gamblers (n=686)
For entertainment or fun	90	77	92	78
To win money	84	72	94	70
For excitement or as a challenge	78	53	88	62
To support worthy causes	74	74	52	70
Out of curiosity	41	40	48	37
To do things with my friends	39	31	44	36
To distract myself from everyday problems	39	7	28	9
As a hobby	35	19	28	26
Because I'm good at it	27	5	48	16
To be alone	18	3	14	2

The first observation from table 7 is that current female problem gamblers are more likely than female non-problem gamblers to cite each of reasons as motivation for gambling (except for the reasons "to support worthy causes" or "out of curiosity"); similarly, they are more likely to cite each

of these than are male non-problem gamblers. The main reasons female problem gamblers are motivated to gamble are (1) for entertainment or fun (2) to win money (3) for excitement or as a challenge, and (4) to support worthy causes. These are the four most frequently cited reasons for the other three gambling cohorts as well, although the rank order and percentage of responses differs somewhat for each of these groups.

Some differences in motivating reasons for gambling are apparent between the current female and male problem gambling cohorts. For instance, while both groups agree that they gamble mostly "for entertainment or fun," male problem gamblers are more likely to suggest they gamble "to win money" or "for excitement or challenge"; in contrast, female problem gamblers are more likely to state they gamble to "support worthy causes." Male problem gamblers are more likely than female problem gamblers to declare they gamble "because I'm good at it" and, conversely, female problem gamblers are somewhat more likely to gamble "as a hobby" or to "distract myself from everyday problems."

Some Consequences of Problem Gambling

Out-of-control gambling behavior can have many adverse consequences for the player, his or her family, and the community in general. Personal feelings of guilt and low self-esteem, the financial strain on family finances, and the cost to the community of treatment and rehabilitation programs are all examples of the negative consequences of problem gambling. In the original Alberta study and in the subsequent secondary analysis report on problem gamblers, many of these detrimental effects were enumerated and discussed in detail. In this section of the report, the responses of current female problem gamblers to the SOGS items are analysed as these identify some of the social and financial impacts of problem gambling.

Social Impacts of Problem Gambling

Of the 20 items included in the SOGS, 9 may be considered to be reflective of some of the personal and interpersonal costs of problem gambling. The responses of current female problem gamblers to these questions are displayed in table 8 and these responses are compared with those of the other three gambling cohorts.

The first observation from table 8 is that both female and male problem gamblers are far more likely to answer "yes" to each of the SOGS items than are non-problem gamblers of both sex; thus, it is apparent that problem gamblers experience far greater personal and interpersonal costs associated with their gambling behavior than do non-problem gamblers.

TABLE 8
Personal and Interpersonal Costs of Female Problem Gambling

Personal and Interpersonal Costs	% Yes Responses to Question in the Past Year			
	% Current Female Problem Gamblers (n=49)	% Female Non-Problem Gamblers (n=836)	% Current Male Problem Gamblers (n=50)	% Male Non-Problem Gamblers (n=686)
Spend more time or $ than intended	71	8	76	11
Felt guilty about way you gamble	53	3	50	2
Go back another day to win back $	53	12	64	14
People criticized gambling	35	2	38	3
Claimed to win but in fact lost	24	3	30	4
Had family arguments about gambling	18	<1	14	<1
Wanted to stop gambling but could not	18	<1	16	<1
Hidden evidence of gambling	14	<1	8	<1
Lost time from work due to gambling	6	0	6	<1

In comparing the female and male problem gambling cohorts, it is evident that each group is similar to the extent that virtually three-quarters of the players often spend more money and time gambling than intended. In a similar vein, the majority of problem gamblers of both sex often go back another day to win back their money (i.e. "chasing", Lesieur, 1977), however, it appears that male problem gamblers are somewhat more likely than females to chase their loses.

The majority of both female and male problem gamblers also admit to feeling guilty about the way they gamble and, in a related consequence, more than one-third of these gamblers concede that people have criticized their gambling behavior. It is likely that these feelings of guilt and criticism from others are related to other personal/interpersonal costs including arguments with family members, claiming to win when, in fact, the player lost, and hiding gambling evidence. Slight differences in percentages between female and male problem gamblers for these variables may be due to the data limitations noted earlier, however, it is apparent that both male and female problem gamblers differ from their non-problem gambling counterparts in that they are far more likely to experience these negative impacts associated with their out-of-control gambling behavior.

Financial Impacts of Problem Gambling

Average monthly expenditures. In examining the financial impacts of problem gambling, it is instructive to analyse the differences in monthly gambling expenditures for female problem gamblers and to compare these with the other three gambling cohorts, and these data are displayed in table 9.

The first observation from table 9 is that, for most types of gambling activities, both female and male problem gamblers are likely to spend significantly more money monthly than are non-problem gamblers of both sexes. This finding is supported further upon examination of the average monthly expenditures on all types of gambling--both male and female problem gamblers spend approximately 5 times more across all gambling activities monthly than do non-problem gamblers.

There are, however, some significant differences in monthly expenditure patterns of note for female problem gamblers and the most striking is the amount spent monthly on bingo. Female problem gamblers spend on average $89.08 per month playing bingo--this is not only twelve times more than female non-problem gamblers and, interestingly, almost fifteen times more than male problem gamblers, but it is the largest monthly expenditure for any gambling activity. The next largest monthly expenditure is $66.40 by male problem gamblers on horse races--interestingly, female problem gamblers spend significantly less on horse races ($.90) and this amount is even less than the average monthly expenditure ($1.90) of female non-problem gamblers on this activity.

Aside from significant monthly expenditures on bingo, current female problem gamblers spend the next largest monthly amount playing the VLTs. Although these gamblers spend two and one half times less, on average, each month on VLTs versus bingo, they spend fifteen times more than female non-problem gamblers playing the VLTs. Interestingly, male problem gamblers are likely to spend significantly more, on average, monthly playing the VLTs than are female problem gamblers.

TABLE 9
Average Monthly Gambling Expenditures
of Female Problem Gamblers

Type of Gambling Activity	($) Current Female Problem Gamblers (n=49)	($) Female Non-Problem Gamblers (n= 836)	($) Current Male Problem Gamblers (n=50)	($) Male Non-Problem Gamblers (n=686)
Bingo	89.08	7.33	6.06	1.60
VLTs	33.20	2.16	48.74	4.35
Pulltabs	17.82	1.29	5.60	1.25
Instant/Scratch Tickets	12.51	4.07	13.54	4.76
Lotto	11.96	7.68	17.32	10.65
Local Casinos	10.41	2.17	13.56	1.77
Cards/Dice at Casino	7.16	1.99	42.92	6.24
Sports with Friends/Co-workers	2.96	1.38	7.28	3.49
Card Games with Friends/Family	2.92	.67	15.04	5.77
Raffles	2.63	5.08	6.86	4.88
Coin Slot Machines	2.04	2.80	8.16	3.19
Horse Races	.90	1.90	66.40	3.49
Games of Skill	.86	.32	13.54	4.20
Average Monthly Expenditures on All Types of Gambling	**14.96**	**2.99**	**20.39**	**4.28**

Current female problem gamblers spend a significant amount monthly on purchasing gambling tickets and they tend to spend more on the instant-win types (i.e. instant/scratch, pull-tabs, Nevadas, break-opens) than on lottery tickets. While in comparison with female non-problem gamblers, female problem gamblers spend more on these ticket purchases, the differences are more pronounced for instant-win tickets than for lottery ticket purchases. Compared with male problem gamblers, female problem gamblers spend three times more on pull-tabs, approximately the same on instant/scratch tickets, and significantly less monthly on lotto-type tickets.

Female problem gamblers spend more than eight times less, on average, monthly at local casinos than they do at bingo; however, their monthly casino expenditure is almost five times more than that of the female non-problem gambling cohort. Further, female problem gamblers spend somewhat less monthly at casino gaming than do male problem gamblers.

Finally, two other average monthly expenditure differences are worthy of note. First, it is evident that male problem gamblers spend significantly more than each of the other three groups gambling on cards or dice at casinos outside the province. This gaming activity appears to be largely a male pursuit, as there is little difference in the average monthly expenditure between even male non-problem gamblers and female problem gamblers. The other major difference in average monthly expenditure is for another largely male pursuit; that is, wagering on games of skill (e.g. billiards, darts, golf). Both male problem and non-problem gamblers spend significantly more money, on average, monthly on this activity than do either female problem or non-problem gamblers.

Largest amount gambled. It is also useful to examine the largest amount of money current female problem gamblers claim to have gambled in one day as this, clearly, can have a significant impact on personal or family finances. Table 10 displays this daily amount for female problem gamblers and compares this expenditure with that for each of the other three gambling cohorts.

It is apparent from table 10 that few female problem gamblers claim that the largest amount they have gambled in a single day is less than $10; conversely, four times more female non-problem gamblers claim to have wagered this relatively small amount as their maximum. Female problem gamblers are slightly more likely to have wagered $10 to $99 in a day than are female non-problem gamblers, however, they are over three times more likely to have bet from between $100 to $999 in a single day. As for the largest wagered amount being in excess of $1,000 and $10,000, few female gamblers claim to have ever spent these large sums gambling in a single day.

In general, both male problem and non-problem gamblers appear to wager more in a day than their female counterparts. For instance, in comparing the problem gambling cohorts, males are half as likely to wager from between $10 and $99 in a day, whereas, they are somewhat more likely to wager from $100 to $999, $1,000 to $9,999, and more than $10,000 in a day than are female problem gamblers. Similarly, in comparing the non-problem gambling cohorts, male gamblers are less likely

to wager $10 or less in a day; virtually as likely to wager from $10 to $99, and; over two times more likely to wager from $100 to $999 in a day than are female non-problem gamblers.

Table 10
Largest Amount of Money Gambled in One Day

	% Current Female Problem Gamblers (n=49)	% Female Non-Problem Gamblers (n=836)	% Current Male Problem Gamblers (n=50)	% Male Non-Problem Gamblers (n=686)
$1 or less	2	9	0	4
$1 to $9	8	34	8	21
$10 to $99	49	44	24	42
$100 to $999	31	9	40	22
$1,000 to $9,999	6	3	14	6
$10,000 or more	4	1	14	4

Borrowing activities. Gamblers rely on a variety of sources to fund their gaming activities and the SOGS identifies 9 different methods players often employ to acquire gambling money. Inherent in these methods is the potential for negative financial consequences, especially for the gambler and his or her family. Table 11 displays the responses of current female problem gamblers to these SOGS items and these data are compared with the responses of female non-problem gamblers, current male problem gamblers, and male non-problem gamblers.

The first observation from table 11 is that both female and male problem gamblers are much more likely to borrow money from all sources, cash in stocks and bonds, sell personal or family assets, or pass bad cheques than are non-problem gamblers. It must be noted, however, that many of these behaviors are virtually insignificant even for problem gamblers (e.g. borrowing from banks, cashing stocks or bonds, selling personal assets, passing bad cheques, or borrowing from loan sharks).

The most preferred borrowing activities of female problem gamblers are to acquire money from a spouse, relative, or to borrow from household accounts. Female problem gamblers are much more likely to acquire money from each of these sources (especially to borrow from household accounts) than are male non-problem gamblers. Male problem gamblers, on the other hand, appear somewhat more likely to obtain cash advances on their credit cards to finance their gambling than are female problem gamblers.

TABLE 11
Borrowing Activities of
Female Problem Gamblers

Types of Borrowing	% Yes Responses to Question in the Past Year			
	% Current Female Problem Gamblers (n=49)	% Female Non-Problem Gamblers (n=836)	% Current Male Problem Gamblers (n=50)	% Male Non-Problem Gamblers (n=686)
Borrowed from spouse	51	5	32	4
Borrowed from relatives	37	<1	28	<1
Borrowed from household	33	<1	12	<1
Borrowed on credit cards	16	1	24	1
Borrowed from banks, loan companies	6	<1	8	1
Cashed stocks, bonds	6	<1	6	<1
Sold personal/family property	6	0	4	<1
Passed bad checks	4	0	2	0
Borrowed from loan sharks	2	0	2	0

KEY FINDINGS AND IMPLICATIONS

This secondary analysis of the data from the Gambling and Problem Gambling in Alberta study has focused on female problem gamblers and compared this cohort with female non-problem gamblers, male problem gamblers, and male non-problem gamblers. A number of salient findings are evident from this secondary analysis and these are summarized, along with some implications, in this section of the report.

Demographic Profile of Female Problem Gamblers

Demographic profiles are generalizations and, as such, they can oversimplify the characteristics of a population where a more detailed analysis of variables or a study of individual cases is more appropriate. This general problem is compounded in this secondary analysis in that the data are limited by the small number of both current female (n=49) and male (n=50) problem gambling cases, thus rendering standard statistical tests for significance and correlation invalid. As a result, the data in the report are largely impressionistic and, as a consequence, only the most apparent differences between female problem gamblers and the other three gambling cohorts are reported.

With these cautions in mind, it is nevertheless instructive to posit a demographic profile of female problem gamblers as this may, at least, provide leads for other avenues of research or potential hypotheses to test as well as to provide clues for treatment specialists when female clients seek help for their gambling problem. In comparison with female non-problem gamblers, the following is the profile of female problem gamblers who have experienced a gambling problem within the last 12 months (current):

Female problem gamblers are:

- over two times more likely to be under 25 years of age and three times less likely to be more than 55 years or older.
- twice as likely to be single and less likely to be married or living in a common-law relationship.
- more likely to have an annual household income of less than $15,000.
- twice as likely to have less than a high school education and less likely to have some postsecondary education.
- more likely to be Aboriginal people or non-Caucasians.

- three times more likely to be unemployed and three times less likely to be retired.

- more likely to be employed in clerical positions and less likely to be employed in professional positions.

Implications. These characteristics of female problem gamblers may have implications for targeting preventive, education, and treatment programs. First, early intervention and preventive programs aimed at female problem gamblers should consider the under 25 years age cohort as a special target group; conversely, as women over age 55 who may be retired are less likely to have a current problem with their gambling, less program emphasis should be placed on this age cohort. Similarly, as a disproportionate number of Aboriginal and non-Caucasian (i.e. Asian and East Indian) women currently have a gambling problem, these programs should likewise be targeted to these special ethnic groups.

Female problem gamblers are more likely to be both under-educated and living on very low incomes. This suggests that educational curricula in secondary, postsecondary, social service, employment, life skills, and other program venues should include information on gambling and some of the potential problems associated with this recreational pastime. It is facile to suggest that money management courses should be included in these curricula as, often for these women, the problem is not "managing" their money but, rather, it is the fact that they simply cannot earn enough money--for these people, winning at bingo or the VLTs may seem like a very reasonable way to meet their monthly financial obligations. For these low-income female problem gamblers, treatment specialists, social workers, and employment counsellors should work jointly on a case-by-case basis to develop action plans designed to treat the gambling problem while simultaneously exploring other alternatives for the client to become financial viable.

Residency of Female Problem Gamblers

In the report entitled A Description of Problem Gamblers in Alberta, it was observed that problem gambling is widespread throughout the province--the same observation can be made for female problem gambling which is equally widespread beyond Edmonton and Calgary to smaller cities, towns, and rural communities in Alberta.

Implications. The above report suggested that, as a result of the pervasiveness of problem gambling in Alberta, preventive, education, and treatment programs must be available throughout the province. This would, of course, assist in militating female problem gambling across the province and as a strategy, AADAC might partner with the newly-created Regional Health Authorities to share resources and meet this need, especially in the smaller towns and rural communities.

Gaming Preferences of Female Problem Gamblers

In terms of the gaming preferences of current female problem gamblers, the following observations are offered:

- female problem gamblers, as do all gambling cohorts, show a preference for purchasing all types of lottery tickets and, in particular, instant-win types.

- three-quarters of the female problem gamblers play bingo and this frequency is twice that of female non-problem gamblers and three times greater than that of male problem gamblers.

- female problem gamblers are three times more likely than female non-problem gamblers to play the VLTs and four times more likely to gamble at local casinos. They are less likely to engage in these gaming activities, however, than are current male problem gamblers.

- while female problem gamblers are more likely than female non-problem gamblers to wager on card games with family or friends or in card rooms, they are much less likely than are male problem gamblers to do so.

- female problem gamblers are somewhat more likely than female non-problem gamblers to wager on horse races, however, they are less likely than male problem gamblers to do so.

- female problem gamblers are four times more likely than female non-problem gamblers to wager on games of skill (e.g. billiards, darts, golf), however, they are less likely than either male problem or non-problem gamblers to do so.

- female problem gamblers are less likely than the other three gambling cohorts to purchase speculative investments (i.e. stocks, futures options, real estate).

Implications. It is apparent that while female problem gamblers are more likely than female non-problem gamblers to participate in virtually every form of gambling, there are some marked differences between the sexes in terms of gaming preferences. For instance, both female problem and non-problem gamblers play bingo moreso than do either male problem or non-problem gamblers. Both male cohorts, on the other hand, are far more likely to purchase speculative investments or bet on sports (i.e. informal sports, drafts, Sports Select) or games of skill. These gender gaming preferences may serve to advise prevention programmers to target certain games and gaming venues when attempting to reach female problem gamblers with advertisements for early intervention and treatment programs. For instance, problem gambling ad campaigns, television commercials, and other

similar information oriented to female gamblers might focus on bingo play--promotional literature (pamphlets, posters) with a female gender theme might be most effective when distributed and visible at bingo halls. In a similar vein, gender campaigns aimed at male problem gamblers may be most effective when focused on male-dominated gaming activities such as sports betting and wagering on games of skill.

Secondary and tertiary interventionists, such as 1-800 help line operators and treatment specialists, should expect that female gamblers who seek help will present problems relative to particular types of gaming activities. Anticipating that gambling problems amongst the female population will likely arise from playing bingo or the VLTs moreso than from betting on games of skill or the outcomes of sporting events will serve to forewarn interventions and allow them to prepare specific advisory or treatment strategies for clients.

Frequency of Play

Current female problem gamblers are more likely than female non-problem gamblers to participate in each type of gaming activity weekly, although for the most preferred activity--lotto-type games-- this difference is slight. However, for the next-most preferred gaming activity--bingo--female problem gamblers are six times more likely to play weekly than are female non-problem gamblers.

With the exception of bingo, female problem gamblers are somewhat less likely than male problem gamblers to participate in all forms of gambling on a weekly basis.

Female problem gamblers spend more time than female non-problem gamblers in a typical gambling session, however, compared with male problem gamblers, these female problem gamblers are: less likely to spend shorter periods of time (i.e. 1 hour/session); more likely to spend between 1 to 5 hours/session; and somewhat less likely to spend more than 6 hours/session.

Implications. Female problem gamblers, like their male counterparts, spend significantly more time each week, and more time each session, gambling than do non-problem gamblers of both sexes. It may be that male problem gamblers spend both shorter periods of time in "gambling bursts" and, conversely, engage in "marathon bouts" of gambling moreso than do their female counterparts, but this hypothesis clearly needs further research. In any event, it is important that treatment specialists recognize the propensity of problem gamblers for frequent and continuous play so that they may develop client action plans which strive to reduce the gambler's time at play.

Motivation for Gambling

Female problem gamblers are more likely than female non-problem gamblers to cite all of the reasons for gambling presented in the telephone survey except for the reasons "to support worthy causes" or "out of curiosity." The main reasons female problem gamblers are motivated to gamble are (1) for entertainment or fun (2) to win money (3) for excitement or as a challenge, and (4) to support worthy causes.

Some notable differences in the reasons cited by female and male problem gamblers for their gambling include:

- females are more likely to gamble "to support worthy causes"; "as a hobby"; or to "distract myself from everyday problems."

- males are more likely to gamble "to win money"; for "excitement or challenge"; or "because I'm good at it."

Implications. It is useful for treatment specialists to be aware that there is, essentially, an "inventory" of reasons clients presenting gambling problems may give for their preoccupation. There may be differences in the type and magnitude of motivating reasons given by female versus male problem gamblers and, once again, this may forewarn interventionists to anticipate and, therefore prepare for, female clients identifying different motivational forces for their gambling behavior. Further research is warranted in this area to determine to what extent gender differences exist in the motivation of problem gamblers.

Consequences of Problem Gambling

Both social and financial consequences or impacts for females of their problem gambling behavior are examined in this secondary analysis.

Social Impacts

Female problem gamblers are much more likely to answer "yes" to the nine SOGS items which explore some of the personal and interpersonal costs of problem gambling. The major negative consequence for almost three-quarters of the female problem gamblers is that they frequently spend more time or money gambling than intended--this finding is essentially the same for male problem gamblers. Other negative impacts for more than half the female problem gamblers include feelings of guilt about their gambling and going back another day to win back their loses (i.e. "chasing"). These feelings of guilt are also reported by half the male problem gamblers while "chasing" behavior seems to be more prevalent for males than females.

Financial Impacts

In examining financial impacts, this secondary analysis focused on current female problem gamblers' (1) average monthly expenditures on various types of gaming (2) largest amount gambled in one day, and (3) borrowing activities.

Average monthly expenditures. Both female and male problem gamblers spend, on average, approximately five times more per month on all gaming activities than do non-problem gamblers of both sexes. In a game-by-game analysis, it is also apparent that female problem gamblers generally spend far more money monthly than do female problem gamblers on all forms of gambling activity (the exceptions are for raffle tickets and on horse races).

Female problem gamblers, in keeping with their overwhelming preference for bingo, likewise spend the greatest amount of money monthly on this activity. Moreover, this total monthly expenditure ($89.08) is by far the highest amount spent by any gambling cohort for any gaming activity and it is more than two and one-half times greater than for the next preferred gambling activity, VLT play ($33.20).

Other observations based on an analysis of female problem gamblers' average monthly expenditure patterns include:

- female problem gamblers spend more than female non-problem gamblers on the purchase of all types of lottery tickets (except for raffles), with the biggest differences being on instant-win tickets. Female problem gamblers spend less than male problem gamblers on lotto-type tickets; a similar amount on instant/scratch tickets; and three times more on pulltabs.

- female problem gamblers spend over twelve times more than female non-problem gamblers and fifteen times more than male problem gamblers on bingo.

- female problem gamblers spend fifteen times more than female non-problem gamblers monthly on VLTs; however, female problem gamblers spend significantly less than male problem gamblers on VLT play.

- female problem gamblers spend less than any other gambling cohort on horse races. Conversely, male problem gamblers spend more on horse races than on any other gambling activity.

- female problem gamblers spend five times more than female non-problem gamblers gambling in local casinos, however, they spend somewhat less at these venues than do male problem gamblers.

- male problem gamblers spend more than each of the other three gambling cohorts on cards or dice at casinos outside of the province.

- both male problem and non-problem gamblers wager significantly more than female problem gamblers on games of skill.

Largest amount gambled. Compared with female non-problem gamblers, female problem gamblers are four times less likely to have wagered small amounts (i.e. <$10) and three times more likely to have wagered larger amounts (i.e. >$100) during a single day of gambling. This observation is essentially the same for male problem versus non-problem gamblers. Furthermore, male problem gamblers are more likely than female problem gamblers to have wagered large amounts (i.e. from $1,000 to $10,000 or more) during a day of gambling.

Borrowing activities. Both female and male problem gamblers, moreso than non-problem gamblers, show a propensity for borrowing or otherwise acquiring money from a variety of sources to finance their gambling. However, it must be cautioned that, in general, the majority of problem gamblers do not seek to acquire gambling funds from these sources which, by their very nature, may cause negative consequences for the individual. The financing sources female problem gamblers are most likely to utilize include borrowing from one's spouse, relatives, or household accounts; male problem gamblers are less likely to borrow from these sources and are somewhat more likely to take cash advances on their credit cards.

Implications. Out-of-control gambling behavior has both negative social and financial implications for some female gamblers. Feelings of guilt, criticism and arguments with loved ones and friends, lying about winnings, and hiding gambling evidence are serious personal problems which affect the gambler's self-esteem and interpersonal relationships with significant others. These social problems are often compounded by financial problems which may include spending overly large amounts gambling monthly, wagering more than one can afford in a single day, and potentially resorting to extreme measures to acquire money with which to gamble. In considering these social and financial impacts of female problem gambling, prevention and education programmers and treatment specialists alike should be mindful that the problem, while manifest in the individual, has negative implications for spouses, children, extended family members and friends, and the community in general. As a result, primary preventive and educative programs should emphasize the collateral effects on others of problem gambling, and treatment regimens, while properly focused on the individual presenting the gambling problem, should include these affected others.

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