Conceptual Framework of Harmful Gambling:
AN INTERNATIONAL COLLABORATION,
THIRD EDITION

CULTURAL FACTORS

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1 CULTURAL FACTORS

In this section we outline Cultural Factors that contribute to harmful gambling. Culture is the shared system of thought, meaning, and morality of a people or ethnic group. It is demonstrated in norms, customs, collective knowledge, symbols, myths, and rituals. Attitudes and traditions may differ among groups within a culture, but the contrasts are shaped by the overall cultural system. A subculture is a variation within a culture, comparable to a dialect of a language.

Through its central influence on meanings and values, culture can affect the prevalence of gambling, the popularity of various gambling types, thoughts about and attitudes towards gambling, how people gamble, and the extent of harmful gambling. It may also affect the consequences of gambling problems and treatment outcomes.

The functions and meanings of gambling can vary both within and across cultures. Gambling can be regarded as personal entertainment; a social activity; an escape from daily life; a hobby requiring skill; a way to test one’s luck; a quick way to make money; or something shameful. While some cultural meanings and values may increase the risk of people engaging in harmful gambling, others are likely to decrease the risk. In this section we outline Cultural Factors that contribute to harmful gambling, including: ethnicity and traditions, indigenous groups, socio-cultural attitudes, religion and other belief systems, and gender.

Gambling behaviour and the rate of harmful gambling may differ across ethnic groups within the same jurisdiction. More research is needed to understand what causes this variation, but some studies of certain ethnic groups propose that religion, attitudes, beliefs, acculturation processes, and other cultural factors contribute to the differences (e.g., Forrest and Wardle, Kim). Prevalence studies also typically show that gambling and harmful gambling vary with gender, class, and age. This suggests that cultural factors are involved and there are some studies that explore these (e.g., Clarke and Clarkson; Corney and Davis). Gambling seems to produce and reinforce gender structures. While it is important to identify gender-based differences, the overall similarities between women and men should also be recognized to avoid reinforcing stereotypical images of gender, since other life circumstances and contexts are influential too.

Studies of the cultural meanings and symbolism of gambling are relatively few and mostly consist of qualitative investigations using ethnographic, historical, or interpretative approaches (for a review of the literature, see Binde, p44-57 which includes additional research references such as: Casey, Fisher, Malaby, McMillen, and Neal).
1.1 ETHNICITY AND TRADITIONS

We have already acknowledged that views on gambling vary among peoples and cultural traditions. These views can range from gambling being a fully acceptable activity or even the norm in certain social occasions, to inappropriate and suspect in other cases. Population surveys often show that foreign-born individuals have higher rates of harmful gambling. However, neither minority ethnic groups nor migrant groups are a homogeneous, single group. The cultures and traditions of their countries of origin, and different processes of acculturation, must be considered.

While harmful gambling prevalence may be relatively high in some ethnic groups, it may still be less common among parts of the group than in the host society. This is often due to gambling being viewed negatively, especially by women, as discussed in Section 3.1.6 Gender. Other factors that lead to a reduced level of harmful gambling include less involvement in commercial forms of gambling and a lack of money to spend on gambling. Therefore, many groups show bimodal patterns of gambling. In other words, the group as a whole gambles relatively little, but those members who gamble do so heavily and experience high rates of gambling problems.\textsuperscript{12, 21, 22} These are likely sectors of populations in the early stages of introduction to commercial gambling.

In the case of immigrant groups, higher rates of harmful gambling may have several causes. One category of causes is related to the culture and traditions of the country of origin. The immigrant group may belong to a culture where views on luck, fortune, and destiny increase the risk of harmful gambling or the level of probabilistic thinking (i.e., considering probabilities when making decisions about uncertain events) is generally lower.\textsuperscript{23} In these cultures, gambling may be common and accepted, with heavy gambling less likely to be seen as a problem by gamblers and the people around them.

Another reason for harmful gambling is that some migrant cultures place great value on the possession and display of wealth, which attracts people to the world of gambling where large amounts of money rapidly change hands. In contrast, some cultures consider gambling to be so shameful that people may hesitate to talk about or seek help for gambling problems. Finally, in certain cultures there may not be much gambling but if immigrants then move to a host society with plenty of gambling, they may develop unrealistic expectations of making money; this, in turn, could lead to excessive gambling. Previously mentioned theories of exposure and adaptation may also be relevant for these individuals.

The experience of migration and of life in the host country may also contribute to higher rates of harmful gambling. Some people may experience feelings of discomfort due to being uprooted, a perceived loss of social status, altered family roles in the new country, and feeling excluded and discriminated against. These psychological strains may cause them to rely on gambling to relax, dissociate, or spend time in a gambling subculture, all of which increase the risk of harmful gambling.\textsuperscript{24, 25} Migrant groups also often include refugees who have suffered physical and emotional trauma and are characterized by high rates of gambling problems. However, little is known about the precise link between trauma and harmful gambling.

Immigrants or refugees may have a socioeconomically disadvantaged position in the host society that, in itself, constitutes a risk factor for harmful gambling, as discussed in Section 3.2 Social Factors. Newcomers to the host country can also experience high unemployment rates and gambling becomes a way to fill the time and experience levels of excitement not normally found in daily life. For immigrants, casinos may become a place to meet with compatriots, as they are perceived to be welcoming, safe, multi-cultural settings not based on drinking alcohol or meeting men or women.\textsuperscript{6}
In summary, gambling problems among immigrants can arise in the interaction among having roots in another culture, the experience of migration, and the process of integration into the host society. Thus, immigrants themselves do not constitute a problem in relation to gambling. In the case of indigenous minority ethnic groups, the main reason for elevated rates of harmful gambling is commonly believed to be the result of the often marginalized and disadvantaged socioeconomic position of such groups.26, 27

1.2 INDIGENOUS PEOPLES

Indigenous Peoples refers to those who have occupied lands and territories before the arrival of settler societies. Indigenous Peoples recognize histories-social, cultural, economic, and political systems that may not be recognized by settler societies who achieved dominance through mechanisms of conquest, settlement, and land cessions.28 Indigenous Peoples is a term that can be problematic in application since Indigenous Peoples may have a preference to self-identify with their own tribal, ethnic, or group name and may not recognize the term itself. For this reason, the United Nations does not adopt an official definition. Indigenous Peoples share socioeconomic experiences with vulnerable or disempowered groups in complex societies with the critical exception that Indigenous Peoples assert rights due to their historical connections to their original territories. They also experience a wide range of economic, social, and health inequalities including mental health disorders and addictions.29-33

Some state societies may formally recognize Indigenous rights to lands or self-determination through Treaties or State Constitutions, while other state societies may not recognize Indigenous Peoples or rights. Through the process of globalization, Indigenous Peoples have an international voice through the United Nations Permanent Forum and the United Nations Declaration on the Rights of Indigenous Peoples,34 which advocates for decolonization.

The colonized and political position of Indigenous Peoples situates the challenge in understanding harm in Indigenous gambling. Historical understandings of gambling are generally limited to archaeological, missionary, and early settler accounts, as well as ethnographic descriptions. For instance, in North America, archaeological evidence indicates the existence of gambling forms such as dice.35, p89 In historical missionary accounts, in, Canada, the Jesuit Relations documents harm in gambling among the Huron (Wendat) Peoples resulting in suicide and social tension.36, p61 Aside from harmful effects of gambling, there are also narrative missionary accounts of harm management of gambling, such as discouraging the gambling of certain personal possessions such as among the Piikani (Piegans).37, p159 The accuracy of settler descriptions should be interpreted with caution. They may overemphasize harm as a colonial strategy to construct an image of the inferiority of Indigenous Peoples. Nevertheless, historical descriptions offer evidence of Indigenous gambling practice.

Oral traditions and Indigenous languages may also provide a glimpse of the placement of gambling as an Indigenous practice such as in oral historical legends and language. Among the United States’ Navajo there is an oral tradition of the mythic Gambler35, p87. and among the Anishinaabe (Ojibwa) in the United States and Canada, there are verb forms meaning “to gamble”.38 These gambling accounts reveal the subtleties in understanding harm from a cultural perspective. For instance, the Navajo Gambler narrative evokes the potential for harm in gambling, while in
the Anishinaabe language, verb forms indicate the possibility of losing it all in betting (ibid). Aside from these Indigenous expressions, a total understanding of the effect pre-colonial Indigenous gambling had on the people and communities is lacking. In their review of relevant research, Williams, Steven and Nixon concluded this form of gambling was for ritualistic, spiritual, recreational, and social instances, and any adverse effects were not typical of what happens in contemporary Indigenous gambling.

One reason for this may be the strong communal focus of Indigenous societies. It appears gambling served as a way to redistribute resources in some situations. Individuals and groups who lost probably also received support from families and their broader communities more often than is the case in more individualist societies. Other studies and reviews appear to be consistent with the view that pre-colonial gambling was generally more benign than participating in some of the more recent forms that have primarily replaced it.

While North American Indigenous Peoples gambled in pre-colonial times, in other instances, some Indigenous groups such as the Māori did not gamble, and in other instances, gambling is a relatively recent cultural practice such as among Indigenous Australians. The historical and ethnographic research suggests that in societies with gambling, specific attributes were more likely to be present such as money, large concentrations of people, social complexity, leisure time, no religious gambling prohibitions, and inter-tribal or inter-community relationships. The extent to which pre-colonial original gambling forms spread through cultural contact or developed independently is uncertain without a complete historical record.

Whatever their origins, it is clear that gambling activities are interconnected with other aspects of culture and society in complex ways and have different meanings and purposes in different societies. Among other things, Indigenous gambling offered people and communities a way to achieve and challenge prestige. It also provided a means of recreation, promoting social interaction, and redistributing wealth within egalitarian communities. Often, gambling played ceremonial, ritualistic, and spiritual roles. For example, it could help divine the future, determine future actions, and engage supernatural forces.

There are a number of studies of gambling and harm in gambling with Indigenous Peoples in the United States, Canada, Greenland, Australia, and New Zealand. In some of these studies, overall participation rates were similar to rates for the general population; in others, they were higher. In both situations, there are typically differences in frequency of participation, preferred gambling activities, and level of expenditure. A New Zealand study (NGS) included a large, nationally representative Māori sample. Overall, past year participation was similar for Māori and non-Indigenous; however, Māori participated more often in specific activities, including card games, Keno, bingo, instant lottery tickets, and EGMs. They also participated more often in continual forms of gambling (weekly or more frequently), engaged in multiple gambling activities, and lost significant amounts of money when gambling.

Higher participation in card games and bingo, as well as higher weekly participation and gambling expenditure, has been found in previous New Zealand surveys of Māori populations. Some studies involving a variety of other Indigenous Peoples have similar findings.
Indigenous Peoples with and without pre-colonial gambling histories now generally have high rates of participation, including high participation in gambling activities associated with the development of problem gambling. Nevertheless, prior experience of Indigenous gambling may influence attitudes towards contemporary gambling and have implications for harm. According to the adaptation hypothesis, the lack of prior exposure to gambling may also contribute to vulnerability to gambling harm.

Consistent with the participation findings, many studies report that Indigenous minority populations experience very high levels of gambling-related harm. Problem gambling rates are typically two to three times higher than in the general population and some studies have found other significant differences. While many of these studies involve small samples and have a variety of methodological shortcomings, their findings are consistent across diverse jurisdictions.

Some reasons are proposed in relevant research regarding high rates of problem gambling and related harm. Given the scarcity of relevant longitudinal research though, explanations for problem development have to be considered with caution. Possible reasons for higher rates of harm include increased availability of and participation in high-risk forms of gambling; lack of prior exposure; conducive cultural beliefs; social marginalization and disadvantage; psychological state and stress; and demographic profile. For example, in the NGS study mentioned earlier, the Māori had a high rate of frequent EGM involvement as well as involvement with regular gambling activities in general. The prevalence of problem gambling among Māori, after adjustment for age, was four times the non-Indigenous rate.

In New Zealand, EGM venues are heavily concentrated in neighbourhoods of lower socioeconomic status and, as already noted, proximity to venues can be significantly related to both EGM participation and problem gambling. Proportionately more Māori reside in these neighbourhoods, and it is likely that high availability contributes to high EGM participation and problem gambling prevalence. In the NGS, EGM preference and regular participation were significant predictors of problem gambling.

In addition to Indigeneity, many social and demographic factors are associated with problem gambling including male gender; younger age; lack of formal qualifications; unemployment; no religious group affiliation; household size; low income; and-living in deprived neighbourhoods. Membership in these high-risk groups overlaps considerably, with Māori significantly over-represented in a number of them.

When all of these factors were considered together, being Māori or a Pacific Islander, emerged as the significant risk factor, followed by younger age. These findings suggest that while demographic differences, gambling exposure/availability, and disadvantage are important in explaining large problem gambling prevalence rates among Māori, Indigeneity in the context of colonialization is also a factor.

Relative to the general population, problem gamblers in the NGS reported many more major adverse life events, greater social deprivation, more health problems, psychological distress, and substance use and misuse. Many studies have found similarly high rates of comorbidity among problem gamblers.

Consistent with their histories of colonization, oppression, and persistent social disadvantage, Māori and other Indigenous Peoples experience high exposure to a
variety of stressful situations and have high rates of physical and mental health problems. It is unclear how these factors link to gambling participation and the extent to which they contribute to and result from changes in gambling participation and problems. Additional study with inclusion of Mäori researchers may lead to answers by integrating emic perspectives.

The colonized position and social and political marginality of Indigenous Peoples have revealed unexpected outcomes in some studies, finding economic impacts that are in part contributing to the cumulative harmful effects of gambling. Manitowabi found gambling revenue contributed to Indigenous community infrastructure, education, and employment, and enhanced social services and Indigenous agency in navigating the colonial relationship with the Canadian state. Other studies have come to similar conclusions, which merit reflection in understanding harm in a holistic perspective.

1.3 SOCIO-CULTURAL ATTITUDES

General attitudes towards gambling vary over time and may fluctuate between permissive and disapproving. One reason for the variation is that modes of gambling and attitudes towards gambling tend to reflect the morals and values that sustain socioeconomic systems. As these systems change, attitudes towards gambling also change.

One example is the shift from industrial society to consumer society. In the European industrializing societies of the nineteenth and early twentieth centuries, gambling was negatively portrayed as detrimental to work motivation (Bourgeois critique). At the same time, it was seen as harmful to the working-class movement, bringing irrational and individualistic hopes of becoming rich to people who could fight for social and economic justice instead (socialist critique; Dixon; Husz; McKibbin). Gambling was also viewed as having detrimental consequences for workers in terms of money and time wasted. With the emergence of the consumer society in the mid-twentieth century, these negative views gradually gave way to a more positive view of gambling as an acceptable leisure pursuit.

Another possible cause for the variation in societal attitudes towards gambling is a cyclical process of excess and disapproval. “A period of liberalization and increased gambling among the population reaches a climax of excess, causing a backlash of disapproval and restrictions of gambling opportunities. People gamble less, but then the passion for gambling intensifies again, the cycle is completed, and the process repeats itself.” Such a cyclical pattern has been observed in North America, Europe, and elsewhere.

The general attitude towards gambling in society is assumed to have an impact on harmful gambling in several ways. A permissive and accepting attitude will go hand in hand with an increase in the prevalence and intensity of gambling. According to the total consumption model, this will lead to an increase in the prevalence of harmful gambling. A more specific mechanism may be that the normalization of intense gambling makes it less likely that the gambling excesses of individuals are criticized by people around them, which reduces the social pressure to gamble responsibly.

The perception of gambling varies across a number of sociocultural groupings, including social classes, political orientations, and age groups, which are further discussed below. These varying perceptions are assumed to have an impact on harmful gambling by making it more or less likely that people engage in intense gambling and/or in forms of gambling that are particularly likely to produce harm.
Political orientations: are rooted in moral values that influence the perception of gambling. For example, a liberal political view often accepts gambling as the choice of the individual and favours a liberal regulation of the gambling market. Socialist and conservative political views often disapprove of gambling due to beliefs in absolute moral values that conflict with gambling.

Social classes: are characterized by specific configurations of sociocultural values that can shape the perception of gambling. For example, among American working-class men in the 1960s, gambling was seen as a masculine activity that enabled expressions of courage and comradeship. The aristocracies of eighteenth-century France and Russia were typically involved in high stakes gambling, often of a competitive nature. At the same time, they often disapproved of gambling among the “lower” classes. The cultural elite of contemporary European societies, however, tend to view gambling as an irrational and vulgar form of entertainment for those they consider to be less educated (see Section 3.2.1 Social Demographics). Some forms of gambling are associated with specific social classes. For example, in Western societies bingo is seen as an activity for women who are low income earners, while traditionally in Europe, roulette and baccarat are associated with the upper classes.

Demographics: People born during the same general time period (i.e., “cohorts”) tend to hold distinct cultural values. Throughout their life, people in age cohorts carry some of the values that were instilled in their formative childhood and teenage years. Age groups also tend to have relatively stable values. For example, over the last half century, “teenage culture” has been characterized by challenging accepted values, risk-taking, and going to the extremes in lifestyle. The “golden years” of retirement, on the other hand, are characterized by a slow pace of life and plenty of leisure. Age groups therefore tend to differ in terms of both perceptions of and preferences for various forms of gambling.

1.4 RELIGION AND OTHER BELIEF SYSTEMS

Religions have varying views on gambling. Local and polytheistic religions may have a positive view – including representations of gambling in ritual and myth, and gambling having a spiritual dimension – but the large monotheistic religions tend to disapprove of gambling. Islam forbids gambling and Lutheran churches have traditionally condemned it, as have Mormons and Jehovah’s Witnesses. Roman Catholicism does not disapprove of gambling as such, but warns about its excesses.

For a century or more, formal religion has been on the decline in secularizing Western societies. However, religious sentiments and beliefs tend to take new forms as people still wish to connect with and probe the realm of the transcendental, existential, and mystical. Gambling, to some extent, can provide such a connection. For the individual, gambling may have a spiritual and existential dimension that contributes to excessive gambling. Gambling may also fill an existential void and become important for situating oneself in society’s value system, embodying hopes of social acceptance, success, and living a better life.

Spirituality and faith may also help people to overcome gambling problems. For instance, spirituality is a cornerstone of the mutual support organization Gamblers Anonymous and twelve-step treatment programs. Some therapists and scholars maintain that treatment of excessive gambling should include spirituality and the person’s broader and deeper life concerns.
Following a religious faith that disapproves of gambling can help to protect against harmful gambling, since it makes it less likely that a person will gamble.\textsuperscript{81, 82} If the person does gamble anyway, the intensity is likely to be lower. Participation in activities pertaining to such religions is one of the few identified protective factors against developing gambling problems.\textsuperscript{83, 84} Still, at the population level, some groups may show a bimodal pattern where overall participation in gambling is relatively low, while at the same time there is a higher than average prevalence of problem gambling. This is especially true of some ethnic minority groups where factors other than religiosity influence attitudes towards gambling (Abbott et al.,\textsuperscript{46, 47} see Section 3.1.1 Ethnicity and Traditions).

Magical thinking may also be part of religious beliefs or held separately. In the latter case it may take the form of “half-beliefs”, which are ideas that influence thinking and behaviour even though people may admit that the ideas are irrational.\textsuperscript{85} Many ideas and practices of a magical character have been documented in relation to gambling (e.g., Henslin;\textsuperscript{86} Teed, Finlay, Marmurek, Colwell, and Newby-Clark;\textsuperscript{87} D’Agati;\textsuperscript{88} Kim, Ahlgren, Byun and Malek\textsuperscript{89}). It is not clear to what extent such beliefs inspire people to gamble or are a product of gambling that enhances the experience of play by conferring a mystical dimension to it. Regardless of their origin, magical beliefs may contribute to harmful involvement in gambling; for example, the gambler may believe that it is his or her lucky day and a big win is likely to come. Some research suggests that in certain societies such beliefs exist together with a lower level of probabilistic thinking.\textsuperscript{23}

### 1.5 Gambling Cultures

A specific gambling culture may also evolve at some gambling venues. Most often, this can take place at racetracks, casinos, and sports betting facilities where some gamblers spend many hours a week at a single venue. They get to know other gamblers and employees and, over time, collectively create specific ways of interacting, special vocabularies, and norms of conduct, as well as local lore of events and people, creating a subculture or a ‘social world’.\textsuperscript{90-95}

Subcultures of varying size and complexity may also develop in other specific venues and contexts, including in slot machine and arcade halls,\textsuperscript{92} bingo halls,\textsuperscript{96} and online poker.\textsuperscript{97} Involvement in gambling subcultures can be very rewarding to people but it typically implies that they spend a substantial amount of time and money on gambling.

If someone’s social life outside the gambling venue is unrewarding and frustrating, he or she may be drawn toward a more satisfying social world in the gambling venue.\textsuperscript{98} This could help to explain results from longitudinal studies, which show that people with gambling problems who participate in on-track horse betting seem to have especially persistent problems (e.g., Abbott, Volberg, and Rönnberg\textsuperscript{,99}). Not only do they have to stop betting to become free of gambling problems, but they also need to leave the social world of the race track.
1.6 GENDER

Gender refers to cultural, social, and historical understandings and interpretations of the biological concept of sex. A gender perspective recognizes the conditions under which men and women live with regard to power, resources, divisions of labour, and leisure as well as construction of femininities and masculinities. Gender interacts with other social factors like class, ethnicity, and sexuality, and permeates institutional, social, and cultural patterns as well as personal relationships.\(^\text{100}\)

Even though men and women share many similarities with respect to harmful gambling, there are some differences in their gambling habits, motivations, problem gambling rates, and how and why gambling problems develop. The frequency of gambling participation and amount of money spent on gambling is often higher for men than for women.\(^\text{101-106}\) This is true for both youth and adults.\(^\text{104, 107}\)

In many cultures, gambling is, or has been, viewed as a more acceptable activity for men than women, and this extends to specific game types. This reflects traditional gender roles and may generate \textit{symbolic capital}.\(^\text{108}\) Symbolic capital refers to the resources available to a person on the basis of honour, prestige, or recognition that create value in certain situations.\(^\text{109}\) Masculinity may generate social status/symbolic capital through, for example, high-stakes risky gambling or gambling in male dominated environments;\(^\text{110, 111}\) while femininity, based on the domestic and caring feminine role, may connect with entering the lotteries or refraining from gambling.\(^\text{112, 113}\) Women with gambling problems are more likely than men to be characterized as “escape gamblers”, using gambling as a negative way of coping with stress and troubles in their everyday lives.\(^\text{114, 115}\)

Generally, women gamble on games of chance, such as bingo and lotteries, while men tend to take part in sports betting and other games where skill is assumed to be an advantage.\(^\text{8, 104, 116, 117}\) Besides the gender specific preferences for gambling forms, the gambling location and social setting matter.\(^\text{118}\) Women’s participation increases if the facilities are clean, attractive, and patrons are treated with respect and feel physically safe,\(^\text{108}\) as well as if the gambling takes place in public or more domestic environments.\(^\text{119}\)

The \textit{feminization} of gambling refers to the idea that more women are gambling, developing problems, and seeking help for problem gambling than in the past.\(^\text{120}\) However, so far there is little evidence of this even though in some countries women gamble more frequently in general, and in particular, on types of games such as EGMs, online slots, and bingo.\(^\text{100, 108, 121, 122}\) Due to the rapidly changing nature of online gambling there is a need to keep gender issues relating to online gambling updated.\(^\text{14, 123}\)

Men are more likely to be problem gamblers than women. Being male had a strong relationship to harmful gambling in the 2012 report on worldwide studies of gambling and harmful gambling\(^\text{10}\) as well as a more recent systematic review article.\(^\text{124}\) There is no research evidence so far showing that problem gamblers who are women outnumber those who are men.\(^\text{10, 124}\) The ratio of male to female problem gamblers averages two men to every one woman, although it varies by jurisdiction.\(^\text{125}\) This is consistent with findings in a systematic review that included 44 studies on adolescent problem gambling.\(^\text{126}\)

The gender difference in problem gambling rates seems largely due to differences in patterns of gambling behaviour.\(^\text{117, 119, 125, 127, 128}\) The type and number of games played are central factors that influence the gender ratio of problem gambling. Interestingly, the
development of gambling problems seems still more or less equal for men and women who participate in the same types of games, or after looking more closely at how often people gamble and other risk factors.\textsuperscript{125, 128}

Even though indicators of problem gambling often are similar between men and women within game types, a few key exceptions have been found in behaviour among problem gamblers playing EGM and casino games in gambling venues. Indicators of emotional distress were more common among women with gambling problems, whereas their male counterparts were more likely to show aggressive behavior towards gambling devices and others in the venue.\textsuperscript{101}

Research that looks at men and women separately shows that there are other differences.\textsuperscript{129} Gendered social life and life circumstances intersect with gambling harms, as illustrated by the findings from the Canadian Community Health Survey.\textsuperscript{130} Gendered expectations surrounding work and family roles provided additional protection from problem gambling for men who were married and employed, but they did not provide the same benefits for women; being married and employed was associated with more gambling-related problems for women. Some clinical studies show that women more often experience a telescoping effect, where they generally begin to gamble harmfully later in life than men, but when problems start they progress more rapidly.\textsuperscript{104} On the other hand, in general population studies, the telescoping effect is not evident when compared to male gamblers.\textsuperscript{131}

Studies that do not look at men and women separately often note that being male is a risk factor.\textsuperscript{132, 133} It could be thought that gender is less a predictor than a proxy for other risk factors such as violent behaviour, illicit drug use, risk-taking, and social anxiety.\textsuperscript{106, 134} Although gender is linked to gambling patterns, it may be that more direct risk factors associated with gender are more important than gender itself in understanding harmful gambling, and perhaps more enduring over time.\textsuperscript{132}

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