Women and Gambling

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Addressing Gender Differences and Women's Issues in Field of Problem Gambling

Volberg (2003): "Much of what is know about problem gambling comes from studies of male pathological gamblers."

McCarthy et al (2019): "Results indicated a lack of research that explores women's gambling. Few studies have examined the impact of gambling on the lives of women, with limited understanding of the factors that influence women's engagement with gambling products, and the impact of industry tactics"

Monreal-Bartolome (2026): "Despite growing female participation and distinct gambling characteristics, research and interventions [are] largely male-centered, overlooking women-specific factors

Overview of Women and Gambling

While women are gambling at comparable rates to men, women have lower rates of problem gambling than men

Women tend to gamble on different games than men

Women have same genetic risk as men

Women's progression to problem gambling may be different than men's (although variability in research on this and may be generation related)

In general women report gambling for emotional and relational benefits rather than financial gain or competition

Some research suggests women more likely to experience co-occurring anxiety and depression prior to onset of gambling while men experience subsequent to onset of gambling

Venue features important (Safe, clean, accessible)

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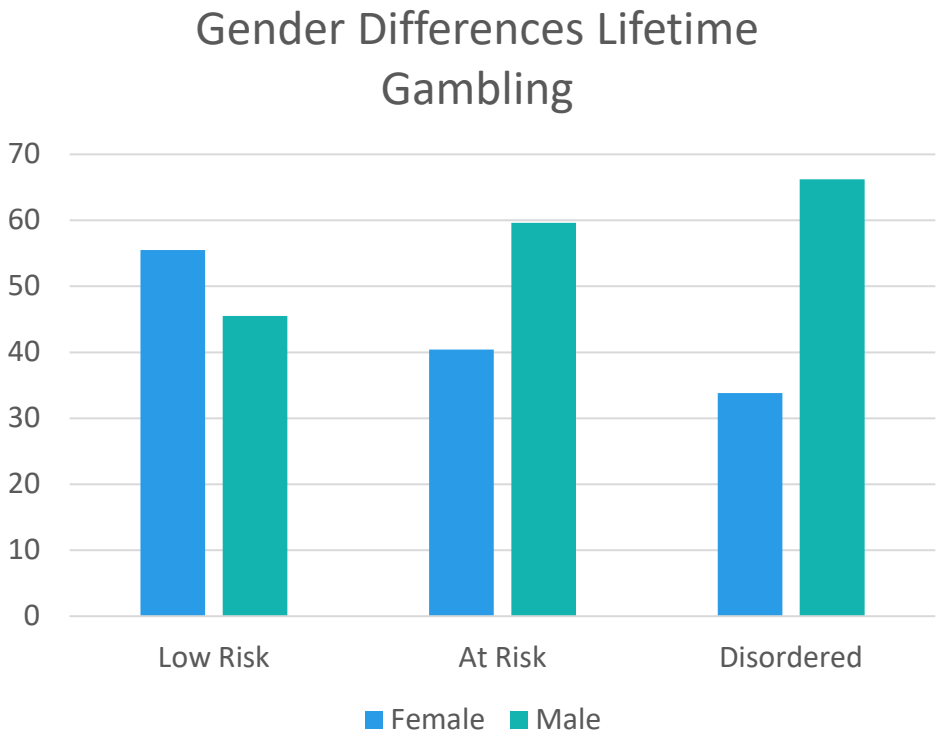
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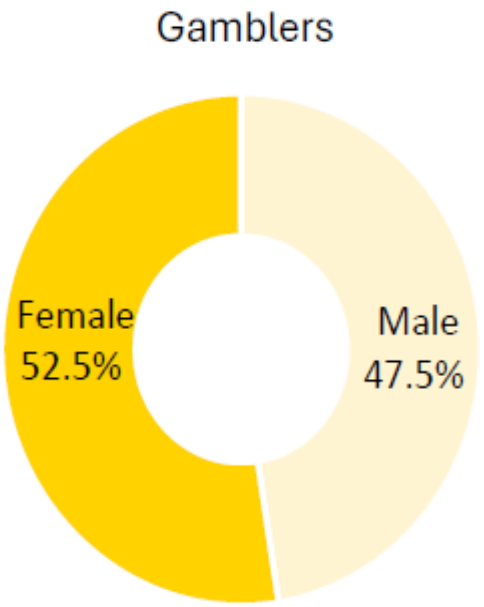
Review of International Research on Gender Differences and Problem Gambling

(Gartner et al, 2022)

- Women have lower problem gambling prevalence rates
- Wome begin gambling at older ages
- Women have lower monthly incomes
- Women more frequently gamble on non-strategic forms of gambling
- Men play larger variety of games
- Considerable number of women as well as men who gamble problematically are both perpetrators and victims of relational violence

Maryland 2024 Survey





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2024 Maryland Survey – Sports Betting

Table 8.2 Sociodemographic patterns in sports gambling.^

	Gambled on sports (past year)	Gambled on sports (ever)
Total	**16.8%**	**26.0%[a]**
Gender*		
Male	403 (24.1%)	601 (35.6%)
Female	202 (10.5%)	335 (17.4%)

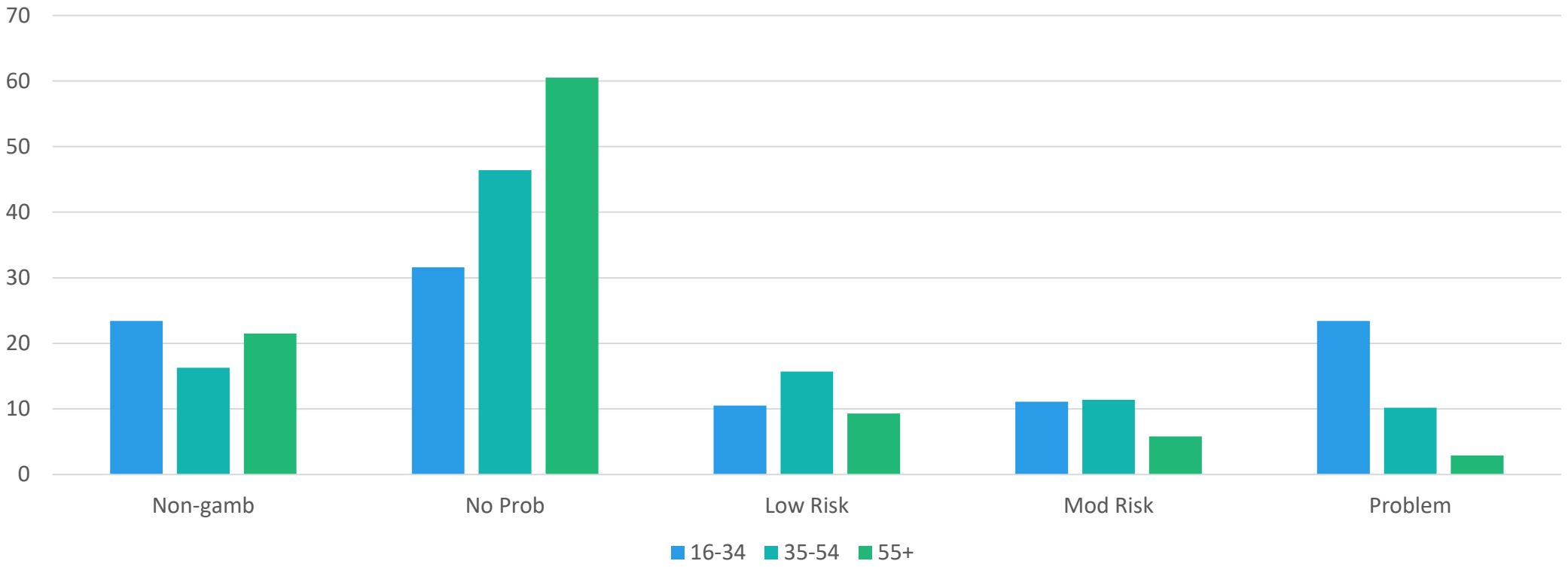
2024 Maryland Survey- Sports Betting

Table 8.3 Participation in sports gambling in the past year by mode and sociodemographic group, 2024.

	Participated in past year, among sociodemographic group, n (% of sociodemographic group)^				
	Online/mobile sports	**Casino sports**	**Informal sports**	**Yearly fantasy**	**Daily fantasy**
Total	413 (11.5%)	157 (4.4%)	395 (11.0%)	236 (6.6%)	125 (3.5%)
Gender*					
Male	277 (16.5%)	123 (7.4%)	261 (15.6%)	190 (11.3%)	88 (5.2%)
Female	136 (7.1%)	33 (1.7%)	134 (6.9%)	46 (2.4%)	38 (2.0%)

Age and Risk for Gambling Problems among Women

McCarthy et al., 2018



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Intersectionality/Issues to Consider

How do gender, age, race/ethnicity, religion, culture interact around gambling and problem gambling?

- Gambling risk and problem gambling disproportionately affect women from Black, Asian and minority ethnic backgrounds
- Women at risk for PG and women affected by others gambling more likely to be working class
- Gambling may be looked at as a source of independently acquired money that allows of measure of self-sufficiency
- For poor women gambling may seem to offer escape from poverty and some measure of financial control

(Gunstone & Gosschalk, 2019; Lelonek-Kuleta, 2021)

Intersectionality/Issues to Consider

How do gender, age, race/ethnicity, religion, culture interact around gambling and problem gambling?

- In a study of migrants experience of bingo in Australia, gambling was viewed as a place to connect with others in their community in the context of the intersecting disadvanages of gender, race/ethnicity and class inequality.

Environment: A female friendly social space

Qualitative study of women in UK. (Pattinson & Parke, 2018)

For some participants, filling the void required an environment where they felt welcome and safe. The bingo environment was regularly described as a safe place, somewhere women can go alone, frequently, and an environment where everybody is there for the same reason. Essentially, it was perceived as an age-appropriate entertainment venue where older women feel comfortable.

> If you go in a pub you feel a bit uncomfortable, a woman going in on her own. But no, because there is men there [at bingo hall] as well, elderly men there as well, you know. I think some of them they are grumpy old buggers. They don't want to talk; I think well, good, it's your loss. But I feel comfortable; I don't feel as though I have to go with somebody. (Age 78)

Environment: A female friendly social space

Virtual Gambling

- Online gambling seen as factor in normalizing and increasing accessibility to gambling for young women in Australia
- For increasing problem gambling among women in Sweden
- And in rapid growth of online gambling among women in Finland compared to men.

Older Women: Perceived Benefits and Motives for Gambling

(Lelonek-Kuleta, 2022)

THOSE CLASSIFIED AS NON-PROBLEM

1. Sensations/Emotions
2. Money
3. Activity
4. Socialization
5. Escape

THOSE CLASSIFIED AS PROBLEM

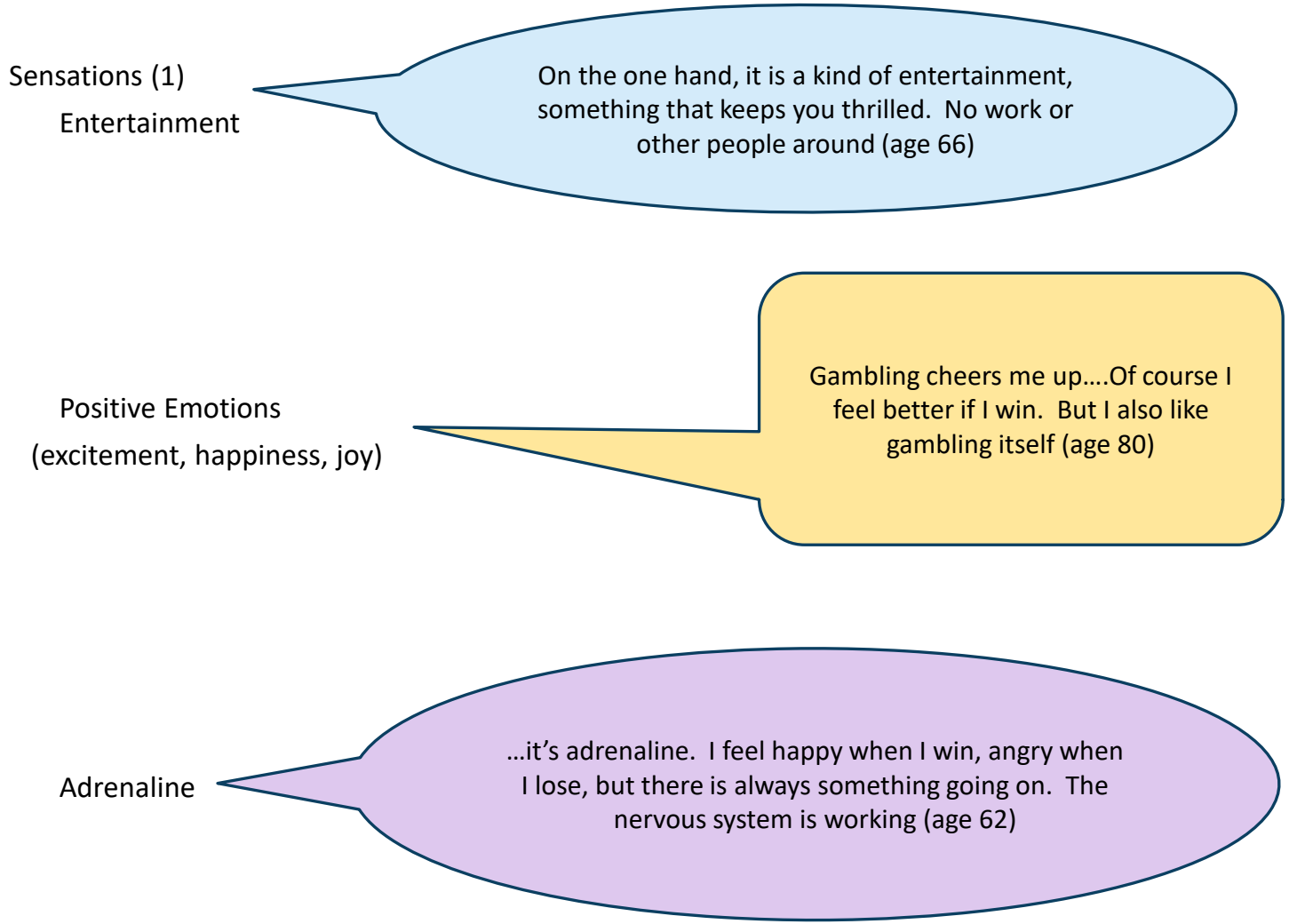
1. Sensations/Emotions
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5. Activity



FIGURE 1 Factors that influence young women's engagement with gambling

Women age 18-40 Engagement with Gambling (McCarthy et al, 2023)

Perceived Benefits and Motivations: Women Classified as Non-Problem Gambling (Lelonek-Kuleta, 2022)



Perceived Benefits and Motivations: Women Classified as Non-Problem Gambling

(Lelonek-Kuleta, 2022)

Emotions

- The major factor in this study attracting older women to gambling was the positive sensations it elicited
- Older women sought from gambling an earthy and strong kind of arousal which they so rarely experience at their age. Cultural expectations of older women (to be caretakers and staid) make their abilities to appease these emotional needs…more limited.
- Participant

> I also want something for myself, and at my age these emotions are not a thing anymore; there is no first love, no crush. We have experienced many things and nothing surprises us anymore, but each time I go there I have that thrill, that adrenaline (age 62)

Women Classified as Non-Problem Gambling

(Lelonek-Kuleta, 2022)

Emotions/Sensations/Escape

- Least mentioned by those gambling non-problematically. Of those few who mentioned escape motivation, it was mainly associated with the monotony of everyday life and being tired with household chores.

Sometimes you just need this moment, because your whole day was terrible and you need to let yourself go…There is nowhere for me to have sex, so I go the the casino to feel the rush of adrenaline (age64 - this woman was taking care of her bedridden mother)

Women Classified as At Risk or Problem Gambling

(Lelonek-Kuleta, 2022; McCarthy et al, 2 023)

Escape

- For those in the problem gambling group, escape was among their major motives for gambling. Almost all the women in this group mentioned this factor.

I've always used gambling as a way of escaping…a way of being untouchable..Like I'd go in there for the purpose of not speaking to anyone. Just having a break from my life. (age 39)

When I am in trouble or worry about something, I go gambling and then I immediately feel better regardless of whether I win or lose (age 69)

Women (age 18-40) Classified as Non-Problem Gambling

(McCarthy et al, 2023))

Money/) Financial – To change life circumstances and opportunities

> If I win then that allows me to have some spending to do – whether it be pay my bills or buy something for me, all my family lives overseas, like winning the $10,000, I'm meant to be going to Malta this year… saving $10,000 with $50 a week it is going to take me bloody god knows how long.
> (Age 28, low risk gambler)

Women Classified as Non-Problem Gambling

(Lelonek-Kuleta, 2022)

Finances/Money

- Chance for decent life and financial stability

If I won, I would finally pay my debts. I've had them my entire life; in addition, I'd have my flat renovated make some refurbishments (age 65)

- Providing material aid to loved ones (adult children and grandchildren)

I would first think of my kids, give them financial support, since I don't need much money anyway (age 65)

- Chance to realize dreams

I'd love to see my youthful dreams come true (age 69)
To travel around the world a bit…it's always worth dreaming (age 70)

Women Classified as Problem Gambling

(Lelonek-Kuleta, 2022)

Money

- While financial benefits played an important role in both groups, they were perceived differently by each group. The statements by the non-problem gambling women revealed a desire to support their loved ones and that they viewed money as something valuable. For those in the problem gambling group, money was valuable because it facilitated their gambling or because it was valuable in itself apart from their quality of life.

I crave money. I don't know why, but I would like to have a lot of money . This is why it is so exciting (age 67)

Older Women Classified as Non-Problem Gambling

(Lelonek-Kuleta, 2022)

Activity

- Gambling was a form of taking care of one's needs and mental comfort. Going out to gamble restored the structure of their day, previously organized around work or family, and mobilized them to maintain self-discipline and to take care of themselves, even when gambling alone.

There is nothing worse than being stuck at home. When you stop working and are not professionally active anymore, you have to fill your days somehow (age 61)

It mobilizes me to get dressed, take care of myself, organize my household chores… Gambling… triggers my activity. Being retired is not easy

Older Women Classified as Non-Problem Gambling

(Lelonek-Kuleta, 2022; McCarthy et al, 2023)

Socialization (4)

- The relationship between gambling and socialization could be of varied nature. For the women who gambled with no sign of disorder, gambling was usually an activity accompanying, not replacing, social relations. It was an excuse to be with people that diversified the activities they engaged in.

I don't go alone, we go together. It is an opportunity to met up. The casino is just an addition. Nobody even thinks about winning (age 62)

Ususally there's a meal and some drinks involved... I don't really go just to play the pokies. It's always because of a social situation. (Age 34)

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Older Women Classified as Problem Gambling

(Lelonek-Kuleta, 2022)

Socialization

For women in the problem gambling group, gambling was valuable in itself and it helped them maintain social relations they did not have much of in other circles.

When you are lonely and go to a bar, because you don't have anyone to really take care of you…and meet various people, these are kind people and you can drink a glass or two and just like that we started to po play cards (age 69)

They often searched for groups with whom they could gamble.

I am usually attracted to people who like games. Initially we would play at somebody's home. Now at least once or twice a wek we arrange to go by car or take two cars to the acrace (age 69)

Domestic Violence



Domestic violence, domestic abuse, or relationship abuse) is violence in a domestic situation that can include not only a spouse or partner, but also siblings, parents, roommates, parents, children, other extended family members

Domestic violence includes behaviors that **physically harm, arouse fear, prevent a partner from doing what they wish, or force them to behave in ways they do not want**. It includes the use of **physical and sexual violence, threats and intimidation, emotional abuse, and economic deprivation.**

Intimate partner violence (IPV) is a more specific term that refers to violence that is perpetrated by a spouse or a partner in a romantic or dating relationship

Many of these different forms of domestic violence/abuse or IPV can be occurring at any one time within the same relationship

The person perpetrating the abuse can be of any gender or sexual identity, as can the victim/survivor.

Types of domestic violence

Situational Violence: Specific conflicts that are situationally provoked and escalate to violence/abuse. Not connected to a general pattern of controlling behaviors

Coercive Control: A pattern of control (used mostly by men against female partners) marked by intimidation, isolation, control and assault.

Violent Resistance: Occurs by victims motivated by self-defense, desperation or a means to escape violence

Mutual Violent Control: (Rare) Occurs when both partners are violent and controlling





Intimate Partner Violence (IPV) and Problem Gambling

Current review of research on problem gambling and domestic family violence (DFV)/intimate partner violence (IPV, Hing et al., 2022)

- There is a significant relationship between problem gambling and IPV based on studies of treatment seekers and population based studies
- Higher rates of PG among those experiencing relational violence and Higher rates of relational violence/abuse among those experiencing PG
- Those identified as gambling problematically about equally as likely to be perpetrators or victims of violence
- Women more likely to be recipients than perpetrators.

Gender Differences

No studies of IPV in same sex relationships where problem gambling is present

No studies of female economic abuse toward men or in same sex relationships

Gambling clinical work and research should assess IPV perpetrated by men against women, women against men and in same sex relationships using instruments and approaches that are sensitive to the difference in reports of violence across the range of relationship/gender contexts.

While gender differences important, have to recognize the reality that the preponderance of DFV/IPV perpetrated by men against women (WHO)

Hing et al, 2022

Economic abuse

Defined as “behaviors aimed at manipulating a person’s access to finances, assets and decision-making to foster dependence.” (Kuton et al, 2017)

1. **Economic control preventing resource acquisition and use**
2. **Economic exploitation of victim’s resources**
3. **No quantitative studies have measured economic abuse linked to gambling**
4. **Qualitative studies suggest having a gambling problem provides strong motivation for economic abuse (Banks & Waters, 2022)**



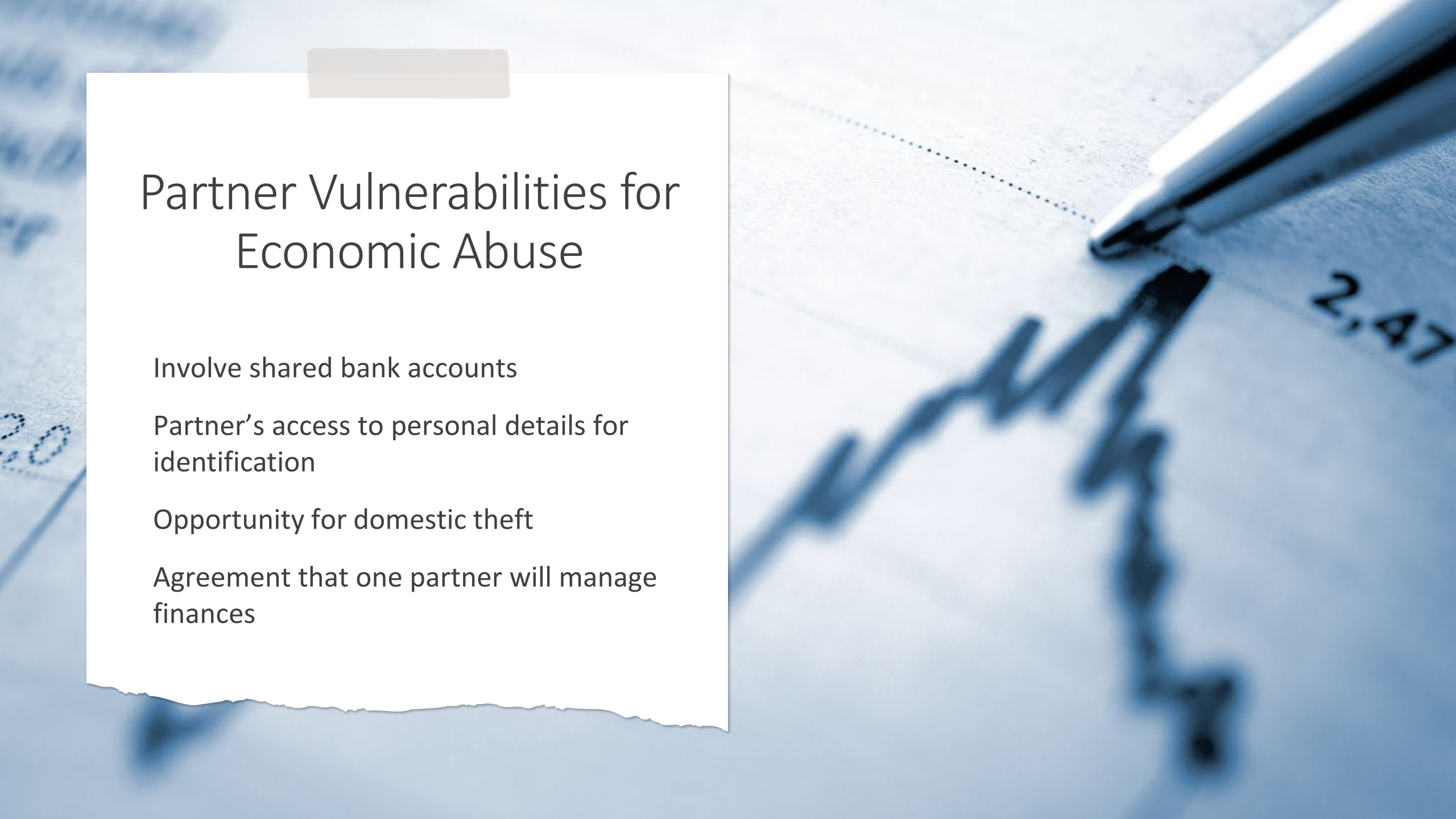
Partner Vulnerabilities for Economic Abuse

Involve shared bank accounts

Partner's access to personal details for identification

Opportunity for domestic theft

Agreement that one partner will manage finances



Qualitative Study of Women Experiencing Economic Abuse by Male Partner with Gambling Problem (Hing et al, 2020, 2022)

Partner withdrew funds from bank accounts without woman's knowledge

Took out home equity loans and 2nd mortgages without permission

Unauthorized sale of family property

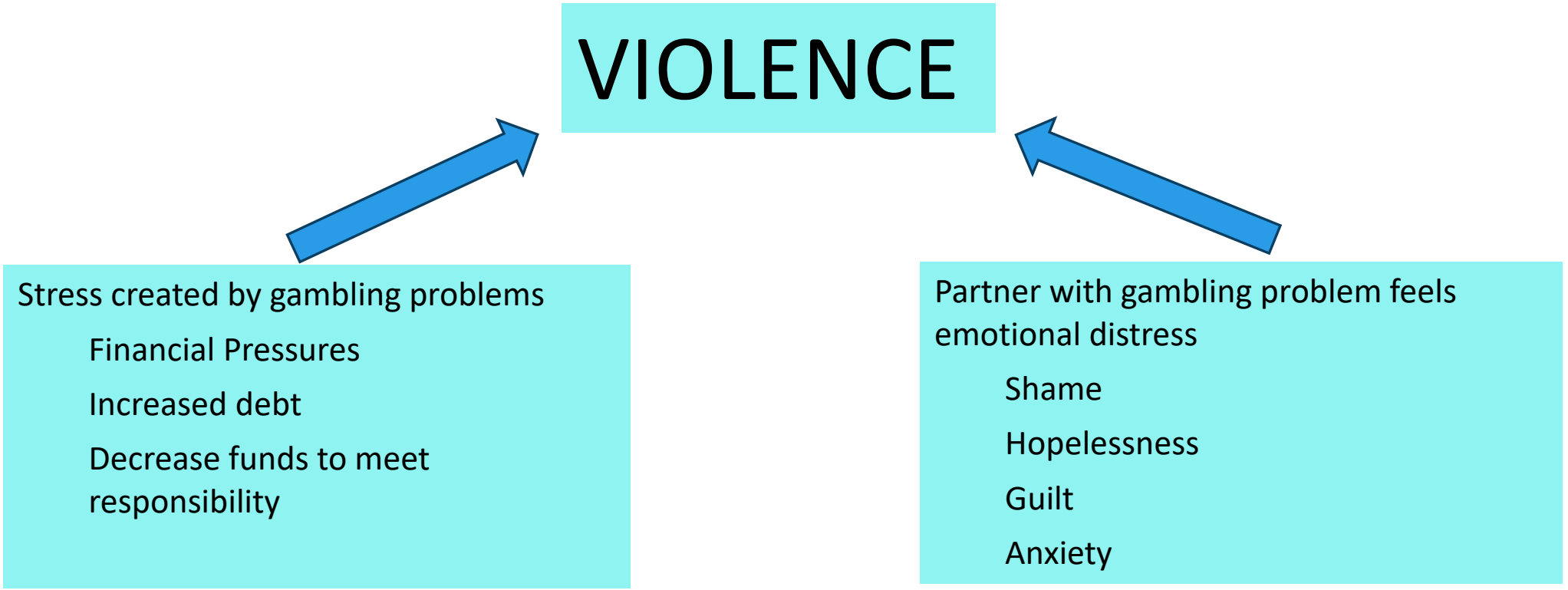
Coercion into lending money and taking on debt

Stealing her property

Economic control: Male, gambling partner maintains complete control over family finances and doesn't allow access to money for personal or household needs.

When Gambling Comes First

Gambling losses fuel anger, frustration as well as relationship conflict (Suomi et al, 2013; Maclean et al, 2019)



Those who Gamble Problematically and are Victims/Survivors of DFV/IPV

Mostly women

Among women who gamble problematically and experience IPV, only a minority had onset of IPV after they started gambling

Subsequent violence not always limited to an immediate response to gambling

More pervasive pattern was for violence to occur in context of coercive control

Gambling used as an excuse to intensify the violence already occurring in the abusive relationship

Those who Gamble Problematically and are Victims/Survivors of DFV/IPV

Particularly in women gambling may be response to coercive, controlling behavior by partner

A way to cope with an abusive relationship

Gambling to gain physical escape from the violence

And/or psychological escape to cope with the resultant trauma

A quest to gain some control over their lives

To cope with legacy of past abuse after separating from violent partner

Addressing Trauma

- Gambling as “undoing”
- Cure for guilt and shame
- Money = invulnerability
- Re-enactment
- Dissociation and sense of safety
- Intensity and “aliveness”

Addressing PG and Relational Violence

Safety First

- Seeking Safety: A Treatment Manual for PTSD and Substance Abuse
- Research support for use for those with gambling disorder

Ask and re-revisit

- Assess violence that is ongoing/chronic than as well as incident based (situational). Include technology assisted monitoring and stalking. https://proceduresonline.com/trixcms1/media/8401/assessment-of-coercive-control.docx

  https://www.ncbi.nlm.nih.gov/books/NBK64439/table/A47350/

Address economic abuse as a form of DFV/IPVhttps://nij.ojp.gov/library/publications/testing-and-validating-financial-measures-intimate-partner-violence-survivors

Meeting needs of the whole family – Victims/survivors as well as perpetrators

Don’t forget the children

Public Health Perspective

Need to include broad range of public health and community agencies to conduct research and develop adequate prevention and intervention structure

- Gambling industry
- Police and criminal justice
- Child protective services
- Schools
- Victim support services
- Financial institutions
- Health care systems
- Coroner
- Housing resources

Women and Gambling Recommendations

Identify those at risk and encourage harm reduction and limited gambling strategies

Collaborate and provide awareness with primary care providers, mental health settings, hairdressers, nail salons, senior centers, libraries, spiritual communities, family services departments, domestic violence courts, schools and day care centers etc.

Explore collaborative money/asset protection planning, financial literacy, financial independence

Explore developing more options for feeling alive, joyful, hopeful and engaged socially

Use Co-Occurring Disorders, Gender and Trauma Informed intervention models. Validate, process and support skills for managing painful feelings – trauma, bereavement, depression, anxiety….

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Recommendations

Institute GameSense type gambling venue interventions

Regulate gambling advertising and messaging

Provide options for decreasing financial anxiety and increasing financial stability

More U.S. on women and gambling

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Thank you.
Questions?