



## Problem Gambling and Women

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Over the past twenty years, gambling has rapidly become a mainstream activity for women due to the legalization and expansion of commercial gambling, changing social norms and easy access to venues<sup>1</sup>. According to the 2006 California Problem Gambling Prevalence Study, there are as many as 1.2 million problem and pathological gamblers in the state<sup>2</sup>. The prevalence of problem gambling among women is now approaching that of men; The California Council on Problem Gambling's helpline demographics for 2006 show the proportion of identified female gamblers was 42.6%<sup>3</sup>.

While the majority of women who gamble do not develop problems, for those that do, it can have a devastating impact. Gambling once a source of fun and socialization can create physical, psychological and emotional problems for the female gambler and adversely impact the significant people in her life. When the woman is vulnerable, her gambling can increase in frequency and amounts gambled over time which can lead to asocial, secretive and compulsive gambling behavior fueled by both hope and desperation<sup>4</sup>. Wins bring temporary hope and highs but also serve to reinforce the behavior with false beliefs of more wins – making it more difficult break the addictive cycle. By the time women get help for their gambling problems they are likely experiencing financial distress, depression and may even be suicidal<sup>5</sup>.

This paper will look at issues relating to women with gambling problems: some differences from their male counterparts, generational differences, predisposing conditions and current struggles, reasons for gambling, the impacts of their gambling, and barriers to treatment. We will also examine prevention strategies and treatment practices for this population.

### GENDER DIFFERENCES IN GAMBLING

Research has presented numerous differences between male and female gamblers. Gambling activities and patterns tend

to reflect the differing psychosocial context of men and women's lives and orientation to the world. Women have been found to prioritize connection and intimacy, whereas men emphasize power and hierarchy<sup>6</sup>. A stronger social component has been found in female gamblers – at least in the beginning of their gambling<sup>7</sup>.

Once gambling becomes a problem, women tend to use it to cope: to escape, reduce stress, self-soothe and distract. Women have been categorized as "escape gamblers" and prefer to gamble on "luck" games, including slot machines and bingo<sup>8</sup>. Women have also been found to engage in fewer types of gambling. Males have been categorized as "action gamblers" favoring games of "skill," such as poker, horse racing and sports. Men often seek high action, arousal and ego enhancement through cognitive challenges and the thrill of competition<sup>9</sup>. Recent research, however, has shown that both men and women use gambling to escape from every day problems<sup>10</sup>, and have dissociative experiences with gambling<sup>11</sup>.

Research shows other differences between men and women problem gamblers. Women begin gambling later in life with an average age of 34.2 years versus 20.4 for men<sup>12</sup>, and their problems tend to progress more rapidly. Studies show women as well as machine gamblers develop compulsive gambling in one year versus four years for men and other types of gambling games<sup>13, 14, 15, 16</sup>. Women gamblers are more likely to report gambling-related financial problems and have limited access to financing compared to men<sup>17, 18</sup>. One positive trait may be that women seek help faster than men<sup>19</sup>.

Female gamblers' rapid development and progression into problem gambling and financial problems has been termed telescoping, and may relate to the type of gambling they favor<sup>20</sup>. Machine gambling such as casino slots and video poker are continuous play forms of gambling. These are

highly addictive due to rapid reinforcement patterns of unpredictable small wins that generate excitement and encourage continuous play<sup>21</sup>.

## **PREDISPOSING AND CONCURRENT ISSUES**

Gambling as an escape fits with research findings demonstrating psychological distress and trauma histories in female gamblers. These women often have mental health issues, with depression and anxiety found most often. Studies also report higher incidence of other problematic behaviors such as alcohol and drug use, disordered eating, overspending and criminal activity in female gamblers as compared to the general female population<sup>22</sup>. Nearly half of the women in one study reported suicidal ideation, with almost a third indicating some history of suicide attempts<sup>23</sup>.

Traumatic experiences or difficult life challenges have been found in women with gambling problems. Childhood maltreatment has been prevalently found in pathological gamblers, especially female gamblers<sup>24</sup>. Current abusive relationships or difficult relationships and marriages are also found in female problem gamblers<sup>25</sup>.

The development of female problem gambling has been linked with societal gender-role and care-giving expectations<sup>26</sup>. Women's sense of over-responsibility is commonly described by women who receive help for their gambling problems<sup>27, 28</sup>. Female gamblers have been found to neglect their own needs and self-care – feeling guilty and selfish when they spend time and money on themselves<sup>29</sup>. Gambling can provide a mechanical relief from situational stressors, the demands of others and a yearning for a sense of autonomy. However, this unhealthy relief often leads to isolation and disconnection both from others and themselves.

## **WHY WOMEN GAMBLE**

Some of the reasons commonly given by females for their gambling behavior include: a means of dealing with stress, as well as marital and financial problems. The majority of women in one study describe the fun, the opportunity to win money, excitement and entertainment as their reasons for gambling. However, numerous less positive motives follow the fun and excitement, including mood management, stress relief and issues of autonomy. In line with the concept of escape gambling, these women may seek to numb out unpleasant emotional states and meet other psychological needs through their gambling behavior. Women report gambling to cheer themselves up, self-soothe, deal with boredom, feel less depressed, more hopeful and energized. They also gamble to relieve stress and worries, and to get a break from reality and responsibility. Other common themes are: being free to do what they want, spend their own money and take time for themselves<sup>30</sup>.

Women report their continued gambling behavior is driven by the hope of seeing wins as well as issues of access and safety. Female gamblers describe casinos as easy to get to, comfortable and familiar enough to go alone. Once gambling

becomes a problem for women, urges, thoughts or temptations to gamble seem to be related to the hope of winning money and relieving financial stress as well as specific gambling cues such as seeing commercials for casinos or hearing colleagues discuss gambling experiences<sup>31</sup>.

## **IMPACTS OF PROBLEM GAMBLING**

There are numerous negative effects for the female gambler and the significant people in her life. Female gamblers most often report drawbacks of gambling to be financial concerns from losing money they cannot afford to stress and worries about money loss and their financial future. When gambling reaches problem levels, most women are near a financial crisis having gambled away household money, accumulated debts or even resorted to illegal activity after exhausting their financial resources. On average they have spent 80% of their personal net worth<sup>32</sup>, and have gambling-related debt of \$30,000<sup>33</sup>.

Women also report issues of psychological or emotional distress. These include shame, guilt, anger and depression resulting from gambling, worry, fear and anxiety related to gambling and loss of self-esteem. Women with gambling problems are often deeply ashamed, embarrassed and even shocked by their behavior. Many of these women have taken great pride in responsibly running households, finances and their lives. Most female problem gamblers feel shame in their inability to control or stop gambling on their own, and live in fear of being discovered or judged. Women also report shame in breaching social and personal values, neglecting their children and families, isolating from friends and family, jeopardizing finances and employment. The negative impact gambling has on relationships is commonly reported by female problem gamblers as well. They identify the loss of trust and respect of others, breaking promises, tension and arguments, and lying and manipulation<sup>34</sup>.

## **GENERATIONAL DIFFERENCES**

Research has presented some differences among age groups of women gamblers. In a study on generational comparisons among female problem gamblers, differences were not found in gambling frequency and debt; yet older female gamblers report starting at a significantly later age than the younger women. There can be serious long-term financial consequences for senior adults, especially senior women, as income tends to decrease in retirement while the time available to recover from gambling debt is limited. Older female problem gamblers tend to have fixed incomes, turn to credit companies with high interest rates to pay off gambling debts; many live in fear of leaving family with debt<sup>35</sup>.

Older women may be particularly vulnerable to loss – of others as well as their physical and cognitive health that may contribute to their problem gambling. They often suffer from loneliness and lose opportunities for intimacy with others as spouses, friends and family move away, die or become ill. Unresolved grief and difficulty in making new friends are among issues reported by older women with gambling

problems. However, findings also report that senior women may have a larger support network for their recovery than their younger counterparts<sup>36</sup>.

## BARRIERS TO TREATMENT

Despite findings that indicate women seek treatment earlier, research also shows that women are underrepresented in treatment; directing us to look at treatment barriers for this population. The issue of autonomy with women problem gamblers surfaces again as a treatment barrier. Female gamblers identify a drive to be self-reliant in dealing with their own problems – with a majority of women believing they “should be” able to make changes on their own. Many women believe that they “can” make changes on their own, and indicate having been able to stop or limit their gambling<sup>37</sup>.

Another grouping of barriers relates to financial pressures and gambling hooks such as unrealistic hopes about gambling as a means for financial gains. Inaccurate information about treatment services and their availability has also been found to impede access to treatment. Other issues reported by female gamblers as contributing to their reluctance in seeking help include: fear of judgment or exposure and shame and guilt related to their gambling behavior<sup>38</sup>.

## PREVENTION AND TREATMENT

Current studies suggest prevention and treatment strategies that take into account the unique characteristics and needs of female problem gamblers. Knowing the type of gambling women prefer can inform advertising of prevention and treatment resources. The need for increased advertising and public awareness of risks of gambling and resources to help women with gambling problems has been suggested<sup>39</sup>.

As indicated earlier in this paper, female gamblers may have mental health, addiction and trauma histories and other

concurrent struggles as contributing factors and ongoing issues in their gambling, and these should be incorporated in prevention and treatment practices. Female gamblers may present in medical, mental health and other treatment facilities. They may also require more extensive psychotherapeutic interventions such as stress management, problem solving skills, enhancing self-esteem and resolving intra-psychic conflicts<sup>40</sup>.

Specific treatment topics for female problem gamblers suggested in research follow. One category includes coping with urges, limiting or stopping gambling behavior and learning about triggers to gamble. Issues of personal-enrichment such as dealing with stress, self-esteem, depression and anxiety, guilt and shame have also been given. Some tools to assist women in this area include: teaching assertiveness, setting healthy boundaries, dealing with anger and conflict and learning how to meet personal needs in relationships<sup>41</sup>. Another suggested treatment topic is working with female gamblers on their relationship to money in areas of money management and resolving debt. Helping these women meet leisure and social needs in constructive ways is also integral to successful recovery. Replacing gambling with more satisfying activities, finding meaningful use of time, having fun, and reconnecting with friends and family may be important parts of this process.

Another suggested treatment practice is to further develop gender-specific treatment. Studies have found that many female problem gamblers prefer women specific treatment settings and programming, for example women-only counseling groups<sup>42, 43</sup>. Women feel free to discuss issues of intimacy, traumatic experiences and care-giving demands in such groups.

These prevention and treatment strategies and practices can help us to more effectively reach and treat this unique and expanding segment of the problem gambling population.

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