The attractions and risks of Internet gambling for women: A qualitative study

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Abstract

In this qualitative study, 25 females were interviewed who gambled frequently on the Internet. This paper describes the women’s views about the Internet as a place to gamble and the associated risks. Volunteers were recruited from a wide range of sources in the UK and included 16 problem gamblers and 9 frequent gamblers. The women identified a number of features of the Internet that made it easy to gamble, such as its accessibility from home, its anonymity, and its privacy. The Internet was seen as less of a male domain and a place where women could learn to gamble. Frequent gamblers saw Internet gambling as a fun and social activity. All women recognised that they were at risk of excessive Internet gambling, and frequent gamblers had developed strategies to reduce these risks. The paper concludes with some measures that could identify and support those at risk.

Keywords: Internet gambling, women, United Kingdom

Introduction

Gambling has been traditionally seen as a predominately a male activity, but prevalence surveys suggest that in many countries, high proportions of women gamble (Abbott, Volberg, & Ronnberg, 2004; Productivity Commission, 1999; Welte, Barnes, Wieczorek, Tidwell, & Parker, 2002). The recent prevalence study of gambling in the UK (Wardle et al., 2007), with over 9,000 participants, indicated that 65% of women had gambled in the previous year (compared with 71% of men). This survey found that women were almost as likely as men to gamble on the National Lottery (59% men:56% women); equally likely to gamble on other lotteries (12% for both men and women), and more likely to use scratch cards (19% men:20% women) or play bingo (4% men:10% women). Although women were less likely than men to gamble on all other activities, 13% of women had gambled on horse racing and 10% on slot machines.

Studies on Internet gambling, however, suggest that male players still predominate (American Gaming Association, 2006; Griffiths & Barnes, 2008; Griffiths, Wardle, Orford, Sproston, & Erens, 2009). For example, the UK prevalence study indicated that 9% of men and 3% of women had gambled on the Internet in the last year (Wardle et al., 2007). A recent
more detailed analysis of this survey found that Internet gamblers were more likely to be male, single, well educated, and in professional or managerial employment than were non-Internet gamblers. Internet gamblers were also younger (55% were 34 years or younger) than non-Internet gamblers. This latter survey compared 476 Internet gamblers who bet or gambled on-line or used a betting exchange, but excluded lottery product buying, with the remainder of the sample who were non-Internet gamblers (Griffiths et al., 2009).

However, it is possible that these gender differences in Internet gambling will decrease over time, as has been found with non-Internet gambling (e-Commerce and Online Gambling Regulation and Assurance [eCOGRA], 2007). Whereas men generally start using the new technologies earlier than women, women take them up later once they recognise their convenience and ease, as with Internet shopping (Griffiths et al., 2009). It is also possible that women may find the Internet a more culturally acceptable way to gamble. One study of Internet gambling indicated that some women felt that Internet gambling was safer, less intimidating, and more anonymous, fun, and tempting than non-Internet gambling (Griffiths, 2001). This potentially large female market has been recognised by the gambling industry. Many of the gambling advertisements currently on television in the UK specifically focus on bingo and on encouraging women to gamble on-line.

Although a similar proportion of men and women may gamble, most studies and surveys suggest that men are at higher risk than women of developing a gambling problem (Bakken, Götestam, Gråwe, Wenzel, & Øren, 2009; Griffiths & Barnes, 2008; Johansson, Grant, Kim, Odlaug, & Götestam, 2009; Volberg, 2001; Wardle et al., 2007). For example, the UK prevalence survey found that the rate of problem gambling was 1% for men and 0.1% for women. However, international surveys have suggested that the gender gap in problem gambling is decreasing, especially in certain countries (Abbott et al., 2004) and may be associated with the availability of machines and casinos and with the “normalization” of gambling (Abbott et al., 2004).

Apart from prevalence, gender differences have been found for motivations to gamble and preferences for type of gambling chosen. Women generally prefer games of chance and those involving continuous forms of play; men prefer games with some skill and excitement (eCOGRA, 2007; Hing & Breen, 2001; Hraba & Lee, 1996; Wardle et al., 2007; Welte et al., 2002). Similarly, female problem gamblers have been shown to prefer a narrower range of games, predominantly those of chance, whereas problem gambling males tend to be multi-game players and to include activities that involve skill (Blanco, Hasin, Petry, Stinson, & Grant, 2006; LaPlante, Nelson, LaBrie, & Shaffer, 2006; Nower and Blaszczynski, 2006).

Escape from personal pressures, boredom, loneliness, social isolation, and depression are commonly cited reasons for gambling problems among females (Boughton & Falenchuk, 2007; Crisp et al., 2000, 2004; Legge, 1996; Lesieur, 1993; Lesieur & Blume, 1991; Trevorrow & Moore, 1998). These studies found that many women were gambling to escape from personal pressures and unpleasant inner feelings, gambling being seen as an avoidance strategy when under stress (Scannell, Quirk, Smith, Maddern, & Dickerson, 2000). Lesieur (1993) suggested that gambling can become a type of anaesthetic and can bring about a dissociative state, the gambler buying time away from problems.
There is also some suggestion that women problem gamblers are more socially anxious and avoid social activities compared with either male problem gamblers or women in general (Specker, Carlson, Edmonson, Johnson, & Kidman, 1996). This suggestion may partially explain female problem gamblers’ choice of gaming activities, such as slot machines, where interaction with others is low. This finding also suggests that Internet gambling, which is playable in isolation, may be an attractive option for women problem gamblers.

Motivations for male problem gamblers are seen as being more associated with the enjoyment of the game itself, the sensory stimulation it produces, its excitement and arousal, and the possibilities of winning (Boughton & Falenchuk, 2007; Crisp et al., 2000, 2004). Some studies suggest that women have a more rapid progression into problem gambling than men do, although this could be a result of women generally starting gambling at a later age (Blanco et al., 2006; Nower & Blaszczynski, 2006; Potenza et al., 2001; Shaffer, LaBrie, LaPlante, & Kidman, 2002; Tavares, Zilberman, Beites, & Gentil, 2001).

The majority of studies have been conducted on men alone (or predominantly men) or mixed samples. Fewer studies have focused on women gambling or have used qualitative methods (Boughton & Falenchuk, 2007). This small-scale qualitative study focuses on female frequent Internet gamblers. It investigates in detail their views on Internet gambling, including both its attractions and risks.

**Method**

Participants, aged over 18 years, were recruited from a range of nationwide sources: special interest groups within Facebook, the GamCare Web site, membership of Gamblers Anonymous, university contacts and e-mail lists, and self-exclusion organisations. This wide range gave the study the advantage of being able to compare the experiences and views of frequent Internet gamblers with problem or ex-problem Internet gamblers.

Participants were given the option of an interview in person or on the telephone. Twenty-three participants preferred telephone contact. The interviews were semi-structured, generally took 1 hr, and were recorded digitally. The interviews were conducted in a supportive and non-judgemental manner. The majority of participants were offered £20 as reimbursement for their time.

The interviews focused on their views about Internet gambling, their gambling history, their motivations to gamble, and the impact that gambling had on their lives. Those who indicated that they had a problem with gambling were asked whether they have sought help and what they had found to be helpful.

Participants were given the Canadian Problem Gambling Severity Index (PGSI; Ferris & Wynne, 2001) through the post or by e-mail. Those that had given up gambling in the last 2 years were asked to answer the PGSI according to how they felt when they were last gambling. They were also asked to complete the Beck Depression Inventory to measure their current level of depression (Beck, Ward, & Mendelson, 1961).
Verbatim transcriptions were produced from the digital recordings. The analysis of the data was undertaken using NVIVO software. Key topics and issues were separately identified by the two investigators by reading the transcripts and listening to the recordings. Within-case analysis was conducted as well as across-case analysis. To protect participant identities, all names presented below are pseudonyms.

Results

All participants were British born, one defining herself as Black British and the others as White. They ranged in age from 22 to 59 years. Other demographic details are included in Table 1.

Nine frequent gamblers were identified. These participants scored from 0 to 6 on the PGSI screening tool (low or moderate risk gambling) but gambled at least twice a week on the Internet. Sixteen problem gamblers were identified. Their scores ranged from 9 to 26 (the cut-off point is 8 and the maximum score possible is 27). Problem gambling with the PGSI tool corresponds to pathological gambling as defined in the Diagnostic and Statistical Manual of Mental Disorders DSM-IV (American Psychiatric Association, 1994).

The women participants comprised a diverse population, from those with very limited resources and low incomes to those who were more middle class with some financial stability. One third of the participants were not working or off sick; the remainder were working part time or full time or were students. Employment ranged from poorly paid part-time work to highly paid professionals. Similarly, educational status ranged from leaving school at the age of 16 to postgraduate level.

Fifty-six percent of the women gambled entirely on games of chance, including bingo, slots, and casino-type games. The remainder either mainly played poker or played poker and games of chance.

The women were also asked to complete the Beck Depression Inventory (Beck et al., 1961). The mean and range of scores are given in Table 1. All the frequent players and 4 of the problem gamblers (none of whom were currently playing) had scores in the “normal, not depressed range” (scores from 0 to 10). Only 1 of the problem gamblers scored in the “minor depressed” range (scores from 11 to 17); 5 scored in the “moderately depressed” range (scores from 18 to 23); and 6 scored in the “severely depressed” range (scores of 24+; classification as suggested by Salkind, 1969).

Previous gambling patterns

Twenty-four participants indicated they had participated in different forms of non-Internet gambling before they started on the Internet. However, participation ranged from buying a lottery ticket once to very frequent casino gambling. Non-Internet gambling included
Table 1

*Demographic characteristics and gambling activities*

<table>
<thead>
<tr>
<th>Characteristic</th>
<th>Problem gamblers (n = 16)</th>
<th>Frequent gamblers (n = 9)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Age (years)</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>30 and under</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>31–40</td>
<td>9</td>
<td>4</td>
</tr>
<tr>
<td>41+</td>
<td>5</td>
<td>3</td>
</tr>
<tr>
<td><strong>Marital status</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Married/cohabiting</td>
<td>12</td>
<td>3</td>
</tr>
<tr>
<td>Single/widowed/divorced</td>
<td>4</td>
<td>6</td>
</tr>
<tr>
<td><strong>PGSI score</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mean</td>
<td>18</td>
<td>3</td>
</tr>
<tr>
<td>Range</td>
<td>9–26</td>
<td>0–6</td>
</tr>
<tr>
<td><strong>Beck Depression Score</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mean</td>
<td>20</td>
<td>3</td>
</tr>
<tr>
<td>Range</td>
<td>3–34</td>
<td>0–8</td>
</tr>
<tr>
<td><strong>Educational level</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Left school at age 16</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>Left school at age 18</td>
<td>5</td>
<td>2</td>
</tr>
<tr>
<td>Further education</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Graduate education</td>
<td>4</td>
<td>1</td>
</tr>
<tr>
<td><strong>Working</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Full time/part time/student</td>
<td>10</td>
<td>7</td>
</tr>
<tr>
<td>Not working/off sick</td>
<td>6</td>
<td>2</td>
</tr>
<tr>
<td><strong>Recruitment source</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>GamCare/GA/self-exclusion organisations</td>
<td>14</td>
<td>0</td>
</tr>
<tr>
<td>University e-mail/contacts (staff/students)</td>
<td>1</td>
<td>3</td>
</tr>
<tr>
<td>Facebook</td>
<td>1</td>
<td>4</td>
</tr>
<tr>
<td>Local advertisements</td>
<td>0</td>
<td>2</td>
</tr>
<tr>
<td><strong>Currently gambling</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>2</td>
<td>9</td>
</tr>
<tr>
<td>Gave up in last 3 months</td>
<td>9</td>
<td>0</td>
</tr>
<tr>
<td>Gave up for more than 3 months (up to 24 months)</td>
<td>5</td>
<td>0</td>
</tr>
<tr>
<td><strong>Type of game played</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Games of chance only (including bingo)</td>
<td>10</td>
<td>4</td>
</tr>
<tr>
<td>Poker/mixed</td>
<td>6</td>
<td>5</td>
</tr>
</tbody>
</table>

*Note. GA = Gamblers Anonymous; PGSI = Canadian Problem Gambling Severity Index.*

bingo, the National Lottery, fruit machines and arcades, and scratch cards. Few women had gone to casinos or to betting shops.

Of the 16 problem Internet gamblers, 6 indicated they were problem non-Internet gamblers prior to starting on the Internet. However, 10 problem gambling participants did not appear to have previous non-Internet-based gambling problems. Two problem gamblers had hardly gambled prior to starting on the Internet. None of the frequent gamblers indicated a previous or current problem with non-Internet-based gambling.
How they first started Internet gambling
Six participants were first introduced to Internet gambling by friends or family. One participant had started by buying lottery tickets on-line. This led to scratch cards and then other gambling sites.

Nine participants indicated that they started Internet gambling as an impulsive response to an advertisement, pop-up, or promotion in a newspaper, on television, or on the Internet.

I have never dabbled in my life before, that’s right and I just seen it one day in the XXX Newspaper and they had a promotion like, say if you put £10 on they would double your money . . . before I did this I never, I didn’t even know they did on-line gambling. Never even thought of this, it never entered my head, I just honestly don’t know what made me do it . . . Karen (problem gambler)

In the UK, the smoking laws changed in 2007 so that it was no longer possible to smoke while playing bingo in a bingo hall. This change led to a decrease in bingo attendance nationwide. In this study, 3 participants had stopped going to the bingo hall and had started Internet bingo instead.

Well, you can’t sit and have a drink in the pub now – you can’t smoke at all . . . I think that’s why on-line bingo has become more popular . . . You can sit and have a drink and have a smoke in your own home. Sophie (frequent gambler)

Why is the Internet attractive to women?
Participants were asked when they started to gamble on the Internet and about their experiences. Although they were not specifically asked about the nature of Internet gambling, many talked about it being a medium that was particularly attractive for women who wanted to gamble. They also talked about the features of the Internet that encouraged excessive gambling.

Accessibility. Accessibility was mentioned by 23 participants as being an important factor in determining either their take-up of gambling or their degree of use. Once the Internet was available at home, gambling sites could be accessed on any day, at any hour. Participants did not need to go out, dress, or meet anyone else. Gambling was immediate and instant, and it was also safer than going out. All of these factors may be particularly important for women, who may need to spend long periods of time at home, often because of family responsibilities.

. . . it’s very easy to go on-line and join it . . . there’s no checks or anything, you can go in, you can plug in your credit cards, whatever, your debit cards and it takes out whatever you ask it to and that’s it. Nicola (problem gambler)

I think it was maybe just about access. You know, I could play for 24 hours at a time without even having to get dressed, without even having to go out, it was brilliant it was . . . And there’s so few controls . . . It’s just far too easy, you know, just to log onto a site. Stephanie (problem gambler)
... a lot of people play bingo now instead of going out because going out to actually play it is probably more dangerous ... You know, you can go down the high street anywhere and get stabbed or something, you never know, and at least I am in the security of my own home ... Maggie (frequent gambler)

**Privacy and anonymity.** Another commonly mentioned factor (mentioned by 16 women) was that Internet gambling was anonymous and could be undertaken in privacy. This factor may be particularly important for women who may still feel that gambling carries a stigma. It may also be much easier to start playing games such as poker without the risk of embarrassment if one does badly.

... it’s something that you can pick up anonymously ... When you log on you are anonymous, you know, you can have a go at this or that, no one knows what you are doing ... Rosemary (frequent gambler)

**Less of a male domain.** Twelve of the women interviewed felt that they would not feel comfortable in betting shops or playing live poker. Although there was some recognition that non-Internet gambling was changing, playing on the Internet was seen as much more acceptable and less intimidating.

I think it’s just what’s attached with it, the stigma I guess – it’s seen as a man’s thing ... I can remember as a little girl my nan saying “Oh, you can’t go in the bookies with your dad, ladies don’t go in there” and you know, the only gambling women would see was bingo ... Jackie (problem gambler)

Women will not go into bookies. Some will – obviously you get a percentage of women who will, but it’s ... being on the Internet is ... I could hide everything. I went three years, three or four years just hiding it ... Lucy (problem gambler)

... you have got sites specifically aimed at women now. You have got XXX [bingo site], you have got XXX [bingo site] and they are all aimed at women ... Sophie (frequent gambler)

It is also possible to obscure one’s gender on the Internet. One participant had originally used her own photograph but had changed it to a cartoon character because she had sometimes received negative comments about her appearance from other poker players.

... they just assume that you are a man unless you tell them otherwise ... I think some men do put women’s pictures up to fool people and I think it probably works ... Rebecca (frequent gambler)

**Ability to play for points or for free.** Five participants had started playing because there was the facility to play for points rather than money. Gambling was therefore seen as a fun
activity without any cost, which may encourage those with limited resources to play. Some participants started off playing for points, as it gave them an opportunity to practice their gambling skills.

However, once they started playing for money, it was difficult to go back:

... when I first started I wasn’t playing for real money; I first started on the free rolls, because I made sure I had a kind of an awareness of the game before I ever put any money in... Rebecca (frequent gambler)

I tried to do it without the money but it didn’t work. The money helps you to concentrate the mind, not just playing a game – it only works when you are gambling with money. Ruth (problem gambler)

Some of the women who had played for points commented that the odds of winning were often much more favourable for points than for money, leading to incorrect conclusions about the possibilities of winning.

And while I was playing bingo for real I would be playing slots for fun and the points mounted up and mounted up and mounted up, but when you started playing for real money, it didn’t work like that... you know you start to look at the small print and then it does tell you that when you are playing for points that the odds are different than when you are playing for real money... Pam (problem gambler)

Socialising while still being at home. Many women had young children or caring responsibilities and were not able to go out easily. Gambling was something that they could do in the safety of their own home.

All of the frequent gamblers indicated the pleasure they derived from Internet gambling. This included not only the game, but the social aspects of the sites. It was “me” time. They could enjoy playing and chatting with people from the safe environment of their own home. Playing was seen as a very positive and fun activity, one with financial costs that were well worth it. Women playing poker mentioned the pleasure from developing a skill, competing, and winning.

... on the bingo site that I go on, you have got chat as well, so you can speak to people while you are gambling... It’s like being in a bingo hall again, so you still get to speak to the people while you are playing. Millie (problem gambler)

So then I got involved with the forums and chatting about things and there’s quite a lot of us and actually there’s more girls probably than what you think, purely of course because they don’t go out if they have got kids... it gives me something to do... Maggie (frequent gambler)
The attractions and risks of Internet gambling for women:


...I chat to my friends...I have met quite a lot of them. We all went on a cruise in March and so a lot of us met up and we had a great couple of days. I even took my nan with me!...Hannah (frequent gambler)

**The accompanying risks**

These attractions mean that it is not only easy to gamble on the Internet, but it is also easy to gamble excessively. All of the women interviewed were aware of the risks. Frequent gamblers often had had problems in the past (or had a short period when they spent too much) and were aware that it could easily happen again. These frequent gamblers were aware of other women on the Internet sites who were gambling too much.

**Not “real” money.** Seven women talked about it not being “real” money and that they had to be careful not to lose track of spending. Either debit or credit cards are registered at the start of play, although participants generally regarded debit cards as more like real cash than credit cards.

...when you put the money in your account, it's just numbers on the screen. It isn't like you are handing money...I couldn’t imagine giving somebody £1,000 in cash for an hour’s entertainment. It would be ludicrous, but I thought nothing of spending a whole month’s salary in two hours...Jackie (problem gambler)

If you were going to a bingo hall there is no way you would spend more than £10 because it is actually real money then, you see with a bank account, you don’t think, it is not real money sort of thing. Karen (problem gambler)

**Multiple game playing.** Some participants (but not all) played multiple games on-line. They indicated that playing more than one game tended to increase the money they spent. Some found that playing one game could be too slow, others liked the challenge of playing multiple hands, and some believed that playing multiple hands would increase their chances of winning.

...when I was playing poker, I very rarely played less than three hands at once, or three games at once, and you can’t do that in a live game...I would do that for hours and hours and hours and hours at a time. It was just quite incredible. Stephanie (problem gambler)

**Progression to problem gambling.** The women’s accounts suggest that progression to problem gambling could be relatively quick in many instances, taking between 2 and 4 months. The main factor that appeared to influence the development of problem gambling was that it provided escape and relief from problems. The second was winning, especially an early or a big win. The two together appeared to increase play.

For those who already had problem gambling in non-Internet modes, transferring their problem gambling patterns to the Internet seemed a rapid process. However, it seems just as rapid for those without prior problems.
I just thought it would be a bit of fun . . . and it was like that for the first two or three months I would think . . . Once or twice a week and usually once at the weekend . . . and then I had a big win off a 20p bet, I won a couple of thousand and then it changed into “Oh, if I bet more, I will win more” which I did, to the point that I was going on there every day when I got home from work and then until I went to bed – I was on there all weekend . . . that was in the February, I logged on first in the February and by the October . . . all of my savings had gone . . . Just under £60,000.

Jackie (problem gambler)

**Strategies used to avoid developing problems with gambling**

Frequent gamblers talked about the strategies they used to keep their gambling within reasonable limits. Some focused totally on winning a poker game, played single rather than multiple hands, and avoided chat alongside play. Others spent more time on the chat games on sites, or by playing mainly for points. Overall, frequent gamblers planned before a session started, both in terms of financial limits and game strategies; stakes were kept small; and losses were not chased. This prior planning with controlled routines appeared to minimise the risks of being overridden by impulsivity.

Frequent gamblers also talked about their attitude towards winning and losing. Frequent gamblers did not always play to win and they certainly did not want to risk their financial security.

> It was always very much a game, it’s almost like you pay for the enjoyment of playing; it was never to get rich if you know what I mean. I think it’s what causes people problems in gambling, when they think that it’s going to lead them to get rich . . . it was never about the money. The money is a bonus if you are lucky enough to win, but it was always seen as luck, it was never “This could be a real way out, it could lead to something.” Anne (frequent gambler)

**Difficulties in giving up and the ease of relapse**

The problem gamblers’ accounts indicate that giving up Internet gambling was not easy. The constant availability of the Internet meant that it was all too easy to relapse after a difficult or stressful day.

> Every single person except for me had called in sick and something in my head snapped and without even consciously thinking about it, I had called my bank and got an overdraft again; I had called the gambling Web site that I went on and unblocked my account and spent £2,000 within 25 minutes and something switched in my head to say “Come on, what on earth are you doing?” and I stopped . . .

Jackie (problem gambler)

Some problem gamblers talked about being tempted back into gambling by advertising or by receiving personal e-mails and promotions with bonus payments from the gambling industry.
I then stayed away from it for maybe about 6 months, 8 months um, and then I had been on the computer again one day and a pop-up came on for XXX [bingo site] and the next thing I knew I was on to the XXX [bingo site] um, and before I knew it I was gambling ... Pam (problem gambler)

There are a number of external controls that people could use to avoid exposure such as the use of gambling blockers or the closure of their Internet account. These mechanisms were not commonly used. Only 2 of the 15 problem gamblers had disconnected the Internet or discarded their computer (one of these had not found that the blocker worked). The reasoning of others was that they did not wish to deprive other family members from this resource.

In addition to these 2 problem gamblers, 3 had successfully installed gambling blockers.

I am still on the Internet but I also have a block . . . so I actually can’t go on anything like that. I can’t do anything like that at all. I can only go to certain pages on the Internet now . . . I wanted to do that. Eileen (problem gambler)

However, another had managed to take the block off by rebuilding her computer and consequently started to gamble again.

The women were more likely to try to stop by asking the sites to ban them or by asking their banks not to supply credit. This was not straightforward, as often the sites (which were not always UK based) would refuse to ban them. For those that did, the bans were often only temporary and women could re-register easily, even the next day, by supplying their details. The women often found that the banks were not always helpful and it was all too easy to open up an additional credit card account with another company to access more funds.

Discussion

Participants’ accounts suggest that the Internet is a much more attractive medium than traditional gambling venues for women gamblers. Many of the women interviewed did not feel comfortable in betting shops or playing live poker. Traditional gambling (apart from bingo) was seen as male dominated and women may feel out of place or embarrassed by their lack of knowledge or experience. Although non-Internet gambling may be changing, playing on the Internet was seen by participants as much more acceptable and less intimidating.

In addition, the traditional place for women to gamble, the bingo hall, is in decline. Many of the women had regularly played non-Internet bingo, although none had indicated that they had developed a problem from playing at these venues. Three of the women in this study had started playing on the Internet because of the smoking ban.

As has been found in the majority of other studies, probably the most important factor in determining use of the Internet is accessibility (American Gaming Association, 2006; Griffiths, 2003; Griffiths & Barnes, 2008; Wood & Griffiths, 2008; Wood, Williams, & Lawton, 2007). Accessibility was mentioned by nearly all participants as being an important
factor in determining either their take-up of gambling or their degree of use. It was easy to start gambling for the first time (apart from the lottery), and many women started impulsively after seeing a pop-up or advertisement. However, playing from home is not only accessible and easy, but it is also relatively safe, which may be another important factor for women (as found in the eCOGRA survey, 2007).

Another important factor is anonymity. Gambling can be done in secret, where one can try one’s hand at a variety of games and gradually build up skills, experience, and knowledge without seeming a fool.

Internet gambling was seen by many as a free, fun activity. Women were able to start playing for points while they were learning the game. However, once they started playing for money, it was difficult to go back.

These reasons have also been found in large-scale surveys of both men and women. One study, which included 1,920 participants (44% were women), mainly from the US and Canada, found that people preferred the Internet because of its relative convenience, comfort, ease, and privacy (Wood et al., 2007). A recent American Gaming Association (2006) study found that the main reasons people gave for gambling on-line were convenience (48%); fun/excitement/entertainment (24%); greater comfort and not having to drive (24%); ability to win money (9%); and enjoyment of the anonymity and privacy (6%). Wood and Griffiths (2008), in their study of Internet poker players, found that casual players (as opposed to professionals) played for the convenience, ease of learning, low stake size, relief from boredom, and social interaction.

However, the very attractiveness of the Internet means that there are accompanying risks. Griffiths’s (2003) work has suggested that specific features of the Internet that encourage problem gambling include the ability to play continuously and rapidly, large stakes, and often playing several games at once. Findings in the current research agree with this conclusion. Certain aspects of the Internet encouraged women not only to gamble, but to gamble excessively. This included gambling for long periods without detection, the use of multiple games, and high stakes. Women are still more likely to play non-skill games such as the slots or bingo, which can be particularly problematic because they are continuous forms of play (Cornish, 1978; Orford, Sproston, Erens, White, & Mitchell, 2003).

Another difficulty, however, is that Internet gambling may be particularly attractive for many of the more vulnerable groups in the UK. These groups include those spending long periods at home, including the ill, disabled, socially isolated, or housebound. They also include women with caring responsibilities, either for young children or for the elderly or disabled. The gambling may start off as a form of entertainment to stop them from feeling lonely, isolated, or bored. For many (as in this sample), gambling may continue in the same way; however, in a proportion of them it will not.

One important issue is whether the Internet gambling will increase the problem gambling prevalence rate. Whereas 6 of 16 problem gamblers had had problems with gambling prior to their use of the Internet, 10 indicated that they had not. These 10 had either gambled...
very little or had managed to keep their gambling under control when it was non-Internet based. Other studies suggest that the prevalence of problem gambling is higher among Internet gamblers than among non-Internet gamblers (Griffiths & Barnes, 2008; Griffiths et al., 2009; Wood et al., 2007). However, it is difficult to ascertain whether these high prevalence rates are due to the Internet offering less protection to those who may be “at risk,” or whether these vulnerable gamblers are more likely to opt to gamble on the Internet because of its constant accessibility and ease of use.

It is also possible that progression to problem gambling from more normal levels of play may be quicker with Internet gambling than with non-Internet gambling. It may be more difficult to give up Internet gambling and easier to relapse. The Internet can be accessed during periods of vulnerability and impulsivity. Problem gamblers found that they were being bombarded by e-mails or pop-ups as soon as they turned on the computer. By contrast, traditional non-Internet-based gambling venues will normally entail a journey and may not be open, thus giving a little more time for reflection.

One relatively easy way of giving up would be to install a blocker or to disconnect the Internet. However, most problem gamblers reasoned that the family needed the Internet and it would be unfair to deprive them. Only 3 of 16 had successfully installed blockers. Others were unsure how these blockers would work. However, it is likely that much of this reticence against the use of blockers or discontinuing the Internet was due to ambivalent feelings surrounding gambling.

None of the participants in this study engaged in Internet sport betting, which has been found to be popular among male Internet gamblers (Valentine & Hughes, 2008; Wardle et al., 2007). However, it is likely that these traditional differences are being broken down. Approximately one third of the women in this study were predominately playing poker, they were thrilled and excited by the challenge and competition, and they could obscure their gender if they so wished. It seems likely that with the advent of the Internet, the gap between the two genders will decrease still further, with women trying their hand at different games because of the complete anonymity and lack of stigma. The survey conducted by eCOGRA (2007) also suggested that this may be the case.

**Social responsibility measures**

One of the great difficulties with Internet gambling is that it is provided by a range of international providers, many of whom are not subject to UK regulations and may not have signed up for socially responsible gambling. Providers can even specifically target problem gamblers to continue their excessive gambling, if they so wish. This international provision means that it is particularly difficult to regulate Internet gambling and ensure that social responsibility measures are in place.

Griffiths (2003) has made a number of suggestions to encourage social responsibility in Internet gambling and the results of the current study would endorse these suggestions. Measures include ensuring that Web sites display prominent links to their social responsibility partners, the use of cautionary notes, information on where to obtain help, accreditation by
external organisations, built-in pauses, and procedures for the confirmation of bets or the right to change one’s mind.

However, a number of other measures may be valuable. It is important that vulnerable groups are not specifically targeted by the gambling industry, and measures offering protection need to be considered. Excessive spending, long periods spent gambling, and gambling late at night could be used to identify women (and men) at risk. Another measure is to make self-exclusion easier and less temporary. The women in this survey found that self-exclusions were often temporary and that banks and credit card companies were not willing to act or enable this process of self-exclusion or agree to set credit limits on spending.

The practice of giving different and better odds for free or practice games was also problematic. Having the same odds or displaying them prominently on the Web site (rather than in small print) may improve matters. Similarly, the practice and impact of offering advertising promotions, such as being given extra free plays or doubling the stake money, may not only encourage women to start gambling, but also to overspend. These practices were also the reason that some problem gamblers relapsed.

Although the material obtained was rich and detailed, there were a number of limitations to this study. Recruitment was difficult, which made the sample size small. Women were recruited from a wide range of sources, which would have influenced the nature of the sample. The majority of the problem gamblers who agreed to be interviewed were in the process of trying to give up, or had given up, and this would have affected their recall. Three participants, who were classified as problem gamblers, indicated that they would not have been able to discuss their gambling while they were still immersed in it. This seems a very likely reason that currently active problem gamblers were difficult to recruit. The £20 voucher was mainly given at a later stage of the project in order to encourage frequent gamblers to take part. Few problem gamblers took up the offer.

Despite these limitations, a qualitative study such as this can obtain very detailed information on the experiences of these women, their motivations, and their views. The findings of the study can be used to provide a starting point for further quantitative studies to investigate certain aspects in more depth.

Further studies
A range of studies is necessary to ascertain whether there are more inherent risks associated with Internet gambling and what these may be. Studies are needed to investigate whether progression to problem gambling can occur at a quicker pace on the Internet and whether the constant accessibility means that it is more difficult for gamblers with difficulties to give up, cut down, or not relapse back into gambling.

Additional studies and evaluations need to investigate how best to support Internet gamblers, both those at risk and those who already have problems. These studies should include the evaluation of preventive, social responsibility, and educational measures, as well as the role of non-specialist agencies, self-help groups, and support and treatment facilities. It is also
important to ensure that women are adequately represented. Different methods of support may be necessary to engage women or to reduce the impact of excessive gambling. They may respond differently than men to different types of preventive activities, educational messages, and treatment strategies.

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Roslyn Corney wrote the project proposal, received the funding, conducted the interviews, was involved in the data analysis, jointly wrote the final report, and wrote the paper. Janette Davis was involved in the data analysis and jointly wrote the report for RGF on which this article was based. She also made comments and contributed to the paper.

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