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TITLE: WOMEN WHO GAMBLE: CHALLENGING THE ODDS

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A thesis submitted in fulfilment of the requirement of the Council for National Academic Awards for the degree of Doctor of Philosophy

October 1994

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I certify that the work submitted herewith is my own, that I have duly acknowledged any quotation from the published and unpublished work of other persons or any other author that has influenced my thinking.

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Kathy A. Holmes-Darby

Date: 10-11-94

Kathy A. Holmes-Darby
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This project has been a fascinating exploration which I hope you enjoy unravelling as much as I have.
A POEM

Here we are fallen! Fallen by mistaken rules,
And Education's more than Nature's fools,
Debarred from all improvements of the mind,
And to be dull, expected and designed,
And if someone would soar above the rest,
With warmer fancy, and ambition pressed,
So strong the opposing faction still appears,
The hopes to thrive can ne'er outweigh the fears.

Alas! A woman that attempts the pen,
Such a presumptuous creature is esteemed,
The fault can by no virtue be redeemed,
They tell us we mistake our sex and way,
Good breeding, fashion, dancing, dressing and play,
Are the accomplishments we should desire,
To write to read, or think or to enquire,
Would cloud our beauty and exhaust our prime,
Whilst the dull manage of a servile house.
Is held by some our utmost art and use.

Lady Winchilsea
1661

Source: Viola Klein
The Feminine Character
Third ed. Routledge
pp 179.
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ABSTRACT

The relationship of women to gambling is explored, placing it in its historical, legal and social context. An account of the gambler as a person is presented with reference to the various theories on why it is that people gamble at all and on occasions to their own destruction. An analysis of the existing sources of data draws attention to the invisibility of women when they move within a traditionally male domain and the prejudices they encounter when they try to join the male gambling group.

Theories of gambling are then re-examined from a gender perspective, focusing on the way that women differ emotionally and economically from men and from each other. A series of assumptions is placed under scrutiny; i.e. that women take fewer risks in their lives and prefer harmony to competition; that women in general prefer less isolated experiences of gambling and shun the potential loss inevitable in this experience. The analysis embraces those women who gamble in supportive groups and those who become more isolated as their gambling develops a pathological tinge, together with women who manage to combine both forms of activity.

Gambling activity is surveyed in the context of an established setting into which adult women must physically enter in order to play, that is; the dog or horse track; the casino; the bingo hall; the bookmakers. The high participation rate of women in bingo playing leads to a reassessment of women's propensity to gamble when social economic and psychological barriers are minimised.

The thesis concludes with the view that it is the traditional "hidden from history" phenomena that operate to keep the participation of women in gambling activities a social secret and acknowledges the political and policy implications for women if attention is drawn to their involvement.
INTRODUCTION

Whilst studying for both my first and second degrees I became increasingly preoccupied by the ways in which the social and economic structures of society influence patterns of human behaviour.

My work in the psychiatric and social services has promoted this interest and enabled me to observe at close range the relationship between various deviant patterns of behaviour and gender.

Existing research into this relationship has mainly been provided by feminist writers. The two issues that have been addressed in some detail so far are gender differences in psychiatric diagnoses, rates of hospital admissions and more recently gender difference in crime. Most of the discussions surrounding these topics share the same basic proposition, that women have the same innate capacity as men either to avoid psychiatric admission or to commit crime. However, the statistics show that the incidence of women in psychiatric admission rates is higher than for men, whereas for other deviant acts women appear as under-represented. It is this paradox that provides the starting point for this thesis.

Through my work I have frequently encountered large numbers of women suffering from illnesses such as depression and anxiety, but none who had taken up such activities as problem gambling or violent crime.

My earlier examination of the subject of deviancy caused me to consider why it was that I received referrals to work with men who gamble and their families but never to work with women gamblers. This led me to consider the possible relationship between sex-role socialisation and gambling.
Consideration of this concept led me to postulate that both men and women operate from within a three tier system of social influence and internal control. Patterns of behaviour are dictated by the external/macro social and economic demands and the external/micro influences embodied in the expectations of individual others. Such demands and influences lead to controls and restrictions which are internalised by the process of social learning demonstrable in personality development.

More precisely, the external/macro influences result in the continuing demand for women's traditionally low paid labour. The myths and expectations that pervade the economic structure suggest the value of women's work but economic reality restricts women's buying power. Traditionally, many women have found themselves in a position of dependency. The financial dependency of the majority of women is an historically integral part of the economic system. A more generalised experience of dependency it could be argued, is inherent in the social expectation of marriage and subsequent child rearing. Once established in this role a woman is then subject to the external/micro demands through the expectations of parents, husband and children of woman as carer, on hand and always available. Her social and economic position frequently means she has no money, no transport, a heavy workload both inside and outside the home which, in turn, lead to little or no opportunity for leisure.

Furthermore these various roles that many women take on have a major influence on their self-concept. Nicky Hayes suggests,

"A role is a name that we give to a whole set of behaviour that goes with a certain kind of place in society ...... Each role incorporates a set of role appropriate behaviour which we must adopt when we take on that role ...... The different roles we adopt become part of our self-concept" (1984, pp.255).
Self-concept can be divided into two parts, consisting of self-esteem and self-image. Self-esteem incorporates our experience of ourselves in relation to others and plays a crucial part in personality development. Self-image is more about how individuals accommodate their behaviour within their perceived social roles.

For example, when women enter into an adult relationship with men or have children we have an expected social role. Once in a social role we will act in a particular way based on the observed experiences of others and each individual's own interpersonal growth and personality development. It could be argued that many women's experience is for the most part restrictive, preventing open social and economic interaction.

Using this model of social development an image of women's relationship to gambling could be as follows:
Spheres of influence on women's relationship to gambling

External/macro sphere
- Society's demands on women restrict their behaviour. Myths; expectations; economic structure; women's labour. History

External/micro spheres
- Expectations of dependent others. Women as carers. Heavy workload. No money. No transport. No leisure time

Internal world
- Social Individual/Unique Personality
One of the main social and emotional developmental tasks for any individual is to separate from her/his parents and exist independently and yet for many women it seems that continuing interpersonal dependency is encouraged by both the social and economic structure. This idea of interpersonal dependence led me to consider the possibility that even when women do get the opportunity to gamble, the social system may serve to prevent the activity from becoming a problem for society and thus the perpetrator is not seen to be in need of treatment or attention. It seems plausible to suggest that for the majority of women, dependency on their partner (both financial and emotional) serves to act as a barrier to excessive/problem gambling. If a partner either limits his "wife" financially or threatens to leave the marital home withdrawing all financial support, the problem may be solved. Despite recent changes in the position of women in society, in general they work part-time and for low wages relying most often on their male partner to provide them with financial and so emotional security in terms of the basic need for shelter and warmth.

In contrast it could be argued that the majority of men, because of the way society is structured, do not have the same social opportunity for overt financial dependence and the emotional dependence enmeshed in this couple relationship and rarely have the same barriers between themselves and the freedom to indulge in a gambling activity which becomes a problem for society.

The basic hypothesis that arose out of consideration of the subject in this way, was that fewer women than men gamble and this is due to their differential socialisation experience. This is viewed in the context of interpersonal relationships and the way that society structures and restricts the individual's life experience.

On the basis of this original hypothesis a research programme was designed. A certain amount of difficulty was experienced in identifying women who were prepared to talk about their gambling and this initially seemed to support the thesis that fewer women than men gamble. It became necessary, as the exploration
progressed, to consider an alternative explanation: that women do gamble as frequently as men but that these activities remain hidden.

There is a well-established body of theory within criminology built on the proposition that more female crime than male crime remains undetected or unreported. This line of argument was given plausibility by a personal experience that occurred at work. A young woman presented for psychotherapy at a local psychiatric department. In 1987 "Judith" spent a whole year attending weekly psychotherapy sessions talking "in-depth" about her feelings of anxiety and depression. During this period she kept hidden the enormous financial debts that she had and a marriage that was disintegrating due to the fact that she could not stop gambling. I was not aware of any male clients who had exhibited a similar reluctance in admitting to a gambling problem.

As the research programme progressed, it also became increasingly clear that the barriers and prejudices attached to women's participation in gambling were not uniform across the range of activities available. Bingo is a predominantly female pastime in which women participate openly and without societal condemnation. It is commonly regarded as a leisure activity in which the gambling dimension is almost incidental. The participant observation study of bingo was therefore designed to put this idea to the test; to evaluate the extent to which bingo could be understood as a social activity in which the gambling experience per se plays a minor role; or alternatively whether it could be regarded as a serious form of gambling.

In concluding that the gambling aspect of bingo provided the key to understanding why so many women participated in it, the original hypothesis that fewer women than men gamble was rejected in favour of an exploration of the circumstances in which women do gamble and the differences between them. A number of case studies were undertaken in order to test the usefulness of the psychological explanations currently on offer which concern the individual's relationship with gambling. The
case studies also provided interesting material about individual women's differential relationships with gambling both from men and from each other. Many of the psychological explanations currently focus almost exclusively on male gamblers but were helpful in understanding some of the experiences of the women who gambled and the circumstances in which their gambling may become "out of control" and a problem for themselves, their families and for the wider society. A sociological model, designed to identify the social and attitudinal factors associated with women's participation in gambling was devised and applied in each of the field studies.

For most reporters on the subject, when considering the gambling experience the question foremost in their minds is why an individual is motivated to engage in a form of behaviour which appears so dramatically to challenge our common sense view of rationality. To engage in an event which ultimately may mean we lose something we value would seem in direct opposition to the recognised experience of most people. For this reason, with a few exceptions, gambling has traditionally been seen as a "societal ill" and horror stories about the destruction it causes to peoples' lives regularly appear in the national press. However, there is a deeply-rooted ambivalence in society with regard to gambling. At one level, it stands condemned as diametrically opposed to the work ethic i.e. the belief that financial rewards have to be earned. On the other hand there is a sneaking admiration for anyone who can acquire wealth rapidly, whether by legal or illegal means. Most people dream of an unexpected windfall that will rescue them from the drudgery of the daily grind, so that the occasional "flutter" or gambling on a regular basis for small stakes, for example doing the football pools or entering a lottery carries no stigma.

A graphic illustration of this ambivalence occurred in one of the field studies which coincided with the formation of a local residents campaigning group, established to block planning permission for a gaming arcade in the town centre. The campaigners made the potential corruption of young people their expressed concern although the local press reported that it was women who were expected to visit the arcade.
The very poor response rate to my questionnaire and the telephone calls I received expressing anger at the intrusive nature of my questions on gambling suggest that I hit an extremely raw nerve, perhaps a suspicion that I was in some way involved with the Rank Organisation which was seeking to open the arcade.

Interestingly, this highlighting of the danger of corrupting young people when the main subject focus is women occurred in another part of the study. An article in a women's magazine about women and gambling requested that women gamblers get in touch, this led to a number of women telephoning about problems with their children's gambling but none telephoned about themselves. This failure to report by women, using their children as their "projected" self who may need help and/or protection, has consistently challenged my endeavours to research this subject.

From the Government's point of view gambling is at times seen as a "victimless" activity which generates useful revenue. The recently introduced British National Lottery is further evidence of this ambivalence between gambling as a form of deviance and as a source of financial support for society and social interests.

Whilst gambling needs to be regulated in order to control the criminal element, too much interference in the leisure pursuits of private individuals is regarded as unacceptable.

Consequently, research into gambling behaviour has so far been confined to gamblers of the "destructive"/problem¹ variety, and has tended to ignore the vast numbers of the population who gamble regularly without it becoming a problem in their lives. Women gamblers are for the most part ignored in the available literature, and whilst it comes as no surprise to the thinking person in society, the

Note: 1. A questionnaire identifying the problem gambler is to be found in Appendix IV.
idea of women gambling, particularly the destructive kind of gambling, does appear to be in direct conflict with the traditionally constructed myth of women as keepers of morality and the guardians of the wage packet. Despite such myths, the real position of women is that they have often been excluded by society from discussions of morals or money, being seen as a group of individuals for whom any direct interaction or exchange, appears as a non-starter. Rather, there is evidence to indicate that such characteristics as moral integrity and economic value are given to or withdrawn from women depending on the "needs" of society at any particular historical juncture, a point which will be explored in more detail later in the text. The image of a woman standing behind the door with a rolling pin in her hand to bully her errant husband, it could be argued, is a male constructed image to "pretend" to women that they hold some kind of personal or social power. A similar sham is to regard women as individuals requiring protection from environments which may in some way corrupt their innate female integrity; this also excludes them from the social and economic arena with equal effectiveness.

So what is meant by gambling? Put simply gambling is an activity where something of value is risked on a chance event or a game of chance. For the purposes of this thesis I have narrowed the field to gambling activities which involve the exchange of money and happen in a recognised gambling venue. Gambling goes on all around us everyday, the bet on a game of pool or darts, or when we say "I bet you can't do ..........I'll buy/give you a ..........if you do it".

However, to measure these occurrences and women's involvement in them would be an endless task. I decided, therefore, to limit my field of inquiry to settings where once participating female involvement could be openly observed.

Gambling, however, has a qualitative aspect as well as a quantitative one. Problem/hard gambling is a situation where an individual no longer chooses to gamble but rather is locked into a relationship with the gambling experience from
which there is no escape. The social/soft gambler may too have a very intense relationship with the gambling experience but retains some choice and control on the frequency and money invested in the activity. Both, however, expect to win. Gambling is shrouded in the expectation that the small effort of placing a bet will mean that I can change my life.

The thesis considers in some depth the specific nature of the British gambling industry. In order to provide a broad overview, reference is made to the amount of monies involved in all types of gambling activity as well as in the more specific areas to be addressed in this study. The traditional image of the gambler and the reasons for continued gambling are also explored in some detail before the focus shifts to the less well documented picture of the woman who gambles.
CHAPTER ONE

GAMBLING IN CONTEXT: Major forms and major players

A. FORMAL TYPES OF GAMBLING IDENTIFIED

Before embarking on any bibliographic review of literature available on the subject of women and gambling it was essential that the various activities currently defined as formal gambling be identified.

In its widest definition, gambling could refer to almost any activity that engages each one of us throughout the course of our everyday lives. Each time we cross a road, fly in an aeroplane, have sex without some precaution or get married, we are taking a risk. But whilst there is obviously some element of chance involved in each of these activities they do not in my mind constitute gambling per se. We do not as a rule cross the road with the specific purpose of seeing whether or not we will get to the other side, get married with the specific purpose of seeing whether or not we get divorced, or have sex without precaution to see whether or not we will get Aids or pregnant. We do, however, initially enter a gambling or gaming establishment\(^1\) with the specific purpose of seeing whether or not we will win money. Hence the definition of formal gambling to be used in this study will be that it is an activity where something of value is risked on a chance event or a game of chance in an established setting into which an individual must physically and psychologically enter.

There are of course other forms of legal gaming that take place outside a formal setting e.g. football pools. Attention will be given to these later in the Chapter.

---

Note: 1. Gambling is referred to in legal documentation as "gaming"
Gambling/Gaming establishments offer the consumer or "punter" as they are known, two sorts of games. Firstly there are games of equal chance where each participant has an equal mathematical chance of winning. Secondly there are games of unequal chance where a participant can exercise a degree of skill. The main business of casinos is provided by four games of equal chance and two where skill gives any player an advantage.

Of casino games of chance, craps probably has the biggest turnover in America. The British version of the game according to Arnold (1978) has eliminated some systems of placing bets as a result of Gaming Board recommendations. As a consequence of this and other adjustments in the betting giving the house a much lower edge, the British player enjoys an advantage over his/her American counterparts. Interestingly, despite enjoying these better odds the game is less popular amongst the British players than others. Craps as a game is expensive to stage since it requires trained croupiers\(^2\) with the result that it is rarely offered in casinos outside London.

Roulette is another very popular game of equal chance particularly, it is reported, amongst women players, (Source: Informal discussions prior to field study investigations). There are two versions of the game. French Roulette differs from the American version in that the latter has two zeros on the wheel instead of one thus again giving the American house the greater edge, as a zero position means the house wins. American Roulette also tends to be played at a faster pace. In British casinos the French wheel is used but with the American table which offers different betting systems. The forerunner of roulette in Britain was first played in the early eighteenth century. It was at this time

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Note: 2. Croupiers act as the Casino's representatives and manage the play at the table or in particular games actively participate in the play.
called E.O. which is an abbreviation of "even-odd". In contrast to its present image it was at that time popular in the health resorts of Tunbridge Wells and Bath (Arnold 1978).

Chemin de fer, better known as "Shimmy" in Britain, is a game of equal chance where the bank is not held by the house or establishment but instead circulates amongst the players. The object of the game is to assemble cards 3, totalling as near as possible, a certain number. In Chemin de fer, as in similar games of Baccarat and Punto-Banco the target is nine. However, in other games it can be twenty-nine, twenty-one or nineteen. Punto-Banco is known in Las Vegas as Baccarat-Chemin de fer and is growing in popularity. It is thought that in time it will become the preferred game to both Baccarat and Chemin de fer.

Backgammon is a game which until the seventeenth century was known to the French as Tric-trac. Games using the same principles have been reported dating back as far as five thousand years. It is a game offered less frequently by casinos and is commonly played in a card room and not in the main gaming area. Some skill is required if a player is to win and so it exists as a game of unequal chance. However, dice are used to determine to what extent a player is hindered or advanced in his/her progress throughout the game. The skill aspect comes into play only once the dice are thrown when the decision is then how to proceed.

Note: 3. The first known reference to the arrival of playing cards in the UK is contained in a manuscript dated 1377. Cards were not introduced until the fifteenth century when the standard pack of fifty-two cards was used. This has remained unchanged to the present day.
Black-jack is another version of a French game and is copied from a game called vingt-et-un (twenty-one). Black-jack whilst commonly regarded as a game of equal chance does in fact involve a degree of skill. Certain players of Black-jack have been banned from casinos for winning too frequently. It is a fast moving game during which the player is actively involved in calculating its progress.

Vingt-et-un in Britain later became known as Van-John which further evolved into the familiar game known as Pontoon.

The name Black-jack originated in America where a casino popularised the game by paying a bonus to any player holding both the Ace of Spades and either the Jack of Spades or the Jack of Clubs.

Apart from these main gambling activities each casino is permitted to install two slot machines of the "Jackpot" type; these machines are called such because they pay out infrequently and in large sums. The same ruling is applied to Bingo Halls although there, machines pay out a greater proportion of the money staked. According to the Royal Commission on Gambling 1978 the overall minimum pay out in Casinos is 73% as compared with 78% in Bingo Halls. The modern slot machine was invented by Charles Fry in San Francisco in 1887 and was particularly attractive at this time as a form of entertainment because it only required a nickel to activate it. Slot machines or fruit machines as they are more commonly known, because of the symbols used on the machines, are these days far more sophisticated allowing the player to bet more money. When compared with other forms of gambling, it is still an attractive pastime as each individual stake is still relatively low. Such machines have

Note: 4. The methods used by 'professional' blackjack players to win were well documented by Yorkshire Television in an "Equinox" programme shown in Autumn 1992 called "The gambier\'s guide to winning" available on video.
also been called "one armed bandits" because more often than not they rob the player when he/she pulls the machine arm or handle.

The game of Bingo rarely regarded by the general public as a gambling activity, originated as basically a lottery played as a game. A lottery exists where there is a distribution of prizes by chance based on the purchase of tickets which are later selected at random. In Bingo each player (and there can be two or two thousand) receives a set of numbers for which a price is paid but which he/she has not chosen. These numbers are then marked against numbers which are selected at random often by a machine and then communicated to the participants by a caller. The winner is the person who can substantiate a claim to have marked off a specific set of numbers.

Card games, different from the ones played in casinos are offered by private members card clubs. Examples of these games are Whist and Bridge. They are games similar to Black-jack where an equal chance only exists amongst unskilled players. Backgammon is also sometimes offered and is similar in that with practice it becomes an extremely skilled game. Kalooki is a game based on the well-known card game of Rummy. Rummy is a game similar to Poker and was originally called Rum-Poker or Gin-Poker. The main difference between Kalooki and Rummy is that it is played with a double pack of cards.

Finally, involving a different emphasis, there is off-course and on-course betting which involves the placing of a bet on a race of some kind in which the gambler does not actively participate. The bet can be placed by an individual who is in attendance at the event or by an agent on the individual's behalf. This is usually a bookmaker. There are a variety of ways in which a bet can be placed to give a differing return on the money staked dependent on the potential loss.
Despite all these opportunities for legal gaming, a certain amount of illegal gaming still takes place in Britain. In 1975, according to the Royal Commission on Gambling, the Metropolitan Police district executed eighty warrants for illegal gaming, forty-eight of which were for illegal card games. There are a number of minority groups in London who play outside the confines of British Casino facilities. Chinese, Greek, Turkish and Cypriot men frequently can be seen playing cards and dice for money in cafés and social clubs. Little is known about the involvement of women from these cultures although from hearsay it seems that Chinese women are less often involved in gambling of all forms in this country compared with their involvement in China.

According to casino managers the Chinese often constitute as much as 30% of the clientele although they have not specified a gender difference. The incidence of Chinese clientele would probably be higher if it were not that many casinos do not offer the particular games popular amongst Chinese players. For example the games of Fan-tan, Paikan and Lukfoo are not yet catered for. Casinos are, however, now offering the Chinese game of Mahjong in their card rooms. The game of Mahjong has close affinities with both Rummy and Kalooki but instead of using cards, it is played with tiles the size of a matchbox. The Chinese game of Geefar is also offered in some establishments but it is run more like a lottery than an actual game.

The two other types of gambling behaviour which are indulged in by the British public are entering the football pools and buying raffle tickets. Neither of these currently take place in an established observable setting, a point which will be taken up again later in this chapter.
Outlined in this description are the main ways in which the British public chooses to gamble. The list is not exhaustive but does give an account of the types of gambling that will be referred to throughout the thesis.

There are two quite distinctive forms of gambling behaviour to be considered in this work. One form of gambling behaviour is often called hard or problem gambling. It is a destructive form of gambling where the gambler appears just to live to gamble and later when in debt gambles to live. This form of gambling can make use of any of the above established settings from bingo playing to roulette. In Chapter Two this form of gambling behaviour will be examined in some detail where attention will be drawn to the different labels given to it e.g. problem, compulsive, pathological, excessive. The other form of gambling to be considered in this thesis is called soft or social gambling and refers to someone who is seen to gamble as a form of leisure or relaxation activity. The difference between these two forms provides a major focus for the present study.
B. A HISTORY OF GAMBLING: the search for women gamblers begins

In defining gambling as a behaviour where something of value is risked on a chance event or a game of chance in an established setting, the evidence from history reveals that women have in fact been involved in the activity for as long as men.

Egyptian mythology reputes the goddess Mercury to have played the tables of the moon in order to achieve enhanced illumination. Greek mythology described the universe as having been divided amongst both gods and goddesses by the casting of astragalas (selected animal bones). The British museum exhibits a mural of Aphrodite the goddess of love playing a game of knucklebones with the God Pan. The Greek people believed that the activity of gambling was invented by the gods and regarded it as a pastime reserved for the socially privileged regardless of gender. As early as the fifth century B.C. women were pictured playing knucklebones together (Arnold 1978).

However, it was only the gods and goddesses who were allowed to play for profit, as both the ancient Greeks and Romans regarded gambling for material profit as threatening to state organisation. Although it carried a penalty, it is suspected that individuals of both sexes did in fact experience profit and loss through gambling, a similar situation to today although the penalty is social condemnation should your gambling become too visible and interfere with others.

Traditionally, in the east, countries like China and Japan have experienced gambling as an integral part of social life. Reporters on the subject have

Note: 1. The historical information contained within this section of the thesis is taken from four sources; Arnold (1978) Mortimer (1978) Mortimer (1973) Ramsden (1973)
observed similar trends in the Chinese sections of British culture today. Traditionally, decisions in the east were frequently determined by the outcome of games of chance.

In England throughout the centuries, references have been made to the playing of games of chance and in the brothels of Elizabethan England the women played games of dice with the clients as a subsidiary pleasure.

It would appear then that consideration of both ancient and more recent history suggests that women played an equal part in the early development of gambling as an activity. However, from the seventeenth century onwards their involvement is not well documented.

The early nineteenth century was a notorious time for gambling in Britain with ever increasing sums of money changing hands. In 1828 William Crockford opened a gaming club which later made him a fortune and secured for his organisation a powerful position within the gaming world today. Crockford began life as a fishmonger's son and gambled his way up the social ladder.

Gambling in the 1920s involved a number of business magnates where the emphasis was again on male involvement. Well known names such as Andre Citroen of the French car business, Gordon Selfridge of the London store; the Aga Khan and Baron Henri de Rothschild were all involved in gambling with enormous sums of money changing hands. It is reported that both Citroen and Selfridge came close to losing their entire fortunes.

Gambling, particularly casino gambling was said to be available to all social classes as long as they had the money to bet. However, women in Victorian England were not included in this invitation. The reign of Queen Victoria had a
dramatic effect on the lives of many women. The social sphere of monied women was restricted to the home and so there was little opportunity for involvement in public gaming. Private card games could well have taken place but such speculation is impossible to substantiate. Sharp gender divisions also existed for the lower classes and whilst women were pushed into the labour market through poverty, access to their own financial reward was not generally regarded as desirable by either themselves or their male partners. A man whose wife has no need to participate in the labour market is in a position to be admired and if at all possible emulated, even in society today.

Accounts of women gamblers between Victorian England and the 1970s seem scarce. However, some particularly famous ones are to be found amongst accounts of the world of horse-racing, although they have been presented as non-typical of their sex and as, in effect, surrogate men.

In 1876 Mr. Stirling Crawford married Caroline, widow of the fourth Duke of Montrose. Her nickname was Carrie Red although her involvement in racing always took place under the pseudonym of Mr. Manton. (Mortimer 1973).

It is recorded that "Carrie Red" was one of the outstanding personalities of her day but not particularly as a woman but rather because of her "maleness". Mortimer said of her; "She knew as much about form and the stud book as any man, and conducted her racing affairs with considerable efficiency. Tall and upright, her features in later years were unsparingly adorned with paint and her hair was dyed that particular shade of gold that makes not the slightest attempt at deception. Her clothes were of an essentially masculine and "horsy cut" and she usually wore a stock and a homburg hat.....When thoroughly roused, her language and power of expression was more than a match for the roughest bookmaker in Tattersalls" (Mortimer 1973 pp258). Lillie Langtry was
another heavy gambler of the period and she operated under the name of Mr. Jersey. Again in the area of horse racing Caroline Ramsden (1973) speaks of various female punters. Helen Monica Mabel Cunningham was born in 1877 and later became Mrs. Helen Vernet. It is suggested that she discovered the hard way that there are few punters who make money and a great many bookmakers who do.

At that time although some women like Mrs. Vernet herself were heavy gamblers, a great many of them liked to place small bets of five or ten shillings, often in cash which bookmakers on the Tattersall's rails were reluctant to take. Mrs. Vernet decided that there was a need for which she could provide a remedy with likely profit to herself. In 1918 she let it be known amongst her friends that she would accept small bets from them either for cash or credit, a practice that was of course highly illegal. She was as a result asked to stop. However, Arthur Bendir one of the principles of Ladbrokes had noted Mrs. Vernet's success with the women punters and offered her a job.

The advent of an official woman race-course bookmaker caused no end of comment but despite the public scrutiny the number of women clients she serviced increased along with a number of male punters. Women, however, outnumbered the men on her books. She said of them that in general they were "more impulsive than methodical in their way of betting, often relying on superstition based on colours, numbers, coincidences or dreams, rather than common sense and the form book when placing their bets". In May 1928 Mrs. Vernet became a partner in Ladbrokes.

Mrs. Molly Craig it is suggested cannot remember the time when she was not interested in gambling. At the age of ten she used to call into a Walthamstow sweet shop on her way to school and place shilling bets on the horse or dog races
with the Proprietor. Her first experience of racing had been at the Walthamstow dog track to which she had been taken by the father of one of her school friends. In 1948 she opened her own starting price office first in Piccadilly and later in Dover Street. As soon as betting shops were legalised she switched to that branch of the business becoming the first women to do so.

Other famous women bookmakers include the three daughters of trainer Arthur Birch. Between them they ran eight betting shops up until and during the 1970s.

Finally, perhaps the most famous racecourse punter of the early twentieth century was Dorothy Paget (1905-1960). She was known more for spending money than making it being one of the heaviest punters as well as the biggest owner of racehorses in her time. She used money left by her maternal grandfather to establish her interest in the business and is described as "one of the great eccentrics of 20th Century racing," Miss Paget was inordinately shy, largely through an aversion to men. Usually dressed in a large grey overcoat that came down to her ankles and a blue felt hat, she had a round pale face and straight dark hair". (Mortimer, Onslow and Willet 1978).

The most well-known women horse race followers of present time have been both the Queen Mother and HM The Queen who are frequent horse race attenders and own their own race horses. The popular press often refer to the Queen Mother as enjoying the "odd flutter".

In horse-racing at least the presence of women is acknowledged, whereas their appearance in other gambling settings is less well addressed. For Casino gaming the picture is less well documented. However, in 1972 an Italian
Duchess is reported to have asked French Casinos to ban her for five years when her losses totalled more than ten million francs.

It would seem, therefore, that in general the literature available on the history of women's relationship to gambling is too patchy to offer a convincing or complete picture other than pointing to the seemingly changeable nature of women's involvement dependent on the particular type of gambling activity being considered. Suffice to say that women's involvement in gambling is long-standing, although its nature and frequency is not totally clear from the literature available. However, one could speculate that this lack of clarity is not so much about gambling per se but is due to the interaction of other social forces in relation to the position of women in society generally.

This "hidden from history" phenomenon is a common obstacle encountered by many writers interested in researching the subject of women as separate from male influence. It has over recent decades made it difficult to uncover the "true" relationship of women to many deviant activities. This invisibility of women is explored in some detail in a chapter entitled "The problem of Women's History" (Caroll ed 1976). Gordon et al write;

"Historian's neglect of women has been a function of their ideas about historical significance. Their categories and periodization have been masculine by definition, for they have defined significance primarily by power influence and visible activity in a world of political and economic affairs. Traditionally wars and politics have always been a part of "history" whilst those institutions which have affected individuals most immediately, social relationships, marriage and the family, have been outside the scope of historical inquiry. Because most women have lived without access to these means of social definition and have worked outside
the spheres of reward and recognition they have not had a history as historians have defined the term" Caroll.ed. (pp 75).

In simple terms women have tended to be the objects of historical change rather than the subjects of historical change. Historians have for long viewed women as trans-historical creatures who could be ignored and regarded as having no influence on the dynamics of social development. Caroll.ed. (pp 76) It is only in recent years that feminist writers have attempted to redress this imbalance.

In the next chapter of the thesis the deviant aspects of gambling are considered through the legislative medium. It soon becomes apparent through examination of the subject that once more women are discounted as participants in the activity.
CHAPTER TWO

GAMBLING IN BRITAIN: A source of revenue and regulation

A. THE BRITISH GAMBLING INDUSTRY

In beginning to construct an answer to the question Do women gamble? the author began a search of official statistical data available concerning the incidence of gambling behaviour amongst the British public. Gender specific information was particularly targeted although little was available.

There follows therefore a general discussion of the various trends in gambling emphasising the monetary aspect which makes gambling an important part of the economic system. The invisibility of women from these statistics, it could be argued, is due to the traditionally smaller monetary contribution that women may make both to the gambling industry itself and the economic system generally. This point will be explored in more detail in chapter two - which provides a gender specific analysis of women and gambling.

The actual size of the gambling industry in Britain is difficult to estimate. A study of the statistics collected in the past twenty years demonstrated a marked initial interest in the industry which has waned from the mid-1980s onwards, so that some of the information available is a decade or so out of date. Regardless of the actual timing of the information available and the fact that the relationship between money staked and profit plus tax is a complicated one, it is interesting to note that the revenue gathered by both the government and the individual promoter are similar in amount. Figure 1 demonstrates diagrammatically the way in which the monies are processed once they have entered the industry. Table 1 shows the same process but in figurative terms.
Figure 1

Source: "The Royal Commission on Gambling" Vol 1
H.M.S.O.
Cmnd 7200 1978
### Gaming Duties: Receipts

<table>
<thead>
<tr>
<th>Year</th>
<th>General Betting Duty</th>
<th>Pool Betting Duty</th>
<th>Total Betting Duties</th>
<th>Gaming Licence (premises) Duty</th>
<th>Gaming Machine Licence Duty</th>
<th>Bingo Duty</th>
<th>Total Gaming Duties</th>
<th>Total Betting and Gaming Duties</th>
</tr>
</thead>
<tbody>
<tr>
<td>2 - 83</td>
<td>272,824</td>
<td>199,308</td>
<td>472,132</td>
<td>25,447</td>
<td>57,244</td>
<td>47,757</td>
<td>130,448</td>
<td>602,580</td>
</tr>
<tr>
<td>3 - 84</td>
<td>271,859</td>
<td>204,911</td>
<td>476,770</td>
<td>42,230</td>
<td>62,917</td>
<td>49,488</td>
<td>154,635</td>
<td>631,405</td>
</tr>
<tr>
<td>4 - 85</td>
<td>293,046</td>
<td>217,969</td>
<td>511,015</td>
<td>47,542</td>
<td>53,180</td>
<td>49,182</td>
<td>149,904</td>
<td>660,919</td>
</tr>
<tr>
<td>5 - 86</td>
<td>316,608</td>
<td>235,258</td>
<td>551,866</td>
<td>55,008</td>
<td>85,958</td>
<td>50,795</td>
<td>191,761</td>
<td>743,627</td>
</tr>
<tr>
<td>6 - 87</td>
<td>344,428</td>
<td>254,237</td>
<td>598,665</td>
<td>52,261</td>
<td>74,673</td>
<td>54,047</td>
<td>180,981</td>
<td>779,646</td>
</tr>
<tr>
<td>7 - 88</td>
<td>358,858</td>
<td>276,955</td>
<td>635,813</td>
<td>63,393</td>
<td>94,788</td>
<td>61,007</td>
<td>219,188</td>
<td>855,001</td>
</tr>
<tr>
<td>8 - 89</td>
<td>417,195</td>
<td>278,897</td>
<td>696,092</td>
<td>57,332</td>
<td>96,484</td>
<td>63,302</td>
<td>217,108</td>
<td>913,200</td>
</tr>
<tr>
<td>9 - 90</td>
<td>458,749</td>
<td>303,761</td>
<td>762,510</td>
<td>50,240</td>
<td>97,354</td>
<td>65,928</td>
<td>213,522</td>
<td>976,032</td>
</tr>
<tr>
<td>10 - 91</td>
<td>479,064</td>
<td>303,944</td>
<td>783,008</td>
<td>57,367</td>
<td>98,361</td>
<td>67,432</td>
<td>223,430</td>
<td>1,008,438</td>
</tr>
<tr>
<td>11 - 92</td>
<td>482,058</td>
<td>319,460</td>
<td>801,518</td>
<td>79,915</td>
<td>96,657</td>
<td>74,735</td>
<td>251,307</td>
<td>1,052,825</td>
</tr>
</tbody>
</table>

**Of duty applicable during 1991-92:**

- **Total betting** - off-course betting 7.75% (from 1 April 1992), previously 8% from 12 July 1981. On-course betting was 4% 1 July 1972 but was abolished on 29 March 1987.

- **Off-course betting** - 37.5% from 17 August 1991, previously 40% (from 6 April 1990).

- **AG licence** - duty restructured from 1 October 1991 -

  - £10 payable on application for licence
  - Payment on account at midpoint of licence: 2.5% of first £225,000 of gross gaming yield: 12.5% of next £1,125,000: 25% of next £1,350,000: 33.3% of remainder.
  - Final payment: 2.5% of first £450,000 of gross gaming yield: 12.5% of next £2,250,000: 25% of next £2,700,000: 33.3% of remainder.

Due to the restructuring of the duty from 1 October 1991, the duty yield for 1991-92 covers a 15 month period.

- **AG machine licence** - small prize (AWP) machines: £150 lower rate: £375 higher rate. Jackpot machines: £375 lower £960 higher rate. Half year licences are dutiable at 11/20 and quarter-year licences at 6/20 of these rates.

- 10% of money staked by players plus one ninth of the amount by which the weekly value of prizes exceeds the duty value of the stake.

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H.M. Customs and Excise
Annual Report 1991-92
pp. 82
According to official figures, in the year 1982 betting and gaming accounted for £1,832 million of the public's money. When compared with expenditure on alcohol which was £12,275 million and on tobacco £5,882 million, the figure seems low.

Unfortunately, there is no annual enquiry into the breakdown of these figures with regard to other individual levels of expenditure or the numbers of people participating in the activity. However, the Royal Commission on Gambling did carry out a sample survey in 1977 in which they found 94% of the adult population engaged in some form of recognised gambling. For most people this involvement was confined to the occasional bet on well publicised events or buying a raffle ticket. When we consider regular and persistent forms of gambling the proportion of the population involved drops markedly. For example, only 0.1% of the adult population is involved in visiting a casino regularly and at most 35% enter the Football Pools on a weekly basis. For a more detailed assessment see Tables 2 and 3 below.

Table 2

Regular Participation in Various Types of Gambling 1977

<table>
<thead>
<tr>
<th>Gambling Type</th>
<th>Percentage of Adult Population</th>
</tr>
</thead>
<tbody>
<tr>
<td>Enter pools every week or almost every week</td>
<td>35%</td>
</tr>
<tr>
<td>Bet on horse or dog races at least once a month</td>
<td>9%</td>
</tr>
<tr>
<td>Play commercial bingo regularly</td>
<td>4%</td>
</tr>
<tr>
<td>Visit a casino regularly</td>
<td>0.1%</td>
</tr>
</tbody>
</table>

Table 3

<table>
<thead>
<tr>
<th>Type of gambling</th>
<th>All gamblers</th>
<th>At least weekly</th>
<th>More often</th>
</tr>
</thead>
<tbody>
<tr>
<td>Football pools</td>
<td>14.909m</td>
<td>13.269m</td>
<td>2.087m</td>
</tr>
<tr>
<td>Bingo</td>
<td>4.835m</td>
<td>2.708m</td>
<td>1.064m</td>
</tr>
<tr>
<td>On-course betting</td>
<td>2.418m</td>
<td>0.121m</td>
<td>0.024m</td>
</tr>
<tr>
<td>Off-course betting</td>
<td>4.835m</td>
<td>2.611m</td>
<td>1.305m</td>
</tr>
<tr>
<td>Gaming clubs</td>
<td>0.403m</td>
<td>0.077m</td>
<td>0.077m</td>
</tr>
</tbody>
</table>


The only gender specific data readily available is from the Government's General Household Survey in 1980. This showed that 5% of men as compared with 10% of women had taken part in Bingo prior to the survey; 28% of men and 12% of women in the Football Pools, 6% of men and 1% of women in off-course and on-course betting. There was no enquiry into attendance at Casinos.

The National Council on Gambling reported in 1985 that both the football pools and lotteries provide a good financial return for the industry. The total monies staked in 1982/3 on the Football Pools was £454.4 million and on lotteries the figure for 1978/9 was £90 million.

The three chief commercial companies involved in promoting the Football Pools are Littlewoods, Vernons and Zetter, with Littlewoods holding 74% of the market shares.

Note: 1. In March 1993 the Home Secretary gave permission to the high street bookmakers to open in the evenings until 10 p.m. allowing for an additional four hours of betting time.
The Pool Promoters Association (P.P.A.) 1983 reported that between 9.5 million and 10 million coupons are received each week. The P.P.A. recognised both an age and class difference in the numbers of people who complete the coupons, but do not offer a reliable gender specific analysis. Table 4 provides a more detailed account of their findings suggesting that football pool submissions are most popular amongst the skilled manual worker group and least amongst the professional and managerial. It is also most popular amongst the 35-54 year age group. They also tentatively suggest that 1:2 adult males when compared with 1:3 adult females participate in completing pools coupons but also acknowledge that some coupons will be completed by two or more individuals of both sexes. The P.P.A. acknowledges that reports are reliant on "the extent that they express themselves as people who do the pools" which carries with it the inherent problem of self-reporting bias involved in the interpretation of what constitutes "doing the pools". Acknowledging this potential for bias they offer the following statistics.

Table 4

The proportion of people in different socio-economic and age groups who participate in the football pools: 1983.

<table>
<thead>
<tr>
<th>Socio Economic Group</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Professional and Managerial</td>
<td>30</td>
</tr>
<tr>
<td>Other White Collar</td>
<td>43</td>
</tr>
<tr>
<td>Skilled Manual Worker</td>
<td>47</td>
</tr>
<tr>
<td>Partly/Unskilled Manual and those on the Lowest Incomes</td>
<td>39</td>
</tr>
</tbody>
</table>
Table 4 - continued

<table>
<thead>
<tr>
<th>Age Group</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>- 18 - 24</td>
<td>24</td>
</tr>
<tr>
<td>- 25 - 34</td>
<td>41</td>
</tr>
<tr>
<td>- 35 - 54</td>
<td>51</td>
</tr>
<tr>
<td>- 55+</td>
<td>40</td>
</tr>
</tbody>
</table>

Expenditure on Football Pools

The money staked on football pools is shown in Customs and Excise Annual Reports. This is reproduced in Table 5, and stakes calculated at 1982/83 prices. In real terms, spending on football pools has declined by some 36 per cent between 1974/75 and 1982/83. (See below).

Table 5

Taxed stakes on football pools, 1974/75 to 1982/83 - United Kingdom

<table>
<thead>
<tr>
<th>Year</th>
<th>Taxed stakes at current prices £m</th>
<th>Stakes revalued to 1982/83 prices £m</th>
</tr>
</thead>
<tbody>
<tr>
<td>1974/75</td>
<td>223.1</td>
<td>636</td>
</tr>
<tr>
<td>1975/76</td>
<td>241.2</td>
<td>552</td>
</tr>
<tr>
<td>1976/77</td>
<td>261.3</td>
<td>519</td>
</tr>
<tr>
<td>1977/78</td>
<td>283.7</td>
<td>494</td>
</tr>
<tr>
<td>1978/79</td>
<td>299.3</td>
<td>481</td>
</tr>
<tr>
<td></td>
<td>343.7</td>
<td>477</td>
</tr>
<tr>
<td></td>
<td>395.8</td>
<td>472</td>
</tr>
<tr>
<td>1981/82</td>
<td>443.8</td>
<td>475</td>
</tr>
<tr>
<td>1982/83 (estimate)</td>
<td>417</td>
<td>417</td>
</tr>
</tbody>
</table>

Source: Customs & Excise Annual Reports HMSO Publications
Lotteries including the recent National Lottery are even more difficult to test in terms of gender-specific involvement. Self-reporting on who purchased the ticket and for whom this is done would be difficult to substantiate. More easily observable is the game of bingo. During its peak in the early seventies, bingo was big business for promoters. However, since 1974 the number of clubs licensed for bingo has been steadily dropping.

At the end of 1976 the number of clubs was 1,634 and by 1982 this figure had dropped to 1,451. The seating capacity of the average bingo club varied between five hundred to two thousand 85% of which were occupied by women. (no recent figures are available).

The four organisations that make up almost total ownership of these are Rank, EMI, Mecca and Ladbrokes.

Traditionally bingo clubs have been seen as a social gathering where individuals, the majority of whom are women, can meet to have a “flutter”. However, consideration of the amount of money actually spent in pursuit of this activity each year tends to suggest that the stake is a little more than a flutter. In 1982 more than £100 million in stake money was involved. Tables 6 and 7 give a more detailed account of expenditure.

Note: 2. But according to a study undertaken in Leeds in 1982 when asked 61% of respondents said they saw Bingo as gambling. (Dixey and Talbot)
Table 6

Annual amounts staked on bingo 1981 - 89 (year ending August)

<table>
<thead>
<tr>
<th>Year</th>
<th>Amount staked £million</th>
<th>Percentage change from previous year</th>
</tr>
</thead>
<tbody>
<tr>
<td>September 1981 - August 1982</td>
<td>469</td>
<td>-0.9</td>
</tr>
<tr>
<td>September 1982 - August 1983</td>
<td>493</td>
<td>+5.0</td>
</tr>
<tr>
<td>September 1983 - August 1984</td>
<td>497</td>
<td>+0.8</td>
</tr>
<tr>
<td>September 1984 - August 1985</td>
<td>496</td>
<td>-0.2</td>
</tr>
<tr>
<td>September 1985 - August 1986</td>
<td>517</td>
<td>+4.2</td>
</tr>
<tr>
<td>September 1986 - August 1987</td>
<td>556</td>
<td>+7.5</td>
</tr>
<tr>
<td>September 1987 - August 1988</td>
<td>626</td>
<td>+12.6</td>
</tr>
<tr>
<td>September 1988 - August 1989</td>
<td>641</td>
<td>+2.4</td>
</tr>
</tbody>
</table>

Note

A sharp rise in the 1982 - 1983 figures may be accounted for by the introduction of Link Bingo, a development which is discussed below. Amounts then stayed steady for a couple of years rising sharply until August 1988 and tailing off again in the year 1988 - 1989. Current figures are available for licensed bingo clubs only but show a continuing upward trend.

Amount staked on licensed bingo by Year.

<table>
<thead>
<tr>
<th>Year</th>
<th>Amount staked £million</th>
<th>Percentage change from previous year</th>
</tr>
</thead>
<tbody>
<tr>
<td>September 1988 - August 1989</td>
<td>591</td>
<td></td>
</tr>
<tr>
<td>September 1989 - August 1990</td>
<td>618</td>
<td>4.6</td>
</tr>
<tr>
<td>September 1990 - August 1991</td>
<td>661</td>
<td>6.9</td>
</tr>
</tbody>
</table>

Source: Based on data from Gaming Board Annual Reports HMSO 1981 - 1990.
Despite being fewer in number existing bingo clubs in the early eighties faced a drop in their daily attendance. A 20% decline was recorded between the years 1972 and 1982. One may speculate that there has been a recent decline due to the current recession but there are no figures circulated. Table 7 below gives an account of attendance, figures up to 1982. 1982 - 1992 figures are as yet unavailable.

Table 7

Attendance at bingo clubs 1972 - 1982

<table>
<thead>
<tr>
<th>Year</th>
<th>Estimated Total No. of Regular Bingo Players</th>
<th>Average Daily Attendance</th>
<th>% of Women</th>
<th>% Over 30</th>
</tr>
</thead>
<tbody>
<tr>
<td>1972</td>
<td>5½ - 6 million</td>
<td>461,254</td>
<td>84</td>
<td>89</td>
</tr>
<tr>
<td>1974</td>
<td>5½ - 6 million</td>
<td>468,478</td>
<td>84</td>
<td>91</td>
</tr>
<tr>
<td>1976</td>
<td>5 - 6 million</td>
<td>453,950</td>
<td>84</td>
<td>91</td>
</tr>
<tr>
<td>1978</td>
<td>5 - 6 million</td>
<td>424,038</td>
<td>84</td>
<td>91</td>
</tr>
<tr>
<td>1980</td>
<td>approx 5.7m</td>
<td>412,311</td>
<td>83</td>
<td>89</td>
</tr>
<tr>
<td>1982</td>
<td>approx 5.4m</td>
<td>358,550</td>
<td>84</td>
<td>90</td>
</tr>
</tbody>
</table>

Source National Council on Gambling pp 19 - based on data from Gaming Board Annual Reports HMSO.

The steady decline during the nineteen seventies and early eighties resulted in attempts by management to stimulate the market. The concept of “Link Bingo” was introduced as an incentive to potential players. A number of bingo clubs put up joint prize money which means that there are now larger sums of money to be won. This new concept, whilst attempting to salvage the bingo industry also openly challenged the myth of bingo as a social event.
"As the links extended, the original concept of a group of people playing together became submerged into what were in effect commercial lotteries promoted on an increasing scale" (Royal Commission on Gambling 1978 para. 20.6 pp. 338).

Despite these efforts bingo is not the most profitable sector of the gambling industry. On the subject of profits the Royal Commission commented,

"We can see nothing to justify the view that the bingo industry is excessively profitable" (para. 20.1.3 pp 338).

The total number of bingo clubs operating at March 31st 1992 were:

<table>
<thead>
<tr>
<th>England and Wales</th>
<th>Scotland</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>846</td>
<td>117</td>
<td>963</td>
</tr>
</tbody>
</table>

as compared with 978 in 1990

but despite its difficulties it was obviously not making a loss either 3.

In contrast, slot machines are extremely profitable and are probably where the bingo clubs make money. The turnover runs into hundreds of millions of pounds. In 1976 the amount staked stood at £420 million. Appendix 1 contains a more detailed account.

Slot or gaming machines also provide a substantial revenue. See Table 8 below.

Although no gender specific data is available on the subject, one might speculate that as most of the machines are housed in pubs, amusement arcades and casinos then few women may use them. However, since they are now

Note: 3. As a generalisation it seems that 31% of gross takings go on wages; 19% on rent and the upkeep of premises including heating and lighting; 23% is accounted for in office overheads (for example, the purchase of bingo books); 89% on promotion which leaves 18% nett profit.
available in bingo halls an issue addressed later in the thesis, women's involvement in their use may be quite marked.

Table 8

Estimated Expenditure on Gaming Machines in 1976

<table>
<thead>
<tr>
<th></th>
<th>£ Million</th>
</tr>
</thead>
<tbody>
<tr>
<td>Money Staked</td>
<td>420</td>
</tr>
<tr>
<td>Winnings</td>
<td>294</td>
</tr>
<tr>
<td>% Retained by Operators</td>
<td>30%</td>
</tr>
<tr>
<td>Gross Revenue/Money Lost</td>
<td>126</td>
</tr>
<tr>
<td>Tax Receipts</td>
<td>9</td>
</tr>
</tbody>
</table>


NB No recent figures are available but according to the Gaming Board Annual Reports the number of machines installed remains fairly consistent with 39,516 Jackpot Machines and 189,741 Amusement with Prizes Machines, in use during 1990/91.

Casino gaming, according to the literature available, is a minority pastime and whilst stakes are frequently higher rather fewer than 300,000 people out of an adult population of 41 million are thought to play with any degree of regularity. Guests and overseas visitors are thought to add another 100,000 to the figure.

At 31st March 1991 there were 121 clubs in Great Britain licensed for Casino gaming under Part II of the Gaming Act 1968.

The total drop (money exchanged for chips) in casinos in great Britain during the financial year 1991/92 was 1,914 million pounds a decrease of 15 million.
pounds on the 1990/91 figures. The totals for the last five years appear in Table 9 below.

Table 9

Drop per year overall (Percentage change from previous year in brackets)

<table>
<thead>
<tr>
<th>Year</th>
<th>Amount</th>
<th>Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>1987/88</td>
<td>£1722m</td>
<td></td>
</tr>
<tr>
<td>1988/89</td>
<td>£1720m</td>
<td>-2%</td>
</tr>
<tr>
<td>1989/90</td>
<td>£1881m</td>
<td>+9%</td>
</tr>
<tr>
<td>1990/91</td>
<td>£1929m</td>
<td>+3%</td>
</tr>
<tr>
<td>1991/92</td>
<td>£1914m</td>
<td>-1%</td>
</tr>
</tbody>
</table>

Source: Gaming Board Annual Report HMSO 1991/92

The drop in London Casinos showed an increase of £8 million for the year 1991/92 while that for the provinces fell by £23 million. Currently approximately 63% of the total drop produced by all the casinos in Great Britain occurred in the London Casinos.
Appendix II contains a breakdown of the popularity of different types of casino games for the years 1977 - 1992.

Appendix III demonstrates just how much higher casino stakes are than bingo. The total figure for 1981-82 stands at £7,040 million in comparison with bingo stakes of £469 million placed during the same time period. (See Table 7 above. Figures provided by the National Council on Gambling).

Appendix IV contains additional current information on the revenue accumulated through the taxing of bets placed.

It was in 1980 that "The National Council on Gambling" was established. The main task of the Council was to promote research into the subject of gambling and whilst in the 1980s it compiled the most comprehensive set of figures available on gambling in this country an update of these figures would be desirable.

The Council exists as a registered charity aided by grants from the Joseph Rowntree Charitable Trust and the City Parochial Foundation. The Council does not stand in opposition to gambling in principle but holds the view that society and particularly those individuals who gamble, benefit from an independent review of gambling, its promotion and the impact on community and family.

Legitimate gambling then exists as an integral part of both British culture and industry with large numbers of people engaging in low stakes and small numbers in large stakes gaming.
Reference is made in this context to adult participation in and the revenue gained from football pools and lotteries. The rates of participation of women in both types of gambling are important to acknowledge in that these forms of gambling involve relatively low stakes and so are within the economic grasp of the majority of women. The P.P.A. has already drawn attention to the potential inaccuracy in reporting as it is unclear as to who actually completes the coupon and for whom this is done.

It would appear through an analysis of the statistics that revenue from gambling is a major part of the British economic structure. The lack of interest in women as direct contributors appears to reflect a culture of sexist official record keeping where everyone assumes a single gender. However, in 1982 two women researchers (mentioned previously in Footnote 2) undertook some specific research into women who play bingo.

In a study entitled "Women Leisure and Bingo" (1982) sponsored by the National Association of Licensed Bingo and Social Clubs, Rachel Dixey and Margaret Talbot made an extensive study of both women and men who play bingo. They reported that it was women and men from both the lower classes and lower educational status who form the highest number of bingo players. They also reported that significant regional variations exist in the frequency and incidence of bingo playing.

The table below shows the gender differential in each of the standard regions where bingo is played, indicating that a higher proportion of women than men participate in this activity in all areas of Britain.
The North West has the greatest differential at 7.5% and Yorkshire and North Humberside the least at 1.7%. Greater London falls in the mid-range. See Table 10 below.

Table 10

<table>
<thead>
<tr>
<th>Region</th>
<th>Percentage of Population</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>% Men</td>
</tr>
<tr>
<td>North West</td>
<td>8.4</td>
</tr>
<tr>
<td>Scotland</td>
<td>9.4</td>
</tr>
<tr>
<td>North</td>
<td>19.3</td>
</tr>
<tr>
<td>South East/East Anglia</td>
<td>3.6</td>
</tr>
<tr>
<td>Wales</td>
<td>15.2</td>
</tr>
<tr>
<td>Greater London</td>
<td>5.2</td>
</tr>
<tr>
<td>South West</td>
<td>4.9</td>
</tr>
<tr>
<td>West &amp; East Midlands</td>
<td>10.6</td>
</tr>
<tr>
<td>Yorkshire &amp; Humberside</td>
<td>11.5</td>
</tr>
</tbody>
</table>

Source: Dixey and Talbot pp 5 1982.

Dixey and Talbot also looked at average spending per head and found that generally men are still prepared to spend more than women on an evening out, although they failed to relate this to the fact that women generally have less to spend. In Greater London the number of women who play is a higher percentage than in some other areas of the study and the overall expenditure figure per head is also significantly higher than for other areas, with 2.8% of women players spending more than £10.00 per session, and the average expenditure overall being £5.19. The East Midlands is in second place with 0.7% spending more than £10.00 per session and an average expenditure of £4.20 per head. The lowest figures were for Scotland with only 1% of bingo players spending more than £10.00 per session. Since Scotland has the highest gender differential, with Greater London only a couple of percentage points behind, it could be speculated that it is region and not gender that to a great extent accounts for geographically relative expenditure on bingo.
The reasons for individuals playing bingo were examined in some depth and 44.3% of the sample said that the main reason they play bingo is to win money. However, the attraction of the prize money seems to vary according to age. Two-thirds of the youngest age group gave this as their primary reason, compared with one quarter of the oldest age group. Reasons not related to money were as follows: 15.6% of the total sample referred to the club as "a place to go” which allowed them to get out of the house; 21.9% referred to the companionship of other players. The older age group placed greater emphasis on companionship and they were probably more realistic about their chances of winning money.

Dixey and Talbot comment that with changed attitudes towards gambling they felt it would be of interest to see to what extent bingo was perceived as gambling or simply as an entertainment. 75% of the national sample did regard bingo as gambling with little variation by gender or region. The older age groups, they commented, were slightly less likely to see bingo as gambling suggesting that they see their involvement mainly in terms of non-monetary, non-gambling benefits. These findings appear consistent with the reasons that the older age group gave for going out to bingo in the first place. Winning is a bonus for these people.

The table below gives a non-gender specific account of their findings.

Table 11

<table>
<thead>
<tr>
<th>% of players regarding bingo as gambling by age group</th>
<th>18-25</th>
<th>26-35</th>
<th>36-45</th>
<th>46-55</th>
<th>56-65</th>
<th>66-75</th>
<th>76+</th>
</tr>
</thead>
<tbody>
<tr>
<td>Is gambling</td>
<td>78.7</td>
<td>80.7</td>
<td>81.4</td>
<td>76.5</td>
<td>71.1</td>
<td>64.1</td>
<td>60.7</td>
</tr>
<tr>
<td>Is not gambling</td>
<td>21.3</td>
<td>19.3</td>
<td>18.6</td>
<td>23.5</td>
<td>28.9</td>
<td>35.9</td>
<td>39.3</td>
</tr>
</tbody>
</table>

Source: Dixey and Talbot pp. 150
Respondents were also asked how important bingo was to them. Unfortunately the researchers suspect that individuals responded to this question defensively on the assumption that they were being asked whether or not they were "hooked" or "addicted". The result of their question was that 61% reported being indifferent which seems illogical when for 71.2% bingo is their main leisure activity. Their findings showed that 8.9% described bingo as very important and 22% said it was fairly important.

It is frequently argued by bingo hall management that the "serious" bingo players also play the fruit machines in the intervals and this figure stood at 25.7% of the total number of women players. The figure was slightly higher for men, standing at 30.8% of the total.

Interestingly, according to their statistics, fruit machines were the most popular amongst both male and female players in the south and least popular in Scotland, and once again the differences seem to be more related to region than gender. Finally they show the percentage of players on fruit machines by age group but they do not make their analysis gender specific. They do, however, provide us with an account of the proportion of men and women in each age group which play bingo, showing that the proportion of women exceeds the proportion of men who play in all age groups. (See Table 12 below).

**Table 12**

<table>
<thead>
<tr>
<th>Age Group</th>
<th>% Men</th>
<th>% Women</th>
</tr>
</thead>
<tbody>
<tr>
<td>15 - 19</td>
<td>2.8</td>
<td>8.9</td>
</tr>
<tr>
<td>20 - 24</td>
<td>5.9</td>
<td>13.6</td>
</tr>
<tr>
<td>25 - 34</td>
<td>7.5</td>
<td>13.1</td>
</tr>
<tr>
<td>35 - 44</td>
<td>8.8</td>
<td>13.5</td>
</tr>
<tr>
<td>45 - 54</td>
<td>11.5</td>
<td>16.1</td>
</tr>
<tr>
<td>55 - 64</td>
<td>10.7</td>
<td>15.3</td>
</tr>
<tr>
<td>65+</td>
<td>9.96</td>
<td>11.2</td>
</tr>
</tbody>
</table>

Source: Dixey and Talbot pp 4.
What is interesting to note is that the most well represented group for both male and female bingo players is aged between 45 and 54 years, after which the percentage drops particularly for women, after the age of 64 years, suggesting a possible link between a drop in disposable income when the male partner of a couple reaches pensionable age or that women have less time for their own leisure when the male member of the family retires. A cross tabulation between age of retirement from bingo playing and marital status would make interesting reading.

In conclusion

This section of the thesis addresses the main sources of revenue provided by the gambling industry. Whilst participation in the football pools forms an important part of the total picture on gambling activity in Britain, it does not fit with the definition of gambling proposed in this piece of research. Apart from the obvious methodological difficulties identified by the P.P.A. (mentioned on pages 30 - 32), inherent in such data gathering, the definition of gambling contained in the introduction to the thesis was formulated specifically for this piece of research, focusing on formal gambling occurring in an established setting into which the participant must physically and psychologically enter. This approach was adopted in order to allow the thesis to explore both the external/social and the internal/psychological blocks faced by women who wish to participate in such events. Completing a football coupon or buying a raffle ticket can be accomplished without confronting these blocks. Furthermore, these types of gambling differ from others in that neither activity carries with it the potential risk of participation becoming a problem since the individual is not independently responsible for the frequency of play. The football pools only happen weekly and lotteries occur irregularly and from localised sources. For
these reasons both football pools and lotteries will be excluded from the main research strategy.

However, bingo, despite traditionally being regarded by many as primarily a social activity first with the gambling as only a secondary experience, may in the light of this evidence have to become more socially accepted as an integral part of the gambling scene rather than just appearing in the Gaming Board Annual Reports.

This in turn will raise the ethical issue inherent in any exploration into the "hidden deviance" of women. Potentially, it raises the profile of women who pursue so called deviant activities and makes explicit the motivation of some women to break out of traditionally held feminine roles. If bingo is to become recognised for what it really is, as an opportunity for some women to express desires for the risk-taking, omnipotence and greediness inherent in any gambling experience then there is a danger that society will once more launch a stereotypical attack on women for behaving inappropriately, in order to redress the potential threat to social harmony contained in a disturbance of gender roles, a possibility which will be examined in detail in Chapter Four.

Throughout the thesis references to gambling are intended to include casino gaming, card playing, bingo playing, off course and on course betting and the use of slot machines. The purpose of this chapter has been two-fold; firstly, to provide the reader with an overall picture of gambling activities in Britain, as far as the data has allowed and secondly to further clarify the definition of gambling to be used in this thesis. That the gambling play takes place in an established setting allows the variable, "the woman's ability to enter the gambling scene", to be testable and emphasises the social and psychological blocks which may confront her.
Whilst there appears to be no researched account of British attitudes towards gambling, the current public view of gambling appears not unlike that of central government in that it is an ambivalent one. An individual placing the odd bet on a recognised gambling event or to raise money for charity, for example buying a raffle ticket or taking part in a fund raising "race night", appears to be an acceptable part of British culture. Gambling (i.e. spending a small amount of money in anticipation of receiving back a large amount with relatively little physical or mental effort) is not typically regarded as bad as an activity in isolation. Done discreetly and in moderation it is acceptable, however, someone who is seen to squander money for his/her own self gratification then experiences prejudice from the rest of the "non-gambling" public.

It would appear that the general public's ambivalent attitude towards the availability of a subterranean set of values and opportunities is supported by the current political climate of freedom of choice for individuals i.e. a reluctance to interfere in individuals' private actions if they are not harmful to others.

There is a strangely supported general trend of deregulation and decentralisation, the message is very much less paternalistic than in the past. This is most clearly seen in the gradual disintegration of public services and the "go it alone" type of attitude involved in the "Back to Basics" notion of families working together as individual units.

The Government's established policy has been that demand for gambling should not be unduly stimulated. However, the last time the Government commented publicly on the policy of unstimulated demand was in paragraphs
14 and 15 of the White Paper on the National Lottery (CM. 1861 March 1992), which once again demonstrates this ambivalence.

"14. The Rothschild Royal Commission (set up in 1976 to explore and report on a whole spectrum of gambling practices and the relevance of Government policy on gambling) recognised two principles for gambling policy. First, that gambling should be properly regulated to ensure that it is conducted honestly and fairly. Second, that the demand for gambling should not be positively encouraged because, if taken to excess, it can cause misery for the individual and his family, and have damaging consequences for society as a whole. Although these general principles underlie all gambling controls, they have been applied in different degrees to different forms of gambling.

15. For example, casino gaming is more vulnerable to abuse by criminals and large amounts of money may be lost very quickly. It represents the "hardest" form (in the sense of vulnerability to abuse and of its dangers to the individual) of gambling and so it is the most tightly regulated. The number of casinos is strictly controlled, the Gaming Board has wide regulatory powers and casinos cannot advertise their facilities. By contrast, lotteries have long been considered to be the "softest" form of gambling. The amounts staked are usually small and there is not the same incentive to chase losses. They are subject to a lighter regulatory regime because the sums of money involved are more modest. Because they offer modest prizes and support good causes, they can be advertised quite freely. In particular, they can be advertised quite freely. In particular, they can be advertised on TV and radio whereas the broadcast advertising of all betting and gaming is prohibited by a mixture of statutory controls and the broadcasting authorities' advertising codes".
The Home Office is also currently, through its "Policy Department on Betting and Gaming" considering changes to the law to relax some of its restrictions on betting shop facilities e.g. to permit clear windows. These changes will probably come into force in 1995 as is likely will the National Lottery. There is also a clause in the "Deregulation and Contracting out Bill" to allow betting shops to open on Sundays when Sunday racing takes place. So 1995 may see quite a shift in Government attitude toward betting, making it more relaxed.

On speaking to the Home Office Policy Department representative in May 1994. I discovered a keen interest in the research I was doing as one of the suggestions is to make betting shops more openly accessible to women.

It is also clear from its long history that gambling must be regarded as an integral part of British culture and so some analysis of the ways in which it has been regulated and controlled in past times it is useful in helping us understand the current public and governmental ambivalence toward it.¹

In the nineteenth century, alongside promotion of its growth, warnings were being issued as to the potential "ills" associated with gambling behaviour. The Encyclopaedia of Gambling makes reference to the fact that the growth of gambling was seen as further evidence of social degeneration. A section of the television programme (The Time The Place March 1991) explained in Appendix XXI appears to represent a continuation of a strong moral objection to gambling as a man from the Salvation Army states quite clearly that the church did not "approve" of such activity. It has been argued that excessive gambling leads to the,

¹ All the historical information contained in this Section is taken from the Encyclopaedia of Gambling (pp 7 - 31)
"emasculating of the addict with hardship to his dependents and inconvenience to the state" (Arnold 1978 pp 15).

The obvious assumption contained within this statement is that the gambler will be a man and will have sole responsibility for the economic welfare of his family.

Gambling was generally seen in the past as a predominantly male pastime. The social struggle was between rich and poor men with any account of women's issues almost completely out of the frame. Rich men had better access to gaming and to betting on horse races. Such men, (as is still the case for men and some women today) would have a legal credit account with a bookmaker. Poor men did not have this convenience and instead had to make their bets by post. For obvious reasons this situation was quite impractical and illegal bookmakers were soon to appear. The first law against gambling was enacted as far back as 1661 and during the next three centuries several further Acts attempted to suppress various forms of gambling. In 1797 Lord Kenyon spoke of gambling as being responsible for many societal ills and unlike the majority of his contemporaries did not exclude women from his comment. However, despite these concerns the most significant piece of gambling legislation did not appear until The Betting and Gaming Act 1960.

For a number of years before this legislation was enacted, private gaming of all kinds had been flourishing and fears had been expressed at the growing lack of standardisation and monitoring of this private pastime. The first Royal Commission on Betting Lotteries and Gaming was thus set up as an attempt to make this hitherto private industry more public. The Commission sat in 1949 and 1951 and made its report in 1951. It was another nine years before the Act was passed and appeared superficially at least to attempt to make all gaming
public and available in order to ensure fair play. The rationale was that legitimization would put an end to the vast amounts of cheating and bad practice inherent in the business and in doing so arrest the apparent threat that such gaming might have on the social order and governmental control.

However, its apparent goodwill must also be open to some debate as legitimization brought gaming into the arena of government control and what the 1949 Commission may or may not have anticipated just how effectively the legislation on gaming stimulated an extremely rapid expansion of the gambling industry, making gambling more accessible to more people, thus as with other legislative changes in the 1960's "permissiveness and control became two sides of the same coin". Young et al 1980.

Casinos, card-gaming and bingo clubs grew rapidly in numbers. Fears were expressed that the lack of standardisation that had previously occurred in private games was now being repeated between the clubs. Speculation was increasing that the criminal fraternity were becoming involved in the running of such establishments, particularly the casinos. The gambler it was argued was an easy target for exploitation as was it seems, the gambling industry itself.

The Government was placed in dilemma. Whilst fearing the increasing lawlessness of the situation it was now receiving a large revenue from the investors. Thus the fears expressed in the past about the potential for individual gamblers to lose control in response to initially receiving large sums of money now appeared to be confirmed at an institutional level through the greediness of both the state and the industry itself.
The 1968 Gaming Act sought to deal with the problem and introduced the present system of control and supervision. The Act allowed for gaming within circumstantial restrictions and for commercial gaming to be largely confined to licensed clubs.

"The prime object of the Gaming Act 1968 was to establish a strict but flexible system of control capable of containing all forms of gaming which were liable to be exploited and abused" (pp 14). (HMSO publications Royal Commission on Gambling vols. 1 & 2 1978).

The Act also made provision for the establishment of the Gaming Board which sought to protect the interests of the gamblers themselves. The Board, which still operates today, consists of a Chairman and six independent members appointed by the Home Secretary in consultation with the Secretary of State for Scotland. The main duty of the Board is to investigate the practice of gaming establishments. The Board currently has two women members. The objectives of the Board are contained in Appendix V.

The Board also sought to regulate admission into gaming clubs by introducing a membership rule, the purpose of which was to restrict the incidence of impulsive play.

"The underlying principle is that casino facilities in Britain should be sufficient to satisfy an unstimulated demand for gaming which would otherwise seek an illegal outlet". (pp 14) (Ibid).

Entrance to British casinos and bingo halls is currently restricted by a forty-eight hour membership rule. Bona fide guests apart, no one may gamble in a
British casino unless he/she has turned up in person to apply for membership and then has allowed forty-eight hours to elapse before returning to play.

In all other countries where there are gaming houses these restrictions do not exist, so that potential gamblers are able to enter an establishment at any time provided they have the money to pay the admission charge. Before the 1968 Act was passed, impulsive gambling trips had flourished and were big business for the operators. These trips were known as “junkets” and usually consisted of tours to British casinos from abroad, particularly North America. The tour operators undertook to settle any gambling debts that individuals might incur. The money would then be recovered when the tour returned home, (often, it is reported, by violent methods).

Britain also differs from other countries in that it is illegal to advertise gambling activities whether it be casino gaming, bingo, off course betting i.e. betting shops or any other established form of gambling.

“The Gaming Act 1968 prohibits, subject to strictly limited exceptions any advertisement informing the public that any premises are premises in which gaming takes place, or inviting the public to take part or to ask for the facilities for gaming, or to subscribe money to be used in gaming. The exceptions relevant to casinos are briefly; the display of a sign or a notice on premises themselves giving the name of the club and indicating that gaming takes place; the publication of notices required by statute or a notice in a newspaper stating that a new casino licence has been granted and advertisements in newspapers which circulate wholly or mainly outside Great Britain”. (pp 15) (Ibid).
In other countries, America, for example, there are no such restrictions. Glossy magazines are produced showing glittering scenes of men gambling in casinos. Women are most often depicted as being the glamorous onlookers. One such magazine from America is called "Gambling Times" and along with all the others cannot legally be sold in this country.

The consequences of these new legal developments for the female punter were quite far reaching. Traditionally, it seemed that women gamblers had always been fewer in number and bet lower stakes, so with the increased need for large profits as the industry became legalised and taxed, the "big money" market became increasingly directed towards attracting well resourced men into casino gaming.

However, the on-course racing arena has continued to make it easier for everyone to bet as stakes are lower, less competitive and more flexible in response to individual means. The bet is between the individual and the bookmaker, a confidential arrangement.

The Betting, Gaming and Lotteries (Amendment) Act 1985 established itself as "an Act to remove restrictions under the Betting, Gaming and Lotteries Act 1963 to 1984 as to the occasions on which betting may take place on racecourses and other tracks and as to the events in connection with which betting may take place on dog racecourses, and to make further provision with respect to the totalisators on such racecourses (9th May 1985)" and allowed for greater frequency of meetings.
In fact the most recent amendment to The Gaming Act 1968, made in 1987, did nothing to make casino gaming more accessible to women, it merely extended the hours of play from two in the morning on a Sunday to four in the morning. (Gaming (Amendment) Act 9th April 1987) when it is unlikely that the majority of women will be anywhere other than at home.

However, on May 6th 1992 "The Bingo Act 1992" came into force the effect of which is to relax the controls on the advertising of bingo club premises so that subject to some limitations clubs will now be able to advertise on a sign or on a notice or in any printed form (but not through television or radio). Advertisement is restricted to location of the club, the fact that bingo is played there and that the public are invited to take part in games of bingo there.

The Act, however, still imposed restrictions around incentives to gamble and does not permit the advertising of bingo prizes and of other inducements to the public contemplating playing to win. The Gaming Board States;

"It is hoped that this will ensure that the primary emphasis remains on the social aspects of bingo clubs rather than on gambling".


However, the Board demonstrating the ambivalent part played by Bingo in the Gambling arena also recommended in the same report (para 41) that from May 1st 1992 the maximum charge for participation could be increased to £6.20 + VAT; that the weekly prize money in linked Bingo would rise to £5,000 and that the maximum aggregate take and aggregate value of prizes in prize bingo would increase to £25.
An analysis of the historical, economic and legislative data produces a fairly consistent picture which for the most part has failed to include the role of women as potentially important contributors directly to gambling and indirectly to the economic system as a whole. The role of bingo is underplayed, apart from when the research is carried out by women, and argued to be negligible in terms of profit making.

Gambling legislation has followed familiar patterns by discriminating against the female punter and the casinos have mirrored the economy by excluding women on the assumption that they have no significant income instead of encouraging their greater participation.

This type of dismissive practice is not uncommon when studying the interaction of women with the wider social and economic world and traditionally distorts our thinking about the issue of the relative lack of women’s participation in the popular gambling scene.

By focusing on men and ignoring women until very recently recorded history and regulation of gambling lead us to assume that women have no role to play in this long standing area of social interaction. On speaking to a man at the Home Office whilst trying to trace research on "British Attitudes to Gambling" he gave me a clear attitude of his own - he was, "sure that I would agree that women do not gamble because they are far too sensible". This type of assumption and positive discrimination experienced by many women places them in a restrictive position, one which will be highlighted throughout the theses. The impact of potential change in public knowledge about women who gamble is dealt with in some detail in Chapter Five.
A television programme presented on Channel Four in August 1994, addressed a series of issues about women's present experiences. The subject of women's involvement in gambling was addressed. Mary Ann Hushlack an American writer and ex-blackjack player was interviewed and supported the idea that women in general gamble in socially invisible ways. She agreed that women who gamble directly challenge notions of women as good, virtuous etc. and that for many women the National Lottery will continue to offer women the opportunity for continued covert expression of their involvement in the gambling industry.
CHAPTER THREE

GENERAL THEORIES ON WHY PEOPLE GAMBLE: A critical review

There has been much debate and discussion in the last decade concerning the distinction between "a gambler" and someone who gambles, or the "hard gambler" and the "soft gambler". (Hattingberg 1914; Freud 1928; Bergler 1957; Moran 1960; Kusyszyn 1972; Custer 1982; Anderson and Brown 1984; Spanier 1987).

An analysis of policy statements and legislation contained in the previous chapter indicates that there is a very uneasy relationship between the two terms of reference for gambling behaviour. It is only the "problem gambler" that is seen to be a problem not necessarily the notion and experience of gambling per se. From the author's experience of talking to the gamblers themselves in the course of the research, many are very quick to point out that their gambling is not a problem.

Frequency of play and the amount of money staked/lost appear to be the two main indicators that gambling is a problem for a particular individual. However, on the basis of the empirical research contained within this thesis it can be argued that the actual experience of gambling whether it is once or often, produces similar levels of arousal and sense of satisfaction when winning or disappointment when losing.

Perhaps it is a lack of other sensation-seeking leisure outlets that makes the arousal and sensation-seeking associated with gambling so attractive.

It is also clear from the empirical research contained within this thesis that problem gambling can occur when playing bingo, casino gaming, playing cards, fruit machines or in betting shops.
The author would argue on the basis of the research contained within this thesis that the difference between the so called hard or problem gambler and the social (leisure) motivated or soft gambler is only identifiable by observing the impact of the gambling behaviour on the individuals' social and psychological situation, i.e. how often they gamble; whether or not they can afford it; do they feel compelled to play; and that this is the same for both men and women. (See diagram below).

On the basis of the women interviewed in this research I would argue that they all enjoy the excitement of the gambling experience and that it is other factors which place them in the hard or soft category. The most obvious one is whether or not they can choose to stop gambling and have other aspects to their life which can engage them to the same degree.

Dickerson (1984) using a variety of statistical sources (Coldwell 1972 Downes 1976 HMSO 1978) introduces in extremely simplistic terms the concept of frequency into the debate and suggests that on average in any country where there is a reasonable availability of formal gambling outlets one can make the following very simple estimates;

<table>
<thead>
<tr>
<th>% Population</th>
<th>Frequency of gambling</th>
</tr>
</thead>
<tbody>
<tr>
<td>80-90%</td>
<td>gamble a few times a year</td>
</tr>
</tbody>
</table>
30% - gamble on lotteries, football pools or slot machines most weeks.

5% - gamble regularly on two or three occasions each week.

Of this 5% Dickerson\textsuperscript{1} reports that most bet off-course on dog or horse races. One in fifty uses casino facilities and one in eight may be a "compulsive gambler". Much criticism can be made of the poor quality of Dickerson's data recording as it fails to address cultural or gender differences, but it does offer an initial opportunity to consider the relevance of frequency of play. Other writers have given additional attention to the exact nature of the individual's relationship to his/her gambling behaviour in terms of frequency, duration and psychological impact and a number of theories have been expounded.

**Individual Pathology**

Dickerson, amongst many other writers on the subject of hard or problem gambling, uses the term compulsive gambler to refer to individuals who appear unable to stop gambling despite experiencing heavy losses, both financially and personally. Moran, a Consultant Psychiatrist\textsuperscript{2} and a well known commentator on the subject of gambling, has consistently argued that this is a misuse of the term "compulsive". Compulsion, in the medical context, is used to refer to the behavioural component of an obsessive state in which the subject finds his/her abnormal behaviour alien and makes attempts to resist it.

Moran 1960 states;

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**Note:** 1. Dickerson excludes bingo players from his analysis on gambling, failing to recognise its similarity with other gambling activities.

**Note:** 2. "Psychiatry is a medical discipline which involves the diagnoses and treatment of mental disorders." (Hunt and Hilton 1975 pp.14)
"Typically the gambling is not felt to be alien as is invariably the reaction to abnormality in the obsessive compulsive state."

This objection to the use of the term compulsive is supported by the writings of Skinner 1953, Bolen & Boyd 1968 and more recently Custer 1982. Moran argues that rather than compulsive, the behaviour is excessive, leading to a disturbance of the individual's psychological, social or economic stability. He suggests that such individuals should thus be referred to as pathological gamblers (Moran 1970). Bolen & Boyd 1968 argued that pathological gambling should be taken as being within the definition of a psychiatric illness or disorder and that gambling in general could be incorporated into the symptomatology of depression and psychopathy.

Moran developed this idea and on the basis of a survey of fifty patients referred for help with their gambling, he argued that in a number of cases certain forms of psychiatric illness could be diagnosed as the primary disorder with gambling as a secondary characteristic. Using this framework, he identified five separate categories of gambler.

The first category is the psychopathic gambler. Moran suggests that gambling in this context exists as part of a more generalised pattern of disturbed behaviour which characterises an individual in a psychopathic mental state. Other characteristics are criminality, sexual deviations, poor work attendance and a generalised inability to form satisfactory relationships.

The second category is neurotic gambling and occurs as a response to an individual's emotional difficulties. Moran found that treatment of these difficulties often led to a discontinuation of the gambling behaviour.
Symptomatic gambling is Moran's third category and is similar to neurotic gambling in that it exists as a response to a situation, but in this case it occurs as a result of the guilt feelings which are commonly associated with depressive illness. As a response to the guilt feeling the individual becomes involved in this kind of self-destructive activity.

The fourth category is the impulsive gambler whom Moran suggested may be addicted to gambling in the same way that substance abusers become out of control and unable to abstain for any sustained period.3

Eliana Gill writing in 1988 appears to support Moran's concepts of symptomatic and impulsive gambling although places them in one category. In a research study of adult women who were sexually abused as children she found evidence of what she termed self-destructive behaviour. These included problems of drug abuse, alcohol abuse, compulsive spending, suicide attempts, self-mutilation and uncontrollable gambling. Gill reported that these problems were presented as either a primary or secondary concern. Unfortunately Gill does not elaborate on her findings or give any indication of the percentage of her sample who had problems with gambling, what the problems were or how they presented themselves. Moran commenting later in the same year in the Jewish Chronicle September 23rd 1988 pp 23 suggests that "shame and the fear of what people might say, lead the 'compulsive' woman gambler to keep her habit a secret." ("Spinning out of control" Linda Zeff on women with gambling fever).

Moran suggests that there is no simple answer to why a woman gets into difficulty with gambling. In a similar way to men it is usually a combination of factors including the availability of gambling facilities an enticing atmosphere which

Note: 3. Moran's ideas were explored in some detail by Kusyszyn 1972 and Koller 1972.
encourages excess and individual characteristics which may include an addictive personality.

Finally, Moran attempted a more sociological explanation for a group of gamblers whom he suggests are involved in subcultural gambling. He describes a situation where a person's background is characterised by regular, hard gambling. He qualifies this divergence from the idea of individual pathology by suggesting that individual characteristics are still ultimately responsible for it becoming a problem.

Moran, as with other proponents of the idea of individual pathology, believes that the excessive gambler is basically suffering from an internal autonomous disease process over which he/she has no real control and so requires treatment of some kind.

To summarise; the suggestion is that the individual human organism is malfunctioning in some way, either physically (a mental illness), psychically (psychologically disturbed) or emotionally (faced with a distressing situation). The pathological/compulsive process it is argued has the capacity to impair the individual's rationality and is only treatable in so far as the individual him/herself is treatable. Hard or problem gambling within this explanation is thus located within the notion of an individual's unique susceptibility to illness/pathology.

However, this account confronts a major difficulty when one considers the high incidence of women in psychiatric referrals but the low incidence of women referred because of hard or problem gambling.

Gove and Tudor (1970) surveyed much of the literature on the subject of psychiatric referrals and agreed with the conclusion that mental disorder is more common in females than in males. Hospital admission rates show that women have a 17%
greater chance of being admitted to hospital than men. This figure increases to 18.5% for second admissions. (See Appendix VI)

In a study of patients in the community Cooper and Fry (1969) produced the mean annual prevalence figure for psychiatric illness and found it to be 172 per thousand for women as compared with 60 per thousand for men. In 1973 Marks also concluded that the risk of neurosis in women was twice that for men and this was mainly accounted for in diagnosis of neurotic depression.

But, it has been argued that the reason for women's over-representation in the mental health statistics is not to do with the fact that they actually "break down" more frequently but more because of the differential diagnostic classification of so-called illnesses. Chesler (1974) suggests that we consider that the number of female illness categories into which women are "slotted" is double the number for men. (See Appendix II)

Appendix II also demonstrates how the largest number of women are placed into the category of neurosis; whereas for men personality disorder (a mild form of psychopathy) constitutes the largest category with the various addictions making up the rest.

If we accept Moran's proposal that both neurotic gambling and symptomatic gambling are aligned with depression and other forms of neurotic disturbance, an incongruence in the theory appears since women make up the majority of patients treated in those categories but do not present with problems related to gambling behaviour. A further explanation therefore needs to be sought.
Biological Interpretations

Lombroso and Ferrero (1895) writing almost a hundred years ago, were leading proponents of biological explanations for the incidence of deviancy. In a sweeping generalisation, they argued that fewer women commit crimes and engage in deviant activities purely because they have less innate capacity for degeneration (my emphasis). Thomas, writing in 1907, also supported the view that women have fewer capacities and are in fact less specialised animals than men.

Thorstein Veblen (1899) wrote about "The Theory of the Leisure Class" and proposed another discriminatory theory based on sexist notions and argued that "the propensity to gamble is another aspect of the predatory temperament of almost universal prevalence among sporting men".

Such simplistic views are generally regarded as outdated now but more recently biological explanations concerning the level of autonomic arousal have been sought in relation to gambling activity.

Anderson and Brown (1984) reported that individuals who gamble frequently pursue gambling activities for the excitement it generates rather than the money they might win. Recent research on chemicals known as monoamines has suggested that these chemicals play an important role in the experience of impulsive behaviour.

The emotional charge associated with gambling is colloquially known as "getting the adrenalin going" (Spanier 1987 p.p. 122). It is seen as part of the wider fight/flight network of bodily experiences. Historically, rushes of adrenalin would be experienced by human beings when faced with life threatening situations where the decision would be whether to run away or stay and fight. The physiological changes are experienced through a faster heart beat, deeper breathing, butterflies in the
stomach, dryness in the mouth, nausea or perspiring, particularly the palms of the hands, while the psychological experience is one of increased alertness and an increased sense of being alive. Spanier suggests that the arousal takes place in the brain when one is faced with uncertainty or probability decisions, "It is the way of alerting one to signals like blips on a radar screen"... this is its purpose but it is also an experience which is pleasurable in itself". (Ibid p.p. 122).

Spanier (1987) argues that whilst no analysis of gambling behaviour can be complete without reference to its physiological base, a gambler is not two separate beings, one acting and one feeling, but rather;

"A man's actions, his thoughts and his emotions are different aspects of the single complex of processes in the interacting organs which comprise the individual and which interact in turn with the environment." (Spanier 1987 p.p. 125)

Jacobs quoted in Spanier uses the analogy of a fire to explain this inter-relationship

- You need substance = physiological arousal
- You need kindling = psychological flashpoint
- You need oxygen = conducive situation

Source: Spanier pp. 117

Note: 4. "Psychology may be defined as the study of the experience of individuals. It includes such topics as learning, memory, perception, social influences, childhood experience ...." (Hunt and Hilton 1975 pp.14)
Using Jacobs' model, the empirical research has shown that women who gamble have access to both the capacity for the physiological arousal, i.e. excitement - nausea, sweating, palpitations and the psychological flashpoint i.e. wanting to win but frequently lacks the oxygen to fuel the experience i.e. the time and money.

**Psychological Explanations**

Behavioural frameworks have indicated that gambling is learned behaviour and that certain stimulus events such as race commentary and spinning wheels act as reinforcement. This reinforcement may also be associated with the individual's subjective experience of excitement and the biological experience of raised levels of autonomic arousal. The individual thus seeks a pleasurable experience through previously learnt channels of reward.

Apter (1989) suggests, however, that such an explanation of behaviour is incomplete without some additional analysis of the subjective meaning of the observable testable behaviour. In order to support his theory he uses the example of truanting. He argues that although the actual behaviour is the same, the subjective experience can be quite different for different children, that for some children, it is an escape from the threat that school represents for them; for others it is an escape from the monotony of the classroom. For one child then, the meaning behind the action was that of flight from danger, for the other it was a search for challenge and risk. That is not to suggest that Apter's assumptions are necessarily wholly current in relation to truanting behaviour but his point is worthy of consideration.

Apter develops his theory which he calls "structural phenomenology," and goes on to explain that any experience has structure.

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**Note:** 5. Phenomenology - The study of experience confined to conscious experiences without postulating that they are the effect of underlying unconscious processes (Rycroft 1968 p.119)
He states;

"In other words, the different aspects of subjective life are systematically related to one another. Experience is not so much a bag of beans, it is more a finely spun web". (Apter 1989 pp3).

He argues that, if we think of the totality of an individual's experience at a given time as constituting his/her phenomenal field - the way he/she sees the world and him/herself in it, including his/her perceptions, thoughts, feelings and emotions, then structural phenomenology can be defined as the study of the structure of the phenomenal field itself.

Apter suggests that he is using the concept of structuralism in the same context as Levi Strauss (1969), who was concerned with the deep abstract structures which underlie and generate certain surface phenomena. In anthropology it would concern such things as myth systems which underlie many generations of kinship systems. Apter's work is useful in addressing the notion of behaviour occurring in the context of an individual's unique interactive experience of the world. It also allows for the exploration of underlying differences in the experience of certain groups of individuals due to influential myths and expectations. The phenomenological field of women it could be argued is more limited than that of men in relation to potential experience and the development of motivation and drive.

A simple definition of motivation is of a need, most often the need to possess or to achieve or to discover.

Syer (1986) writes from within a humanistic framework of the individual's motivation towards self-actualisation, which he describes as a sense of real discovery.
and a meaningfulness in life. He suggests that there are three main motivating forces, security, power and to love and be loved.

Gambling, it could be argued, addresses all three of these factors. For the individual who views having money as equalling security, gambling is frequently misperceived as a way of gaining monetary stability. Power gambling it could be argued challenges the power of the formal economic system to give or withhold actual wealth and also operates on a psychological level as possibly a symbol of love. Winning could be misperceived as having been loved enough to be given to. The idea that money is symbolic of love was an analytical interpretation used by C.J. Jung a student of Sigmund Freud's. (See Bibliography).

Reversal theory, a term by which Apter's work is more commonly known, basically takes account of the individual's motivation in any given situation.

He suggests that his ideas rest in direct contrast to more traditional psychological notions where there has been more emphasis on cognition and the concept of learned behaviour. For example, social learning theory suggests that gambling behaviour may be learnt through imitating another. The weakness of this theory is that it underestimates the importance of internal responses and so the possibility of continued motivation to repeat the process.

Durand Jacobs sets out to cross reference the backgrounds of different types of addicts (alcoholics, heavy smokers, drug takers, over-eaters and problem gamblers). He suggested that all addicts share the same objective (a common motivation) - an experience that Jacobs terms a "dissociated state". (Spanier (1987) pp. 116)

The "dissociated state" characteristic of hard or problem gambling behaviour is where individuals move in and out of contact with the reality of their situation. This
state is usually achieved whilst the gambling is actually taking place and each time it ends, the players are confronted with their losses; they then gamble to get even and to forget the pain of losing but most frequently lose again and so the cycle is perpetuated. (See Figure A below).

Such gamblers' psychological escape from the problems that their gambling brings results in their moving in ever decreasing circles.

**Figure A**

Other writers have looked at this kind of gambling behaviour in more practical terms. They agree that this cyclical behaviour distinguishes such gamblers from the vast majority of the soft or social gambling population; they refer to the behaviour as "chasing". (Lesieur 1979 pp 68-69)
The individuals in this instance gamble with more money than they can afford to lose and then, unable to forget the losses, borrow money in order to get even. (See Figure B below).

Figure B

An irrational optimistic attitude appears to pervade such individuals' response to the gambling situation and, expecting to win, the individual enters into the cycle.

Oldham (1974) offered a more simplistic model and argued that gamblers who seem in some kind of difficulty with their gambling are not like that because of some personality developmental defect but more simply because of a defective relationship between strategy of play on the one hand and managing one's finances on the other.

This debate about the psychological reasons for continued gambling is an interesting one. Discussion has centred around whether or not it is money itself which is the motivation behind the gambling or whether gambling provides some other kind of need gratification. Since the reality is that gamblers actually lose more than they win, a straightforward motivation theory base on the gaining of material wealth seems unsatisfactory.
Ruth, for example a private secretary in her forties started gambling ten years ago when her father died. She said "when he died I lost everything, I tried learning French, going to exercise classes but nothing helped until I discovered gambling. It had excitement, involvement, when my number came up I would have this wonderful warm feeling. But gambling is a disease that feeds on fantasy; it wasn't like losing money at all I was dreaming that the next time would be different I used to go to the office thinking about a system".

Ruth took a second job to earn the money to gamble so that her husband could not complain, but soon she found herself still spending more than she could earn receiving credit from the Casino where she gambled.

Sylvia a fifty year old housewife began gambling to ease the loneliness when her husband's job took him abroad. She played roulette she describes her experience.

"It was like going round and round in a circle getting smaller all the time, you're trapped and you can't get out. I could always stop when I was winning but not when I was losing and I often won or lost £2,000 in a night."

Hebb (1955) suggested that gambling has more to do with the actual levels of arousal than with the gaining of material wealth. He suggests that gambling arouses sensations made familiar through previous experiences which fit somewhere between excitement and anxiety, which is a similar notion to Apter's reversal theory of individuals' previous perceptual experiences. Apter points out that the English language gives us four words to describe arousal:

- anxiety (unpleasant high arousal);
- excitement (pleasant high arousal);
- relaxation (pleasant low arousal);
boredom (unpleasant low arousal);

He places them in the following table.

**Figure C**

<table>
<thead>
<tr>
<th>Low Arousal</th>
<th>High Arousal</th>
</tr>
</thead>
<tbody>
<tr>
<td>PLEASANT</td>
<td>RELAXATION</td>
</tr>
<tr>
<td>UNPLEASANT</td>
<td>BOREDOM</td>
</tr>
</tbody>
</table>

Relaxation and anxiety, excitement and boredom thus form binary opposites.

There are then, for each individual two totally opposite ways of experiencing arousal, one in which it becomes increasingly pleasant and one in which it becomes increasingly unpleasant.

Apter suggests that there are two distinctive states of mind in which the individual experiences arousal in diametrically opposite ways. These two modes however cannot operate at the same time, so the individual moves between the two, experiencing either anxiety/arousal avoidance or excitement/arousal seeking.

Arousal itself Apter explains can be motivational and the way in which the particular individual seeks to achieve this is meta motivational. He believes that the content of the experience of motivation includes not only an intensity component, arousal, but also a directional component consisting of means and ends. Apter suggests that some individuals are external goal motivated and others are motivated by internal experience. He refers to the goal orientated mode as "telic" after the
Greek word 'telos' meaning 'an end' or goal and calls the opposite mode where the goal is secondary the "paratelic" (para translated from Greek means 'alongside'). The natural rewards of the two modes are therefore derived from different sources. In Telic mode the pleasure comes from the feeling of movement towards the goal - i.e. of progress. In Paratelic mode the pleasure comes "from the immediate sensual gratification", the activity itself becomes the goal. (Apter pp 34)

The telic mode thus has a future time orientation i.e. a desired future state. The paratelic has a present time orientation with the emphasis on the here and now and a concern with immediate gratification. The telic mode is thus associated with the arousal avoidance mode and the paratelic with arousal seeking. However, the relationship is obviously more complicated than this as an individual may be prepared to tolerate high arousal when in the telic mode if the goal is worth it. The fundamental difference appears to be some kind of active sensation seeking.

Apter suggests that the research done by Anderson and Brown (1984) showed that regular gamblers were more paratelic mode dominant than the population generally.
and the greater the dominance the larger the bet and the higher the heart rate. Brown 1988 suggests that gamblers when in the paratelic mode are not aware of the full significance of what they are doing or the long term consequences of serious loss. He suggests that gamblers do revert to the telic state when they lose heavily and so continued gambling is both initially to recoup money but also because they know from previous experience that when they do eventually win, the rush of high arousal and the switch to the paratelic mode that accompanies this produces a particularly intense and pleasurable high.

Apter suggests that any such theory of motivation inevitably becomes also a theory of emotions; in turn both these aspects of mental life must offer - despite Oldham's objections that gambling is a mis-management of money - a general theory of personality. This theory must undoubtedly then be broad enough to include the abnormal as well as the normal. More recently Moran quoted earlier in the text, has argued in favour of a continuum type model of gambling with problem or pathological gambling occurring as merely an aggravated form of normal gambling behaviour. Dickerson has argued this position for some time and draws on some unpublished work by Malkin in 1981 which found no fundamental difference between the personality characteristics of either hard or soft gamblers.

Apter's work, despite its shortcomings in terms of methodological clarity, in that he fails to demonstrate the methodological mechanisms used in his study, is at least useful in understanding the relationship between hard gamblers, soft gamblers and non-gamblers.

Cambell in 1976 asked a sample of the general population -

Who wants to be a professional gambler? along with the question.

Who wants to be a an auto racer/a jet pilot?
Cambell found a predominance of male interest in gambling along with the other more "sensational" career choices, suggesting in Apter's language a desire for the paratelic system of reward. Those in the population who were not interested in such things expressed a desire to work for a fixed salary with regular hours of work and an interest in music, art and sewing; this would be categorised as falling predominantly in the telic motivational mode.

In terms of gender, women could be seen to fit far more easily into the telic mode particularly when one considers the large numbers of women who take tranquillisers to suppress anxiety.

Women, it could be argued, tend to become stuck in the boredom to anxiety framework failing often to achieve either relaxation or excitement. A gender specific analysis might well conclude that men more frequently move between relaxation and excitement whilst women move between boredom and anxiety, a point which will be looked at in more detail in the next chapter.

To return then to the individual's motivation for gambling, theorists have for long proposed a relationship between early experience and later psychological expression, and Apter's work makes a useful contribution to our understanding of this sequence in terms of differential gender socialisation experiences and the relative emphasis placed on individual drives, motives and energisers of behaviour as opposed to the influence of the social apparatus. Apter's model is attractive in that it does not categorise or group observable behaviour but holds it within the experience itself and the individual's relationship with the social world.
The Psychoanalytical View

The Psychoanalytical School of Thought was first introduced by Sigmund Freud and others in the late nineteenth and early twentieth century as a way to understand "abnormal behaviour".

Psychoanalysts developed a theory of childhood development which saw each child as passing through a number of psychological hoops. Individual success or failure to achieve these tasks was seen as responsible for later emotional health.

Sigmund Freud is perhaps the most well known supporter of this view. The unconscious held the centre stage in Freud's psychoanalytical theory as purpounded in 1900. Freud's study of symptoms led him to believe in the existence of dynamic forces operating in unconscious mental life. The subjective experience of anxiety was perceived to be the result of conflict among opposing forces. Freud was first and foremost a scientist, logician and philosopher who developed his theory by applying the principles of physics to mental processes. He suggested that personality is formed through the transformation and exchange of energy held within instinctual motivation and drive (Hall 1954). In 1923 he offered a theory which conceived of the human psyche as having three parts held in a fluid dynamic equilibrium which he called the 'id', 'ego' and 'super-ego'. He saw individual behaviour as motivated by two groups of instincts, the life and the death held in the individual's sexual and aggressive drives. These instincts were held within the 'id' and the 'super-ego' and contained the perceived internalised parental/societal prohibitions. The 'ego' developed to mediate between these two opposing forces so that the individual may obtain the satisfaction of bodily needs and so life would be protected and sustained. This capacity for redistribution of psychic energy allowed for the development of each unique personality. Freud, in developing his theory, identified three primary erogenous zones, the mouth, the anus and the genitals. Each of these zones, he felt,
was associated with a satisfaction of life need, the mouth with taking things in for
nourishment, the anus with elimination of that which is bad/poisonous and the
genitals with reproduction. These experiences represent the child's ability to seek
pleasure and avoid pain. Each erogenous zone is associated with a developmental
phase: the oral, anal, phallic and genital. It is the phallic stage which is of particular
importance in Freud's work on gambling as it is the stage of sexual gratification
based in phantasy. In 1928 Freud studied a gambler called Dostoyevsky. Fyodor
Dostoyevsky wrote a short novel called "The Gambler" in which he conveyed the
excitement of the addict. He was born in 1821 and referred to as a genius by many.
Freud argued that Dostoevsky's problematic gambling resembled a continued desire
for masturbation. Continuous gambling Freud suggested occurs in the context of
unresolved oedipal conflicts. Constant losses satisfy the boy-child's need for
continued punishment to alleviate his guilt during masturbation for his phantastical
desire to have his mother to himself and rid himself of his rivalrous father. As
women experience a dissociation from the oedipus complex they are excluded from
Freud's original analysis.

Hattingberg (1914), disagreeing with Freud in the context of his own theory, saw
gambling as located within the Freudian stage of anal gratification where the fear
and tension inherent in such behaviour reflect masochistic tendencies arising from
childhood guilt about sensation gratification. Hattingberg felt that such behaviour
was similar to sexual tension and fear. In 1957, Bergler, as a result of conducting
interviews with 60 neurotic patients, agreed with this understanding of what seems
to be the deep seated urge of an individual to reproduce a situation in which he/she
feels unjustly treated or punished in some way.

On the subject of women gamblers Bergler (1957) states

Note: 6. Phantasies often concern the idealisation of a relationship, they
constitute an illusion, a mirage and concern objects of wish
fulfilment. (Jacobs 1986, pp.56)
"Until the beginning of the nineteenth century, gambling was an exclusively male prerogative; the emancipation of women has changed that - but not the genetic reasons for gambling. Analysis of women who are gamblers has convinced me that all of these came under the heading of the classical gambler.” (reproduced p.p. 198 Custer 1982).

"The classical gambler's neurosis, he suggests "centers around infantile omnipotence and its masochistic elaboration... in life this type wants proof that he is loved, just as he apparently wants to win when he gambles. But unconsciously he remains unsatisfied unless he receives his daily dose of injustice.” (p. 189-190 in Custer).

For women, he suggests, nothing is added to the psychological state "but a few hysterical trimmings.” (p.198). Such women he suggests may give the impression that to win equals gaining a sense of masculinity but in reality their battle is still with the unconscious image of the "cruel mother.” Bergler draws attention to the work of Dostoyevsky whom he says gives an excellent description of the “typically cold impassive woman gambler.” (pp198).

This description accords with Bergler's own analysis of a woman gambler he studied. His description was:

"She seemed cold and detached; her attitude towards men was decidedly cynical; she had been married and divorced twice.....She was totally frigid......Her strong hatred of men.....She felt queerly excited when she gambled and especially after she lost.” (pp199-200 Custer 1972).
What is interesting about Bergler's account is firstly his notion of women's lack of historical involvement in gambling and secondly the extremely unpleasant image he presents of the woman gambler. He uses emotive and judgmental descriptive language in words like hatred, frigid. However, despite these apparent prejudices, he does at least include women in his analysis of the subject.

Psychoanalysts from the Freudian School thus saw the gambling behaviour of certain individuals as due to the unsuccessful resolution of various psychological developmental stages, most often the oedipal and anal stages.

Whilst not addressing the subject of gambling directly, another psychoanalytical school, the object relation theorists, have proposed a conceptual strategy which places emphasis on the child's symbolic representation of his/her relationship with others which may or may not bear any relation to actual childhood relationships. (Klein M. 1932) Such analysts propose that each child holds within him/herself a symbolic representation of all important others in his/her life. They are symbolic in that they hold for the child a vast array of expectations and fears about the potential responses of those others.

The imagined relationship with mother is potentially difficult for the child as he/she tends to place within the symbolic representation of her, all the depriving/angry/hurtful bits of him/herself. Mother thus becomes an object to be feared. It could be argued then that the relationship with gambling is as ambivalent as the relationship with mother. The relationship with gambling becomes symbolic of the early relationship of child with mother who has the capacity to give or withhold power, security and love. More recently, feminist writers have paid a great deal of attention to the specific nature of the mother-daughter relationship. They have suggested that it is a relationship which engenders great feelings of guilt and envy in both parties, indirectly suggesting a possible analytical link with unfulfilling
gambling behaviour and feelings of envy and guilt contained in the mother/daughter interchange. Jane described in case study two seems to fit quite readily into a model based around guilt and envy at having achieved an independent satisfaction.

The Developmental Theorists in contrast have placed emphasis on the child's real/actual developmental experience of relationships with significant others. From within the conceptual framework it could be argued that the individual's relationship with gambling finds its origins in the child's actual early relationship with mother. Appeals to “Lady Luck” are thus seen in the context of the gambler asking Mother quite simply “Do you love me?”. To win would offer a symbolic representation of receiving love, to lose may be experienced as a rejection.

However, Custer (1982) saw the situation more generally in that both the men and the women in his study had experienced actual rejection or abuse from either mothers or fathers. He suggested that they often grow up with a negative self-image of themselves as bad or not worthy. They therefore gamble as a way of gaining something of value i.e. money but the behaviour becomes negatively self-reinforcing since losses outweigh gains.

Consideration of both the Psychoanalytical School and the Developmental Theories suggest some interesting links between the individual's real or imagined early social relationships and their present relationship with gambling. Whilst there appears to be little agreement as to the exact causal nature existing between these two relationships, what underlies each viewpoint is the basic proposition that for most gamblers their participation in the game contains some symbolic purpose i.e., that the gambling experience exists as an unconscious representation of earlier relational experiences, so that the motivation for gambling rests within something other than just the conscious excitement of winning or losing money.
Many writers on the subject of gambling have, however, felt dissatisfied by such amorphous and sketchy accounts of individual motivation for gambling and have turned to a more sociologically based interpretation. Sociology is the study of groups of people from whole societies to smaller communities and attempts to explain certain social phenomena in terms of the interaction of these groupings.

To return to the concept of gambling as something to be contained and controlled, such approaches for the most part seem to have occurred in response to the basic theme that gambling is an activity which rests on chance and chance is quite simply a non-ethical basis for reward.

Gambling presents our culture with notions of luck and superstition which seriously question the social and economic order. In contrast to the Protestant work ethic of 'work hard now and be rewarded later', gambling seems to offer the opportunity of getting something for nothing. As an easy route to wealth such an activity exists as a threat to the rationale with which work and reward are seen to form a symbiotic relationship.

It is in this context that the parallel can be drawn between gambling and other deviant activities, with perhaps illegal drug-taking as the nearest. Both appear to exist in direct opposition to this properly ethical orientation and "threaten" the breakdown of capitalist rationality. The deviant is in this instance someone holding an alternative set of values to those of the consensus.

In the words of Gove, 1970
"Deviance is not a property inherent in certain forms of behaviour, it is a property conferred upon it by the audience that directly and indirectly witness them."

To achieve such a notion of consensual order the majority of individuals must be seen to share a common definition of reality. In other words, they must agree as to what is normal (good) behaviour and what is deviant (bad) behaviour; furthermore the consensus must be in some way functional for the system in which it exists.

Young (1971) draws an analogy between this and the concept of an organism where if any part of the whole violates the consensual operation it is seen as dysfunctional and possibly fatal. An example of a deviant set of values is provided by Young in his analysis of illegal drug-taking. This is elaborated in the diagram below which contrasts formal work values with the subterranean or hidden values which exist alongside the formal explicit values of society.

**A COMPARISON OF CULTURAL VALUES**

**FORMAL WORK VALUES**

1. Deferred Gratification
2. Planning future action
3. Conformity to bureaucratic rules
4. Fatalism = high control over detail,
5. Routine predictability
6. Instrumental attitudes to work
7. Hard productive work seen as a virtue

**SUBTERRANEAN VALUES**

1. Short term hedonism
2. Spontaneity
3. Ego expressivity
4. Autonomy = little external control over behaviour in both detail and direction.
5. New experience = excitement
6. Activities performed to an end in themselves.
7. Disdain for work.

**Source:** "Mass Media Drugs and Deviancy" by J. Young in Rock and McIntosh eds pp 233 based on the work of Matza 1969.
The subterranean value system fits very neatly with the previous analysis of gambling behaviour, in that it is an immediate activity which requires individual motivation and personal excitement plus the possibility of instant wealth.

Julian Taber (1979) in his analysis of problem gamblers in 1985 saw the individual's poor impulse control as little more than a failure of the parents to provide a conditioned socialisation experience in selected areas of gratification. Sociologists, however, have argued that it is not so much a failure of the parents to facilitate appropriate notions of deferred gratification within their children as a failure of the capitalist system to provide acceptable outlets for the satisfaction of such notions.

Merton's rendition of Durkheim's anomie theory sees gambling as a deviant adaptation which had come to exist as a consequence of a non-alignment between culturally prescribed goals and the socially structured means available for their attainment.

"In societies where the universe of discourse is that of individualistic democracy, structured inequality co-exists with culturally induced expectations of uniform life chances". (pp 207-208)

The concept of alienation has frequently been used to account for deviant behaviour. The concept itself stems from a Marxist description of an individual functioning within the capitalist system, where he/she finds him/herself estranged by the relations of production and commodity fetishism from the product of his/her labour and thereby from him/herself. In simple terms, the worker denied a sense of autonomy and self-assertion will seek to provide himself/herself with avenues in which he/she is free to do as he/she prefers and so takes on a value system which differs from the frustrating norm and in this case selects gambling as the operative medium.
Zola (1964) supported this view and in a study of gambling customers in a New England bar concluded that they hit out at the system by exercising some control over their fate, thereby enjoying recognition of success within their peer group.

Dennis, Henriques and Slaughter (1969) studied a group of Yorkshire miners and suggested that their motivation for gambling was based on the knowledge that any escape from the drudgery of their every day life would not come from hard work and saving money but could come from a really big win.

Cornish (1978) agreed with this by assuming that in any potential gambler's life there must initially be some sense of dissatisfaction which has generated a readiness to seek out and experience compensatory activities one of which might be gambling. Cornish suggests that such a sense of dissatisfaction may, however, be reduced or enhanced by individual differences.

Downes et al (1976) attempted to test the relationship between alienation and gambling and used the concept of job autonomy as an indicator of a positive interactive experience within the social system of reward. However, they failed to find any correlation between job autonomy and gambling. They also challenged any expectation that the lower the social class of individuals the higher their propensity to gamble and also the idea that where life chances have a poor improvement prognosis, individuals will have a higher risk component in their gambling. So, in the light of their survey results, emulative materialism did not present as the singularly most important driving force.

Devereux (1968) considered gambling to be an institutionalised pattern of deviance that developed out of magical and religious practices as an endeavour to cope with the problems in life of uncertainty and fate. Devereux defined gambling as an
instrumental activity, "directed towards a consciously recognised economic end and an expressive activity enjoyed as an end in itself." (pp23 in Dickerson 1984). He suggested that the Protestant work ethic of diligence and thrift was inherently frustrating within a capitalist system.

Broadly speaking, on the basis of the study of the literature so far, it could be argued that in general job related or class based theories of gambling are poorly supported. Rather, involvement in gambling is seen to permeate all social strata and is not localised in one class sector.

Perhaps the concepts of alienation and anomie can best be used when considering the increasing numbers of teenagers of both sexes who are making excessive use of fruit machines. Commenting in an Enfield local parish magazine in 1988, Moran draws attention to this problem. He describes young people who are stealing from home, truanting from school and generally destroying their lives through constantly playing the fruit machines.

The problem is seen by Moran and others to be one of corruption where the situation only becomes such because the machines are available. There is an interesting similarity with the model used to account for illegal drug-taking where it is the "pushers" that are seen as corrupting rather than the current social and economic structure with its lack of reward and high levels of unemployment being seen as corrupt. Today, young people are much less likely to experience a positive expectation of the future through the normal channels of work and leisure. This weakening of traditional social norms seems likely to be in some way related to the rapid increase in gambling amongst young people and the evolution of this new race of "Arcadians" who inhabit the arcades where the machines are situated.
This kind of deviant behaviour as with many others is in many ways functionally ambiguous. It is not surprising therefore, that Moran and his supporters have campaigned for restriction of access to such machines with little success and teenage addicts whatever the basis of their problem continue to emerge.

Interestingly in the context of this study, a survey of children aged 11 - 16 in four London Boroughs, reported in The Guardian Newspaper (December 17th, 1987), suggested that whilst more and more teenagers are "becoming hooked" on gaming machines there is no problem in all-girls' schools. This finding might support the hypothesis that formal introduction and availability of gambling are an important pre-requisite to becoming involved in what may be considered to be a deviant activity.

Gambling on the one hand, it might appear, is seen as existing in direct opposition to the capitalist system of equal reward for equal effort whilst on the other hand through taxation, capitalism also relies on its income. As earlier statistics have shown, gambling is a large industry in Britain and affords large taxable profits which are provided by the wages of the work force. Therefore, its unacceptability really seems to be more a matter of degree. Matza (1969) argues that any deviant behaviour only becomes unacceptable at the point at which it invites or warrants correction i.e. interferes with a smooth running social order.

It could be argued that it is only the gamblers that have problems associated with their gambling behaviour and can no longer finance their gaming independently that are a deviant group. Alternatively, this group could also be instrumental in demonstrating the misery and "ills" that befall individuals who seek gratification outside the consensual boundaries and so exist in support of the capitalist system.
However, other writers have removed themselves from the problem gambler debate and argued a more straightforward social definition, that individuals gamble quite simply because it is good for them.

Dr. Felicia Campbell who teaches literature at the University of Nevada, Las Vegas suggests that,

"by and large gambling is beneficial to the gambler and increases rather than decreases efficiency and productivity". (in Spanier 1987 pp128).

In one study she interviewed elderly people in the downtown casinos, frequented by local and retired people. Interestingly, most of them were elderly women, who were all utterly absorbed in their play at the slot machines. The absorption she felt was due to their engagement in life once more.

"momentarily they feel alive, involved, possibilities exist, victories are possible and tomorrow the game exists to be played again". (Ibid)

Dr. Campbell suggests that Old People's homes might do well to include some form of gambling into their daily routine to add spice to their residents' fading lives.

Between 1953-1967 casino style gambling was an official part of recreational activity in Carson City Prison when Jack Fogliani was Prison Governor. He saw it as a way of reducing tension amongst the prisoners, suggesting that prisoners can lose themselves in making decisions and feel human again.

Igor Kusyszyn (1972) demonstrated that housewives who were habitual poker players in clubs near Los Angeles were significantly better adjusted on average in terms of both social and emotional life than female adults in the general population.
In Kusyszyn's view gamblers confirm their social existence and affirm their worth through their play.

He suggests that gambling exists as a positive cyclical experience. (See Figure E below)

Each individual gambling experience is thus unique; he suggests that the novelty of each chain and the gambler's freedom to participate in it as a creative agent allows gambling to become a socially ascribing activity.

Figure E

GAMBLING =

Decision Making

Cognitive appraisal of one's actions in relation to the outcome.

Wagering

Outcome

However, this model of gambling behaviour carries with it a notion of rationality which is problematic when one consider that the average pay back of any gambling activity is far less than the amount staked. Cohen writing in 1972 refers to the gambler's over-estimation of likely success on a bet following a series of incorrect predictions or losing bets. Ellen Langer (1975) described this notion as an "illusion of control", in that it is;

Note: 7. Equinox Video addresses this issue in some detail. Yorkshire Television "The Gamblers Guide to Winning" see Appendix 1
"an expectancy of a personal success probability inappropriately higher than the objective probability would warrant". (pp 311-28).

Langer (1975) found that people who actually chose their lottery tickets valued their exchangeable worth much higher than those who did not.

"Those people who chose their ticket in a game of chance were presumably more optimistic about winning and sought a significantly higher price when asked to sell". (pp 311-28).

Oldham (1978) observed this illusion of control exhibited by a casino operator's management of a roulette table that was losing. Despite roulette being well-known as a game of chance, a part-time croupier would be replaced by a regular more experienced person and if the table continued to lose the floor manager him/herself would take over. This seems to exemplify the constant fantasy that one day someone will have the answer to the gambling mystery of "how to win".

Despite the existence of this refreshing view of gambling as a useful activity in itself, it still seems to occur frequently as a reaction to a lack of something more fulfilling. Some writers have argued for it as a form of social contact. Research has shown, however, that much of the social contact only has meaning in the context of the game itself, and so whilst seeming to offer something to the individual it is still isolated from the "real" world of relationships.

John Rosecrance (1985) in his book called "The Degenerates of Lake Tahoe" reports on the day to day routine of horse race punters. The advantages of this kind of social contact were listed as follows:
"empathy without deep emotional involvement, interaction on demand, ease of exit and entry (to the group) and the absence of the strain towards totality (not trying to get to know the whole person) in other words a way of avoiding any meaningful interaction with people". (in Spanier 1987 p.p. 129).

In Conclusion

When one takes account of the vast number of differing views contained within this section of the thesis, it is apparent that the relationship between gambling, the individual and the social and economic order is extremely complex and at times appears quite contradictory. In terms of the understanding of human beings it does not appear particularly helpful to continue to compartmentalise human experience into the distinct categories of sociological and psychological, as each inevitably has an influence on the other. Social change requires individual psychological change in terms of internalisation and acceptance and psychological change often stimulates the development of a pressure group which facilitates social change. The two systems are therefore interdependent i.e. the notion of individuals as social animals.

It also seems that whatever the social context, the actual psychological relationship of individuals with their chosen gambling activity does appear rooted in the very early notions of immediate or Freudian "id" gratification of need without there being any real notion of social exchange. After all, why should one expect one million pounds when only giving one pound?

By continuing with this almost "magical thinking" the individual could be seen to perpetuate a relationship with the mythological mother who exists as all-giving or all-depriving. The relationship thus appears to exist as part of the omnipotence/impotence childhood experience as an attempt to achieve control over life's satisfactions and thus avoid any sense or experience of deprivation.
There is no doubt when considering the work of Apter and others that gambling offers an experience of heightened arousal and that continued gambling offers the chance to avoid contact with the reality of loss.

Gambling, it could be argued, is similar to sexual arousal in that it involves a release of tension which ultimately leads to loss and separation from a moment of symbiosis. The French refer to orgasm as "le petit mort" (The little death). Individuals who fail to orgasm are often diagnosed as needing to feel in control. Arousal thus becomes the goal. The case study of "Elizabeth" (pp 187) appears to support this view as her favourite type of gambling offers a prolonged experience of the tension and anticipation available through placing a bet in a particular time associated framework.

Everyday conversation involves numerous sayings like "dicing with death" or "your number is up". Gambling, as with orgasm, it could be argued, becomes a watered-down version of life and death and like our fascination with the random experience of disasters and accidents, is part of our desire to control our own end. Bingo is frequently regarded as different from other gambling activities because it is seen as having social underpinnings. But Moran makes the important point that the problem is not inherent in the activity per se but rather it is the gambler's perception that is important. There is a difference between gamblers who see their playing as either spending money in order to gain excitement as one might if going to the theatre, and gamblers who see their playing as betting to win. Perhaps this is a helpful explanation for the large numbers of women who play bingo i.e. for some it is a way of spending money on leisure. But it could be argued that some women who play bingo do in fact experience the same excitement and fear of loss; but in contrast to other forms of gambling behaviour, they gamble from within the social support of a group. In so doing so they avoid the ultimate sense of separation and loss (le petit
mort) through having the experience diluted, finding themselves suspended in the group's shared experience of losing. Empirical evidence has suggested that women gamblers often share any winnings amongst their social group (submitted - The Time, The Place March 1991 Appendix XXI).

The literature that has been examined in this chapter offers considerable richness and an abundance of questions about our understanding of the intricacies of gambling behaviour. So far however, it fails to make more specific the account of the differential childhood experiences of many women. There is much evidence to show that boy children are far more stimulated than their sisters; that boys are allowed the fantasy of early omnipotence for most of their lives i.e. the notion of always having their basic physical needs cared for or provided for from within the context of relationships with women without any real notion of equal exchange.

From the theories explored in this section of the research it could be argued that the psychological school encompassing psycho-analysis offers a great deal towards a general understanding of potential relationships between the individual's internal drive, motivation and gambling behaviour. Although, for the most part the theories relate to a "man's world" including concepts like Oedipus and the psychopathic personality, other theories which address, for example the telic personality who has a phantastic relationship with the world and theories which address the relationship with mother, a relationship which is complicated by notions of the giving or depriving of love, are much more readily applicable to both genders.

However, for long, feminist therapists have been writing about the different internal psychic world of their women patients and have complained that the traditional psychological schools are mainly based on male experience. Similarly, the sociological school offers a recognition of the influence of particular social mores
concerning the acceptability of gambling behaviour but fails to address the particular social experience of women who are denied equal access to many social institutions.

In the next chapter this discussion will be pursued in greater depth with a specific look at the woman's world of potentially differential experience.
CHAPTER FOUR

(WHY) DO WOMEN GAMBLE: A gender specific analysis of women and gambling:

INTRODUCTION

The central concern of this chapter is to unravel the very different social experiences of women, the impact of these on their psychological development and the implications of these differences on the relationship of women to gambling.

Feminist theories have drawn attention to the ways in which patriarchal structures oppress many women, confining their main sphere of operation to within households, where they tend to be responsible for domestic labour, reproduction and the servicing of men, children and dependent others. When these women enter the public sphere they are hampered by their primary responsibilities in the private sphere and find themselves operating at a disadvantage. Whether they enter the world of paid work, politics or leisure the rules for participation and advancement have frequently been made by men. (Miles 1989; Hartman 1981; Dobash and Dobash 1977; Chesler 1977; Zaretsky 1976; Rubin 1971; Gavron 1966; De Beauvoir 1949; Klein 1946.)

When applied to the world of gambling this analysis helps to explain the relative absence of women from certain forms of gambling activity. In its unmodified version in which 'woman' is easily treated as a unitary category there is a tendency to over-predict the exclusion of women. Unless we begin to investigate the differences as well as the similarities between women, including the variety of ways in which they experience and respond to male oppression, we will be unable to reach an understanding of the female gambler and she will remain hidden from history.
The recognition and identification of the links between women's daily activity and the nature of social processes is a painstaking task. Butler and Wintram, writing in 1991, explore the issues of the day to day oppression of women in the context of a women's therapy group. They state that the women they work with therapeutically mention many occasions where they are faced with overt conflict when they have dared to challenge accepted social norms about what women 'do'. When these women tried to act more independently they were punished for it. They give an account of one woman in the therapy group whose partner refused to allow her to attend the women's therapy sessions, locking her in the house, hitting her and refusing to give her money. Another group member's ex-partner continually harassed her on her way to an 'A' level class she had commenced whilst in the group but after they had separated from being a couple. This woman later received a visit from a child protection worker who was responding to an anonymous call that she was neglecting her children, leaving them unattended whilst pursuing her own selfish interest (pp.163). What this example demonstrates is just how easily men can flex the social muscles of repression in order to protect their individual interests and maintain the status quo. Butler and Wintram 1991 report other accusations levelled at the women in the group by male partners, i.e., that they were "bloody-minded", "trouble-seeking", "pigheaded", "getting too much willpower", "too wilful for their own good". (Ibid)

Media representations of women often carry similar although covert accusations often with an accompanying punishment which fits the crime. Between 1988 - 1990 a popular Channel 4 soap called Brookside featured two female characters who sought to make changes to their lives. Lucy was seventeen and working towards 'A' levels when she became very active politically for the left side of any cause. In pursuit of her interests she left to go to France. Upon her return the script writers had given her a dramatic character change. She was having an affair with a married man who
she pursued without mercy and ended up threatening murder and suicide before being committed to the local mental asylum.

Mrs. Grant, another character was also allowed to try something different, deciding to build a career as her children became old enough to fend for themselves. She attended evening classes and later followed an Open University Course. Soon, however, the script writers had her raped and then experience a mental breakdown which ended in the collapse of the family unit.

Such discrimination and stereotyping has a marked impact on women’s intrapsychic processes and thus externalised oppression becomes embodied in the individual's internal concept of self. Butler and Wintram argue that

"The translation from cultural paradigm to individual psyche is mediated through family, friends and group membership. The values attributed to personal identity are therefore subject to perpetual revision as they are fed by group membership and interpersonal networks" (Ibid)

For many women, the experiences of the personal, the political and the historical tend to provide a positive reinforcement for each other.

The central tenet of the contemporary women's movement has been a belief in the validity of women's personal experience as a means of understanding the nature of women's social oppression. Thus power imbalance and exploitation are lived out as much in women's personal social interactions/lives as in the social structures of which they are members, structures which are in turn recreated by individual action. See diagram below:
The model of individual development postulated in this chapter will acknowledge the inter-dependence between external social forces and individual internal self-concept. This will encompass both the conscious self i.e. who I am in social relation to others for example mother, daughter, wife, employee as well as the unconscious self i.e. my hidden agenda which influences the present way I relate to the world based on my previous emotional experience of it.

We begin with the origins of concepts of who women are, and what women do, which are currently held in the external observable world.
A. THE SOCIALIZATION PROCESS

Examples which depict women's subordination throughout the centuries are endless and it is this kind of archetypal image that makes many women so susceptible to the propaganda employed by a society which can restrict both their social interaction and economic opportunities (Hartman 1981, Zaretsky 1976, Gavron 1966, Chesler 1977, Rubin 1971, Miles 1989, De Beauvoir 1949, Dobash and Dobash 1977).

Not all women respond to the propaganda in the same way and as a result of the writings of feminists there is an increasing acknowledgement of the difference between sharing a gender and sharing a social or sexual identity. For many women, however, these states remain synonymous and there is an apparent determinism which predicts social experience purely in the context of gender.

In order to understand the pressures on women to conform to social stereotypes and determine how they react to their experiences it is important to acknowledge their socially prescribed role.

Role theory has been criticised for imposing a crude and generalised explanation of the way that people behave. It tends to produce explanations which do not take account of variations of time and place, nor the full range of individual human diversity including the numerous ways in which people mediate their experiences. Whilst acknowledging these limitations, social role theory does provide a useful starting point in our understanding of the relationship between internal psychological and external sociological experiences.
Social learning theorists suggest that we learn about our place in society firstly through imitation and secondly by identification with those we see as having power (Hayes 1984). Thus they argue that initially children of both genders imitate father or other significant males whom they see as holding both the personal and social power. However, a secondary process occurs as the child is either rewarded or chastised for particular types of behaviour. The child thus begins a process of editing out behaviour which is not rewarded. Girl-children, because of social mores and taboos, are not rewarded for imitating behaviour which could be described as socially progressive but rather for behaviour which is appropriate to their initial social role.

"A role is a name that we give to a whole set of behaviour that goes with a certain kind of place in society ..... each role incorporates a set of role behaviour which we must adopt when we take on that role ..... the different roles we develop become part of our self-concept" (Hayes pp.255).

Other writers, for example Michele Barrett (1987), have been concerned at the way that social role theory appears to address women as having a singular experience and she highlights the increasing political importance attached to diverse social experiences in the areas of racism, class, nationality, ethnicity, age, sexual orientation, disability and religion and the failure of many theorists to account for these kinds of secondary institutional differences in women's individual experience.

It could be argued though that despite the enormous influences of such secondary experiences, each woman, by the time she attends her first social gathering has already internalised a whole range of gender specific experiences and social and psychological expectations. The detailed content of these experiences and expectations will vary according to the woman's unique
location in history, class and culture but a likely constant feature will be her subordination to at least some male members of her society.

For some women, through a process of self-exploration and an awareness of choice, this early blueprint is challenged and they make choices about the way in which they relate to the norms and expectations that society prescribes for them. For others the blueprint is set.

It is from among these women who challenge the blueprint that the women who gamble in traditionally male preserves, i.e. the betting shop and the casino, are likely to be found.

In an attempt to understand the process of role socialisation, psychological experiments into the implications of social pressure on behaviour have been conducted. Experiments which monitor behaviour as it moves from being an imitation to being an internal part of an identification or self-concept. In general it appears that subjects tend to conform to the judgments of others when they are aware of them (S. Asch 1951).

As roles generate a set of expectations each person carries with them an internal set of expectations generated by others' expectations of us in these roles. People's expectations of others can become a self-fulfilling prophecy (Rosenthal and Jacobson 1968). If the individual lives up to the expectations, these are reinforced through praise and acknowledgement thus providing further motivation to live up to them even more. Thus a developmental pattern is set.

In Gilligan's (1982) studies of moral development she postulates that a central dilemma which forms part of the male role is between life and property,
whereas for women the conflict inherent in the role is about the disruption of human relationships. Although this analysis focuses on the differences between men and women and ignores the differences between women, it does provide a number of useful insights into the way in which a female psyche can develop within a particular culture.

The central components in a woman's self-structure in the context of her role appear to revolve around two basic constructs, the caring or relational self and the agential self.

"Women's development occurs within a complex and sophisticated relational network, evolving into women's relational self" (Gilligan 1982, Kaplan 1983, Miller 1984)

According to this analysis, emotional connection with others thus becomes a primary motivation of women's actions (Butler and Wintram 1991).

Noddings (1984) defines caring as "the apprehension of the other person's reality, feeling what he or she feels as nearly as possible and acting on behalf of that person. The commitment to act and to be continually interested in the person cared for must be continually renewed".

The second dimension of social role expectations relevant to the development of women's internal self structures concerns her agential self which involves the,

"ability to act to further our needs and wishes" (Kaplan et al 1983).

This they argue is a developed capacity to assess our own qualities and to exert influence on the environment, to display courage, self-confidence, a willingness
to make ourselves conspicuous and to take risks. As mentioned in the introduction to this chapter women's capacity for agency is frequently responded to by others as threatening to relational ties. Thus the social belief system and myths concerning the value of woman/motherhood exert influence on women's self development and women pay a heavy price for their relational "selfs".

For over a century, social psychologists have described the social developmental stage called adolescence as a time of heightened psychological risk for girls. Miller (1976) drew attention to the relational impasse that involves a paradoxical sense of giving up relationship for the sake of having "Relationships".

Brown & Gilligan (1992) suggest that

"Women's psychological development within patriarchal male voiced cultures is inherently traumatic"

The pressure on boys to dissociate themselves from women early in childhood is analogous to the pressure that girls feel to take themselves out of relationship with women as they reach adolescence. For a girl to disconnect herself from women means not only to dissociate herself from mother but also from herself to move from being a girl to being a women which means 'with men'.

In their article Brown and Gilligan explore the relational impasse or crisis of connection experience by young women though a longitudinal study involving one hundred girls between the ages of seven and eighteen years.
As the phrase "I don't know" entered the interviews at the edge of adolescence they observed their subjects struggling more and more to express their inner views and individual experiences:

"We join their experiences of struggle and resistance at the edge of adolescence .......... the desire for authentic connection, the experience of disconnection, the difficulties in speaking, the feeling of not being listened to or heard or responded to empathically, the feeling of not being able to convey or even believe in one's own experience" (Brown and Gilligan 1992 pp 13 - 14).

This process they observed through the actual voice presentation of the girls both in content and pitch. They suggest that our use of our voice is central to our way of connecting "......... a pathway that brings the inner psychic world of feelings and thoughts out into the open air of relationship where it can be heard by oneself and by other people. Voice because it is embodied connects rather than separates psyche and body, because voice is in language it also connects psyche and culture. Voice is inherently relational - the sounds of one's voice change in resonance depending on the relational acoustics, whether one is heard or not heard, how one is responded to ......" (pp 14 & 15)

They found that adolescent girls struggle to hold on to their voices and so stay in genuine relationships with themselves and others. Each individual faces a pressure to not speak and not know. A few of the girls seemed prepared to take the risk of open trouble and the disruption of political resistance and others moved their strong feelings and thoughts underground, fearful of the potential for conflict, violence and devastating isolation.
Brown and Gilligan (1992) suggest that;

"When women and girls met at the crossroads of adolescence the intergenerational seam of a patriarchal culture opens. If women and girls together resist giving up relationship for the sake of "Relationships", then this meeting holds the potential for societal and cultural change.

Gilligan (1982) in her book "In a Different Voice", suggested that women progress from an early, infantile lack of responsibility for self and others, through a stage of selfless responsibility but should finally enter a stage in which they can care for both themselves and others. Gilligan thus places the emphasis for the exploration of women's difference from men as within their particular psychological experience. In doing so, she underestimates again the differences which exist between women, whilst many women do aspire to being carers some may not have this aspiration at all. However, research by Arber and Ginn 1991 has shown that "overall women provide sixty three percent of all informal care to elderly people with middle aged women making the greatest contribution" (pp 136-137). They suggest that, "caring may be the final straw which prevents them developing their own self-identity and achieving independence in occupational or other chosen spheres and has implications for their personal financial well being later in life" (pp 136-137). Caring responsibilities lead to a lesser attachment to the paid workforce and consequently lower contributions to occupational or private schemes. Arber and Ginn also report that if a married man's own parents require care then his wife is likely to provide the bulk of it. In terms of women as carers for children Arber and Ginn suggest that one only has to look at the droves of pushchair bound women who make the school take and collect queue" (pp 137).
Undoubtedly, women do ultimately have choice as to the extent to which they take on the caring role for others, although the internal psychological and external social pressure to do so feels for some women insurmountable. They experience the situation as though their choice has been taken away. Caring for themselves is a problem for many women who tend to see themselves as agents of care rather than recipients.

Similarly, Butler and Wintram (1991) argue that without some kind of therapeutic input few women can reach a stage where they can successfully ensure that their own needs are either heard or met.

Eisenstein (1979) addressed the experience of women from within a more basic dimension and offered a concern for the plight of women in many of the socialist countries. She reports that they were expected to do the same heavy labour as men and still run the home and look after the children. No wonder their life expectancy was far shorter than in other countries. Eisenstein disagrees with the Marxist feminist argument, and states that whatever the means of production, the position of women remains the same. She agrees, however, that biological difference does not itself account for the oppression of one particular sex by another. Eisenstein believes that the superior position of men is socially not purely economically construed and that biological difference provides an external justification. Whilst there can be no disputing the fact that it is the women who bear the children, confusion arises when no effort is made to distinguish between these actual biological differences, the socially construed meanings attributed to them and the impact of both of these on women's psychological development. A very basic distinction therefore, needs to be made between sex and gender identity. Dr. Stoller attempts this distinction.
"With few exceptions there are two sexes, male and female. To determine sex one must assay the following physical condition, chromosomes, external genitalia, gonads, hormonal states and secondary sex characteristics.... one’s sex then is determined by an algebraic sum of all these qualities and as is obvious most people fall under two separate bell curves, one of which is called 'male' and the other 'female'........ Gender is a term that has psychological and cultural rather than biological connotations, if the proper terms for sex are male and female then the proper terms for gender are masculine and feminine". (pp 158)

The argument seems simple; it is not so much about an individual’s sex at birth but rather the way an individual is socialised into a specific gender role that determines socially and psychologically interactive behaviour.

Stoller has been an invaluable source of data in the current debate on gender identity and specialises in researching individuals born with some physical defect of their genitals. Behaviour which Stoller identifies as masculine, for example, rough or boisterous, was demonstrated to occur whether the identified male actually had a penis or not. Such behaviour then, appears dependent on that individual's experience during the process of socialisation.

Danziger (1971) explains,

"Socialisation is usually thought of as something that happened or is done to the individual, the focus is not on the active shaping of his life by the individual but on the plasticity and passivity of the individual in the face of social influences" (pp 14)
Socialisation is in simple terms a process of discovery. The child is produced from a safe, secluded internal world and presented with an external world of which there is no prior knowledge. To gain knowledge the child interacts with the sections of the world that opportunity allows. So as a child grows up, it is only responsive to the already existing limits of others' experience. The immediate source of data available to the child comes from the family or family substitute, so this data is subject to the censorship of the family itself and of the current societal structure. Kardiner, an American anthropologist writing in 1945, suggests that social influences are mainly held within the secondary institutions of society which are politically and culturally determined. Such examples of secondary institutions would be the socially and legally construed institutions of marriage, education and the work place.

Perhaps the most well-known female writer on the subject of social role socialisation is Margaret Mead (1930), (Hayes 1984, pp 70-73), who spent some considerable period of time studying the gender roles in different tribes in the Pacific. Possibly the most extreme example of this is amongst the Tchambuli tribe of New Guinea. According to Mead's account the women did all the work, made all the major decisions and controlled the households. Men were not regarded as sensible enough to do any practical work and so would busy themselves painting, shopping, carving and dancing. The girls at aged ten are very different from the boys, being alert and active, whilst the boys are timid and appear unable to concentrate for any length of time.

In recent years, Mead has been greatly criticised for her lack of a methodologically pure investigation which is important in the context of sound research. However, Mead's work offers a useful contribution towards the notion that the experience of being women and of being socially oppressed are not inextricably linked. It was this notion that gender relations could be different
that encouraged other feminist writers to question the apparent "natural order of things".

The lack of awareness that things could be different for women led to my own original over-prediction that because of the generalised oppression of women almost all women would be excluded from the male dominated gambling arena. That going to Bingo was different from other forms of gambling and the women only go for a social outing. My research has demonstrated quite clearly that this is not the case. When questioned over half the women in Dixey and Talbot's study in 1982 described their Bingo activity as gambling and many in my own study described themselves as a gambling person.

Questioning the apparent "natural order of things" has become one of the main aspects of this thesis. So why do so many women collude with this notion of the powerlessness of women?

In the past any challenge or questioning of these hitherto accepted notions of social order was undoubtedly threatening to social stability and it was for this reason writers who drew attention to Mead's work were grouped together and called radical feminists. The radical feminists felt that the Marxist feminist explanation of the need for the reproduction of workers and of labour power did not sufficiently account for the majority of women's lack of opportunities and the differential socialisation experiences in other cultures.

Millet (1971) has also argued that the power that men have to influence the lives of women in these oppressive ways is transclass, and she used the term patriarchy to denote a fundamental division which she considers to be more deep-seated than class divisions which she feels are transitory.
Millet argues that,

"............ in a society where status is dependent upon the economic, social and educational circumstances of class, it is possible for certain females to stand higher than some males, yet not when one looks more closely at the subject". (pp34)

Feminists who also adopt this stance argue that women, whilst they may appear at first glance to be members of the class system, in reality exist in a caste system where their position is pre-determined by their gender. Furthermore, women remain in their cultural caste precisely because they are brought up to do so. Exactly how this process occurs, i.e. the passing on of cultural ideology in the form of social norms and expectations, is a subject that has interested many writers. Delphy (1979), whose writing seems to take account of both the Marxist and radical feminist literature, makes some attempt in her discussion of ideology to inter-relate the two.

Delphy draws on the traditional Marxist idea of a false consciousness¹. She comments,

"Anti-feminists are not separated from us by objective interests but rather by false consciousness". (pp 101)

Put simply, ideology exists as a distortion or manipulation at a mental level, this distortion can be held either within a group consciousness, the group in this context being society, or within the individual as a recipient of this group norm. The experience of being a woman in a society, regardless of class is fundamentally different from the experience of being a man and as such these

Note: 1. False consciousness was a term used to describe the lower classes' acceptance of the ruling class ideology and failure to challenge it
experiences shape the emotional and experiential containers in which she finds herself.
B. ENTERING THE PUBLIC SPHERE

(i) Women and Economic Power

An article which appeared in The Guardian October 1st 1990 was headed "Women Power Warning". Whilst on the surface the article was an attempt to address the issues of recruiting women into the workforce the underlying message seems clear.

Women as a general rule are concentrated in the lower paid areas of employment within the job market. In April 1992 the typical (median) full time women workers' earning when compared with the typical man's still stood at 79% (Equal Opportunities Commission Leaflet, "Some Facts About Women" 1993). An explanation for the persistence of the gender wage gap lies in the high levels of job segregation. (See Table 1 overleaf).
Table 1

Employment By Occupation 1992 (Spring Quarter)

Persons Aged 16 and Over

Great Britain

<table>
<thead>
<tr>
<th>Occupational Group</th>
<th>Females</th>
<th>% of Group</th>
<th>Male</th>
<th>% of Group</th>
<th>Totals</th>
</tr>
</thead>
<tbody>
<tr>
<td>Managers and Administrators</td>
<td>1,210</td>
<td>32</td>
<td>2,560</td>
<td>68</td>
<td>3,770</td>
</tr>
<tr>
<td>Professional</td>
<td>947</td>
<td>38</td>
<td>1,549</td>
<td>62</td>
<td>2,496</td>
</tr>
<tr>
<td>Associate Professional and Technical</td>
<td>1,078</td>
<td>49</td>
<td>1,129</td>
<td>51</td>
<td>2,208</td>
</tr>
<tr>
<td>Clerical and Secretarial</td>
<td>2,953</td>
<td>76</td>
<td>930</td>
<td>24</td>
<td>3,888</td>
</tr>
<tr>
<td>Craft and Related</td>
<td>380</td>
<td>11</td>
<td>3,102</td>
<td>89</td>
<td>3,482</td>
</tr>
<tr>
<td>Personal and Protective Services</td>
<td>1,592</td>
<td>66</td>
<td>820</td>
<td>34</td>
<td>2,412</td>
</tr>
<tr>
<td>Sales</td>
<td>1,286</td>
<td>64</td>
<td>729</td>
<td>36</td>
<td>2,015</td>
</tr>
<tr>
<td>Plant and Machine Operatives</td>
<td>497</td>
<td>21</td>
<td>1,886</td>
<td>79</td>
<td>2,377</td>
</tr>
<tr>
<td>Other Occupations</td>
<td>1,156</td>
<td>52</td>
<td>1,052</td>
<td>48</td>
<td>2,208</td>
</tr>
<tr>
<td>ALL OCCUPATIONS*</td>
<td>11,174</td>
<td>45</td>
<td>13,890</td>
<td>55</td>
<td>25,064</td>
</tr>
</tbody>
</table>

* includes those not stating occupation


In their research, Dixey and Talbot discover that men can more easily spend the cash they have earned, they do not need permission to dispose of their own gains. They quote Anne Garvey from her book "Women in Pubs" (1974 pp460) when they say that the position of women is quite different.
"The easy flow from a man's back pocket is the gesture of generations of financial dominance". (Ibid, Dixey and Talbot pp32).

A characteristic which is seen as essential to any gambler is the individuals' actual experience of handling money. Oldham (1974) discusses this in some detail (pp 407-426) and in view of the current structure of the labour market, with women's work for the most part falling into the clerical and domestic "job ghettos" (The Times 25.9.91 pp 20), women, it would appear, generally have few of the necessary financial prerequisites available for them to be involved to any great extent in an industry like gambling.

Rogers (1988) suggests that one of the main reasons for women's exclusion from the lucrative workforce is because they are unable to enter the culture where most deals are made.

"Our society, which in theory is an open and democratic one with a high level of integration for women and men and a strong current of equal opportunities measures now flowing through it, turns out on closer examination to be closer to the opposite" (Rogers pp 257).

It seems clear from the descriptions contained within these sections of the text that for many adult women the opportunity to experience the world in terms of place, opportunity, (social as well as economic) and finance are severely limited. The psychological process of the internalisation of socially prescribed gender roles has an equal impact. Kourilsky and Campbell (1984) attempted to demonstrate that members of the female gender are not innately against taking risks. They found that if given the same opportunity third to sixth graders showed no gender differentiation.
in characteristics of risk-taking behaviour. They support the notion that neither personality characteristics nor behavioral traits in girls per se prevent their effective functioning as entrepreneurs. Rather, they argue, the barriers are developed through the psychological internalisation of adult gender role expectations, through the ongoing process of socialisation. This internalisation undoubtedly influences the development of a personality blue print which then restricts adult women's perception of what is available to them in terms of social opportunities.

(ii) Women and Social Power

Suzanne Sisson (1985) discusses the notion of risk taking in some detail. She states that people take risks based on their ability to predict success, determined by past experience. Women, she suggests, are disadvantaged because they lack practice in this area and she argues that four fears inhibit risk taking behaviour: a fear of both failure and success, a fear of what others will think and a fear of uncertainty.

This "fear of success" syndrome was made popular in the late sixties and early seventies following a study by Matina Hornet which demonstrated that women fear success because of,

"Social rejection, losing friends, being the object of others' envy, guilt about being successful and therefore unfeminine".

However, David Tresmer suggests that recent research has shown that when men are asked to write about women they tend to think that women fear success more than men. When women are asked to comment they
rate both men and women as having limited fear of success. The results of these two studies therefore contradict each other and are inconclusive in their results.

In another American study in 1972 Bardwick and Douvan considered the subject of "Sex roles and leadership" and reported the following results: woman are characterised by qualities such as dependence, passivity, fragility, non-aggression, non-competitiveness, yieldingness, an inability to take risks and emotionality. Men on the other hand are independent, aggressive, competitive, have leadership qualities, are assertive, courageous, rational, confident and have control over their emotions. However, when the researchers used practical tasks, it was found that women demonstrated more of the "male" character traits when put into competition with other women but when put into competition with men who had scored less than them on the dominance ratings they did not assume the leadership role. The research concludes that an individual's personality takes a back seat when placed in direct relation to a traditionally gender identified role. It would appear that the development of individual personality and the influence of social group pressure are inextricably linked. In women individual personality appears to be the least powerful drive.

In an article entitled "Male Managers' Attitudes Towards Working Women" Bass et al showed that many companies would not promote women for the following reasons:

"the majority of people regardless of gender would rather work for a man;

Note: 1. David Tresmer's article is called "Fear of Success" it is an American article available from the author.
women are less dependable because of the biological characteristics of menstruation and pregnancy". (Bass et al 1975 pp 227).

The message contained in almost all the research is repetitive and consistent: women still experience limited opportunity in both the social and employment arenas as a result of outdated stereotypical beliefs which place them squarely in an environment which limits both their social and economic developmental potential.

(iii) Women and Mental Health

Many theorists have pointed to the large number of women who enter psychiatric hospitals as evidence of women's unreliability and lack of mental well-being. However, other theorists disagree with the notion of women as the weaker sex who are thus more prone to illness, mental or otherwise. They account for the over-representation of women in the mental health statistics referred to earlier and argue that women because of their lack of social and economic independent expression fit more readily into the concept of a sick-role.

Broverman (1976) researched the hypothesis that behavioural attributes seen as healthy and so desirable for a normal adult of unspecified gender are more often allied with those of a normal healthy male than a normal healthy female. Smart (1976) and Chesler (1974), two feminist writers on the subject, agree that when women are fulfilling the role traditionally designed for them by society i.e. passive and dependent, they are easily associated with the situation of accepting and needing help from others.
One definition of health, particularly mental health, is that of good adjustment to the social environment, and yet men and women experience a requirement for differing adjustments. For centuries, as has been demonstrated, women and men have fulfilled different roles in society and so by design have been socialised in pre-determined ways. There is therefore a current pressure on women to be passive and dependent, characteristics similar to those of the sick role. Entry into this role it could be argued, appears as little more than an extension of women’s social role. A diagrammatic representation of the cultural image of physical and mental illness is given below.

### THE CULTURAL IMAGE OF ILLNESS

**ILLNESS IN GENERAL**

The Sick Role is a partially and conditionally legitimised state

- The sick person is exempted from certain social obligations and commitments.

- It is a condition of the sick role that the person cannot help it; cannot be held responsible for her/his disability.

- She/he is obliged to want to get well and to seek professional help to this end.

- Thus her/his status as a sick person is conditional on his becoming a patient.

**MENTAL ILLNESS**

- A not responsible person

- Since the patient is seen as not responsible, professional staff are obligated to treat and get her/him well.

- She/he is seen as suffering from an internal disease process even in the absence of adequate evidence to
To return to a point made earlier in the text others have argued that the reason for women's over-representation in the mental health statistics is not simply because they break down more frequently but rather because of the differential diagnostic classifications of so called "illnesses". Chesler asked us to consider the larger number of female illness categories into which women are slotted when compared with men. As can be seen from the tables, in Appendices VI, VIII, IX and X between the years 1974 to 1986 the largest number of women continue to be slotted into the category of neurosis and depression. What is common to both the neurotic experience and the depressive episode is a sense of self-neglect, self-degradation and blame.
When considering the situation of someone encountering emotional distress, men, it could be argued, by the nature of their socialisation are more predisposed to “react”, a process of exerting an equal force in an opposite direction. Depression is commonly associated with feelings of helplessness, self-despair and a lack of control over one’s life. A possible reaction to these feelings for a man may be the desire to regain a kind of phantastical control and so indulge in something like gambling. For women the situation is quite different. As the historical overview has demonstrated that for the majority, a woman's place is to please and provide for those around her so that her failure to continue in this expected role as experienced in the depression, is therefore taken as persecutory and her response is one of self-reflective anger and a challenge to her own self-worth. In simplistic terms, a man could be seen to act out the implied criticism of himself, whereas a woman acts in and internalises her suffering, frequently taking antidepressants as a way of trying to cure her “innate ills”. Smart draws attention to the fact that the now traditional stereotypical role of women commits her to an isolated experience, most often in the home, but even in the workplace where she receives little or no recognition or reflection of the contribution that she makes.

She says,

"To argue that the excessive numbers of women who suffer from breakdowns is due only to the process of defining mental illness is to underestimate the low status and unsatisfactory nature of women’s position in advanced industrial society” (1979 pp 171).
Rather than simply seeing women's position as contributing to their propensity for mental illness, such an analysis facilitates further consideration of how each individual chooses the way in which distress might be expressed.

For long psychiatrists have drawn attention to the differential "form" and "content" of mental illness, dependent on the individual experiencing the breakdown of functioning.

The "form" of the illness refers to the actual physical symptoms with which an individual presents. For example, in depression the symptoms would most often be early morning waking, loss of appetite and lethargy. The "content", however, is something quite different, and will in some way be related to that individual's own life experience. For example, that individual may become preoccupied by a derogatory personal remark made to him/her. The constant reference to this remark may be that individual's way of expressing the distress felt. Each individual will, therefore have a different way of expressing himself or herself dependent on previous life experiences. There is an argument then, for understanding the apparent lack of gambling activity amongst women, particularly problem or hard gambling as precisely due to internal mechanisms, attitudes and opportunities precluding such an "acting out" expression of dissatisfaction.

This discussion can be taken still further if one considers the dynamics of the gambling relationship per se. Gambling, and more particularly compulsive/problem gambling, has one thing in common with other problem, addictive behaviours, that the relationship with the activity is a dependent one.
One of the main developmental tasks of any human being is to exist emotionally independently from others. This process begins with the individual's separation from his/her parents. If this process is not completed adequately or is interrupted, then an overwhelming desire for dependence may be perpetuated.

For some women, the sick role, which is in contrast to many other opportunities, openly available to them, provides a socially acceptable outlet for the satisfaction of any unmet interpersonal dependency needs. The "sick role" offers numerous opportunities for the promotion of dependent relationships with General Practitioners, psychologists, psychiatrists, psychotherapists and social workers. Similarly, heavy dependence on a spouse is acceptable and positively encouraged, particularly in relation to finances.

Men, it could be argued, find expression for their unmet dependency needs through activities such as gambling and then later from the professional agencies from whom help is sought.

This idea of interpersonal dependence led me to consider that even if women do become problem gamblers, the whole social system serves to deny them from having contact with professional agencies. A husband may act as a barrier and it is only when dependence on him is unavailable that the situation may be of public interest. Thus, in any understanding of women's relationship to a socially based activity such as gambling, consideration of the actual influences of economic and social power, psychological independence and experience is crucial.
(iv) **Women and Access to Leisure**

Whilst active oppression can be found within the laws of society which find expression within the statute books (as referred to earlier in the text), it can be in the context of informal laws, for example women's exclusion from certain social areas, that the most effective oppression of women occurs. Dixey and Talbot (pp. 62) argue that the leisure of women with children accommodates the leisure of other people more than it does for any other group. They say that it is not perhaps surprising that women stressed the importance of other people in their perception of what leisure meant particularly since they appear to have little experience of solitary pursuits.

Most of the contact that the women in their sample had with competitive sport was through television. Their replies imply a kind of masculinity of sport and a lack of acknowledgement of other women's actual involvement in it. (Squash) "is mostly for men isn't it - you don't get many women playing squash. It's an energetic game" (pp. 61).

In fact it appears from Dixey and Talbot's results that most married women with families take exercise through working on household chores rather than what may be termed leisure e.g. swimming, walking, badminton, jogging.

The questionnaire sample was categorised on the basis of age and it was found that women in their twenties are still relatively active socially despite having young children. Women in their thirties expressed a preference for quiet activities such as reading and relaxation. This

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2. Barbara Rogers deals with this issue in some detail in her book entitled "Men Only" 1988
appeared to be a restrictive time with children growing up and financial demands increasing. The leisure of women in their forties reflected a mixed response, the women in full-time employment said they had little time but spare cash apart from the ones with grown up children who appeared to be enjoying becoming involved in a variety of activities including bingo. Women in their fifties appeared less content and unsure of what to do with their leisure time. Women in their sixties spent more time with their retired husbands and most women in their seventies and eighties tended to stay at home. The incidence of playing bingo increased with age up until the "frail elderly" watershed of women in their seventies and eighties (pp. 161).

One of the weaknesses of Dixey and Talbot's research is the large number of women in the sample who were married. It could be argued that women who are without the ties of husbands and/or school age children may enjoy more freedom to pursue their chosen form of leisure. Women who gamble as a regular form of enjoying themselves must have access to both the time and the opportunity through money and independence to participate.

Despite the passing of laws such as the Equal Pay Act of 1970 and the Sex Discrimination Act of 1975 there exists a fundamental power which resides in men-only organisations. Barbara Rogers, in her book entitled "Men Only" (1988), suggests that in a country like Britain where such legislation exists together with all the equality provisions of the common market, it is startling to discover the extent and power of men only organisations which render these laws somewhat ineffective.

Rogers looks in some detail at women's experience in the world of men and suggests that all women are familiar with the feeling of being stranded in
a hostile group of men. She cites the 'pub culture' as an example of a basically all male preserve. Many women, especially if they have never been to a particular public house before, find the idea of going into a strange public house and finding a seat very off putting, enough she suggests to keep many away. Dixey and Talbot support this finding as women in their sample say that going to the pub on their own makes them feel "uncomfortable" and they are likely to be "pestered" (pp. 69).

Wimbush and Talbot 1988 in the introduction to a collection of papers on women and leisure say;

"Throughout history women have struggled to carve out times and spaces for themselves, having to overcome such obstacles as busy multiple-layered timetables, unco-operative partners, disapproving relatives, limited personal money and the fear of being harassed or attacked by men in public places (pp xv).

They argue that women's choices are closely circumscribed by age, ethnic origin, class which in turn shape their employment status, income levels and household circumstances - "The autonomy which women have to enjoy personal leisure is relative to these overarching structures. Leisure is thus one of women's relative freedoms." (pp xiv).

Rogers says with some feeling that "of course male freedom is the other side of women's confinement" (pp 28).

This she argues can be through a lack of money to go out, or the fact that with "him" absent "she" has to be there for the children. These restrictions are then reinforced by the abusive pub talk if she does go out alone.
Anne Whitehead addressed the issue of women's social freedom in more depth and following a study in Herefordshire in 1967 suggests that;

"Going-out was seen as evidence that a woman was a whore" (pp 28).

Dixey and Talbot in 1982 in their study "Women Leisure and Bingo" quote a Member of Parliament Mr. Welsh, who was commenting on a debate to increase the duty on gambling in July 1981:

".......... my wife must now travel two and a half miles a week to Brodsworth to play bingo, I do not complain about that. However, if the tax is further increased I shall have to put my foot down" (Dixey and Talbot pp 32).

Women's restriction therefore, occurs both before they leave the home and before they arrive at their destination. That the majority of women lack financial independence is without doubt another important factor when considering their capacity to go out.

It has been argued in the past that women's liberation in the workforce grew with the advent of industrialisation. Initially such changes, as for example those occurring during the two world wars, offered women opportunities to earn money which were hitherto unknown. It appears though that the general increase in women's economic power has been a case of three steps forwards and two steps backwards. The trend seems to have been set as far back as the 1840s when the introduction of the Factory Acts sought to return women to the home. Women had at this time become competition for the lesser skilled lower paid jobs and many
men of the same employment felt threatened and agitated quite effectively for women to be removed from the workplace. The picture today is not dissimilar.

**Why do women gamble**

Opportunities for women, regardless of their age, sexuality and domestic situation, to openly pursue competitive leisure activities which involve money, going out at night or entering traditionally held male preserves are subject to numerous influences both subtle and overt.

Gambling as a form of leisure activity carries all of these basic components and so it is likely that although women do gamble in all forms and with various attitudes the women who are prepared to pursue activities which challenge the traditional norms, must have reached a stage of social difference which gives them the confidence to do so. A woman who begins to participate in the more heavily defended aspects of the gambling industry i.e. betting at the betting shops or playing games in casinos must have available to her a particular sense of self-interest.

In the next chapter this notion of a woman's psychological development and her capacity to relate to the world of gambling is explored in more detail.
CHAPTER FIVE

UNDERSTANDING WOMEN WHO GAMBLE: An analysis of the interface between the psychological, the social and the potential for change

In an attempt to understand the psychological impact of such social and economic disadvantage and with the acknowledgement that women's oppression rests within this more intricate power orientated framework, some feminists facilitated a re-reading of Freud (Coward 1980). Originally, Freud's work was seen as just existing in support of patriarchal notions, particularly his concept of penis envy. More recently, his work has been regarded as having a contribution to make towards our understanding of masculine and feminine roles. Freud's work suggests that the boy child holds an unconscious desire to rid himself of his father whom he sees as a rival for his mother's affections. When this cannot be realised, he attempts instead to emulate his father. A girl-child in contrast he argues, feels disadvantaged since she is without a penis and so does not have an expectation that she can ever emulate her father. Thus, he argues, she fails to develop a sense of competitive autonomy and instead feels disadvantaged and damaged, transforming her desire for a penis into the need to bear a boy-child. This stage of development Freud referred to as the Oedipus complex for boys and the Electra complex for girls. However, more recently some feminist writers have accepted the concept of penis envy as a psychological developmental stage when girls come to recognise that they are lacking in the social advantages of their male counterparts.

However, whilst acknowledging that when read in the above context Freud does have something useful to say, it is not accepted in the deterministic way that he intended i.e., that all women will always feel disadvantaged. What is still missing from any re-reading of Freud is the consideration of the role of Oedipus' mother in the Greek
myth, that of Jocasta who it is reported knew of her "lover's" identity i.e., that he was her son, before he did.

Jocasta has been for many writers on the subject just the innocent victim of her son's desires to have her for himself. Dale Spender 1984 has written in some depth about the ability of men to make women disappear from our myths and histories; in the case of Jocasta it is a woman who has a very active sexual side to her personality, which merits its own separate analysis and interpretation.

Ideas of women's passivity and dependence pervade our stereotyped images. The media, and more particularly the romantic novel, demonstrate the role quite clearly. The message implicit in many is that a woman is not responsible for her own destiny but rather that a knight in shining armour will one day quite literally carry her to her dream of domestic bliss. The ideology of the less than complete woman who is only fulfilled by the arrival of a male with promises of romantic love and blissful domesticity is fundamental in preventing some women pursuing their own destiny and reinforces the archetypal image of the man who takes all the risks.

Gambling is a risky activity which offers the individual a dream of success and economic fruitfulness. Pipe-dreaming of this kind seems to fit much more readily into the male socialisation experience than into the female one, where it is the men that are the knights in shining armour. Some woman will therefore be dependent on "an other" for the same sense of fulfilment that a man seeks without mediation. Gambling, it could therefore be argued, is integrated far more readily within the male self-image than the female one. It is an activity in which women can participate only by behaving inappropriately. The cases of Helen, Joan and Elizabeth described in the empirical study show clearly their awareness of their own difference and feelings of competitiveness with both men and women.
Giordano and Cernkovich (1979) have supported the view that there is a positive correlation between self-reported inappropriate sex role behaviour and levels of delinquency. Box, 1986 however disagrees with this proposal and argues that there is actually no conclusive evidence that female delinquents are to be found within a minority of women who can be identified as not holding traditionally held female values. Despite Box's view, which has important implications for this thesis the writings of people like Rousseau, many years ago, are still prevalent amongst attitudes to be found in present day western culture. He proposed that women in general, "............... early become accustomed to restraint" as "......all their life they will have to submit to the strictest and most enduring restraints....... those of propriety".

But, as a general rule risk-taking is not a behaviour that girls are encouraged to experience. As babies and small children they are frequently cosseted despite evidence to suggest that female infants are less prone to illness, fatal or otherwise than their male counterparts. Despite the realities of the situation many women are brought up shrouded in the myth that they are the weaker sex and are encouraged to find expression through the approval and acceptance of others.

School appears to perpetuate the myth since at an early stage it ....

"Constrains, controls, shapes its pupil's behaviour echoing the social codes of conventional and acceptable norms and values for men and women". (Wilkins 1982)

Wilkins supports the view discussed in Chapter Two of the thesis in that female drives for excitement in life are effectively displaced by a desire for praise and an emphasis on being reserved. Girls often learn to be studious and receive praise for being meek, sensitive, neat and careful. Boys in contrast are encouraged towards
aggression, toughness, risk-taking and confidence. Such feminist ideas however are not new, although little seems to have changed for many women.

De Beauvoir (1949) was one of the first to argue that it is not as Freud suggests, a lack of a penis that is at the root of the Oedipus complex but rather it is the complexities of women’s social situation. If a little girl experiences penis envy or the behaviours of men associated with having a penis it is most likely to be the symbol of privileges she sees enjoyed by her male counterparts, thus penis envy could be replaced by the term status envy (Hayes 1984). Sheila, a third year student on a counselling course that I tutor, told the class during our discussion on Freud’s theories that “she had always wanted to be like her brothers and stand up to pee”.

De Beauvoir says,

"The place the father holds in the family, the universal predominance of males; her own education, everything confirms her belief in masculine superiority. Later on, when she takes part in sexual relationships she finds a new humiliation in the coital posture that places woman beneath man”. (English Translation 1953 pp 74).

Such “knowledge” and socially construed beliefs have operated for centuries undisturbed, existing as nothing more than subjective probabilities. However, this naive science of which they are a part is extremely powerful in its impact. This "power" was tested by a series of sociologists and psychologists around the prediction of IQ (Intelligence Quotient) scores reported in The Psychologist July 1992. In 1973 H. Wayne Hogan a sociologist in Louisiana and Tennessee asked 881 white males and 1021 white females their perceived IQ scores for themselves, their fathers and their mothers.
Women he found estimated lower scores for themselves and for their mothers than for their fathers. Males gave themselves and their fathers higher scores than their mothers.

This same study was repeated in Edinburgh over a period of three years 1987 - 1990 with three intakes of psychology students and the results were compatible with those of Hogan.

More recently (March 1993) a group of mature college 'A' level students in Cardiff came up with the same pattern of responses.

Tomi-Ann Roberts of Stanford University studied self-assessments in achieving settings and found that women openly acknowledge both negative and positive characteristics. Men, on the other hand deny uncomfortable information about themselves allowing only positive images of self to intrude to their inner psychic world. (Roberts 1991)

Thus it would seem to be the case that many women identify with the negative images of them held by men.

De Beauvoir quoting Pythagoras draws our attention to the following image created by men of women.

"There is a good principle which had created order, light and man, and a bad principle which created chaos, darkness and woman. The laws of Manu define woman as a vile being who should be held in slavery. Levitous likens her to the beasts of burden owned by the patriarch........ The Roman code puts her under guardianship and asserts her imbecility. Canon law regards her as "the devil's doorway". (pp112).
Whilst religion undoubtedly has a clear social context the use made of it to persecute women could be seen to be part of a deeply rooted psychological process. The object relation theorists (Klein et al in Segal 1973) developed a concept called psychological splitting. They suggest that early in the development of the psyche, there is a stage where the good and bad qualities of any experience cannot be held together. One part is therefore subject to a splitting off, a suitable receptacle for this projection having been identified. Using this concept it could be argued that women have for a long time acted as a container for the bad aspects of male experience. They are therefore continually performing a very useful social function.

So the myth of female docility, passivity and lack of self drive is maintained and the images of women as containers are prevalent throughout both the historical and theoretical literature. Women it seems are not legitimately permitted to have the drive for excitement that may characterise a challenge of social norms and expectations.

In the previous chapter we saw that gambling behaviour is most convincingly portrayed as being centred in the physiological and psychological world of excitement and a desire for illegitimate or unrealistic reward (Apter 1989).

Many women, as some of the writers mentioned in this chapter suggest, are denied any celebration of their bodily and experiential differences, so that the notion that they may develop a sense of autonomy or omnipotent phantasy seems quite impossible. Even if such characteristics were to be present in some degree the opportunity for their expression, it could be argued, would be unlikely to occur because of the reality of limited social and economic outlets.
When considering the impact of both the historical and theoretical underpinnings of the position of women in society today, it is necessary to take account of the vast amount of literature that has already been introduced into the debate. Historical and theoretical accounts often appear to be mutually dependent, so that it becomes necessary to understand the inter-relationship between the two. This account is no exception. The list of writers quoted on the subject is by no means exhaustive and yet, despite these limitations, this presentation draws attention to the need for a clear conceptual framework about the social and psychological development of women, which stands independently from the traditional therapeutic approaches which are for the most part grounded within male orientated theoretical constructs.

Conarton and Silverman (1988) suggest that

"The tapestry of women's developmental process is complex and intricate and it will require the combined insights of many to construct the entire design".

(pp.37)

In an attempt to understand the impact of the social self on the psychological self Silverman and Conarton (1988), extending this model, suggest that the psychological development of women has eight gender specific phases: bonding; orientation to others; cultural adaptation; awakening and separation; the development of the feminine; empowerment; spiritual development and integration.

The idea of a developmental model which is gender specific arose from consideration of the fact that when women fail to conform to universally traditional male principles their development is seen as aberrant (See Gilligan 1982 for a more detailed analysis). Conarton and Silverman suggest that to acknowledge that women might develop along a different path has been and perhaps still is unthinkable for many theorists since it would suggest that the basic premise of universality is flawed. They
support the notion that a review of traditional theories of individual development reveals the extent to which women's experiences are ignored or misinterpreted as failure to measure up to male norms and offer instead the following theory called “Feminine Development through the Life Cycle” (1988).

Before discussing this theory in the context of women who gamble it is important to acknowledge that it has the same limitations as many of the other theories available for discussion in this thesis. Any reader will be immediately aware that it is placed firmly within Western culture and once again proposes women as alike. Its value, however, lies within its capacity to view women as existing at different stages of a developmental continuum and thus offers some suggestions for women's differential relationships with gambling and other aspects of social life.

**Stage One - Bonding**

Conarton and Silverman draw attention to the very special nature of the mother-daughter relationship.

Psychoanalysts suggest that a new baby initially has no experience of itself as existing separately from mother. Mother exists as an extension of self, providing food and warmth in much the same way as for the baby in the womb. At the age of about four months it is suggested that the baby begins to have an experience of mother as "not me". Feminist therapists support Conarton and Silverman's notion that for the girl-child this "not me" experience is less marked as the bonding, empathy and attachment are readily maintained after the original symbiotic relationship should have ended. The mother-daughter dyad continues to have problems with separate identity, i.e. "Where do you end and I begin?" Frequently, girl-children are quite literally brought up to be "just like Mum". Other writers have commented on the problems of envy this brings when mother may strive (unconsciously, of course) to
deny daughter the right to her own and perhaps different life. Thus, experiences of separateness and individuality are problematic for women from an early stage of development. Questions like "Do you love me, mother?", which require a sense of separateness, could be replaced for women by "Can I be different from you?" If one uses the psychoanalytic model this obviously has serious implications for the woman's relationship with gambling as such a relationship must be based more in a mutuality of neediness than one giving and the other either receiving or being deprived.

Stage Two - Orientation to Others

Chodorow (1978) and others, mentioned earlier in the chapter, have consistently argued for the primary striving of women for relatedness and connection. Ego formation because of the early confusion of mother as not separate from daughter is arrested as the girl-child is unable to discern what she wants for herself from what mother's ego wants either from or for her. Even as an adult a woman may have to keep perceptions of everyone else's feelings, needs and desires whilst having very little awareness of her own. Rubin (1983), quoted by Conarton and Silverman (1988), suggests that;

"The senses of separateness of the male and connectedness of the female present the basis for relationship between men and women. The boy-child, being cut off from mother's feelings to a greater extent, experiences his own needs and wants and seeks his own independence as he continues to expect and receive nurturance from the mother. This expectation becomes prototypical of his desires as an adult male. While women are naturally attuned to other people's needs and socially conditioned to meet them, men expect to pursue their own goals while being nurtured by women."
A man's fear of experiencing the pre-separation symbiotic engulfment of mother results in a fear of closeness or intimacy. At the same time the feminine partner is seeking the continued bonding, understanding and connection so familiar to her" (pp.47).

It could be postulated that men's relationship with gambling fits readily into this psychological proforma in that the activity as described in the previous chapter often occurs in the context of a one-to-one/autonomous relationship with the mode of gambling itself. As with the Degenerates of Lake Tahoe (Rosecrance 1985), the relationship with other gamblers present is superficial and only occurs in the setting of the gambling activity. Such an analysis might suggest that because of the differential developmental experience of women, gambling in this kind of social isolation may be a less attractive prospect.

Stage Three - Cultural Adaptation

Conarton and Silverman suggest that it is not enough to become a woman in our society; in addition, a woman has to become a "pseudoman".

"From the time that girls enter school they learn that there is another reality beyond their own, one that is acceptable and they adapt. If they are clever, they learn new ways of thinking, talking and writing and develop another layer to their personalities" (pp.48) (i.e. their unique sense of internal self).

Silverman (1986) suggests that their entrance into the male world is gradual. Early in their school careers their role models are women and the educational emphasis is initially on social awareness with attention to social process not product. Primary school is slightly more achievement orientated but the main emphasis is still on relating to others with much of the learning being through group based activities.
However, Silverman observes that, in junior school, girl pupils seem to lose a confidence in their abilities and are less forward in their contributions. Gilligan (1982) observes that an eleven year old girl will hold out for her point of view but a fifteen year old will yield.

These writers argue that after primary school, at each level of the educational hierarchy, females face more male teachers, more masculine models of reality and more requirements to reason, write and perform like men, i.e. in one-to-one/autonomous interactions, through the process of cultural adaptation women subtly absorb the male value of denigrating and devaluing feminine knowledge and feminine ways of performing and relating plus enjoying being part of a group.

"Intuition and feeling are repressed, empathy is less rewarded than competition and personal experience is denied in favour of deference to authority ....... Robbed of their intuitive feeling experiential world women become alienated from themselves in a masculine environment" (pp.49).

A woman writes of her daughter at school,

"When my daughter worked with her best friend, she worked below grade level (as did her friend who is below grade level); in fact their work was almost identical. With more advanced children she worked at their level. The quality of her work depended almost entirely on her association".

When she asked her daughter why she behaved in this way, she replied that she wanted the other children to like her (Ibid).
This example identifies clearly either that investment in the relational self is far more important than the desire to succeed or that competition for girls is synonymous with social rejection.

Gambling encompasses very strongly notions of winning or losing whereas the above analysis suggests that many women might shy away from such a confrontation with their own competitiveness, fearing the response of others should they win. One could speculate that winning may make them conspicuous and so open to attack from threatened males (see case study "Elizabeth" pp187); equally they are open to attack from other envious females, (author's own experience Field Study III) a transferential experience based in the previous mother-daughter relationship where daughter may fear the destructive envy of mother who did not "win".

Stage Four - Awakening and Separation

At the present time, it is still not socially acceptable for a woman to think of her own personal wants and goals before the need of others, i.e. loved ones, children or friends. Conarton and Silverman suggest that women's unconscious mandate is to be unselfish and serve the ones they love.

"Because she deeply values connectedness a woman fears that her self-development will sever her most precious ties with others. These fears are usually justified. Her selfless attention to the needs of others has become a given to her loved ones, when she begins to become aware of her own needs and to act on her awareness, those intimately involved with her feel that she is taking something away from them. They feel cheated and become angry with

Note: 1. Transference is a psychoanalytical term describing a situation during which people, in their interactions with others, transfer their memories of previous significant experience into present day expectations of possible outcomes.
her after going away as she feared. The culture punishes her for not playing her role" (pp.50)

Conarton and Silverman draw attention to a novel written by Kate Chopin (1899) called "The Awakening" which tells of a woman, Edna, who is emotionally waking up and discovering her true psychic self. The story centres on Edna's turmoil, her bouts of depression, her growing courage to be her own person and how her desire for some autonomy is perceived by her family to be a mental illness.

"It sometimes entered Mr. Pontellier's mind to wonder if his wife were not growing a little unbalanced mentally" (Chopin 1899, pp.96).

It was Edna's statements that she would die for her children but not give up her life for them that gave her husband cause for concern. Her "madness" was confirmed with her decision to move out of the family home to live independently in the carriagehouse where she could pursue her new interest in art.

Whilst Chopin mostly concentrated on Edna's struggle to attain freedom rather than on the wrath and rejection she incurred, she did write that Edna committed suicide as her ultimate bid for freedom. In the context of this discussion Edna could have faced intolerable internal conflict leading to a feeling of guilt or possibly shame and ultimately to behaviour which is self depriving in the extreme.

Chopin herself experienced rejection for daring to think and write about such a scenario. She was refused membership of the St. Louis Fine Arts Club despite being a famous author and the literary critics slated her.

It would seem in many ways that the situation has changed little for women who wish to break out of traditional patterns of behaviour and exist independently of
ascribed roles. The social punishment is much the same and the psychological impact as powerful. Women who have achieved these changes have often taken on male characteristics in order to achieve. Miss Paget, mentioned in Chapter One, was one such revolutionary who tried to avoid being conspicuous by taking on a male persona.

Criticism is often levelled at women who enter positions of high management in that they lose sight of their femaleness and begin to act and behave like men (in Women in Organisations and Management, The Journal, December 1991, Issue 1). Conarton and Silverman suggest that a straightforward awakening and separation is insufficient and that women must run parallel to this a development of their femaleness.

Stage Five - The Development of the Feminine

"Women have been asleep for a long time. The journey toward consciousness involves re-examining the self, trusting one's own intuitive knowledge to sort through the myriad of demands and determine what is really important to oneself; mobilising the will to implement the necessary changes, developing spiritual awareness and integrating aspects of the self", (pp.56 Conarton and Silverman).

They believe that contemporary women are overwhelmed with a myriad of choices and that for many women the task of identifying their true thoughts and feelings is too painful. They suggest, however, that once a woman is truly "au fait" with her inner self/needs/wants she can begin to assert herself.

Conarton and Silverman suggest that such notions are not new and draw attention to the Greek myth about Psyche. Psyche is set a number of tasks by the goddess Venus in order to regain Eros, her partner, whom she has lost through disobedience. Each
task takes Psyche on a journey of discovery which Conarton and Silverman suggest is necessary for all women.

Her first task is to sort out a huge pile of seeds into particular types. Psyche, overwhelmed by the task, sits motionless. The ants finally respond to her not doing the task and begin to sort through on her behalf. The ants represent female intuition which, if a woman trusts it, will help her make the right choices. Historically control over the lives of women has been placed in the hands of others rather than many women themselves. Often women lack practice in both desiring and manipulating outcomes, often waiting for some external indicator of the direction they should take. Listening to the ideas and requirements of their inner selves is a necessary phase of development if women are to become masters and mistresses of their own social and personal outcomes. (See Case Study Two "Jane" empirical research pp 196).

Stage Six - Empowerment

Psyche's next task represents woman exerting her will in a male dominated world which is threatening and dangerous. Psyche's task it to get the golden fleece from the wild, aggressive solar lambs. Psyche is helped again by her intuition, this time in the form of the whispering reeds who tell her to wait until the evening as then the rams will be calm.

Women's indirect way of influencing outcomes has frequently been cast in a derogatory light. Such behaviour has been labelled as manipulative, as women's wiles. Conarton and Silverman suggest that this is in contrast to male power which is overt and often involves the domination of others. Women do not usually seek power for the purpose of dominating others; instead, their motivation for empowerment tends to be centred within a desire to control their own lives and to keep from being disempowered by others.
Women's power, they argue, comes from within a context of co-operation, consensus and mediation and should be something to be admired rather than denigrated, as it is a power which does not require credit and glory but stands as a position of inner strength and self knowledge. Conarton and Silverman compare it to the subtle yielding power heralded in Aikido and some other Oriental Arts. They end this stage by suggesting that women should be supported to trust their own intuitive judgment and go into the masculine world and implement their goals in their own way. This way of thinking appears superficially to support Mike Caro's advice to women poker players, i.e. to use what means they have available to them as women, although he qualifies it with the notion that women should not gang up! Whilst on the surface of acknowledgement of the unique power of women, it hints at the underlying message that they will not win in an open competitive market.

A woman's sense of her own power would seem to be important if women are to challenge the overt prejudice of others and enter the predominantly male world of gambling. Bingo playing perhaps fits more readily the traditionally undercover ways of feeling powerful. "Jane" (Case Study Two pp 196) in the empirical research demonstrates this kind of ambivalent relationship with her own sense of personal power. She describes herself as both competitive and ambitious but expects any real change in her life to come via the influence of a "knight in shining armour".

In the myth, Psyche is left at this stage with two further tasks. The first concerns her spiritual development and the second her integration.

Stage Seven - Spiritual Development

Psyche is asked by Venus to visit the centre of the waterfall of the River Styx. Styx is the goddess of everything and the river symbolises the journey through death and
rebirth. The waterfall in this task represents her unconscious and she is helped to connect with it by an eagle that represents her spiritual intuition. The whole task is symbolic of a move towards conscious disintegration and rebirth.

"This is a time of mourning for the younger, more naive self that can never be again. The wisdom gained with awareness brings with it a deep sense of sadness for oneself, one's loved ones and the world". (pp. 60).

Women, the authors feel, must conquer their fear of being criticised or abandoned since men are especially threatened by this deeper spiritual awareness as it in many ways marks an end to their world of being cared for by women. The woman who gambles her own experience and thrill undoubtedly challenges her own fear of criticism and rejection by others. (see Case Study One "Elizabeth" p.p.187).

Stage Eight - Integration

Jung (1923) was originally a student of Freud but later developed his own theory in which he suggested that the actualisation of one's development for individuation could only occur through the development of the contrasexual - that is the masculine aspect for women (the animus) and the feminine aspect for men (the anima). The attributes of the masculine and feminine, he says, are archetypal in that they are psychic imprints, inborn patterns of experiencing. The feminine principle contains relatedness, the interior; it is about feelings, intuition, co-operation and nurturing. The masculine principle is associated with aggression, cognition, focussing, structure, competition and hierarchy.

Jung has been praised for acknowledging a difference between the masculine and the feminine which is based on equality as opposed to the idea that feminine attributes are disadvantageous and of lesser worth. Ulanov (1971) suggests that Jung was the
first male writer on psychoanalytical concepts who offered a concept of the feminine as an original psychic mode of being rather than as a deficient form of the masculine.

Silverman and Conarton use Jung's ideas and suggest that

"We may look to actualised older women for role models of those who have acknowledged their feminine truths, integrated them with their masculine skills, become autonomous and individuated yet connected to others in a mystically feminine way". (pp. 62)

They liken this stage to one more of Psyche's tasks set by Venus where Psyche is asked to visit the underworld and obtain a cask of ointments. The task is about her capacity to care for herself and thus to integrate and make use of her own femininity whilst completing a task. Women who gamble, in traditionally male terms it appears from the empirical research, are seen by other women as different from themselves and thus experience a prejudice and exclusion. (See Case Study One "Elizabeth" pp 187).

Women's psychological relatedness enacted through social groups

That groups of people who meet together for a specific activity have two levels on which they interact is a well known principle of group dynamics: each group has a task orientation as well as an emotionally determined agenda. Such a concept could be used to think about gambling behaviour especially when it occurs in groups i.e. does gambling occur in groups of individuals or on the basis of individuals in a group?

Foulkes (1957) suggests that when individuals experience being together as a group, a bond forms which he refers to as the matrix. As women already experience such feelings of interrelatedness it is possible to suggest that when women gamble they are
more likely to do so submerged in a group identity or experience where they still retain a sense of interconnectedness with the world around them. Bingo, it could be hypothesised, is a symbol of women's strength and interconnectedness whilst enjoying the pleasure of the risk-taking inherent in playing games for money. This concept is discussed in greater detail later in the text.

Potential for Change: Social and Political Implications

It is impossible to write a flawless account of the feminist position which encompasses all the views of feminist scholars under one umbrella. There are as many different theories available from within the feminist literature as there are commentaries written about it. Contrary to popular belief there is no such thing as "a feminist view". There are many feminist views as feminists disagree fundamentally on many key issues, not least those of diversity and difference. Perhaps the important function of the variety of different perspectives is that it encourages the process of asking questions about situations which in the past have remained either ignored or hidden.

This chapter seems to highlight some of the main issues to be explored in the field research. These are chiefly concerned with the way in which the everyday life of women appears subject to numerous influences, particularly the differential social and economic experience of women and the impact of this on their psychological development.

Many women it would appear lack social power; in terms of choices about where they go and with whom they mix. Similarly they lack economic power; in choices about career opportunities and the salaries paid, the job market for the vast majority of women is still limited to the needs of the working economy, so that in times of shortage women continue to provide a cheap, flexible source of labour and so earn less
money than men. They also lack psychological power, as women's psyches are continually bombarded with socially negative images which they carry for men. Such self-images limit their potential for high self esteem and connect them in an emotional and social experience which is self-reinforcing and involves a denial of self-motivation. In simple terms many women continue to be who they are told to be either mad, bad or just plain stupid.

The evidence from the theories examined so far appears to indicate that, from the time they are born, women experience differences in the kinds of relationships they have with others. This difference occurs both qualitatively and quantitatively. A qualitative difference occurs in the experience of relating to mother which can encourage women to continue an inter-relationship with others which is symbiotic and limits her "not me" psychological image. A quantitative difference can occur in the different and often limited number of social, economic and perhaps deviant opportunities a woman is offered in her life.

Heidensohn (1985) argues that in order to carry out any socially deviant act the following assets must be available to any woman: opportunity; time; space; scope; available role models and finally the availability of deviant images and stigma. Whilst gambling is not necessarily a socially deviant act per se it does hold many of the same characteristics in that it stands outside the protestant ethic of reward for the appropriate amount of effort and thus could be analysed with reference to Heidensohn's hypothesis. It is also arguably a socially deviant act amongst women, women who gamble in socially regarded male environment's experience prejudice from other women. Thus any woman who pursues these types of gambling pursuits must have a social as well as a psychological freedom available to her to engage in the activity.
It could be argued, by supporters of the "chivalry factor" that in fact a more equal participation of women in the societal milieu has in fact led to an increase in the number of women who enter into the gambling arena and are thus at risk of becoming problem gamblers, an issue for themselves, their families and society generally. If this were to be the case a number of social policy and political implications would require some consideration.

Freda Adler's book "Sisters in Crime" appeared in 1975 as the culmination of a trend which alarmingly combined the notions of women's emancipation and an increase in female crime.

"Noticing that renewed interest in the women's movement paralleled apparently phenomenal increases in crimes by women, Adler mistakenly concluded that one trend caused the other. The rapid rise in crimes by women she said, was merely the 'shady aspect of liberation' and as more libbers rushed to emulate the criminal example of men - the only "full human being, we would be awash in a sea of emancipated crime" (Jones 1981 pp 263).

Fox and Hartnagel, later that decade, attempted to test the relationship between the development of the women's movement and increased deviancy for the period 1931-1968. They used the following as indicators of increased participation: the rate of labour force involvement, being single, and participation in further education. Whilst acknowledging that the women's movement has a longer history than the recent interest in it, the presentation of their findings approved the hypothesis that as indicators of female emancipation increased so had the rate of female convictions.
Joe Whitney was reported as having said that,

"Women offenders are changing, previously they tended to be non-aggressive, jailed for fraud, shoplifting and theft. In recent years we've experienced a new aggressive liberated criminality in women” (Sunday Times 30.3.80).

Gregory (1983) disputes this hypothesis and argues for a closer look at women in prison. She suggests that apart from a small minority of women involved in the Nuclear Disarmament Campaign, there is no direct link between such indicators of women's emancipation and prison inmates.

Adler's work has also been criticised for being misleading because women in reality commit very few crimes (Jones). In any statistical analysis when the number of occurrences is low only a few more can be presented as an alarming percentage increase.

Jones (1981) argues against Whitney's observations and says that the greatest increase in women's crimes have been in larceny and fraud, particularly welfare fraud and that they are not crimes of violence but economic ones easily attributable to the growing financial needs of poor women, most of whom have children to support.

Jones comments on Adler's work that whilst the two phenomena of the women's movement and female criminality do go hand in hand, this is not as Adler supposed in terms of cause and effect. She says,

"It is simply that the presence of one prompts fear of the other. Agitation for women's rights always sparks enormous anxiety, among women and men alike, about the proper place of women in society........” (Jones 1981 pp 3).
Gregory (1983) suggests that the climate of liberation may be leading to a harsher treatment of female offenders but the vast majority of these women are in no way liberated in terms of social awareness. But as law enforcement officials frequently warned Rita Simon:

"If it's equality these women want we'll see that they get it" (Jones 1981 p.p. 4).

In general, it seems, deviance amongst women continues to find expression within traditional behaviours, examples of which are shoplifting to obtain food for the family or prostitution which most frequently involves their exploitation by male pimps; rarely do they opt to commit burglaries or robberies with violence.

Jones agrees with Gregory and Simon in saying that women are not actually committing more crimes but rather that their treatment by the criminal justice system is becoming even harsher and so their incidence is higher in the statistics of convicted offenders.

The desire to see women who commit crimes as different from the majority of women in society has a long history. In 1895 Lombroso and Ferrero, having made several studies of male criminals, set out to distinguish what they called the "born female criminal" from the "normal woman". Lombroso had begun from the social standpoint that there were only two kinds of women in the world, the good and the bad. Of the good woman Lombroso said, that she would gladly sacrifice her 'entire personality' for her loved one and if she lost him to death or to another, she would nobly kill herself.

Criminal women, on the other hand he saw as scarcely women at all.

"Female criminals approximate more to males than to normal women".
He based this conclusion on physical similarities in the jawbone and in "peculiarities of the occipital region".

Pollack (1961) wrote of the "masked crime" of women. It was his contention that women who fall out of the criminal justice system because their crimes are seldom detected. He did not make the distinction between the woman criminal and other women. He followed the school of thought that saw all women as potentially evil.

"Women who cleverly hide monthly menstruation and routinely fake orgasm Pollack argued, can lie about anything; and all women are vengeful, ready to lie, cheat, connive, manipulate and kill, because all have suffered the trauma of first menstruation which blasted forever their hope ever to become a man" (Jones pp 6-8).

The suggestion that normal women are less violent by nature leads to disquieting conclusions about the innate moral superiority of women. The alternative suggestion that women may be less deviant because of their socialisation raises the possibility that society could be improved by bringing up men to be more like women!

It could be argued that in order to solve this dilemma, the third theory has been introduced into the debate, the notion of the "chivalry factor". Traditionally, as has already been discussed, the chivalry factor has been used to explain the way in which women have often been dealt with more leniently by male judges. But as chivalry presupposes guilt it at the same time undermines women in a condescending way i.e that they have "got away with something", denying them an overt recognition for their crimes.
Jones suggests that these various attempts to "deal with" women's deviance is because,

"Society is afraid of both the feminist and the murderer for each of them in her own way, test society's established boundaries........ A wave of attention to women's criminality follows thunderously on every wave of feminism and surely will continue to do so until we can grasp the truth that free people are not dangerous......." (Jones pp 14).

Jones suggests that such attacks on women's social behaviour occur at pertinent times in women's moves towards emancipation. Otto Pollack's work in the fifties appeared on the crest of the wave which first saw women's movement into the labour market on a large scale during the war and then as she describes it, the disgruntled Rosie the Riveter was shuffled off to premature suburban retirement. In fact looking back, all the studies like those by Pollack, Adler and Lombroso each arrived during a period of profound unease about woman's place in society. Each in turn presented a kind of scientific conclusion which gained attention and in turn provided an important part of the antifeminist backlash.

Susan Faludi (1992) in her book entitled "Backlash" addresses the blame placed on the feminist movement. She suggests that a great deal is currently being made of the unfortunate implications of the feminist movement. Joan Smith writing the preface to Faludi's book says that:

"Women are told they are unhappy because feminism has 'gone too far', giving them more independence than they can handle and wrecking their relationships with men".
In preliminary discussions prior to commencing the research into women gamblers the author found many of the above views being expressed. The notion that many women problem gamblers hide their gambling from both their spouses and their friends by becoming "expert" at covering their debts was one which was commonly expressed by the women themselves. Their lack of personal as well as economic power did not appear as worthy of consideration in the discussion i.e.. the fact that they had to be devious in order to obtain the monies to gamble. Another common view was that women initially only gamble to keep their menfolk company. More recently on the television programme in which the researcher participated there was an attempt to underplay women's capacity to gamble in any sort of recognisable manner. The male view of the woman who bets on the horses is that she does not study the form but instead selects her bets as a response to the name of the horse or the jockey's colours, despite women in the audience saying things to the contrary (I.T.V. March 1991 The Time The Place Appendix XXI).

Women who gamble appear denied any kind of substantial access to any real account of their interest in gambling. Gamblers Anonymous, as an organisation, may also be colluding in maintaining a society where women suffer their problems alone at home either with the containment of a husband ashamed that his wife has stepped out of role or through women's internal fear of exposure if help is asked for. Heather Barker Director of the Central London Branch of the Samaritans agrees

"We have women who phone us because they have built up debts and don't want to tell their husbands, often though it's not the money that makes them ring us but the fact that it's putting pressure on their relationships. One of their main problems is fear of being found out "(Jewish Chronicle pp 23 September 23rd 1988).

Moran reporting again in the same article agrees that a woman gambler is more likely to be abandoned by a male partner than the converse.
Thus, women problem gamblers may be forced to become increasingly deceitful and disturbed in their relationships. This disturbance may also be extended to the helping relationship itself as was the case for one young woman who presented for psychotherapy in 1987 at the local psychiatric department. "Judith", mentioned in the introduction to the thesis, spent a whole year of weekly psychotherapy sessions talking in depth about her problems. However, she never once mentioned that her enormous debts and a marriage which was on the brink of disaster were due to an inability to stop playing the casinos, until that is, the therapist suggested ending the therapeutic relationship. If women's experience of Gamblers Anonymous is as difficult as entering some other aspects of the male world of gambling then perhaps there is a case for providing more welcoming publicity directed at women who are unable to control their gambling activity. On breakfast television on September 14th 1993, a woman compulsive gambler was interviewed. Her identity was kept anonymous and she called herself Sarah. She is now attending Gamblers Anonymous regularly, having recently acknowledged that she has a gambling problem. She spoke of her loans and debts totalling more than ten thousand pounds. She also spoke of her difficulty in seeing herself as a compulsive gambler, her comment was that "it is not a very pretty thing to be". In one sentence, she seems to sum up the difficulty of being a woman with a gambling problem: it is unattractive and therefore it is hard to ask for help, particularly in an organisation dominated by men.

Undoubtedly, from the evidence contained in this piece of research, some women do need help to control their gambling but are frequently kept hidden by the oppressive social system which continues to restrict their experience and access to helping outlets to which they have an equal right with men. Bingo for many women undoubtedly offers an extremely welcome social and psychological outlet but perhaps
it too should be recognised to be a place that should offer help for its problem gamblers.

However, history suggests that if the bingo hall were to be recognised as a place where many women can flex their muscles in terms of social power, a place where they have status, freedom and membership of an affirming group; in terms of economic power, a place where they compete on equal financial terms; and in terms of psychological power, a place where they can make choices, take risks, spend money, have ideas of a self-financed future and sometimes get into difficulties, then it probably will not be long before either bingo halls close down or men start to join in larger numbers as a way to control the influence of women. Perhaps as it becomes a socially legitimate and potentially more rewarding gambling experience then it becomes less likely that men will allow women to have it all to themselves.

Thus, to expose the real relationship of women to gambling carries the risk of creating yet another stick with which to beat the drum to the tune: “look what feminism is doing to you”. The message that women should be protected from the evils of the public sphere may once again be misconstrued by women as the concern of men for their welfare. Instead, women must realise that already women are engaged in many activities construed as dangerous by men on the basis that they may get hurt but if they do, they have a right to the same kind of help and understanding as men.

A colleague once used the phrase: “men make the rules and women keep them”. Susan Faludi addresses the issue of the ease with which women seem to accept the message that men really do have their best interests at heart and collude with the notion that they are better off at home. She cites Betty Friedan as an example of how easily women’s views change.
She says:

"Even founding feminist Betty Friedan has been spreading the word: she warns that women now suffer from a new identity crisis and 'new' problems that have no name". (pp2).

What Betty Friedan is arguing is that feminism has brought women its own problems in that women are misinterpreting feminism as meaning "not female" rather than acknowledging their difference and still demanding equal rights. It could be argued that the reason that they have "no name" is that women are denied the opportunity to express themselves and talk openly about the struggles in society that they experience, including being a part of the gambling world, a facility, it could be argued, that has been available to men for many years not least through the writings of many sociologists and historians.

It would seem that the most prevalent response to many women’s efforts to change their social situation/experience are met with hostility, suspicion and a desire for failure.

The painful process of change whether it is personal or social/political is not generally encouraged and seen as enhancing but rather it is examined first and foremost for its disruptive component. An open acknowledgement of women’s participation in gambling would also mean an acknowledgement that women may have different gambling needs and that they may need different types of help should their gambling become a problem. The empirical research takes us further into this discussion about the hidden aspects of women’s gambling.
CHAPTER SIX

THE EMPIRICAL RESEARCH PROCESS: Operationalising the theory

The next Chapter of the thesis will begin to investigate both the quantitative and the qualitative relationship of women to gambling. The field research will address the following questions. Firstly, and quite simply:

"Do women gamble?" (quantitative analysis)

Secondly,

"What types of gambling attract women?" (qualitative analysis)

Thirdly,

"How many women gamble?" (quantitative analysis)

Finally,

"In what form do women gamble?" (qualitative analysis)

Marshall & Rossman 1989 state

"For the social scientist research is a process of trying to gain a better understanding of the complexities of human interaction. Through systematic means the researcher gathers information about those interactions, reflects on their meaning, arrives at and evaluates conclusions and eventually puts forward an interpretation of those interactions.” (pp.21)

However, the researcher must first review formal theory and literature to reveal whether or not plausible answers to the research question have already been provided. Marshall & Rossman suggests that "empirical research is only worth doing
if some part of the research cycle is still unknown and has not been explained before.”
(pp 21)

Using Marshall and Rossman’s model (1983 pp. 23) (see Appendix XI), this researcher has completed the review of formal theory and literature and has uncovered an extremely limited account of women who gamble.

The question do women gamble has been answered in the affirmative despite sketchy data. However, the models of women’s relationship to gambling so far exist only as adoptions of other feminist theories and as speculative thinking. Thus the concepts that are available in which to frame the subject of women and gambling are as yet new and untested.

Ford (1975) expanded the relevance of paradigms of thought in social research and took the view that each paradigm consists of four essential components. Firstly, a set of "basic beliefs” which she suggests are our most fundamental thoughts about the ultimate nature and essence of things. The second component is of the “figuration of facts”. This refers to the relationship between our perceptions founded within our basic beliefs and the concept of object which is being perceived. When a concept is recognised and so makes "sense” the relevant theory remains within our conscious or unconscious thinking as a "kept knowledge”. However, Ford argues that as with any other process it is necessary to maintain some kind of orderliness. Any paradigm thus has its own set of limits which she refers to as "rules of reasonableness” (See Appendix XII).

When happenings occur for which we are not prepared, in other words they cannot be fitted properly into a paradigm, then we are presented with a "puzzle”. If a researcher wishes to understand something, a similar process occurs. A researcher may then construct a a theory or explanation which helps make sense of the problem.
In this sense a theory is consciously constructed positing expected relationships between a particular set of variables. As with the first very personal experience of an explanatory framework, the second sense is to aid the co-ordination of ideas on a subject about which little is known. Ford argues that these two processes are synonymous as any social science researcher has a private experience of the world. She refers to these two sets of meanings as the first and second order; both, she argues, are essential for the development of a sound social theory.

It is within this context that this naive social researcher arrived at the point of attempting to understand the place and the psychological experience of the woman gambler within our society. (See Diagram 1 below).
THE THEORETICAL CONSTRUCTS CONTAINED WITHIN THIS IMPLICIT THEORY

External Macrosphere

HISTORICAL ANALYSIS
(gambling, its structure and its development)

SOCIAL ATTITUDES
(towards both gambling and women).

SOCIAL EXPECTATIONS
(in particular gender specific)

Women who gamble

External Macrosphere

OPPORTUNITY
(for individuals to participate in societal milieu)

FINANCE
(availability of)

Internal Macrosphere

PERSONAL CHARACTERISTICS
Individual experience of gambling
Thus diagram 1 highlights for the reader the models and constructs documented in detail in the previous chapters of the research. It addresses the various influences experienced by women in society today which may intervene in the relationship between women and gambling. The main influences that will be addressed in this piece of research will be: the history of gambling; social attitudes towards gambling; gender role expectations; social opportunity; financial independence and individual personality.

It argues that the history of gambling reflects the pervasive historical invisibility of women unless such perspective is specifically sought; that women experience a strong set of external expectations from both individual others and groups of others about "appropriate" behaviour; that such expectations are upheld within general social attitudes towards socially construed "deviant behaviour". Thus women internalise specific images of appropriate behaviour which form the basis of their social and psychological selves. It argues that women have limited practical access to the experience of social participation both in the context of actual social intercourse and economic power. Finally it argues that each woman also carries within her a unique personal experience of these influences.

Having spent many years working within a traditional psychiatric setting the author was aware that a number of men were consistently referred for problems related to gambling. As the social history gatherer on the team the author was asked to interview a number of spouses to build up a social picture of these referrals.

Whilst being aware, both historically and through personal experience that the number of women referred for psychiatric assessments has been far in excess of men the author was confused by this disparity. Ford aided me in this dilemma when she stated that,
"Theories are no more use without puzzles than are keys without locks" but suggests that it is "curiosity" and not sociological textbooks which provide the starting point for theorising and in turn for scientific investigation.

Whilst this implicit method of theorising offers the researcher an opportunity for the creativity of ideas, the main problem confronting an implicit theory is that it is almost totally concealed from the scrutiny of others. It is similar to a mathematical problem where the answer is shown without reference to the workings out; it may be right but the path of discovery is unclear and so of no help to seekers of the same understanding.

It is for this reason that implicit theorising is usefully expanded by the introduction of analytical theorising.

According to Ford, any analytical theory contains three main sections. The researcher begins with what is referred to as a dependent variable, in other words, with the thing or event whose variance the research is attempting to explain. In the context of the present study it is women who gamble.

From this point a researcher must identify a number of given factors about the phenomenon or individual which are taken for granted and do not require explanation in that particular field of inquiry.

These factors are required as constant to the field of inquiry and as such are called independent variables. At the initial point of this research thesis the interest is in all women who gamble regardless of their age or class. Thus gender, age and class appear in the left hand column of diagram 2 as independent variables (see below).
Probably, the most important section of this analytical theory is that which contains the intervening variables. These variables basically contain the ideas that the researcher has invented or borrowed from relevant theorists. It is precisely because of the relative nature of these variables that the researcher must make the thinking behind their production quite clear.

The researcher must, therefore, break the variables into a more manageable form by the use of indicators. These in turn can be subdivided in order to test their validity.

Diagram 2 gives the analytical theory about women who gamble. It offers the selection of indicators to be used in this particular study of the intervening variables of socialisation and role expectations. These are mythology, dependency, risk-taking, opportunity, finance and social mixing.
A diagrammatical representation of the relationship between the differential socialisation experience of women and their propensity to gamble.

**Independent Variables:**
- SEX
- AGE
- CLASS

**Intervening Variables:**
- FAMILY
  - SOCIALISATION EXPERIENCE
- SCHOOL
  - ROLE EXPECTATIONS
  - OPPORTUNITY
- SOCIETY
  - FINANCE
  - SOCIAL MIXING

**Variables:**
- MYTHOLOGY
  - (INDICATORS)
    - beliefs
    - superstitions
    - locus of control
    - Decision making
    - Passivity
  - DEPENDENCY
    - self-image
    - whole or part of other
    - ability to choose less certain outcomes
    - ambition
    - creativity
  - RISK TAKING
    - home situation
    - sexism
    - introduction
    - prioritising
    - income others/own
    - employment prospects
    - preferred leisure activities
    - home centred
    - gender mix

**Dependent Variable:**
- WOMEN WHO GAMBLE
This diagram explains in more detail the notions explored in the implicit theory of diagram 1. It takes as its starting point the idea that the influence of socialisation in the context of social role expectations and of psychological self-image is facilitated through the expectations of the social institutions of the family, the school and the society but develops the theory to indicate how it is that such expectations once internalised, become demonstrable through individual attitudes contained within notions of mythology, dependency, risk-taking opportunity, finance and social mixing. These notions fit comfortably within the framework for deviant activities mentioned earlier by Heidensohn (1985) and also acknowledge the importance of women's social, psychological and economic repression.

Since attitudes are demonstrations of internalised concepts, they bring the research closer towards becoming a testable entity. In order to test the relevance of these social and psychological constructs, a method of asking questions about them was developed. The aid to this questioning comes in the form of indicators.

The first intervening variable that required consideration was in the context of the macro-sphere of the expectations of society evident in the attitudes of individual women which are influenced by society's mythological images of them. The common myth that shrouds women's expectations is that in order to achieve goals in life they must rely on the helpful actions of others, most often male others, the "knight in shining armour".

Such factors affect the individual's beliefs and superstitions about influences on their lives and finally where they place their locus of control i.e. inside or outside of themselves.

Herbert Lefcourt (1976) explored this notion of an individual's sense of control over his/her situation and concluded that "perceived control is positively associated with
access to opportunity i.e., those who are able through position and group membership
to attain more readily the valued outcomes that allow a person to feel personal
satisfaction, are more likely to hold internal control expectancies” (pp20).

In the previous chapters we have been made aware that for the gambler the image of
success and winning are important as are notions of beating the system. Many
women it appears have limited access to internalised images of glamour and success
accrued through selfish pursuits and so one might hypothesise that many women
rarely challenge and expect to win. However, by all accounts the gambler is a mixed
character who not only enjoys a sense of personal success when winning but often in
the face of defeat is also prepared to relinquish this sense of personal power and
wallow in notions of bad luck.

In order for women to gamble in this way it would appear that they too would need to
have a mixture of feelings about their control over a situation and also have a sound
belief in notions of luck and superstition.

The second intervening variable that arose out of the theoretical discussions comes
from the inherent internalised dependency structures absorbed from the social
system. The indicators of such emotional dependency are firstly, the capacity to
make independent decisions and to feel personally responsible for outcomes,
secondly, the existence of the traditionally passive accepting role of women which is
often without the desire to influence or change the outcome of events, thirdly the
woman's personal view of self as either an individual or as a person who is someone's
mother, wife sister etc., but not an individual.

What is being suggested here is that a person who has no sense of being independent
from others or being able to make decisions about desired outcomes will not be able to
interact with an institution like gambling, which requires an individual to stand
alone either in the quest of winning or in obtaining some kind of satisfying physical arousal.

Butler and Wintram (1991) address this issue of women often being unaware of their desired goals for the future. Using Apter's model as discussed in Chapter Three, it could be argued that women are probably less likely to desire a sense of physical arousal for its own sake.

The next intervening variable that requires consideration uses the notion of risk-taking as a required characteristic for gambling behaviour. The first indicator selected for this measurement is quite straightforward in the context of an ability to choose less certain outcomes, the other two indicators are based on ideas about women's fear of success and are operationalised in the form of questions about ambition and address women's capacity for individual creativity - (to create something unique always involves an element of personal exposure and risk).

The fourth intervening variable concerns issues of opportunity. The relevant use of indicators are home situation (i.e. responsibility for dependent others and availability of leisure time); experience of sexist attitudes; introduction to gambling which considers women's often limited experience of social interaction in the public sphere. The idea of introduction to gambling is important in the context of the gender of the introducer i.e. can a woman introduce a woman to a man's world or does it have to be man? Mike Caro quoted earlier in the text would insist on it being a man, an idea supported by many men, according to Barbara Rogers. (1988).

The fifth variable under consideration is self-explanatory, in that money in the form of "hard-cash" needs to be available for the women to participate in the gambling itself and to have transport to get there. An indicator of financial behaviour to be used is that of prioritising. This indicator is concerned with women's expectations of
whether or not any money they have can be used to pursue their individual interests. According to Dixey and Talbot (1982) it is much harder for women to spend money on themselves alone than for men to do this.

Finally the analytic theory addresses the issue of social mixing. The question of how women mix socially, what they do and where they do it is monitored through indicators inquiring how women spend their leisure time and with whom they spend it both inside and outside the home. In the context of this particular piece of research, gambling is an activity which occurs in an established setting and thus requires the individual to “go out” in order to participate and in general (apart from bingo) is an isolated activity and as far as we know almost always occurs in mixed company (a mixed gender group).

From the theoretical evidence addressed in the preceding chapters of this thesis it is arguable that the involvement of women in gambling requires the presence or absence of each of these intervening variables and their associated indicators. Such indicators then are intended directly to address the relevant issues, so that the indicator, once identified, is linked to a relevant question which is then coded. Indicators whilst initially separate, through the process of answering questions about both general and personal information may become inextricably linked.

Pre-coded questions are designed in such a way that the possibility of the respondent’s misinterpreting them is minimal. Thus a question like “where do you place your locus of control?” would have many possible pitfalls, whereas giving respondents a pre-coded question to answer leaves the interpretation in the hands of the researcher who is in turn committed to demonstrating this process openly. (See Figure 2 below).
However, even if the researcher is careful to demonstrate all the workings of the process, the research may still be open to bias. Also, the existence of antecedent variables has to be acknowledged even though they have not been selected for the main focus of the study. In the case of social class it could be argued that a number of factors may influence the categorisation of social class. For example, is it by marriage, birth or employment that social class is designated? In this particular piece of research an individual's occupation has been used as the indicator. The researcher has also on the basis of many years of reading acknowledged that social class is at times irrelevant to women's relationship to gambling in that when being compared with men, women's experiences are placed in a caste system of norms and values as to what is appropriate female behaviour as opposed to a class system.

However, there is provision for such data being made available if the study should require some internal clarification of the differences between the women in the sample per se. Each respondent is therefore asked for their own occupation and then it is coded according to the Hall Jones code. This is also a useful way to discover the representativeness of the sample as compared with general social trends, and the same situation applies when looking at age. The decision to study women only has

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Note: 1. The Hall Jones Code offers a series of nine employment categories from professional and managerial through to unskilled and unemployed. For more information See D. Glass(ed) "Social mobility in Britain" London 1953
been addressed in the main study where the absence of any gender specific analysis has been highlighted.

Similarly, there are extraneous variables which need to be accounted for. These are variables which may suggest an alternative explanation for the theory. In this study of women and gambling an extraneous variable may be posited by a theory which relates gambling behaviour to a specific illness process where the intervening variables may be genetics, biochemistry and so propensity to illness. Indicators then may be the presence or absence of certain physical conditions. For example, the studies conducted by Moran which suggested that problem gambling behaviour is secondary to other psychiatric conditions would have addressed these issues. However, the difficulty of attempting to apply his theories to the subject of women and gambling, due to the over-representation of women in mental health statistics and their under-representation in gambling statistics has already been discussed in the previous chapters.

Whilst acknowledging the existence and importance of antecedent and extraneous variables, a researcher must at some point draw an invisible line in the pre-field study thinking, otherwise the research programme would never happen. What is more important than attempting to unearth every potential pitfall is that the researcher must place him/herself under an obligation to expose as clearly as possible a set of instrumental value premises, which in turn are definitions of the theories and concepts on which the research is based. Value premises when made explicit mean that the research can aspire to be objective in its presentation.

The weakness of most contemporary social science is not so much its lack of objectivity, that is its freedom from value bias, but rather it is the lack of openness regarding the relative nature of any study due to the influence of the beliefs, values and opinions of both the researcher and the researched. Objectivity can, therefore,
only be achieved through a structured exposure of the workings of the research from the point at which the initial question is asked; in this case it was. Why is it that male 'problem' gamblers and their families are referred to psychiatric services but no female 'problem' gamblers are referred in this way? (See Appendix IV).
CHAPTER SEVEN

Has your luck run out...

...are the odds mounting up against you?

THE SEARCH FOR WOMEN WHO GAMBLE
Beginning the process of data creation.
INTRODUCTION TO THE EMPIRICAL EVIDENCE

The empirical evidence is divided into a number of sections. Initially the author conducted a pilot study in an attempt to uncover any women who gamble and who perceive themselves as having a problem with it.

There then follows a series of in-depth interviews with women who gamble but do not define their gambling as a problem. The author uses these interviews to test the application of some of the psychological theories contained in previous sections of the thesis.

Following this the research takes on a more sociological perspective and although it continues to test the psychological mechanisms identified in the locus of control theories, the methodology takes much more account of the potential social barriers placed before women who may wish to gamble in less socially acceptable ways.

Finally the author takes an in-depth look at the world of women who play bingo and their relationship with other forms of gambling behaviour.

ORIENTATION TO THE FIELD RESEARCH

Studying the notion of women and gambling has at times appeared to be as risky as a game of chance itself. In the early sections of the field study it was often unclear as to whether or not there would be enough of a data return to be able to formulate any kind of research thesis.

Webb et al (1966) have suggested that social scientists are much more likely to exhibit great confidence in their findings when these are derived from more than one method of investigation. They feel sure that more than one research instrument
should be used in the measurement of the main variables in the study. They called this strategy "triangulation of measurement" (quoted in Bryman 1988 pp. 131). Denzin (1970) treats triangulation as an approach in which multiple observers/observations, theoretical perspectives, sources of data, and methodologies are combined. What is now general use of the term has developed it to mean the need to employ more than one method of investigation, hence more than one type of data

"Within this context quantitative and qualitative research may be perceived as different ways of examining the same research problem". (Bryman Ibid).

So it was with the beginnings of confidence that in this piece of research the author first used a qualitative inductive strategy in the initial contact with the research subjects. The pilot study subsequently uses a quantitative research instrument i.e. the self-completion questionnaire, the content of which asked for data which was both quantitative (closed questions) and qualitative (open ended questions).

Basically this kind of triangulated research strategy it is hoped offers the reader a more wholesome set of data which addresses the structure, process and content of any gambling activity.

The structure of the gambling scene is provided by the collection of quantitative data, i.e. numbers/types of respondents; types of gambling; frequency of involvement. Qualitative data addresses the interactional process i.e. the why of the individual and her chosen gambling activity e.g. motivation, belief systems, the view of self in relation to others. It is a measure of the actual experience of gambling per se which is lost in any purely quantitative piece of research in which the content of any particular interactive experience is regarded as irrelevant. Such an approach rules out a range of interesting research questions, for example it is perhaps the case that for women who gamble, the gambling experience may remain the same, regardless of
the size of the stake placed. It would be impossible to investigate this question without the availability of both the qualitative and quantitative data.

This piece of research takes account of both sets of data records and combines both a quantitative and qualitative data analysis.

The fieldwork really began as much as five years ago when the author, with a developing interest in women who gamble made visits to various establishments associated with gambling. Visits included the local dog track, Ascot and Windsor race courses, a local bookmakers and a West End casino; the author also became a member of the local bingo hall. On all occasions except for the casino and the bookmakers the author joined in the betting. The latter two both effectively excluded the author from full participation due to the apparent complexity of the ways in which bets were placed. However, this initial participant observation provided an opportunity to get the feel of each place and to note that some seemed more welcoming than others. At the dog track the majority of women seemed to sit in the restaurant in all female groups and when asked were on "a night out". They looked to be in the twenty to forty age range; a few women were down by the race track itself and of these most appeared to be in their late forties.

The horse race track offered a different picture with women present in all parts of the race course. The majority however did still seem to bet on the horse's name or a favourite jockey with only a minority and usually those with a more serious interest in race horses, studying the form1. The local bookmakers was a particularly difficult place to go as the atmosphere was most unwelcoming. On the day the author visited no women were present but conversations with various bookmaker cashiers revealed that there are usually three or four regular women players, about one in ten of the

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Note: 1. Form refers to the number of races, wins etc. a horse or jockey has had.
total, who frequent one particular shop. Other contacts suggest that women with money tend to hold accounts and place their bets by telephone.

A visit to a West End casino was an illuminating experience. There was a glamour and plushness of the surroundings but also a seriousness to the play. Some women were playing the tables and most seemed to be in the company of a mixed gender group or with one man. After this visit a meeting was arranged through contacts with the Director of "The Metropole Casino Group" London W1. He suggested that before the 1968 Gaming Act casinos were very sociable places but as a result of the introduction of taxation financial considerations took precedence. He indicated that women have never been and still are not big contributors and so little is done actually to attract them. (Having said that I was impressed by the ladies' lavatories which had a range of free products from perfume to handkerchiefs!) He ventured the information that the English casinos are very "straight-laced" when compared with casinos in France where there is live music, dancing and swimming on offer as well as gambling. Generally, the British casino gambling fraternity are not British. Most women who gamble alone are foreign; German and Viennese were the two nationalities mentioned. The majority of British housewives he suggested do not have the money to become established casino attenders. There is, he said still a culture of men bringing along a female escort, frequently a paid one as a kind of "good luck charm". He finished the interview by saying that "doing" the football pools is an inexpensive dream whereas placing large bets at a casino is an expensive one.

Visits to the local bingo hall were equally fascinating. Women seemed to constitute about 80% of the clientele and were of all ages from eighteen to eighty years. The author was impressed by the skill of the nearest woman who would hold five cards at a time and would also have the time to point out to others when they missed a number. The queues at the slot machines during the interval were about ten deep,
(there were four jackpot machines) but virtually no one went to the bar to buy a drink. When the numbers are being called there is total silence and any slight noise is met with a loud Hssh! The women may arrive alone but seem to leave in groups.

The final part of this introduction to the world of gambling was through attending open meetings of Gamblers Anonymous, one local group, and one in another area of North London.

Gamblers Anonymous was first set up in this country through a meeting of self acknowledged compulsive gamblers in Victoria on July 10th 1964. It had been running in its present form in America since September 13th 1957 and was brought to England by the Reverend Gordon Moody. Open meetings are held in each group on a few occasions during the year and anyone, provided they are prepared to announce themselves, is invited to attend. The first meeting the author attended was held in the upstairs section of a mental health day unit. It was during the evening and well attended. During the course of the meeting four members of the all male group were called upon to do their “therapy”. This involved each of them standing at the front of the people present and giving an account of their lives while gambling. The content of each of the stories was similar and was about the lies and deceit that went along with the gambling. They spoke of the “tricks” to get back the housekeeping money and their blindness to the destructive effect of the behaviour on the rest of the family, particularly the children and the lack of friendships outside their gambling acquaintances. After these four “therapies” had been given, some by people who had not gambled for as long as seventeen years, various awards in the form of "lapel pins" were given to people who had stayed off gambling for various lengths of time from two years to twenty-five years.

At the end of the meeting the author approached various members, drawing attention to my question of women who gamble. Some of the men seemed offended by
the lack of interest in them but one man was particularly helpful and said that one or
two women had come to the group but had only stayed for one session and left,
"probably put off by being the only one" he added. It was suggested that in order to
meet women gamblers a visit should be made to the Mill Hill meeting as there were
two regular attenders there.

After a telephone call to the chairperson attendance at the next open meeting was
arranged. The format of the meeting was the same but on this occasion one of the
"therapies" was given by a woman called "Joan". During her gambling career Joan
had gambled away a total of £250,000 pounds. She had been introduced to casino
gambling particularly playing cards i.e. blackjack, by her late husband and they had
bought a card club. She had played cards regularly in the afternoons and had
gradually become unable to stop. During the interval an approach was made to both
Joan and the other woman member "Azar". Azar was far less interested in talking
about her gambling but the author arranged to meet Joan at her flat in the West End
for tea one afternoon. The purpose of meeting Joan was to engage in a more
progressive focussing on the subject of women who gamble and discover more about
the exact nature of the individual gambling experience.

Joan lives in a beautifully furnished apartment with an excellent view of the West
End of London. Joan told me that many of her female friends still play cards in the
afternoon, mostly through boredom, "it is either that or have an affair" she told me.

Joan revealed some of system that many of her friends have devised for obtaining
more money out of their spouses. She spoke of the "broken" vase that one friend had
told her husband "she couldn't stand the sight of" whereas in fact she had sold it, the
forged shop receipts, the "twenty first birthday present", and so on. Joan suggested
that women are more able to raise additional funds without challenging the wider
social network. As she put it; "they can far more easily con their husbands than steal from family or workplace".

During the discussion Joan continually drew attention to the problem/hard, gambler's basic optimism that a losing streak can and will always be followed by a winning one, and to the fact that a problem gambler never acknowledges her/his losses, only gains. She told me she or he always expects to win the money back the next day. Joan told me that many of her women friends admit to finding gambling a good release from sexual frustration, hence the choice between that and an afternoon sexual affair.

In response to the question why so few women seemed to attend Gamblers Anonymous, she indicated that when she first attended she was the only woman amongst nineteen male members and it had only been through sheer will-power and a desire to give up gambling that she had managed to stay. She said that she still felt it was more shameful for women to have such problems than men.

The author wondered after leaving Joan's whether it was possible that the wives of gamblers who attend a secondary meeting, "Gam Anon" might unspokenly make it hard for a woman who was behaving in the same way as their "bad menfolk."

It was at this stage of the research that a decision was made to contact all the Gamblers Anonymous Groups in the country to find out how many other women members there were.
THE GAMBLERS PRAYER

God grant me the Serenity
to accept the things
I cannot change....
Courage to change the
things I can....
and Wisdom
to know the difference.

Source: Gamblers Anonymous Handbook
A. THE PILOT STUDY - An Introduction to Gamblers Anonymous

In order to test the feasibility of a study on women who gamble the author undertook a small scale preliminary line of inquiry.

From the back of the Gamblers Anonymous (GA) magazine the author obtained addresses of all the GA groups in the British Isles and sent out a total of one hundred and six letters each containing a stamped addressed envelope explaining the interest in the subject and asking for any female members to reply. A total of fifteen replies were received, six written by a chairperson, each telling the same story, "a woman had attended once but had never come back", and nine replies from women members. To each of these Questionnaire No. 1 (See Appendix XIII) was sent to all nine women requesting basic information about their gambling behaviour and how they came to be attending GA. Stamped addressed envelopes were again included and seven replies were returned from women and one from a man. The seven questionnaires completed by women were analysed and the following observations made.

The Respondents

The age range was between twenty six and fifty five and the average age of the respondents was forty-three years of age. Four of the respondents were married, two were widowed and one chose not to reply to the marital status question. They all worked and their occupations were: a domestic worker, a district nurse, a secretary, a nursing auxiliary, a residential social worker, a primary school head teacher and a card club owner. What was noticeable about this group of women was that there was nothing immediately abnormal

Note: 2 The card club owner was Joan, discussed in detail above.
in their occupation or marital status apart from perhaps the card club owner whom it appeared shared joint ownership of the club with her husband.

I also conducted an additional nine random street interviews with women on a Saturday afternoon in the local shopping centre. The age range on this occasion was seventeen years to seventy-eight years. After removing the seventeen year old from the sample as she did not fulfil the criteria of being of adult age, the average age of this group was slightly lower than the problem gambler group standing at thirty eight years of age. Six of this sample of eight were married and one was single and one widowed. They were all but one employed and their occupations were as follows; accounting assistant, teacher, social worker, civil servant, office clerk and a typist. Interestingly, of the total nine interviewed the oldest and the youngest both gambled. The seventy eight year old woman (who had worked as a canteen assistant) played bingo regularly and an eighteen year old manageress played bingo, fruit machines regularly and occasionally each went to a betting shop but neither regarded their involvement as a problem. These findings although minute in number suggest that if in such a small randomly gathered sample of nine respondents, as many as two gamble regularly then a larger sample may well reflect the same trend.

A more detailed analysis of the problem gamblers revealed that they participate in various types of gambling and often one person was involved in more than one type. Fruit machines, bingo and card playing were amongst the most popular forms of gambling with casino gambling and attendance at the bookmakers the least popular. Three big wins were reported, two whilst playing bingo and the other obtained at card playing. One bingo win was for £200 and the other bingo win and also the card wins were each for £1,000.
When asked if they enjoyed the excitement of the game the following responses were found.

<table>
<thead>
<tr>
<th>Enjoyed excitement</th>
<th>Did not enjoy excitement</th>
<th>No response</th>
</tr>
</thead>
<tbody>
<tr>
<td>4</td>
<td>1</td>
<td>2</td>
</tr>
</tbody>
</table>

Of the two gamblers discovered through the street interviews both reported enjoying the excitement of the game but both also added that they went for the company. When asked about feeling lucky, among the problem gamblers the following responses were found.

<table>
<thead>
<tr>
<th>Lucky</th>
<th>Unlucky</th>
<th>No response</th>
</tr>
</thead>
<tbody>
<tr>
<td>4</td>
<td>1</td>
<td>2</td>
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</table>

Of the street interviews, the elderly woman who played bingo only and had won £400 answered lucky, the bingo and fruit machine player answered unlucky.

Amongst the problem gamblers a big win and lucky responses tended to appear together on the questionnaire replies.

It is likely, therefore, that the respondents have answered this question on the basis of their previous experience of winning, a recent or big win in their gambling activity would perhaps give them a sense of being lucky rather than feeling lucky first and so taking up gambling. Helen, however, the primary school headmistress, made it quite clear that she did not believe in luck. She gambled on races through the betting shop and said that she very much used skill to try and beat the bookmakers and take money from them.
There were various responses to the question about introduction to gambling; the responses from the problem gambler group were as follows. Of those introduced by a male, one was introduced by her father at aged thirteen and the other became interested in bookmakers through her son; of those introduced by a female, two were taken to bingo by their mother, the other two were introduced by either a mixed gender peer group or through playing cards as a child with the family and one chose not to answer the question.

Of the street interviews both the women who gambled were introduced by female members of the family, the seventy-eight year old woman by her sister and the eighteen year old woman by her mother.

When the street interview group were asked about luck the following responses were found: two answered unlucky and the rest felt that the question was irrelevant, suggesting a negative correlation between importance of belief in luck and gambling.

Other interesting reports were that for the problem gamblers their secondary most popular pastime was reading (gambling being the first) and of the street interviews (excluding the two gamblers who liked watching television, reading and handicraft in no particular order) handicraft was the most popular. As an evening pastime going to the pub scored equally amongst all respondents.

In terms of financial independence the problem gamblers were “better off” financially with four respondents on an income of £10,000 or more and only one financially dependent on a partner. This contrasted with the street interview group where only one respondent had an income of more than £10,000 suggesting the possibility that access to a larger income may act as a contributory factor when gambling frequently and to excess.
However, the two problem gamblers who were interviewed is some depth i.e. Joan and Helen both stressed the importance of their feelings of both independence and open sense of competitiveness that encouraged them to take on the challenge of gambling. Joan described herself as ambitious, as seeing herself as separate from her husband, of enjoying making decisions, of enjoying the excitement of taking risks. She described herself as having a big "ego" (layman's use of word = self image) and enjoyed a sense of expertise when gambling. Helen similarly described herself as self-centred, as having no fellow feeling, of being competitive, hooked on her own adrenalin and desperately wanting to compete with men.

Placing together all the gamblers so far interviewed there would also appear to be no correlation between marital status and gambling in that an equal number of respondents were married and not married whereas in the street interviews six out of seven were married.

Finally the problem gamblers were asked what had brought them to attend Gamblers Anonymous. Three out of the seven gave financial difficulties as one of the reasons for seeking help with their gambling, and another gave financial difficulties as the only reason. The other main reason identified was having emotional difficulties, with one woman saying that she had become depressed and violent and two women said that they had had marital problems, one ending in a separation from her husband. Helen, the primary school headmistress, was married but also the main family breadwinner. She said that she realised that her gambling had become a problem when she and her family sat down to Christmas dinner, and all they had to eat was a tin of corned beef and mashed potatoes.
The information gained from these gamblers anonymous respondents, while sketchy and inconclusive due to the nature of the very small sample, offers some insight into the gambling world of women. Perhaps more interesting, is the discovery that out of just nine women stopped at random in the street two gambled regularly as part of their leisure activities. Furthermore during the course of chatting about my thesis I came across many people who "knew someone" who was female and gambled. It was through this word of mouth process that I met two women in a lesbian relationship.

**Joanne & Maggie**

Both Joanne and Maggie are teachers in their early thirties. Joanne had been married and divorced while Maggie had had heterosexual relationships but never married. Both had been introduced to playing cards for money by their families. Joanne regularly plays cards for money, Maggie enjoys off-course betting particularly on races like the Grand National but has stopped playing cards for money. They also both enjoy visiting the dog track and playing fruit machines in the pub spending about £50 per month in total on their gambling. Only Joanne makes trips to the betting shop, Maggie said that she felt too embarrassed to place a bet herself.

They both agreed that gambling is a "mug's game" but that "if you win its exciting". Joanne believes it is luck more than judgment, she also believes that life events are fated to happen and seemed to externalise her sense of locus of control.

Having met a variety of women who gambled in such a short space of time I was reminded of the "tip of the iceberg" theory put forward by Joan during our interview i.e. the suggestion that many women gamble regularly but hide it
from their husbands and/or their families and the rest of society. If this is put
together with the socially construed notion that bingo is "not really" gambling,
since it is something that women do in large numbers, it seems likely that
gambling amongst women, far from being a minority pastime, is in fact more
common than is socially acknowledged.

It is from this standpoint that the second part of the field study was launched,
based on the notion that even if men and society know nothing about women
who gamble, perhaps women who gamble do.

As an introduction to the wider social scene, the author was involved in the
production of two articles about women who gamble. Women who wanted to
talk about their gambling were asked to respond. However, almost all the
responses were women ringing on behalf of someone else, either a partner or a
teenager. (See Appendices XIV & XV). Whilst these more public methods of
generating data failed to work the author's interest in the subject and keenness
to talk about it uncovered three women who gambled regularly previously
known to the author but who have never before exchanged information on the
subject of gambling. There follows an account of three interviews with women
who gamble, together with an analysis of these accounts which draws on the
psychological theories expounded earlier in the text.

The author conducted the interviews in an open, informal manner asking
questions and prompting to discover relevant information. The questions were
designed to uncover information under the following broad headings.

Upbringing; first introduction to gambling; sexual relationships; view of
herself; goals and expectations; attitudes; chosen form of gambling; excitement
of the game; restrictions/constraints on gaming, including both internal psychological and external social blocks.
B. THE CASE STUDIES - Women in a variety of gambling settings

1. Elizabeth - Betting on the horses

I met Elizabeth through a social introduction, Elizabeth is a tall elegant woman in her fifties, she has reached a very Senior Management position in the Social Caring business earning in excess of £30,000 and drives a very smart powerful car with a personalised number plate. She likes embroidery, reading, swimming and placing a bet.

We met in a pub where Elizabeth drank from a pint glass. She told me that she had always rebelled against the social constraints placed on women, often enjoying a game of darts with her pint., occasionally playing for money.

Elizabeth told me that her awareness of discrimination against women began at an early age. She was privately tutored at home until aged eleven years when she passed her eleven plus and attended an all girls grammar school. She was an only child until aged thirteen years. She said that she felt unable to fit in at the grammar school and so was moved into a secondary modern school where she could pursue more practical interests. At aged 13 years Elizabeth won a scholarship to do an engineering course at technical college. The college rejected her on the grounds that she was a girl. Her parents, particularly her mother whom Elizabeth described as a manipulative woman, put pressure on her to take a domestic science course which she did; she then went to teacher training college.
Aware that once again she didn't fit in, Elizabeth rebelled against her parents, left college without telling them and enrolled as a student nurse. She did well and was promoted very quickly and at a young age.

**Betting at the races**

It was at this stage during her early twenties that Elizabeth was first introduced to gambling. A group of mixed gender nurses went to horse races. Elizabeth soon found that she loved being there; the horses looked fantastic, the atmosphere was thrilling and she loved placing a bet. She described the group as "male led" and she soon found that the other women in the group were developing quite a different relationship with their gambling. Elizabeth was different in that she liked to know all about the horse before she placed a bet, i.e. "the form" in racing terms, how it was bred and who trained it, how successful it had been in previous races as well as how it looked on the day. Her female friends placed their bets in a random fashion, selecting their horses on the basis of colour, name, jockey's name or number. Elizabeth described herself as being quite alone in the group.

Elizabeth and her friends were regular attenders at the races for three or four years during which time Elizabeth had a number of small wins. Elizabeth had two quite substantial wins of £500.00 and £750.00, quite close together, at a time when she was only taking home £30.00 per month. She became aware that if she continued to gamble at this stage she would see no benefit from having won this money and so made a conscious decision to stop. Her interest in racing continued though and she continued to study "the form". During this period Elizabeth only gambled on special events like Derby Day and in order to place her bet,
would go into a betting shop. A couple of years later Elizabeth persuaded a group of friends to go to the horse races again. She loved the thrill and excitement of the whole scene as well as the pleasure of choosing a horse and placing a bet.

Elizabeth married during her twenties to an engineer. She continued to gamble throughout her married life for the next thirty years.

**Locus of control**

Elizabeth often used to take a holiday alone and this would often include taking a number of trips either on her own or with friends to the races. Elizabeth told me that throughout her married life she always had her own income and maintained her social independence. They did not have children.

Since her husband's untimely death two years prior to the interview, Elizabeth has begun gambling more regularly. She feels this is a natural progression for her in her desire, to broaden her social contacts as it is a social arena of which she is already a part.

Elizabeth still enjoys going to the races and is still very keen and knowledgeable about "the form". She is becoming known as someone who gives good tips and is generally becoming quite an established member of the race course gambling network.

Her gambling circle is, however, mostly male and Elizabeth says that she has always experienced a great deal of prejudice from other women particularly about her off-course betting.
She suggested that it may be a class based prejudice in that most betting shops are quite seedy places with rubbish on the floors, and the atmosphere is dull with a smell of stale smoke and alcohol. She thinks that many of her female friends thinks that she cheapens herself by mixing in such company.

Elizabeth told me that she is much more open about her darts playing, even when she plays for money, than she is about her gambling. Often when people are told she gambles she experiences a coolness from them and a feeling that they would rather stand next to someone else. She told me that I was the only women she'd spoken to with whom she felt comfortable to talk about it.

Currently, Elizabeth either gambles alone or in male company. She continually studies the "racing form" after buying "The Evening Standard" or "The Guardian" to look at what is called the racing card - a list of horses and trainers. Elizabeth confided that the best racing information is in the Daily Mirror but since she keeps her gambling a total secret at work she would not like to be seen with a copy in case people would think that she reads it as a newspaper.

Most often when Elizabeth places a bet these days she likes to place quite complicated combination bets selecting horses which will run over a period of a week or so. Elizabeth enjoys the fact that this offers her a prolonged experience of betting with the excitement being of a longer term nature and not just over in one race. Elizabeth keeps her racing notes in her Filofax and imagines that professional colleagues would be very surprised if they knew what was in there.
Experience of the game

Elizabeth's experience of placing bets, at the horse race course, in the betting shop or on the occasions that she visits the dog track (she never places off course bets on dogs as she likes to see the animal first) is that no-one talks about how much money they have put on a bet, or how much money they have won and certainly not how much money they have lost.

Elizabeth, however, with some encouragement was able to tell me that she usually only bets four or five pounds on a race and only if she has a very strong tip will she go to as much as £20.00 or £40.00. She told me that a £40.00 bet is quite a large bet for some of the smaller bookmakers to cope with.

Elizabeth still experiences large amounts of prejudice and discrimination even in bookmakers where she is known. Her favourite "bookies" is a non-smoking one which has an altogether more pleasant atmosphere. There are still very few women present and they are often placing bets on behalf of someone else.

Elizabeth says that she experiences the most prejudice when she wins. The men present seem to find a successful woman gambler hard to take. Some of the comments she gets in bookmakers are:

"blowing the housekeeping are we?"

"women like you should be at home cooking the dinner".
"NOT her again, winning again"!

and even

"f...... off".

The rebellious side to Elizabeth means that the more derogatory the remarks, the more determined she is to stay and so will often stay and watch a race just to spite them.

The women behind the counter in betting shops who take the bets are equally hostile to Elizabeth. They will always take the men's bets first and make Elizabeth wait. Interestingly, if there is a man serving behind the counter Elizabeth gets dealt with equally.

Recently, Elizabeth made a mistake when placing a bet and failed to pay sufficient tax. This meant that she lost some money when she came to collect her winnings. The woman behind the counter was gleeful and told the whole shop of Elizabeth's "silly mistake".

Elizabeth still experiences prejudice from her friends and family who remind her constantly of the dangers of addiction, expressing surprise that Elizabeth would continue to do "that sort of thing".

Interestingly, Elizabeth also experiences prejudice from women friends who confine their gambling to playing cards for money in card clubs although Elizabeth says that they don't see it as gambling. They also express surprise that Elizabeth would "go in for that kind of thing".
If she wins they dismiss the work she may have put in choosing the horse and selecting a complicated bet by suggesting "you're on another lucky run".

It seems Elizabeth experiences prejudice from all sides, as a bookmaker friend of hers recently said:

"If ever the law allows bookmakers to have clear glass and women see and come into the shop it will drive all the men away."

At the present moment Elizabeth is not gambling. She has not placed a bet for nearly a month. This has followed from having a big win of £1,000 and then losing £80.00. Elizabeth has decided to take a break and enjoy her winnings before returning to the game.

Other gambling behaviour

Elizabeth limits her gambling to the forms mentioned in this description i.e. on and off course betting with the occasional bet on a game of darts.

Analysis

Elizabeth's case raises a number of issue. Firstly, in opposition to Moran's assertion, a big win is not necessarily followed by an increased participation in gambling; in Elizabeth's case quite the opposite occurs.

Secondly, that women overtly oppress the challenge that other women make to the norms and expectations laid down by society which restrict women's access to social outlets, particularly, male associated ones.
Thirdly, that a woman like Elizabeth, whilst remaining professionally in a business which relates to and cares for the needs of others socially, is extremely independent making clear choices about the way she likes to spend her leisure time. When asked what her imagined career might have been she replied an aircraft pilot - this is an interesting response in the context of Campbell's research (pp 74). Campbell conducted a survey of the general population and found that people who answered "Yes" to wanting to be a professional gambler also answered "Yes" to wanting to be an aircraft pilot. (Almost all these types of answers came from men).

Fourthly, Elizabeth has reached a stage of separateness in the context of Conarton and Silverman's model of Psychological Development, from many of the women around her and engages in a social world inhabited by both genders with an emphasis on male social outlets.

Fifthly, that Elizabeth's relationship to her gambling is important to her. It gives her a tremendous sense of excitement and challenge, that whilst it has increased in importance since the death of her spouse, is still approached with a sense of calculation and control.

In my discussion at the end of Chapter Three of the various ways in which individuals may become motivated to gamble I suggested a possible link between a need for some kind of sexual control and gambling behaviour. Elizabeth shows a clear preference for a prolonged sense of gambling excitement lasting a period of a week and it seems possible that her gambling experience may be well placed in the context of control over sexual arousal and an avoidance of the end, although undoubtedly the end always comes.
Finally, from a more sociological standpoint, men still attempt to exclude women from some social outlets.
2. Jane - Playing Bingo

Jane is aged 30 years, lives alone and works for an insurance company as an administrator. She enjoys playing bingo, occasionally places a bet at the local bookmakers and enjoys playing the fruit machines.

Bingo Playing

Jane first began playing bingo when she was in her early twenties when a colleague from work who usually attended with her mother invited her to go along. At first she felt intimidated, everyone else seemed to know what they were doing and she found it all rather confusing. However, she thoroughly enjoyed the excitement of it all but she did not go again.

Eight years later Jane was having a discussion with some friends about ways that they might make some money. Jane suggested going to Bingo and six of them applied for membership and attended the local bingo hall; Jane once again thoroughly enjoyed herself but some of her friends said that they felt embarrassed that they had gone, that it was an "old granny's game" and they did not want people to know they had been.

Jane recruited two new attenders and a group of four continued to go. One of the group Sarah dropped out when she had a baby but has now returned to the group. Jane feels that this group does not go to Bingo as often as she would like to, i.e. twice a week, so now she persuades her boyfriend to come with her on occasions.

Jane told me that she would never go on her own, although she has observed that there are a few women who do.
Experience of the Game

Jane thoroughly enjoys participating in the game and the feelings of excitement that it generates with butterflies in the stomach, and the heart beating faster. She said "when you don't win it's like you just missed the last bus, you feel very disappointed and you hear tuts all around the room".

If Jane is waiting for a number to come up she sometimes feels "a bit faint" in the anticipation that she "might win loads of money", that the actual "winning itself is more important than the amount you win, everyone looks at you, you silence the hall when you call, you feel a sense of achievement". However, Jane experiences a conflicting emotion afterwards, one of guilt. This sensation is only fleeting and soon passes, it feels like she's "intruded somehow, taken something". Jane also describes a momentary fear of others' envy, possibly emanating from the older women. Fear of others' envy and a feeling of guilt of intruding or having taken something from others forms part of the same psychological experience. This may explain why many women share their winnings, in an attempt to expiate these unwelcome sensations. However, despite these feelings, in Jane's group they do not share when they win, this practice is more common amongst the groups of older women.

Locus of Control

Jane openly describes herself as competitive, she would like to have more money but really would like someone to come along and provide for her. If
her gambling is unable to satisfy her financial needs she would like a rich man to come along and sweep her off her feet.

Jane is a firm believer in luck and finds her superstitions increase when she is desperate to win, so that she is concerned about where she sits, whether she buys the first or last books, and which pen she uses. Interestingly, Jane spends more on the fruit machines in the interval, than on the evening's bingo, paying £4.50 for bingo and £5.00 for the fruit machine even though the latter experience is over much more quickly. She told me that she had noticed that people seem to have a "lucky streak" involving more than one win in a row, she said that she "can't work out how the system works" i.e. what combination of things work together to win - "it seems that one woman always sits in the same seat and wins".

Other gambling behaviour

Jane enjoys a regular bet on the horses at the local bookmakers. However, she does not like going in as it is "full of men and they all look at you". Jane usually selects her bet in relation to the horses name, only occasionally looking at the form. She has only ever seen one other woman in there. She says that Ladbrokes is a smarter bookmakers; in others there are usually "dirty older men". Jane says she feels awkward when she goes in and does not really look at anyone, she places her bet and leaves, not staying to watch any racing.

Jane was introduced to betting on horses by her mother who regularly attends "the races" and has recently retired to an area very close to a race course. Whilst living in London she often placed bets via a bookmaker.
Jane also does "the Pools", buys raffle tickets, enters promotional competitions with cash prizes and buys "scratch cards". If she goes into a sweet shop and financially there is a choice between buying something to eat and buying a "scratch card" she will buy a "scratch card". She told me that she had won £10.00 once. Although these forms of gambling are outside the scope of this research, it is interesting to note that some gamblers operate across a wide range of gambling activities.

Analysis

Jane's relationship with her gambling is an interesting one. For whilst she quite clearly places her locus of control outside herself in the areas of belief in luck and waiting for her "knight in shining armour" she also describes herself as competitive and wanting to win. At the same time she fears the envy of others, possibly of symbolic mother. Similarly, she enjoys the excitement of the game but feels guilty when her needs are fulfilled and she wins. There has been much written by women therapists about the mother-daughter relationship and the way in which mother often envies daughter should she achieve more in her life that her mother did. It is possible that this mother-daughter relationship is played out symbolically in the bingo hall as the younger players fear the envy of the older women when they win.

Jane is also prepared to challenge hostile environments, entering a betting shop to place a bet although she would rather there was another way of doing it. This is in contrast to Elizabeth who appears to enjoy the challenge.
She plays bingo in a group, she does not share her winnings, but she would not play alone.

In terms of Conarton and Silverman's model, it would appear that Jane has not quite reached the developmental stage of spiritual development and empowerment nor integration. Jane, whilst beginning to become aware of her own individual needs and wants, still feels troubled by her own internal resistance to believing in her capacity for self-actualisation.

Jane's account offers useful insight into why some women seem prevented from progressing to a stage of development where they are free from the controls and expectations placed on them by others. Her descriptions demonstrate the internal emotional struggle that some women confront when faced with an opportunity to take something for themselves. Each time she gambles she confronts two sets of feelings, the desire to win and the fear of others' envy if she does. She feels intimated by the male gamblers that she encounters and experiences a desire to flee to a situation of male protection.
3. **SOPHIA - Playing Poker (cards for money)**

Sophia is in her thirties, is married to a wealthy stockbroker and lives in an extremely pleasant part of Central London. She is his third wife and they met through his stockbroking company.

Sophia was educated at an all girls school in America and her first introduction to gambling was a school outing with her father to a "Carriage Race Night". She was in her early teens. Other than through participating in fundraising activities which had a "gambling" component she did not gamble again until she married.

Sophia's career started in England where she moved with her mother and twin sister and worked as a secretary in an American stock trading company.

She approached her bosses to ask if she could train as a stock trader. She was twenty four years old and as this was a very male dominated industry her request was met with some amusement. However, she persevered with her request and was allowed to go back to America to take the necessary tests. She passed and became the first woman to sit on a trading desk in that company. She was extremely successful but also began a relationship with the man who was to become her husband who was a senior partner in the company. When the rest of the company found out about the relationship she was asked to leave since this was against company rules. She is now extremely busy managing her household and their private affairs. Initially this was a difficult lifestyle for Sophia who had always enjoyed her financial success and independence.
Sophia's husband has gambled for many years, enjoying a game of craps as well as games of poker and blackjack.

**Playing poker**

The first time that Sophia and her husband went out as a couple he took her to a casino, but Sophia really became interested in playing cards for money through a private card game in which her husband plays poker. Her husband taught her how to play and, after observing the play for about eighteen months, the group was short of a player and she persuaded them to let her play. Initially there was some resistance but they agreed to her playing and although she quickly lost her money a trend was set and she has been playing in the once weekly game ever since.

**Locus of control**

Sophia told me that she plays a careful game and loves to win, particularly when she takes money from the more male chauvinistic members of the group. She keeps a careful account of her gambling expenditure and works out each twelve month period how much she has won or lost.

Despite being a sound adversary initially she was also seen as someone who would provide the refreshments. She has now arranged for a caterer to do this and each member of the group has to contribute a sum of money to pay for this. She feels her credibility improved after she had won a few times.

Sophia rarely gambles in casinos and if she does it is always playing games that take time to play for example, blackjack or poker. She feels
that games of total chance which have a quick turnover of money fail to offer her any sense of achievement.

The largest amount of money won on a private game has been about £1,200 and the largest amount lost about £1,500. Most players are about £300 up or down at the end of the night. She has now been playing for six years.

Whilst talking to Sophia I was introduced to the concept of a "kick level". This she told me is the amount of money to be staked which engages the player in the game. She saw this "kick level" as being relative to the amount of money a person might have some anxiety about risking. If the "kick level" is too high then a person experiences too much anxiety to play well, if it is too low the person is unlikely to gamble.

In general the other women she encountered in casinos are playing with small stakes to keep their husbands company.

She also feels that the women who do play for themselves are looking for a prolonged gambling experience - blackjack she described as a game of patience, it is more a sense of deferred rather than instant gratification; similar to the experience described by Elizabeth.

**Other forms of gambling**

Playing cards is the only form of gambling that Sophia is involved in. She feels that all games of equal chance have no skill attached to them and so hold no challenge for her.
Analysis

On speaking to Sophia it became clear that her relationship to poker is similar to her relationship with stock trading, as in both she plays to win and enjoys the challenge to her male competitors.

Her current gambling has a productive aspect to it, it is about maintaining her independence, her sense of her own achievement and a desire to maintain a place in the world of men.

Her relationship with gambling fits the account given by Dr. Felicia Campbell described in Chapter Three. Dr. Campbell saw gambling as a way of re-engaging in life - a previous life which involved choice, skill and potential reward. She directed her comments mostly towards older people who had retired but in many ways Sophia's experience was that of unexpected "early retirement".

The impact of being pressured to leave her job had obviously had quite a profound effect on Sophia although she made light of her struggle with her new role within a household. Her enthusiasm and energy as she described her once weekly poker game portrayed the side to her character which had stimulated her career. What is, however, obvious to the observer is that she, in an equal society, should have been able to enjoy both a career and a game of poker. It is quite possible, however, that Sophia would not have begun playing poker had she not had her career taken from her.

What was also interesting about Sophia is that she has an extremely close relationship with her mother, "much to the consternation of both of our husbands".
Sophia appears quite confident about her relationship with mother and does not need to test her relationship with gambling as a symbolic representation of this emotionally relevant relationship. She does not feel guilty when she wins, unlike Jane, and like Jane does not share her winnings. In fact she keeps an account of her gambling and assesses her financial progress at the end of each year.

Her relationship with mother has only become close during recent years following her mother's battle with cancer suggesting a time when Sophia was quite separate and independent, challenging and determined in her sense of self, perhaps attaining Conarton and Silverman's eighth developmental stage, that of integration. Certainly, Sophia's capacity to adjust to her more economically dependent domestic set up without losing a sense of who she is in relation to the world is important as it retains a sense of choice, in the sense that she could work elsewhere or leave. However, the question still needs addressing as to why it was when the relationship was exposed that she had to lose her job, and not her husband who, after all, was in the senior position. He could have been asked to resign from the Board. It would appear, therefore, that the breadwinner ideology is still accessible to both genders. Jane's wish to be provided for and Sophia's acceptance of becoming a dependant support the notion expressed earlier in the thesis of a gender-role blueprint.

It would appear that there is an enormous complexity in the social and psychological pressures experienced by women in present day culture.
Concluding the Case Studies

To conform or to challenge male norms and expectations appears to be the battle that has confronted each of these three women. Elizabeth experiences abuse from men and exclusion from women as she chooses to remain outside the female stereotype of "normal" behaviour. Jane feels fearful of what she perceives are her attacks on both other women and only male cultural norms. Sophia chose a small challenge to male cultural boundaries and took up playing poker rather than going to an unfair dismissal tribunal.

In general it would seem that each of the women discussed has a slightly different relationship with her gambling. For Elizabeth the motivation is to make money and challenge the male world, similar to Helen the Headmistress, mentioned previously in the text (pp 183). Jane gambles to make money and Sophia gambles to feel involved. Each one, however, obviously thoroughly enjoys the excitement of the game.

The idea of a "kick-level" seems well supported with each one staking monies relative to their financial situation.

Each of the women appears identifiable in the context of Conarton and Silverman's eight stages of Psychological Development. Elizabeth appears to have reached the sixth stage of empowerment. She is motivated to challenge the male world despite at times being abused and excluded. Jane, on the other hand, appears entrapped in stages two and three, continually feeling oppressed by the views and expectations of others. Sophia, on the other hand, having reached a stage of integration (eight), demonstrates a capacity to conform to an earlier psychological stage of operating if sufficient pressure is applied.
Sophia's experience suggests a fluidity in the developmental model rather than a linear progression.

A criticism that can be made of these case studies is that all three women interviewed are white; middle class; have earned their own money and are heterosexual. Conarton and Silverman's model may not have fared so well as a way of understanding the relationship of women to gambling had the women been from different backgrounds. It is likely that because of the hidden aspect of women's gambling that it was only through a feeling of identification with the author that these women felt able to disclose their experiences so openly. Even then there were times during the interviews that the author felt quite strong resistance from the women interviewed to disclosing feelings and amounts of money staked.

Despite these limitations in the possible application of the findings, the case studies begin to demonstrate the very complicated nature of the world of female gamblers. They can be at different psychological stages of development but most would prefer a more prolonged relationship with each gambling experience. They each confront numerous psychological barriers when they decide to gamble but they all enjoy the physical and emotional excitement of betting. The social barriers to entering the world of gambling have also been similar for each of them as is the prejudice they have suffered through continuing to play.

It is these social barriers and prejudices that will be explored further in the next section of the thesis.
CHAPTER EIGHT

THE FIELD STUDIES

A. FIELD STUDY I - Entering the gambling network

A potential criticism that could be made of the initial pilot study was that the data was limited because it sought only to explore the behaviour of a group of self-assessed problem gamblers using an inductive strategy. This group could thus be categorised as "other than" the norm and therefore too deviant in characteristics to offer a generalised theory about the behaviour of women who gamble. Similarly, the case studies, whilst extremely valuable for providing an insight into the psychological relationship of women to their non-problem gambling are limited in number, as well as in cultural and class difference.

It was decided, therefore, to extend the data and collect a larger sample of women gamblers who, unlike the sample who had attended the gamblers Anonymous meetings, were not as yet placed in a deviant category. Women, who like the three in the case studies, were gambling regularly but had not sought help nor saw their gambling as a problem.

The research schedule was designed to test the attitude of women to their gambling, their preferred types of gambling, the frequency of their involvement and their social situation. The target number of women who gamble was forty and they were to be taken from the following groups of gamblers.
A variety of techniques was to be used to establish contact with each group. Much of the data was to be generated using the snowball sampling technique. This is a situation where data gathering and introduction to new sources of data go hand in hand. However, where the contact flow dried up visits were made to various establishments and questionnaires distributed by hand.
Since the pilot study demonstrated that most women who gamble participate in more than one activity it was decided that the women in this part of the study would be categorised on the basis of the particular types of gambling in which they participated most frequently.

Sixty questionnaires were distributed in this way (See Appendix XV) with a total return of thirty-two giving an overall response rate of 53%. Most of the respondents were involved in more than one type of gambling activity. See Table 5 for details.

Following the pilot study the original research hypothesis i.e. that women gamble less frequently than men because of their differential socialisation experience and restricted opportunity, was extensively revised as evidence seemed to support the following observations;

1. There is no difference between bingo playing and other gambling activities. It is the individual's perception of her actions that is relevant.

2. Women are introduced to playing bingo as a way of making social contact but once active are as capable as men of taking their gambling seriously.

3. Women are as likely as men to gamble in all forms but the type of gambling selected will more often fit with socially ascribed gender roles i.e., it is more likely that they will play bingo than play games in a casino.

4. Women are introduced into the main gambling arena by men.

5. Women who gamble are more likely to be single.
6. Women who gamble are more likely to have their own income.

7. Women of all ages gamble.

8. Women of all social classes gamble.

9. Women from the lower occupational categories are more likely to play bingo.

10. Women of higher occupational status are more likely to attend casinos, card clubs and on course horse races.

Data Analysis

The mean age of the sample was forty seven years. The range was between twenty-two years and seventy-nine years with a slightly heavier bias towards the older age group than in the pilot study, thereby suggesting that women of all ages gamble.

FINANCE (income, others/own, job status)

40.6% (n = 13) of the sample were married showing a similar pattern of marital status to the problem gambler group. Social class was assessed in relation to the respondent's own employment.

48% (n = 15) of the sample had an unemployed status with the other 52% distributed across social classes one to eight using the Hall Jones code analysis.
Six of the sample were placed in social classes one and two (based as explained on their own occupational status) which is possibly a higher percentage than the social norm. For women (See previous Chapter) another probable deviation from the social norm was that 46.9% (n = 14) almost a half regarded themselves to be financially independent with only 30% (n = 10) just under a third, naming their partner as the main breadwinner and the rest seeing it as a joint position. See Table 1 below for details of national employment status.

Table 1

Employment Status 1992 (Spring Quarter)

Persons aged 16 and over

<table>
<thead>
<tr>
<th>Great Britain</th>
<th>All females</th>
<th>Married females</th>
<th>Non-married females*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employees</td>
<td>10,148</td>
<td>6,576</td>
<td>3,572</td>
</tr>
<tr>
<td>Full-time</td>
<td>5,644</td>
<td>3,078</td>
<td>2,566</td>
</tr>
<tr>
<td>Part-time</td>
<td>4,503</td>
<td>3,498</td>
<td>1,005</td>
</tr>
<tr>
<td>Self Employed</td>
<td>778</td>
<td>604</td>
<td>67</td>
</tr>
<tr>
<td>Full-time</td>
<td>411</td>
<td>304</td>
<td>107</td>
</tr>
<tr>
<td>Part-time</td>
<td>367</td>
<td>300</td>
<td>67</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>All males</th>
<th>Married males</th>
<th>Non-married males*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employees</td>
<td>11,248</td>
<td>7,123</td>
<td>4,125</td>
</tr>
<tr>
<td>Full-time</td>
<td>10,590</td>
<td>6,861</td>
<td>3,729</td>
</tr>
<tr>
<td>Part-time</td>
<td>656</td>
<td>262</td>
<td>395</td>
</tr>
<tr>
<td>Self Employed</td>
<td>2,353</td>
<td>1,733</td>
<td>620</td>
</tr>
<tr>
<td>Full-time</td>
<td>2,179</td>
<td>1,604</td>
<td>576</td>
</tr>
<tr>
<td>Part-time</td>
<td>174</td>
<td>129</td>
<td>44</td>
</tr>
</tbody>
</table>

NB * includes cohabiting persons.

The most relevant statistic in this data is that 4,870 thousand women as compared with 830 thousand men are in paid work for part-time hours and 12,769 thousand men as compared with 6,055 women are in paid work full-time. It is also mostly married women who do the paid part-time work. Of the 4,870 thousand paid part-time working women 3,797 thousand are married.

These findings suggest that the female population surveyed in this particular piece of research is not involved in traditional "married women working" financial arrangements and so may experience a greater degree of financial independence that is the national norm for women (page 195, para. 1).

In response to the question about dependent children only 21.9% one in five of the respondents had children under the age of eighteen years.

Using a question based on income group/class intervals, two of the respondents had zero incomes with the largest group earning between £10-15,000 and the second largest group at the other end of the spectrum earning less than £3,000. The remaining respondents fell between the £3,000 - £10,000 range with just three of the respondents having an income of more than £15,000. A total of five respondents had failed to answer to this question which may account for the unusual data bias.

These findings have offered some information in relation to three of the observations. Firstly, the fifth observation, which states that women gamblers are likely to be single, is only partially supported with just over half the sample living alone. Observation six, which states that women who gamble are more likely to have their own income, seems viable in the light of the finding that the group is more financially independent than the national norm for women.
Observation eight, is also not contradicted in that women of all social classes gamble.

**SOCIAL MIXING** (gender)

The majority of the respondents usually went out with one friend or more with only 6% (n = 2) of the group who could be categorised as the "frequent gamblers" gambling more than three times per week, going out entirely alone. It is the women who gamble frequently and alone who could be regarded as the hard gamblers of the group as they have moved out of the area of social gambling behaviour. In other words they have moved along the gambling continuum from gambling as an occasional activity which buys excitement to gambling as a large part of daily life.

The women were also asked about their social group. In response to this question 72% (n = 23) of the sample indicated that when they went out they socialised with both men and women 16% (n = 5) indicated that they only socialised in all female groups. This finding allows for Observation four to be viable i.e., that women are introduced into the main gambling by men.

**OPPORTUNITY -** (Introduction to Gambling, sexism, home situation)

Observation four was again supported through the question as to how the women had been introduced to gambling and by whom.

In response to the question about introduction to gambling various replies were given
For example;

"As a child at Christmas we played Newmarket for butter beans".

"My father bought me a racehorse".

"I started playing bingo with a female friend as leisure".

"When horse racing is on the telly it gives you something to do and passes the time".

Whilst acknowledging that an open-ended question about method of introduction to gambling was bound to bring a wide variety of responses for the women who had entered the more traditionally male preserves of gambling, i.e. off-course betting and casino gaming, introduction had tended to be by a male member of the family, most often father or grandfather, although brother and brother-in-law were also mentioned.

The picture for bingo and card playing was quite different, as for these activities introduction was far more likely to be through a female member of the family/friend or a mixed gender social group. Involvement in some types of gambling does seem to have a gender bias, i.e., that women are as likely as men to gamble in all forms but the type of gambling selected will more often fit with socially ascribed gender roles particularly it seems if the introduction to the activity is facilitated by a woman.

There was no correlation between age of introduction and current frequency of gambling activity. There was, however, a strong correlation between the gambling experience itself and frequency of participation. When asked if
respondents enjoyed the excitement of the game the following responses were obtained:

"I enjoy the tingle of adrenalin".

"I forget all my worries when I'm playing".

"If I win I'm over the moon".

"I get a beating heart, hot flush and general feeling of excitement".

"I get a sweaty palm quickening heartbeat and loss of breath".

"I get a good buzz especially if I win".

"It's not an experience its a way of life".

"I feel involved in something".

Many of these answers support the theories on gambling discussed earlier in the text, that is, the importance of physical sensations; the dissociation from reality; the pleasure of winning; the sense of an alternative culture and finally a feeling of being involved in something.

These responses were not at all dependent on the type of gambling activity in which the women had chosen to engage, as they could be playing anything from bingo to roulette. The responses were, however, related to the frequency of gambling as all these respondents gambled more than once a week with seven of them gambling on a daily basis. At some stage five of the seven had had to
obtain monetary loans from formal sources to finance their gambling e.g. banks, (15.6% \((n = 5)\) of the total sample).

It has been suggested by other writers on the subject e.g. Moran, that there is a correlation between an early big win and later frequency of gambling but this was not borne out by data gathered in this sample. Not surprisingly, however, all the women who gambled once a week or more had had what they considered to be a big win at some time during their gambling. In total 37.5% \((n = 12)\) of the sample reported a big win the occurrence of this event varied from one month before to five years after they started gambling regularly. Similarly, the data did not reveal a relationship between the experience of having a close friend or relative who had won a sum of money and the women's own decision to take up gambling. Only two of the respondents started to gamble after this experience.

It was found that women of all social classes gamble; women from the lower occupational categories are more likely to play bingo; women of higher occupational status are more likely to attend casinos, card clubs and on-course horse races. The data was analysed to discover a possible correlation between social class (based again on the women's own occupational status) and preferred types of gambling.

The following results were found:
Table 2

Preferred types of gambling.

<table>
<thead>
<tr>
<th>Occupational Status</th>
<th>No in category</th>
<th>Bingo Playing</th>
<th>On course betting</th>
<th>Casino Playing</th>
<th>Fruit Machines</th>
<th>Cards for Money</th>
<th>Off Course Betting</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>3</td>
<td>1</td>
<td>1</td>
<td>3</td>
<td>0</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>2</td>
<td>3</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>3</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>3</td>
<td>1</td>
<td>0</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>4</td>
<td>2</td>
<td>1</td>
<td>2</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>5</td>
<td>6</td>
<td>4</td>
<td>5</td>
<td>2</td>
<td>4</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>6</td>
<td>0</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>0</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>2</td>
<td>2</td>
<td>2</td>
<td>0</td>
<td>2</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>9</td>
<td>15</td>
<td>10</td>
<td>9</td>
<td>6</td>
<td>6</td>
<td>9</td>
<td>4</td>
</tr>
<tr>
<td>Totals</td>
<td>32</td>
<td>18</td>
<td>20</td>
<td>13</td>
<td>17</td>
<td>16</td>
<td>10</td>
</tr>
</tbody>
</table>

It appears that when the data are analysed under these headings, bingo playing is far more popular amongst women from the lower occupational categories. Casino playing appears less popular, although participated in by more women of category nine than the hypothesis would lead one to expect.

Other types of gambling activity seem quite evenly spread over the various categories, taking account of the heavy bias in category nine.

With regard to social role opportunity i.e., that women's gambling occurs within socially prescribed gender roles, the women respondents were also asked questions about their opportunities to pursue their social activities which included their gambling.

Firstly the women were asked about their mode of transport. Travelling by car was the most frequent answer suggesting a middle class bias in the sample with the bus a close second. Travelling by taxi and walking were the third most popular with only a small number using the tube or train (13%) (n = 4). As one
might imagine older women tended to use the bus where younger women tended to walk. All age groups showed a preference for the car.

In terms of distance travelled, over half the sample only travelled within a zero to five mile radius of home with the majority of the rest having to travel between six and twenty miles. A few travelled more than twenty miles and three people chose not to answer the question.

A final question in this category was to do with the distribution of labour in the home and thus the freedom from domestic chores. Nearly half the sample were women on their own, so that for them this question was irrelevant, but of the remaining respondents three-quarters live in a sexist domestic set-up with very little sharing of the day to day running of the house. There was no discernible correlation between either age or social class and distribution of domestic labour although this was mainly because the sample contained such a high proportion of women who were either single, divorced or widowed.

MYTHOLOGY (beliefs, superstitions, locus of control)

The researcher included in the questionnaire a series of questions about the individual's perception of both life and gambling events and the concept of locus of control was also looked at in some detail in this section of the research. Respondents could choose more than one category when asked what factors they feel influence life's outcomes. All the respondents answered the question and of the total only three felt that they were completely responsible for what happened to them in their lives answering "self" in response to the question and indicating no other types of influence.
“Circumstances” was the most popular answer receiving twenty three positive replies. The answers fell into the order shown in the contingency table below:

Table 3

<table>
<thead>
<tr>
<th>Type of Influence</th>
<th>No of positive replies</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Circumstances</td>
<td>23</td>
</tr>
<tr>
<td>2. Other People</td>
<td>17</td>
</tr>
<tr>
<td>3. Fate</td>
<td>16</td>
</tr>
<tr>
<td>4. Good Luck</td>
<td>8</td>
</tr>
<tr>
<td>5. God</td>
<td>7</td>
</tr>
<tr>
<td>6. The Weather</td>
<td>7</td>
</tr>
<tr>
<td>7. Self</td>
<td>3</td>
</tr>
<tr>
<td>8. The Stars</td>
<td>2</td>
</tr>
</tbody>
</table>

With regard to the women who gambled most frequently no single influencing factor was seen by them as pertinent to success at gambling. When asked more specifically about notions of luck 48% (n = 5) of the sample regarded themselves as unlucky at the moment with two respondents saying that they do not hold a belief that luck exists. There was also no correlation between feeling lucky at present and continued frequent gambling. One respondent did not reply to the question at all, choosing one might speculate, to ignore such a notion altogether.

RISK-TAKING (ambition)

Respondents were also asked about their risk-taking behaviour in the context of career ambition. The question invited them to imagine taking an offer of promotion which would put them in charge of their current work peers.
47% (n = 5) of the sample said they would take the offer, 13% (n = 4) would say no to the offer, 18% (n = 6) of the sample answered "don't know" and a significant number, 22% (n = 7), failed to answer the question at all.

A second general question about risk-taking was also asked. Respondents were asked to choose a financial investment option. Option 1 carried a high risk/high return clause whereas Option 2 offered a low risk/low return.

Table 4

<table>
<thead>
<tr>
<th>High Risk</th>
<th>Low Risk</th>
<th>NEITHER</th>
<th>NO RESPONSE</th>
</tr>
</thead>
<tbody>
<tr>
<td>OPTION 1</td>
<td>OPTION 2</td>
<td></td>
<td></td>
</tr>
<tr>
<td>% sample</td>
<td>% sample</td>
<td>% sample</td>
<td>% sample</td>
</tr>
<tr>
<td>38%</td>
<td>(n = 12)</td>
<td>44%</td>
<td>(n = 14)</td>
</tr>
<tr>
<td>6%</td>
<td>(n = 2)</td>
<td>12%</td>
<td>(n = 4)</td>
</tr>
</tbody>
</table>

Of the 18 frequent gamblers, that is those gambling in three of more ways, 12 chose the high risk, high return option whatever their age, with the low risk, low return option being more popular amongst the "softer" gamblers, (those gambling in one or two ways). (See Table 5 below)
Table 5
Age of Respondents and Frequency of Participation in All Types of Gambling

<table>
<thead>
<tr>
<th>Age</th>
<th>Bingo Playing</th>
<th>On-Course Betting</th>
<th>Casino Playing</th>
<th>Fruit Machines</th>
<th>Cards for Money</th>
<th>Off-Course Betting</th>
<th>No. of Types</th>
</tr>
</thead>
<tbody>
<tr>
<td>22</td>
<td>X</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>5</td>
</tr>
<tr>
<td>27</td>
<td>✓</td>
<td>✓</td>
<td>X</td>
<td>X</td>
<td>✓</td>
<td>X</td>
<td>3</td>
</tr>
<tr>
<td>29</td>
<td>X</td>
<td>X</td>
<td>✓</td>
<td>✓</td>
<td>X</td>
<td>X</td>
<td>2</td>
</tr>
<tr>
<td>30</td>
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<td>X</td>
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<td>✓</td>
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<td>X</td>
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<td>30</td>
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<td>✓</td>
<td>X</td>
<td>X</td>
<td>3</td>
</tr>
<tr>
<td>30</td>
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<td>✓</td>
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<td>5</td>
</tr>
<tr>
<td>32</td>
<td>✓</td>
<td>✓</td>
<td>X</td>
<td>✓</td>
<td>X</td>
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<td>4</td>
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<td>X</td>
<td>X</td>
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</tr>
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<td>37</td>
<td>✓</td>
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<td>✓</td>
<td>✓</td>
<td>X</td>
<td>5</td>
</tr>
<tr>
<td>38</td>
<td>✓</td>
<td>✓</td>
<td>X</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>5</td>
</tr>
<tr>
<td>39</td>
<td>✓</td>
<td>✓</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>2</td>
</tr>
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<td>40</td>
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<td>X</td>
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<td>X</td>
<td>X</td>
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<td>✓</td>
<td>X</td>
<td>3</td>
</tr>
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<td>45</td>
<td>X</td>
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<td>✓</td>
<td>X</td>
<td>X</td>
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</tr>
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<td>✓</td>
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<td>✓</td>
<td>✓</td>
<td>✓</td>
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</tr>
<tr>
<td>49</td>
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<td>X</td>
<td>✓</td>
<td>X</td>
<td>X</td>
<td>3</td>
</tr>
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<td>X</td>
<td>✓</td>
<td>3</td>
</tr>
<tr>
<td>57</td>
<td>✓</td>
<td>✓</td>
<td>X</td>
<td>✓</td>
<td>✓</td>
<td>X</td>
<td>4</td>
</tr>
<tr>
<td>58</td>
<td>X</td>
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<td>✓</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>2</td>
</tr>
<tr>
<td>60</td>
<td>✓</td>
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<td>✓</td>
<td>X</td>
<td>✓</td>
<td>✓</td>
<td>5</td>
</tr>
<tr>
<td>62</td>
<td>X</td>
<td>✓</td>
<td>✓</td>
<td>X</td>
<td>X</td>
<td>✓</td>
<td>3</td>
</tr>
<tr>
<td>65</td>
<td>✓</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>✓</td>
<td>X</td>
<td>2</td>
</tr>
<tr>
<td>68</td>
<td>X</td>
<td>X</td>
<td>✓</td>
<td>X</td>
<td>✓</td>
<td>X</td>
<td>2</td>
</tr>
<tr>
<td>73</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>✓</td>
<td>1</td>
</tr>
<tr>
<td>75</td>
<td>✓</td>
<td>X</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>X</td>
<td>3</td>
</tr>
<tr>
<td>Age</td>
<td>Bingo Playing</td>
<td>On-Course Betting</td>
<td>Casino Playing</td>
<td>Fruit Machines</td>
<td>Cards for Money</td>
<td>Off-Course Betting</td>
<td>No. of Types</td>
</tr>
<tr>
<td>-----</td>
<td>---------------</td>
<td>-------------------</td>
<td>---------------</td>
<td>----------------</td>
<td>----------------</td>
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<td>--------------</td>
</tr>
<tr>
<td>77</td>
<td>√</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>1</td>
</tr>
<tr>
<td>78</td>
<td>√</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>1</td>
</tr>
<tr>
<td>32</td>
<td>18</td>
<td>20</td>
<td>13</td>
<td>16</td>
<td>15</td>
<td>9</td>
<td></td>
</tr>
</tbody>
</table>

**DEPENDENCY** (self-image, prioritising, decision making)

A third strategy for examining the respondents' attitudes towards themselves and outcomes of events involved them being invited to consider how they would spend £1,000 and what their order of priorities would be. Respondents were categorised in terms of social class and age and replies were coded frame based on the basis of whether the money was to be spent on self or others.

16% (n = 5) of the sample said that they would use the money for gambling and this response was spread across all social classes and age groups. Some form of self-indulgence was the most popular answer at 28% (n = 9), particularly a holiday abroad. 6% (n = 2) of the sample would give the money away and 16% (n = 5) would invest it. As might be expected these two answers were much more dependent on age, with older women giving the money away and younger women being open to the idea of investment. 19% (n = 6) of the sample would buy something with the money with a further 13% (n = 4) wanting to spend the money on debts or bills. 2% (n = 1) of the sample chose not to answer the question. Whilst self-indulgence could be viewed as an indicator of a woman's identity as separate from her family, the answer "holiday" did not indicate if the experience would be for her alone. The results therefore are inconclusive.
Further Data Analysis - WOMEN WHO GAMBLE

Table 6

<table>
<thead>
<tr>
<th>Age range</th>
<th>Bingo</th>
<th>On-course betting</th>
<th>Off-course betting</th>
<th>Casino gambling</th>
<th>Fruit machine</th>
<th>Card Playing</th>
</tr>
</thead>
<tbody>
<tr>
<td>under 25</td>
<td>0</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>25-45</td>
<td>9</td>
<td>11</td>
<td>3</td>
<td>5</td>
<td>8</td>
<td>6</td>
</tr>
<tr>
<td>45-65</td>
<td>6</td>
<td>8</td>
<td>4</td>
<td>7</td>
<td>6</td>
<td>7</td>
</tr>
<tr>
<td>65+</td>
<td>3</td>
<td>0</td>
<td>1</td>
<td>0</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Total</td>
<td>18</td>
<td>20</td>
<td>9</td>
<td>13</td>
<td>16</td>
<td>15</td>
</tr>
</tbody>
</table>

As can be seen from table six above on-course betting was the most popular form of gambling amongst the 25-45 age group with bingo and fruit machine playing coming next in line, off-course betting becoming the least favourite. 56% (n = 18) of the respondents indulged in three or more types of gambling with just under 50% (n = 14) of the women introduced to their gambling by men.

Both casino gaming and bingo were the most favoured among the 45-65 age group although the figures generally show a more even distribution throughout the age range.

A pie chart showing overall preference for type of gambling based on the respondents most frequent participation appears.

Note: 1. The Race Course Association surveyed horse race course attenders in 1991 and found that 42% of the punters are women. (See Appendix V for a more detailed account).
The above findings confirm those of other studies conducted, in that on-course betting which includes both dog and horse racing was the most popular. Less surprisingly, bingo as other research has demonstrated, is very popular amongst women.

Off course betting, as might be anticipated following consideration of other research into the male "preserves" and the author's own unwelcoming experience, is amongst the least popular. (See Figure 2 below).

**Figure 2**

![Pie chart](image)

- A = On course betting
- B = Bingo playing
- C = Fruit machine playing
- D = Playing cards for money
- E = Casino gaming
- F = Off-course betting

**IN CONCLUSION**

It appears from the small sample of women surveyed so far that there is no difference between bingo playing and other gambling activities insofar as all share the same characteristics of excitement, frequency and importance. These
findings indicate that, some women who are introduced to bingo as a way of making social contact can become engaged in a form of hard gambling comparable with other forms of gambling indulged in by men. (The definition of hard gambling is the same as used before in that it is a situation where gambling has become an important part of daily life rather than an occasional activity which involves spending money in order to gain excitement). This suggests that women, once introduced to gambling, can gamble in the same ways as men despite socially ascribed gender roles.

Women, however, are more often introduced to bingo by women and to other forms of gambling by men. Also women who gamble frequently are more likely to live alone as women who gamble frequently are more likely to have their own income, than is the case for women in the general population. Finally, it would appear that women of all ages and of all social classes do gamble.

Bingo playing appears slightly more popular amongst the lower occupational categories with card clubs and casinos less popular. The reverse is true of the higher occupational categories. Fruit machines, on-course and off-course betting, appear fairly evenly distributed across all the categories.

Women, it appears from the evidence gathered so far, are capable of gambling with as much frequency, with equal sensational experience, for stakes which are as high and in all forms, as those in which men are involved. However, the main difference appears to be in the number of female participants in some of the more traditional gambling arenas. Opportunity to play the game seems to be the most pertinent variable.

Introduction i.e. entrance into the play is crucial, the home situation including care of dependants, own money and transport and availability of leisure time...
are relevant including the individual's own belief in freedom of movement within social institutions.

The experiences of success and power seem accessible to women; if and when the situation presents itself manipulation of outcomes is pursued with as much energy and motivation as by men. Women, it appears, far from being disadvantaged in terms of the quality of the gambling experience are perhaps only discriminated against in terms of quantity of experience available.

The findings contained in this section of the field research are important in that they answer quite clearly in the affirmative the initial question of do women gamble. The author began with the idea that because of the lack of women presenting themselves in agencies asking for help with their gambling, that maybe women do not gamble. The difficulty in uncovering women who gamble is reflected in the small number contained in this sample. In order to continue the search for women who gamble the author embarked on Field Study II.
B. FIELD STUDY II - Women and Gambling in Enfield

Whilst the pilot study and the first field study have taken the author some way towards an understanding of the nature and frequency of women's gambling, the exact incidence of the women gambler in the population at large is still left to speculation only.

As an attempt to provide some comment on this, in the Autumn of 1991 the author decided to distribute three hundred questionnaires to households in the London Borough of Enfield. (See Appendix XVI). The questionnaire was addressed to the woman of the household and it was asked that it be completed and returned anonymously in the pre-paid envelope provided.

The author was unaware at this time that a local issue about gambling was beginning to develop. This became more apparent in the Spring of 1992 when the local newspaper began to report a debate between a new organisation called "Residents Against Gambling in Enfield" (RAGE) and the Rank Organisation. It appears that a storm of protest erupted over the Rank Organisation's proposal to open a gaming arcade in the centre of Enfield Town. The RAGE group objected to the proposal on the grounds of the risk to the growth of teenage problem gambling. Rank replied to this challenge saying that it was women out shopping that were expected to be the main users of the arcade (not a surprising assumption when one thinks of Rank's own experience). In response to this RAGE questioned 2,616 women from Enfield aged 14-97 and

Note: 2. The real impact of this seems to have shown in a very poor response to the questionnaire. Possibly women were afraid to demonstrate their interest.

Note: 3. It is reported that Mr. Rank originally bought his first bookmakers as a way to recoup some of the gambling losses that his wife Patricia continually incurred through on course betting (3.4.92 G.L.R. interview with Jamie Read author of "A License to Print Money").
found that 98.4 per cent of those questioned said that they would not visit a new arcade if it opened. (See Appendix XV). The amount of negative publicity this venture received would undoubtedly have meant that even if women did want to go, they would feel pressured by the apparent public disapproval into not doing so.

Taking all this demographic information into account the author selected seven sections of the Borough in which to distribute the three hundred questionnaires. The sections were chosen on the basis of reported affluence, ethnicity and age.

The areas were as follows:

A Hadley Wood  
B Winchmore Hill  
C Enfield Town  
D Palmers Green  
E Freezywater  
F Ponders End  
G Lower Edmonton

Of the three hundred distributed, forty one were returned, three of which had not been completed at all. In addition two telephone calls were received saying that the questionnaires were too intrusive; one call came from a husband of a potential respondent and one from a woman who said she was telephoning on behalf of her neighbours as well. Of the thirty eight who did complete replies, eighteen indulged in some form of regular gambling behaviour. However, given the poor response rate it is unlikely that those who responded are typical of the population and so the findings have to be interpreted with caution.
THE RESULTS

GAMBLING ACTIVITIES

The most preferred types of gambling activity appear in Table 1 below.

Table 1: Preferred Types of Gambling Activity

<table>
<thead>
<tr>
<th>Most Popular</th>
<th>A. On Course Betting</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B. Playing Bingo</td>
</tr>
<tr>
<td></td>
<td>C. Playing fruit machines</td>
</tr>
<tr>
<td>Least Popular</td>
<td>D. Playing cards</td>
</tr>
<tr>
<td></td>
<td>E. Visiting a bookmakers</td>
</tr>
<tr>
<td></td>
<td>F. Casino gaming</td>
</tr>
</tbody>
</table>

Despite the small number of respondents these findings show a consistency with the findings of the previous Field Study. Where popularity was rated in exactly the same order (See Figure 2, Field Study 1) except that (E) visiting bookmakers and (F) casino gaming are reversed. This suggests that perhaps the respondents in this section of the field research are not necessarily atypical in the context of this study, as between them they indulge in all forms of gaming activity.
INTRODUCTION

Introduction to these activities had occurred through both male and female contacts with on course racing, fruit machines, card playing and casino gaming occurring predominantly through male introduction, whereas bingo playing was predominantly through female introduction. Off course racing appeared to be equally balanced but as there were only two incidents of this type gambling, it is impossible to draw any firm conclusions.

However, in general terms the data does appear to be in keeping with the other results found in the study so far continuing with just over a third of the sample introduced to gambling as teenagers with the rest beginning their gaming in their adult life. Only one respondent was introduced to the activity as a child.

AGE AND ETHNICITY

Almost all the respondents were white with only one Greek, and two black respondents one who referred to herself as West Indian and one as Afro Caribbean.

Age distribution was as follows:
Despite Enfield having an above average proportion of elderly residents the women who chose to answer this questionnaire fell mainly into the twenty to forty age range.

MARITAL STATUS

A similar trend was found amongst these gamblers as had been found in the other two groups studied, with over sixty per cent of them living alone, being either single, divorced or widowed. One third had children under the age of ten years and of these all except two were married. Amongst this group all forms of gambling were popular apart from casino gaming.

LOCUS OF CONTROL

Other questions were asked of these respondents to do with belief in luck and their sense of their own destiny.
All of the sample expressed a belief in luck although in answer to a question about factors which influence their lives, "other people" was the most popular answer with "circumstances" the second most popular and "the weather" and "good luck" equal third. "Fate" received five positive replies but "God" and "the stars" were the least popular. One respondent answered that no factors influenced her life but in response to another question expressed a belief in luck, so her responses are somewhat contradictory.

Finally, respondents were asked to tick a box next to statements relating to their sense of their locus of control 4. Unfortunately responses to these questions were very muddled and inconclusive with the respondents choosing contradictory statements for example, four respondents agreed with both the following statements:-

Q22 In my case getting what I want has little or nothing to do with luck.

and then,

Q23 It is not always wise to plan too far ahead because many things turn out to be a matter of good or bad fortune anyhow.

Another agreed with both of the following:-

Q22 In my case getting what I want has little or nothing to do with luck.

and also;

Q22 Many a time I might as well decide what to do by flipping a coin.

Of the total replies only five respondents demonstrated a clear sense of responsibility for their own destiny, choosing positively all the statements that expressed this.

Note: 4. These questions were taken directly from work in this area facilitated by Rotter written up in Lefcourt's book on Locus of Control.
VIEW OF SELF IN RELATION TO GAMBLING

A final question was asked of these respondents about their view of their relationship with their gambling. Each respondent was asked if she would describe herself as a gambling person. Only one respondent answered positively with all the others giving a clear negative response.

This particular respondent was seventy three years of age, still married with two grown up children. Her favourite pastime was playing cards for money but she also played bingo, bet at dog and horse races and placed off-course bets at the bookmakers. She demonstrated a consistent belief in luck, describing herself as very lucky particularly at cards but also believed that card playing is something at which you can become skillful. Her answers to the questions about locus of control also demonstrated this duality in belief systems in that all her answers were totally opposed to any notion that anyone other than herself was responsible for her experiences.

This constant duality in responses which has appeared in these two sections suggests that women, in common as with all gamblers have a somewhat ambivalent relationship to the whole notion of gambling in terms of responsibility for outcomes. In Chapter Three we saw that Apter separated personalities into two types, Telic and Paratelic, and the discussion in this chapter indicated that women possibly fit more easily into the telic boredom/anxiety frame. Perhaps this duality in beliefs suggests that women struggle to relinquish a feeling of responsibility for outcomes, fearing the anxiety associated with negative self-expectancies. It is perhaps both women's defence against anxiety and fight against boredom that lead many of them to take up bingo.
CONCLUDING THE FIELD RESEARCH SO FAR

It could be argued that the poor questionnaire return to this section of the research is due to the apparent resistance of women to talk about their gambling. This resistance may have been exacerbated by the already raised profile of women and gambling in Enfield through the work of R.A.G.E. (Residents Against Gambling in Enfield). For whatever reason, a poor return of questionnaires occurred and this has left the author unable to demonstrate conclusively the proportion of the female population in Enfield that play gambling games with any degree of regularity. The six percent of replies received may or may not be a fair assessment of the number in the female population that gamble and they may or may not be representative in their attitudes, activities and characteristics of other female gamblers.

What is perhaps more useful about these accounts is that they endorse the results found in the previous two sections of the research, suggesting that the findings could well be typical of women gamblers in general and that it is possible to draw some tentative conclusions from the data.

In total sixty women have been questioned about their gambling and when put together they seem to offer a fairly consistent pattern which enhances our understanding of women's relationship to gambling.

Whilst there is no doubt that this particular methodological path of discovery has had few clear signposts to guide the researcher, what few there have been seem to point in the direction of indicating that women are involved in gambling activities in the same way as men. Although the actual numbers of women gambling in the total population still remains undiscovered, the
evidence demonstrates that when women do gamble they have the capacity to
gamble as often and with as much fervour as their male counterparts.

The woman who gambles it would appear can be of any age, status and may or
may not be employed outside the home. If she is to gamble regularly, however,
she must have the opportunity to do so and so is likely to have more personal
free time and access to funds. If she has been introduced to gambling by a male
she is more likely to bet on horse or dog races and visit casinos, whereas if she
has been introduced by a woman she is more likely to play bingo or cards.
Generally the woman who gambles presents a fairly ordinary picture in terms
of her attitudes and preoccupations but if you can get her to admit what she
does in her leisure time she will demonstrate an excitement not generally
acknowledged to be part of a woman's world. The woman gambler it appears is
not a rare breed but rather an undiscovered and ill-recorded one. It was this
lack of acknowledgement of the woman gambler that led the author to explore
the theoretical considerations and empirical implications contained within the
third and final part of this research thesis.
CHAPTER NINE

A STUDY OF BINGO

Theoretical Considerations

All the evidence contained within the thesis so far points to the fact that in many ways for the majority of women the social and psychological relationship of women to gambling is difficult to test in a way which permits any degree of confidence in the results obtained.

After consideration of the historical, social and economic position of women, the analysis contained in Chapter Four of the study, pointed to the conclusion that in general it seems, women have less opportunity to access the personal (i.e. risk-taking, independence, drive, belief in self) the social (i.e.. opportunity, appropriate social images) or the economic (i.e. financial independence) skills necessary for any substantial involvement in some forms of gambling.

The world of recognised gambling, like that of crime, is undoubtedly still generally regarded as a male preserve, with women’s place within it being firmly prescribed by their social role in society generally. It is only through such opportunities as bingo that women are able to express any kind of desire for financial risk-taking. Traditionally, bingo has been said to act as a social outlet for women and little attention has been paid to the women themselves who go to bingo specifically with the idea of winning money.
Perhaps bingo with its socially acceptable image has allowed women to be kept out of the main stream of the gambling arena. Women, it could be argued, are attracted to this type of gambling as the initial stakes are low and so they are not initially placed in any kind of direct conflict with their socially prescribed roles.

Despite its low key image bingo fans in 1993 were reported to have spent a record amount of £787 million pounds on the activity. (The Sun Newspaper 24.5.94).

Many of the women who made contributions to the television programme described in Appendix IX had started attending bingo as a way of making social contacts. Once there they soon found they enjoyed the risk-taking experience that went with it.

Betty is a classic example of this.

A Case Study  Betty is a bingo player whom I met during the course of my research. Whilst she does not view herself as having a problem with her gambling her account may suggest otherwise. Betty first came to my notice when I was asked to be involved in an article for Bella Magazine (Appendix XV) and I subsequently invited her to be part of the T.V. programme “The Time The Place” (Appendix XXI). She is an engaging woman in her sixties who talked freely about her gambling. (Pictured below).

"I don't even bother locking my doors and windows when I go out. I've got nothing left to steal"  
Betty White's addiction has wrecked five marriages

Source:  Bella Magazine  
April 21 1990 pp.6.
For the last thirty years Betty has played bingo as many as thirteen times a week. Betty says that it was boredom at home that took her to the Bingo Hall. When she won money at bingo she would go to a casino and play cards for money. She says,

“My five marriages have broken up because gambling was more important to me than my husbands, I think people turn to gambling if they're lonely. There was obviously something in my marriage that was not satisfying that made me turn to this.”

Betty has spent £29,000 in five months of money left to her in a will. She sells her clothes and jewellery and furniture to raise money for bingo and she confides that she no longer locks her doors and windows when she goes out as there is nothing left to steal. She says,

“I live from hand to mouth these days. I've often tried to give it up but I can't. I suppose its too late now. Once you have the cards or chips in your hand you forget about money, you forget about everything. I'm only really alive when I am gambling.”

Undoubtedly, the subject of women and gambling has a higher profile now than it did when the author first became interested in the subject, hence the recent television programme. (March 1991 The Time The Place Appendix XXI).

From the evidence gathered so far it appears that when motivated women can and will enter male gambling preserves.
In general, the literature available on the history of women's relationship to gambling is too patchy to offer a convincing picture of the seemingly changeable nature of women's involvement, so that whilst this involvement is well established in some forms, its nature and frequency in others still remains somewhat undocumented. One could speculate that this lack of monitoring of women's participation has been caused by the interaction of other social forces to do with the nature of the position of women in society generally, and because of the seemingly entrenched function of society to KEEP WOMEN OUT!

If the numbers of women entering the wider gambling arena were to increase, then the predominant male culture of these establishments would be threatened. No longer would the betting shop offer a refuge in the afternoon from the heterogeneous world of men and women in equal numbers, nor would the casino in the evening continue to be such a congenial place in which to flex the male ego. Instead men would be forced to confront their female competitors in society with ever increasing frequency, even in their last bastions of male privilege. If, as Rogers suggests, (1988) these male establishments offer positions of greater social and economic power to their members, then the entrance of women would have even greater implications for the present social and economic order.

A somewhat traditional analysis of the apparently restrictive experience of women would suggest that perhaps the outlet for women's gambling will passively remain held within the safety of the bingo hall. However, what this type of deprivation analysis fails to address is the possibility that many women would not choose to have it any other way. It, like many other theories of women's behaviour, presupposes that femininity is equal to passivity and that all women have a secret urge to invade male territory but are lacking in the courage to do so.
It was this final notion that women may in fact choose the gambling experience contained within playing bingo rather than be restricted to it that took the author to the final part of the research thesis.

Highlighted earlier in the text were some of the characteristics that make bingo games different from other gambling interactions. The most pertinent of these are reinforced by Betty’s account, which conveys the idea of winning or losing as a member of a group rather than merely as an individual. The group, whilst allowing for an individual experience of the excitement, adrenalin rush and the exhilaration of winning also supports the individual in his or her loss. From my own observation, it appears that whilst arriving at the bingo hall alone, women usually leave in groups.

"Jane's" account reported in Chapter Seven of the study suggested that Betty's experience of sharing winnings may be age-related in that the younger women who play often do not share their winnings. It may also have something to do with the amount of money won. A Court case in Leeds reported in May this year concerned two neighbours who regularly played bingo together and shared their winnings until one of them won the national jackpot of forty-two thousand pounds. Ros decided to keep all the money and Wendy took her to Court to complain that they had a verbal contract to share which had been upheld on many previous occasions. The Court ruled in Wendy's favour and she was awarded half the winnings and six thousand pounds interest. Although, Wendy regrets this now as she says she has lost more by losing her friendship with Ros.

The Group Experience

Foulkes (1964), developed a number of concepts to describe what happens when groups of eight to ten people get together. One of the most pioneering concepts was his description of the group matrix mentioned briefly earlier in the text (matrix is derived from the Latin word 'mater' meaning womb). Foulkes says "The matrix is
the hypothetical web of communication and relationship of a given group. It is the common shared group which ultimately determines the meanings and significance of all events and upon which all communications and interpretations verbal and non-verbal rest." (1964 pp271).

There are two aspects to the matrix, firstly, the Foundation Matrix which is formed through the individuals in the group sharing a common culture and often class and education. In the context of bingo the common culture may be that of sharing a sense of bingo as being an acceptable way to spend time. The Dynamic Matrix is a more complex concept which refers to all the mental processes of the group which penetrate the individuals, transgressing them and linking up with each other thereby creating quite literally a shared experience of being "there" together.

Furthermore, Foulkes draws our attention to the fact that every group has positive supportive and constructive aspects. "The relief experienced by sharing and understanding by exchange and mirror reactions, by the feeling of belonging, by overcoming the sense of isolation". (Ibid)

This analysis suggests that women's experience of gambling in the bingo hall is a shared and so a connected, relational experience. It is therefore in keeping with women's psychic desire to exist in an inter-relational world. For women who play bingo it could be argued that as for other gamblers their need to be close and intimate with symbolic mother is met not only through the play itself but also through suspension in the matrix of the group. Hinshelwood (1989), agreeing with Foulkes that a group matrix exists, suggests that;

"an essential ingredient of the matrix is that it is a network in which bits of experience, affects, emotions, feeling states are moved around at an unconscious level". (pp263).
The excitement of winning or the anxiety associated with potential loss may be less painful as it is diluted by the shared inter and intrapersonal group experience. In an article by Bauer and Turner (1974) attention is drawn to the notion of a “diffusion of responsibility” which occurs amongst group members when situations of risk are faced. They suggest that effective bonds emerge during group participation which facilitates this diffusion of responsibility amongst group members. They conducted a research programme which tested the betting behaviour of men and women in homogeneous and heterogeneous groups. Groups consisting entirely of males were found to place riskier bets than was the case in all female groups. But when the groups were mixed, predominantly male groups placed social pressure on the women members to place higher bets than they had placed in the all female groups. Similarly, males placed in predominantly female groups bet lower, suggesting the importance of conforming to general group behaviour. Thus, the social isolation and pressure to conform to male behaviour patterns experienced by women who indulge in other forms of gambling, problem or social may not be a part of the experiential world of the bingo player. A player like Betty, who spends all her time at bingo, is cushioned from the anger and despair felt by her family who see her behaviour as destructive, by the support of her fellow players.

Forsyth (1990), addressing the when and why of group formation draws attention to evolution and the way that historically groups offered individuals protection against the environmental dangers which threatened the survival of the human species. Sociobiology (a biological approach to the understanding of social behaviour) argues that the process of natural selection favoured individuals who preferred group living to isolation.

Forsyth agrees that being a member of a group can satisfy many basic psychological intrapersonal as well as interpersonal needs.
Festinger (quoted by Forsyth 1990) suggests that we seek out others so that we can evaluate the accuracy of our personal beliefs and attitudes. Forsyth draws attention to the work of Schachter who found that a person who enters a potentially ambiguous situation, (and for the purposes of this inquiry the situation that of is a woman about to gamble), will seek information through affiliation. Additionally individuals also join groups to engage in social comparisons and acquire reassuring information. For women, a group of female bingo players undoubtedly offers more positive images than a mixed gender or male membered group operating in a non-welcoming environment. Schachter suggests that we often protect our sense of self-worth by comparing ourselves with others whom we perceive are performing less effectively; this is referred to as a downward social comparison. Groups, therefore, form a type of protective buffer which can shield us from the harmful effects of stress. Groups also provide respite from social and emotional isolation and in this case a medium for experiencing the sensations of envy and loss.

However, we do not simply join any group that promises many rewards and few costs. As Thibaut and Kelly (quoted in Forsyth 1990) suggest, our reaction to potential membership of any group depends on two standards: firstly, our comparison level, that is the standard value that the group must surpass before we consider it to be satisfying; secondly, our comparison level for alternatives, that is the value of the least acceptable group available to us. They predict that our satisfaction with group membership is primarily determined by our comparison level (C.L.), whereas our comparison level for alternatives (CL alt) determines whether or not we stay in or leave a group.

Previous group experiences will strongly influence our C.L.; in other words previous good nurturing experiences will set individual expectations of satisfaction higher than would be the case for someone with poor/depriving group experiences. Equally,
existing membership of other groups provides the individual with choice about membership of the one under scrutiny i.e. CL alt. So choice about joining a group is influenced by CL alt and decisions to stay in a group are largely defined by C.L.

SEE table below.

<table>
<thead>
<tr>
<th>Membership of the Group is</th>
<th>Membership in the Group Is</th>
</tr>
</thead>
<tbody>
<tr>
<td>Above her CL alt</td>
<td>Membership of the group is satisfying she will join.</td>
</tr>
<tr>
<td>Below her Cl alt</td>
<td>Membership of group is satisfying but she will not join.</td>
</tr>
</tbody>
</table>

Source: Thibaut & Kelley 1989
pp 72 Forsyth "Group Dynamics"

The combined impact of comparison level and comparison level for alternatives on satisfaction with group membership influences an individual's decision to join a group.

Women, according to Miles and Whitehead quoted earlier in the text have limited opportunity for access to membership of social groups. Bingo, it could be argued, provides one such opportunity.

The aim of the next part of the research was to test the usefulness of the following hypotheses.

1. Women choose to play bingo in preference to other forms of gambling activity;
2. The experience of winning and losing is contained within the membership of a group;

The author first made a return visit to participate in and observe the play at the local bingo hall.
FIELD STUDY III - Playing Bingo

Participant Observation

The author attended a Tuesday evening bingo session May 1993 with a female family friend aged twenty-nine years who is a regular attender. The main bingo play does not start until seven o’clock but the friend wanted to get to the club at 6 o’clock. Her reason for the early arrival was that “some people say that the early books (of numbers) are the lucky ones” (her words). The tables in the bingo hall are set so that players sit together in groups of four to eight. Some of the women already present are playing a game called “Parti-bingo”. This game costs twenty pence to play and the prize is £3.00 per crossed off line of numbers. The game is played very rapidly. Those not playing this game play private card games for money. The stakes are low, five to ten pence per game. The ratio of men to women is about one in ten women with only one of the five hundred or so women in attendance coming from black or visible ethnic minority backgrounds.

Many people had brought picnics to eat and very few bought a drink from the bar.

The minimum stake for an evening’s play is £2.75 which the author duly paid, then taking a seat at the back of the hall.

Over the course of the evening’s play a total of forty-five cash prizes were distributed to players. These range from £10.00 for a winning line to £219.60 for a full-house (i.e. all numbers on the card called) in the final game.

The Link Bingo computer system broke down on this particular evening and so the big prize of fifty thousand pounds was not played for by the Enfield club members.
During the interval private card games, Parti-bingo and fruit machines were played. A few women brought their knitting to do. The fruit machine players showed a much reduced gender differential than appeared in the main bingo play with a ratio of 1:3 men to women. This was a similar trend to that demonstrated by Dixey and Talbot in their research.

An interesting event occurred when the author won the penultimate big cash prize of the night which was £135.56. The friend who provided the introduction into the bingo hall was so excited she could hardly speak. Struck by the enormous investment she had in being there the author then shared the winnings with her. Various people, unknown previously, offered their congratulations as if some major feat had been achieved.

A woman sitting on the same table who according to hearsay attended regularly left without saying "goodbye". Perhaps the pain of losing was difficult to tolerate when the winner was a "one off, only visiting" group member who had not shared previous losses with the group.

As regards bingo as a social event, it was apparent that various social activities do take place. The sharing of food is one. Also Asté Spumante (bottled fizzy wine) is given to people who are to celebrate a birthday during the particular month and they are opened to share with friends. The Gala Club Manager, a Mr. Goldborn (wearing a white tuxedo and bow tie), mimes "Happy Birthday" to a record.

The main bingo session ended at 9 p.m. although there were a couple of extra games for those who wanted to stay longer. About two-thirds of those present left. The group that the author had joined for the evening left together.
DATA COLLECTION

Following this visit the author drew up a fourth questionnaire which was distributed by hand to women entering the bingo hall on a Tuesday evening in June 1993 and collected by hand the same evening as they left.

The questionnaire had a cash incentive on the front offering a £25.00 cash prize for a completed questionnaire and a combination of ten numbers. (See Appendix XXII). The winning combination would be awarded the prize. Notification of this combination was to be posted on the main Town Hall notice board.

QUESTIONNAIRE RESPONSE RATE

Two hundred and forty questionnaires were distributed with a total return of eighty-eight which gives a thirty-seven percent response rate. The results of the survey were as follows.

AGE AND ETHNICITY

The average age of the respondents was forty-nine years which is consistent with the other field studies. (Forty-seven years in field study I, and forty six years in field study II).

All the respondents were white with eight identifying themselves as from ethnic backgrounds. These respondents identified themselves as Irish (6) and Jewish (2).
MARITAL STATUS AND SOCIAL DEPENDENTS

Sixty-seven percent (n = 59) of the respondents were either married or cohabiting, a figure at variance with the findings of the other field studies which showed a more significant percentage than thirty-three percent (n = 29) of women living alone. In field study one, forty-one percent of the respondents were married and less than forty percent in field study two. What is interesting to note is that in this group thirty-two percent (n = 28) of respondents had children under the age of sixteen which is consistent with the social dependent indicators in the other two studies. This suggests that there is no correlation in between being married, having dependent children and gambling. The demographic factor being increasingly recognised by social trend surveys.

SOCIAL SITUATION

The largest group of respondents (thirty-eight in total) came from Enfield Town with Lower Edmonton being the second most represented residential area and Cheshunt the third.

Four respondents came from Hadley Wood and the remainder were from Palmers Green, Enfield Wash and Winchmore Hill. This implied that none of the women had travelled more than ten miles to attend. There were four non-responses to this question. These replies, on the basis of residential area as an indicator of affluence suggest a good mix of social class.

This finding was supported by the data on occupations (own) which were once again spread across the Hall-Jones categories 1-9.
MODE OF TRANSPORT

As in the other field studies the car is the most popular form of transport with fifty percent \((n = 44)\) of the sample selecting the car as their most frequent mode of transport. The bus and the taxi were second and third. Very few of the women make use of the tube or train and even fewer walk \((2.5\%) \ (n = 2)\). Sixty-one percent \((n = 54)\) of the sample described themselves as owning a car. On the evening of the survey sixty percent \((n = 53)\) had travelled by car, own or other peoples.

PLAYING BINGO

Frequency of play

The most frequent pattern of attendance at Bingo was twice a week with fifty percent \((n = 44)\) answering Yes to this. A significant percentage attend more than three times per week but most others attend once a week. See table below:

Table 1

<table>
<thead>
<tr>
<th>Frequency of attendance</th>
<th>No. of Respondents</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Everyday</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>More than once per week</td>
<td>14</td>
<td>16</td>
</tr>
<tr>
<td>Three times per week</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>Twice per week</td>
<td>44</td>
<td>50</td>
</tr>
<tr>
<td>Once a week</td>
<td>25</td>
<td>29</td>
</tr>
<tr>
<td>More than once a month</td>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td>Monthly</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Other</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>TOTALS</td>
<td>88</td>
<td>100</td>
</tr>
</tbody>
</table>
Longevity of play and amount staked per week

Fifty nine percent (n = 51) of the respondents had been playing bingo for more than ten years. The average stake was £15.56. When considering that sixty-one percent (n = 53) of the sample are not in paid employment that is quite a significant weekly expenditure. The average earnings recorded for the sample was £7,411.71p which is significantly lower than field study one where the figure was £10-15,000. (In field study two this question had a poor response rate and so the results were inconclusive). Amount per week spent on bingo was cross-referenced with the marital status of the respondents. The results showed that women on their own spend more each week at the bingo hall. See Table 2 below.

Table 2

Average Weekly Expenditure on Bingo

<table>
<thead>
<tr>
<th>No. in group</th>
<th>TOTAL number of respondents</th>
<th>Single/Divorced Widowed/Separated</th>
<th>Married/Cohabiting</th>
</tr>
</thead>
<tbody>
<tr>
<td>Average amount spent per week</td>
<td>£15.56</td>
<td>£18.00</td>
<td>£14.50</td>
</tr>
</tbody>
</table>

Member of a group

Fifty-five percent (n = 49) of the respondents go to other bingo halls to play. The question did not clarify if the respondents attend other bingo clubs in the same social groups. However, when asked about travelling to the Enfield club, fifty-two percent (n = 46) of the respondents indicated that they arrived in a group. Through observation during questionnaire collection it appeared that all the players left with at least one other person and many left in groups of three and four.
OTHER GAMBLING ACTIVITIES

Ninety-three percent (n = 81) of the sample were involved in other forms of gambling as well as bingo. This is a very high proportion and in the context of this research must be regarded as an extremely significant finding.

Off-course betting was demonstrated once again to be the least popular form of gambling amongst women, with seventy-six of the respondents saying that they never place bets in this way. Two respondents (questionnaire number 0010 and 0018) however place off-course bets often. When these two questionnaires were looked at in some depth it could be seen that in general their social circumstances were different from each other, although however, their individual motivation for gambling appeared to be the same. They both worked and were married but one had dependent children under age five and the other had children over the age of twenty-one suggesting in this instance that freedom from daytime commitments is not a significant influence on daytime gambling\(^1\). They both indulged in all other forms of gambling and both described themselves as "a gambling person". They both started playing bingo motivated by a feeling. One said she "got the urge" and the other said "for enjoyment". Neither play bingo more than once a week. If they were sports women, they would be regarded as "all rounders" in that they seem to have managed a regular involvement in all gambling settings.

Playing in Casinos was the next least popular type of gambling. However, playing cards for money was once again popular, demonstrating a consistency of finding in relation to the other field studies, the same was true of fruit machine playing.

Betting at the horse races was found to be the most popular type of gambling after bingo playing in contrast to the findings of the earlier field studies and was held in

Note: \(^1\) It was not until the Summer of 1993 that bookmakers were given legal permission to open in the evenings.
third place by a margin of two positive responses. Perhaps this bias is to do with the ready availability of both card playing and fruit machine playing within the bingo hall itself. For this group of respondents the following table of popularity was found.

**POPULARITY OF GAMBLING ON A CONTINUUM**

Results for Field Study III

<table>
<thead>
<tr>
<th>Regularity of Attendance at Bingo and Involvement in Other Forms of Gambling</th>
</tr>
</thead>
<tbody>
<tr>
<td>Most popular type of gambling</td>
</tr>
<tr>
<td>Regularity of attendance</td>
</tr>
</tbody>
</table>

Following a detailed analysis of all the data available there was no correlation between frequency of playing bingo and involvement in other forms of gambling. There was, however a correlation between frequency of playing bingo and frequency of playing other gambling games. Respondents who played bingo more than three times a week also answered "often" to almost all their other gambling activities which may suggest a more than social motivation for playing. Regularity of attendance at bingo was tested against a belief in luck. The following results were found. See Table 3 below.
### Table 3

**Regularity of attendance at Bingo and respondents belief in luck.**

<table>
<thead>
<tr>
<th>Regularity of attendance</th>
<th>Total Number of Respondents</th>
<th>Belief in Luck</th>
<th>Total % of Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Everyday</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>More than 3 times a week</td>
<td>13</td>
<td>7</td>
<td>6</td>
</tr>
<tr>
<td>3 times per week</td>
<td>2</td>
<td>-</td>
<td>2</td>
</tr>
<tr>
<td>Twice per week</td>
<td>44</td>
<td>42</td>
<td>2</td>
</tr>
<tr>
<td>Once a week</td>
<td>25</td>
<td>15</td>
<td>10</td>
</tr>
<tr>
<td>More than once a month</td>
<td>4</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>Monthly</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Other</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>TOTALS</td>
<td>88</td>
<td>65</td>
<td>23</td>
</tr>
</tbody>
</table>

Table 3 suggests that belief in luck was most prevalent amongst the group that played bingo twice a week and seemed less of a factor for the women gambling three times a week. The results are therefore inconclusive. Regularity of attendance at bingo was also cross-referenced with marital status and the following results were found. See Table 4 below.
### Table 4

**Regularity of Attendance at Bingo and Marital Status**

<table>
<thead>
<tr>
<th>Regularity of attendance</th>
<th>Single/Divorced</th>
<th>Married/Cohabiting</th>
</tr>
</thead>
<tbody>
<tr>
<td>Everyday</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>More than 3 times a week</td>
<td>7</td>
<td>6</td>
</tr>
<tr>
<td>3 times a week</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>Twice a week</td>
<td>14</td>
<td>30</td>
</tr>
<tr>
<td>Once a week</td>
<td>5</td>
<td>20</td>
</tr>
<tr>
<td>More than once a month</td>
<td>-</td>
<td>4</td>
</tr>
<tr>
<td>Monthly</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Other</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>TOTALS</td>
<td>28</td>
<td>60</td>
</tr>
</tbody>
</table>

The questionnaire from respondent 0017, who had indicated that sex and affairs were her favourite leisure activity, was analysed in more detail as the author was reminded of Joan's informal hypothesis about a possible motivation for gambling; that it can act as a replacement for a sexual affair. The questions that intrigued the researcher were how often respondent 0017 played bingo and how frequently she became involved in other forms of gambling.

It appears that respondent 0017 plays bingo once a week; has been playing for more than ten years; sometimes bets at the horse races; plays cards for money; and plays fruit machines, suggesting that her infrequency of play leaves her time and energy for other things. She is aged between twenty-six and thirty-five years, works as a shop cashier, is married and has two children aged between six and fifteen years.

Respondent 0028 is another interesting individual in the context of Joan's hypothesis. She plays bingo more than three times a week, sometimes indulges in all other types of gambling, has been playing for more than ten years, is over sixty years
of age, is single and has never had children, suggesting a possible link between an ongoing relationship with gambling and a lack of an intimate personal relationship.

Such examples could provide the possible basis for a future research project in which a possible hypothesis might be that regular involvement in gambling acts as a substitute for the challenge of personal relationships.

FAVOURITE LEISURE ACTIVITIES

Bingo was mentioned most frequently as the most popular pass time with eighteen percent of the respondents giving this response. Gardening, reading, knitting and doing cross words were the most popular solo hobbies; with ten pin bowling, drinking and eating out the other main group activities.

The popularity of these last three activities suggest that women have the possibility to belong to more social groups than the author originally thought. On the other hand, in answer to the question on introduction to bingo one respondent answered "Bingo is about the only place a lady can go in any degree of safety". This suggests that womens' social freedom is still experienced by some as a restrictive one.

INTRODUCTION TO BINGO

Forty-eight percent (n = 42) of the sample were introduced to Bingo by a female; two of these were introduced by their mother and the rest by a female friend. The others seemed to introduce themselves, supporting the notion that bingo is something to which a woman can go alone. Other interesting responses to this question on how the women were introduced were:

"A night out when I got married"
"Wanted to win money"

"Skint" (penniless)

"My night off when the children were young"

"Moved to Edmonton, lost touch with friends, decided to join Bingo as I like to go out in the evenings"

"For company"

"A friend introduced me, I will never forgive her"

Eight percent of the research population did not respond to this question.

These answers suggest that bingo does provide somewhere safe for women to go where they will become a welcome member of a social group. It also appears to be a place where women feel able to introduce themselves without fear of threat or rejection.

Although, only of face validity, this data would suggest that bingo offers a comfortable gambling situation in which many women, whilst also indulging in other types of gambling, still choose to be.

**OUTLOOK ON LIFE**

Seventy-five percent (n = 66) of the respondents believed in luck which is a higher percentage than in the other field studies. When asked what other factors influenced
their life "other people" was the most popular answer, thirty five percent (n = 31) of the respondents choosing this answer. The other responses came in the following order of popularity; "fate" and "circumstances"; "good luck" and "the weather"; "the stars"; "God" and "self" were lowest on the list.

Once again the results were generally consistent with the previous studies although the greater incidence of "other people" as an answer was quite marked in this sample. This may again suggest that to leave the private sphere to play bingo is less challenging to these women's relationships with interested others, to whom they feel quite accountable, than is the case with other forms of gambling which are more individualistic.

ON BEING A GAMBLING PERSON

When asked if they would describe themselves as "a gambling person" an almost equal proportion answered "Yes" as answered "No" with only a slight bias towards the negative answer.

When the data is analysed in the context of the composite variable, bingo players who believe in luck, only thirty one percent (n = 27) would describe themselves as a gambling person and thirty-seven percent (n = 33) would not. When these scores are taken together the overall picture is one where there appears to be a negative correlation between belief in luck and a sense of being a gambler.

When asked about how lucky they think they are, eleven percent (n = 10) of the sample described themselves as lucky people. Sixty-one percent (n = 54) thought their luck was average and twenty-five percent (n = 22) saw themselves as unlucky (two percent (n = 2) non-response rate). This again demonstrates that feeling lucky is not a necessary pre-requisite to involvement in gambling games.
EXCITEMENT OF THE GAME

All the respondents were asked if they enjoyed the excitement of the game. The following percentages of replies were found and are presented in relation to the age of the respondents.

Table 5

<table>
<thead>
<tr>
<th>Excitement of the game</th>
<th>Total</th>
<th>%</th>
<th>Under 25</th>
<th>26-35</th>
<th>36-45</th>
<th>46-55</th>
<th>56-60</th>
<th>Over 60</th>
</tr>
</thead>
<tbody>
<tr>
<td>No. in Group</td>
<td>88</td>
<td>00</td>
<td>8</td>
<td>12</td>
<td>18</td>
<td>6</td>
<td>14</td>
<td>30</td>
</tr>
<tr>
<td>Very much</td>
<td>38</td>
<td>43</td>
<td>4</td>
<td>4</td>
<td>8</td>
<td>4</td>
<td>4</td>
<td>14</td>
</tr>
<tr>
<td>Moderately</td>
<td>48</td>
<td>55</td>
<td>4</td>
<td>6</td>
<td>10</td>
<td>2</td>
<td>10</td>
<td>16</td>
</tr>
<tr>
<td>Not very much</td>
<td>2</td>
<td>2</td>
<td>-</td>
<td>2</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Not at all</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Non response</td>
<td>10</td>
<td>10</td>
<td>/</td>
<td>/</td>
<td>/</td>
<td>/</td>
<td>/</td>
<td>/</td>
</tr>
</tbody>
</table>

These results suggest that almost all respondents are engaged to some extent in the emotional and physical experience of the game but the most interesting finding is that a significant proportion of the "Over 60" age group appear to enjoy the excitement of the game very much suggesting again that there is more to playing bingo than being a member of a social group. There is however an over-representation of that age group in the respondents so the results are inconclusive.

CONCLUDING FIELD STUDY III

It would appear from the data gathered in this section of the project that women who play bingo are very similar in gambling behaviour to all the other women gamblers surveyed in this research. The main difference appears to be that they are less likely
to have their own incomes and more likely to feel that their lives are influenced by other people.

Despite this evidence of what appears to be a restricted social freedom, ninety-three percent of the women surveyed gamble regularly and in different ways. This finding continues to support the hypothesis that women are capable of frequent gambling behaviour which involves risk taking, and challenging some other power be it "Lady Luck" or "the system" and that women are equally excited by the whole experience of playing to win. It can still be argued that bingo is a safer way to take risks in that the stakes are lower and the experience happens in a group. However, if one takes account of the relatively low nature of many of the women's incomes or potential earning power then the stakes are as significant to them as when a millionaire bets a thousand pounds or so; to win or lose carries the same risk-laden experience. Undoubtedly the group context of bingo playing where individuals are not overtly competing against each other, does allow a woman to stay in relation to others around her. However, when one takes account of the card playing amongst the women during the interval then may be competition amongst the women is acceptable. It is possible, however, that it is acceptable only because it is a women's club where women hold the social power and are not influenced by the social prejudice of men.

This conclusion appears to hold as many questions as it does answers. The research so far has only begun to unravel an entire aspect of women's experience of the world, which involves them in choices, taking risks, challenging outcomes, competing for money, enjoying the emotional, physical and psychological thrills associated with potential losses or gains.

The women who play bingo choose to include this type of gambling experience amongst the others in which they participate. The data, therefore, offers some
constructive insights. There is also emanating from the data, that "togetherness" is an important part of the experience as is being in a group predominantly composed of women. What is interesting to note is that the "Manager" and the "Number Caller" are both men, so it would appear that men still hold the image of ultimate power. One wonders what would happen if these roles were taken on by women; possibly that the Asté Spumante would not taste as sweet.

Finally, as with other parts of the field research, the extent to which these findings could be generalised to include all bingo players in all parts of the country is open to some debate. The external validity of this study is almost certainly applicable to the women who play bingo in Enfield and potentially applicable to all women who play bingo and have other gambling outlets nearby e.g. casinos, bookmakers, horse and dog races and car clubs. The bingo club culture in rural areas where bingo may be the only gambling outlet may, however, be quite different.
CHAPTER TEN

CONCLUDING THE STUDY

Many of the theories that are widely used to describe and analyse gambling behaviour have originated through studies involving men. The gambling industry itself has often failed to take account of the possible contribution made by women who gamble. Often women are the last resort when revenue drops, similar in some ways to the labour market i.e. the "now we want you and now we don't" syndrome. However, despite this lack of acknowledgement women have in fact been involved in the gambling arena for many centuries.

When beginning the background research to this project I played a naive role, placing Joan, the first gambler contact, as the expert. In retrospect and with respect for Joan I was not in fact playing a role but was extremely naive and Joan was quite correct in her suggestion that there are large numbers of women who gamble frequently but invisibly.

My original position was that most women were unable to become involved in gambling because of blocks to their psychological and social opportunities. Based on Heidensohn's view of the necessity for an available opportunity structure, I placed a number of hypothetical barriers in their way consisting of their beliefs; social stereotypes; home situation; psychological development; social opportunities; economic independence and gender relationships.

I anticipated that the reason so few women were referred for help with their gambling problem was because only a small percentage of the female population actually participate in established observable gambling activities i.e. betting,
playing cards for money and playing fruit machines. At this very early stage I, like many others, excluded bingo from the gambling scene. (Downes et al 1976).

During the course of my research it became evident that in fact many women do gamble and that playing bingo involves many of the same emotional, sensational and psychological experiences as other more clearly identifiable forms of gambling. Also that women indulge in all forms of gambling, from bingo to poker playing. It also seems that women can be both hard and soft gamblers depending on their individual predisposition and opportunity for this kind of social expression. Gender it appears, only becomes influential in relation to the opportunities with which an individual woman is faced and so involvement does not appear to be related to an inherent female reluctance to participate in the experience.

The woman who gambles appears as no different from her non-gambling sisters in terms of age, status and other social interests although she may have access to more money and not find her relationships with others quite so fulfilling or of course, she may rather gamble to express her feelings of emptiness than numb the pain with tranquillisers. The woman who gambles may also choose to do her frequent gambling in secret, only admitting to socially acceptable levels of interest and involvement. Alternatively, she may gamble from within the safety of a group of women, thus protecting herself emotionally and possible financially from the losses she may encounter. A woman who gambles may also devise other ways of raising funds which may involve the exploitation of her family or possibly just indulge in self-deprivation. When gambling in this kind of way a woman is no different in her capacity for self-indulgence from the male gambler, who is well documented in both the popular press and in various books about gambling. The organisation G.A. currently available to offer support to such problem gamblers appears only to exclude women in the sense that many other effectively "men only" organisations also seem to exclude them, simply by not welcoming them and by not addressing their needs.
As a result of all these influences, it is hard to assert with any degree of confidence a comment about the actual numbers of women who gamble. Research into the subject has been constantly hampered by social forces, opinions and norms about the "way women should behave". What is however clear from the research is that women are as capable as men of behaving in ways that society regards as deviant and that women are capable of high levels of arousal that may be based in a sexual frustration for which they need to find an outlet. Furthermore, it is clear that women can enjoy the chance to compete against "the system" even if this enjoyment is shrouded in socially acceptable behaviour as is the case for those who play bingo.

It appears from the evidence obtained during this research that sex role socialisation has a part to play in the relationship that women have with gambling but only in terms of its social availability. It also appears to be the case that psychologically and emotionally women, once they have entered a gambling establishment have equal access to the experience of both hard and soft gambling activities.

The political implications of this study are important as women have, albeit invisibly been involved in gambling for as long as men and are likely to continue to be so involved. There is, however, the possibility of increasing their visibility as active gamblers in the future. If it were openly acknowledged that all the thousands of women who play bingo are in fact demonstrating a capacity for deviance, the other half of society may have to reorganise its thinking. What appears as a collective male desire to maintain women as an embodiment of "mother", as the all available and all giving, reliable part of the system (apparently accepting the way in which they are envied and mistreated) may receive a set back. This would create a dilemma as to where the "bad parts" of the human race might be projected and so controlled.
Whilst there are undoubtedly some subtle psychological differences between men and women, born out of the particular relationship that mothers have with their daughters and women in general have with others around them, this only appears to influence the social context of the woman gambler, that is, in general she would prefer to gamble in a social group. However, a woman whose social relationships and identity have become lost through her involvement in gambling can become as isolated from her social group as any man.

Despite the potential impact of a challenge to existing notions of social order some women it appears do make some quite considerable choices about the social milieu they may wish to join, despite the obstacles they may encounter "en route". In order to give women's position the clarity it deserves and is so rarely given the following statements should be made.

Firstly, that women, all sorts of women do gamble, some gamble regularly, incur debts and may need help with a gambling problem, others gamble less frequently, but almost all of them enjoy the physical and psychological excitement of playing risk-taking games. At first glance, it may appear that large numbers of women only gamble in socially appropriate ways by playing bingo. However, for the vast majority of these women playing bingo may just be the visible part of their gambling behaviour while in practice they make equal contributions to almost all other aspects of the gambling scene.

Most of the women who participated in the study were white, living alone and looking for stimulation outside the home, suggesting a possible relationship between gambling and an individual need for excitement and expression. The descriptions given by these women of the sensational experience of their gambling suggests a similarity with the experience of sexual need gratification. The actual gambling experiences of excitement, adrenalin rush, tension and desire for a prolonged
experience of these, the ultimate withdrawal from the activity and the experience of
disappointment and loss is not dissimilar to sexual tension and relationship.

A "win" appears to generate its own excitement where the woman either engages in
an almost masturbatory sense of secret achievement, internal preoccupation and
guilt or openly shares her achievements within a small selective social group.

In terms of the momentary experience of the gambling activity there appears to be an
irrelevance in the distinction made by many between hard and soft gamblers. In
many ways the "problem" gambler is only a self-diagnosed condition. What you or I
may see as "odd" or "deviant" behaviour may not appear so to that particular
individual who is gambling. There is a similar moral categorisation in relation to the
particular chosen form of gambling, for example, going to Bingo thirteen times a
week may not be seen as deviant an activity as visiting the betting shop thirteen
times a week may be.

Apter's discussion of the telic and paratelic personality seems important for
understanding how, for some women, feelings of excitement, stimulation and tension
are experienced as unpleasant, unnerving, becoming labelled as anxiety, neurosis
and treated with tranquillisers rather than expressed and acted upon.

I am not, of course, prescribing gambling as an expressive outlet for these women but
rather an acknowledgement that these feelings are normal and to be enjoyed. This
analysis also offers some account of the large number of women diagnosed into these
categories.

Conarton and Silverman's eight stages of development inform this discussion,
offering a baseline for some women to work on feeling comfortable with themselves,
their own self-gratification and their ability to challenge the restrictive expectations
others have of them. It is, therefore, still difficult for some women to break into certain areas of gambling. Differences therefore seem to exist amongst women as much as there are differences between women and men.

The moral dilemma facing anyone who gambles is a powerful one although in some ways the gambler is supported by the subcultural celebration of those who "get rich quick". Women who gamble, however, are less supported by this subculture and often experience envy and abuse when they have the experience of winning substantial sums of money. It will, however, be interesting to see whether the current euphoria surrounding the National Lottery and general attitudes towards its existence will have any impact on more specific gender related notions which exist across the spectrum of more established gambling activities.

This study of women gamblers suggest that in many ways they are indistinguishable from their male counterparts. On the surface they appear fewer in number but not when you look more closely at the subject. What has been more interesting to discover is the differences between the women who gamble in terms of their psychological and social experience. The psychological and social ability for women to express needs and make choices in ways that are acceptable to others and without prejudice appears to be the main issue that still clearly influences the lives of most women.
APPENDICES
### Gambling 1981 - 82

<table>
<thead>
<tr>
<th>Type of Gambling</th>
<th>Money Staked</th>
<th>Returned as Winnings</th>
<th>Money Lost/Gross Revenue to Operators and Tax</th>
<th>'Edge'</th>
<th>Tax Receipts</th>
<th>Tax Receipts as % of Money Staked</th>
<th>Tax % of Gross Revenue</th>
<th>Winnings as % of Money Staked</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Casinos</strong></td>
<td>7,040</td>
<td>6,864</td>
<td>176</td>
<td>2.5+</td>
<td>11.5</td>
<td>0.16</td>
<td>6.5</td>
<td>97.5</td>
</tr>
<tr>
<td>(roulette)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Football Pools</td>
<td>444*</td>
<td>124</td>
<td>320</td>
<td>72</td>
<td>176</td>
<td>40</td>
<td>55</td>
<td>28</td>
</tr>
<tr>
<td>Bingo</td>
<td>469*</td>
<td>425</td>
<td>44</td>
<td>9Ø</td>
<td>44</td>
<td>9Ø</td>
<td>100</td>
<td>90</td>
</tr>
<tr>
<td>Off-Course Betting</td>
<td>3,045*</td>
<td>2,466</td>
<td>579</td>
<td>19</td>
<td>244</td>
<td>8</td>
<td>42</td>
<td>81</td>
</tr>
<tr>
<td>(exc. levy)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>On-Course Betting</td>
<td>329*</td>
<td>290</td>
<td>39</td>
<td>12</td>
<td>13</td>
<td>4</td>
<td>33</td>
<td>88</td>
</tr>
<tr>
<td>Lotteries Reg. with Gaming Board</td>
<td>60</td>
<td>24</td>
<td>36</td>
<td>60</td>
<td>n/a</td>
<td>n/a</td>
<td>n/a</td>
<td>n/a</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td>11,387</td>
<td>10,193</td>
<td>1,194</td>
<td>10</td>
<td>489</td>
<td>4</td>
<td>41</td>
<td>90</td>
</tr>
</tbody>
</table>

* United Kingdom Figures

Recent reports by Gaming Board 1990/91 demonstrate similar trends with an increase in money staked in all aspects of the industry.

NB

Recent reports by Gaming Board 1990/91 demonstrate similar trends with an increase in money staked in all aspects of the industry.

**+** This percentage was used by the Royal Commission. It is, however, very uncertain.

Ø i.e. tax. The actual rates for 1981 - 82 were 7½% until July 1981, then 10%.

Entrance and participation charges are excluded.
## Popularity of Games, 1977/78 to 1981/82 - Percentage Share of Casino 'Drop'

<table>
<thead>
<tr>
<th>Year</th>
<th>American Roulette</th>
<th>Blackjack</th>
<th>Punto Banco</th>
<th>Craps</th>
<th>French Roulette</th>
<th>Baccarat</th>
</tr>
</thead>
<tbody>
<tr>
<td>1977/78</td>
<td>56</td>
<td>17</td>
<td>19</td>
<td>2</td>
<td>5.5</td>
<td>0.5</td>
</tr>
<tr>
<td>1978/79</td>
<td>59</td>
<td>16</td>
<td>18.5</td>
<td>2</td>
<td>4</td>
<td>0.5</td>
</tr>
<tr>
<td>1979/80</td>
<td>61</td>
<td>17.5</td>
<td>17</td>
<td>1.5</td>
<td>2.5</td>
<td>0.5</td>
</tr>
<tr>
<td>1980/81</td>
<td>62.5</td>
<td>18.25</td>
<td>17.25</td>
<td>1.2</td>
<td>0.7</td>
<td>0.1</td>
</tr>
<tr>
<td>1981/82</td>
<td>61.1</td>
<td>17.3</td>
<td>19.5</td>
<td>1.2</td>
<td>0.8</td>
<td>0.1</td>
</tr>
</tbody>
</table>

Source: Gaming Board Annual Report 1981/82 - HMSO July 1982

NB Recent Figures suggest a similar trend

<table>
<thead>
<tr>
<th>Year</th>
<th>American Roulette</th>
<th>Blackjack</th>
<th>Craps</th>
<th>French Roulette</th>
<th>Punto Banco Including Baccarat</th>
</tr>
</thead>
<tbody>
<tr>
<td>1987/88</td>
<td>62.7</td>
<td>17.5</td>
<td>1.7</td>
<td>0.04</td>
<td>17.4</td>
</tr>
<tr>
<td>1988/89</td>
<td>64.3</td>
<td>18.4</td>
<td>1.6</td>
<td>0.05</td>
<td>14.8</td>
</tr>
<tr>
<td>1989/90</td>
<td>64.7</td>
<td>18.8</td>
<td>1.6</td>
<td>0.04</td>
<td>14.4</td>
</tr>
<tr>
<td>1990/91</td>
<td>66.4</td>
<td>18.3</td>
<td>1.4</td>
<td>0.1</td>
<td>13.7</td>
</tr>
<tr>
<td>1991/92</td>
<td>65.6</td>
<td>18.4</td>
<td>2.4</td>
<td>0.01</td>
<td>13.1</td>
</tr>
</tbody>
</table>

Money staked with on-course bookmakers, off-course bookmakers and totalisators
1974/75 to 1981/82 (United Kingdom)

<table>
<thead>
<tr>
<th>Year</th>
<th>Total taxed stakes -</th>
<th>On-course bookmakers</th>
<th>Totalisators -</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Current prices</td>
<td>1981/82 prices</td>
<td>Current prices</td>
</tr>
<tr>
<td></td>
<td>£m</td>
<td>£m</td>
<td>£m</td>
</tr>
<tr>
<td>1974/75</td>
<td>1,867</td>
<td>4,972</td>
<td>160</td>
</tr>
<tr>
<td>1975/76</td>
<td>2,079</td>
<td>4,443</td>
<td>180</td>
</tr>
<tr>
<td>1976/77</td>
<td>2,154</td>
<td>3,994</td>
<td>190</td>
</tr>
<tr>
<td>1977/78</td>
<td>2,490</td>
<td>4,049</td>
<td>221</td>
</tr>
<tr>
<td>1978/79</td>
<td>2,600</td>
<td>3,905</td>
<td>239</td>
</tr>
<tr>
<td>1979/80</td>
<td>3,247</td>
<td>4,211</td>
<td>321</td>
</tr>
<tr>
<td>1980/81</td>
<td>3,551</td>
<td>3,959</td>
<td>350</td>
</tr>
<tr>
<td>1981/82</td>
<td>3,470</td>
<td>3,470</td>
<td>329</td>
</tr>
</tbody>
</table>

+ From October 1977, duty receipts under this heading were reclassified and relate only to bets passed to the pool. The figures for taxed stakes from 1977/78 are not directly comparable with those for earlier years.

Ø Customs & Excise no longer distinguish estimated turnover information for horse and greyhound racing.

Source: Customs & Excise Annual Reports, with estimates of 1981/82 revalued prices.

N.B. Off-course betting is the second highest in the stakes table standing at £3,045 million as compared with lotteries at the bottom on £1 million.

So casino gaming whilst having the smallest number participants has by far the highest amount of money staked. Card clubs are also known to witness large amounts of money changing hands but no statistical evidence is available to support this claim. The observations were the result of research conducted by the National Council on Gambling.
### Betting Duty: Taxed Stakes

<table>
<thead>
<tr>
<th>Year</th>
<th>Off-course bookmakers</th>
<th>On-course bookmakers</th>
<th>Totalisers (a)</th>
<th>Pool subject to general betting duty</th>
<th>Football and other similar pools</th>
<th>Total taxed stakes</th>
</tr>
</thead>
<tbody>
<tr>
<td>1982-83</td>
<td>3,185</td>
<td>362</td>
<td>87</td>
<td>3,635</td>
<td>473.1</td>
<td>4,108</td>
</tr>
<tr>
<td>1983-84</td>
<td>3,184</td>
<td>343</td>
<td>85</td>
<td>3,612</td>
<td>486.4</td>
<td>4,099</td>
</tr>
<tr>
<td>1984-85</td>
<td>3,432</td>
<td>375</td>
<td>87</td>
<td>3,894</td>
<td>512.9</td>
<td>4,407</td>
</tr>
<tr>
<td>1985-86</td>
<td>3,706</td>
<td>405</td>
<td>94</td>
<td>4,205</td>
<td>553.5</td>
<td>4,758</td>
</tr>
<tr>
<td>1986-87</td>
<td>4,053</td>
<td>558</td>
<td></td>
<td>4,611</td>
<td>598.2</td>
<td>5,209</td>
</tr>
<tr>
<td>1987-88</td>
<td>4,438</td>
<td>39</td>
<td></td>
<td>4,477</td>
<td>647.5</td>
<td>5,125</td>
</tr>
<tr>
<td>1988-89</td>
<td>5,213</td>
<td>0.3</td>
<td></td>
<td>5,213</td>
<td>656.1</td>
<td>5,869</td>
</tr>
<tr>
<td>1989-90</td>
<td>5,734</td>
<td>0.0</td>
<td></td>
<td>5,734</td>
<td>714.7</td>
<td>6,449</td>
</tr>
<tr>
<td>990-91 (b)</td>
<td>5,988</td>
<td>0.0</td>
<td></td>
<td>5,988</td>
<td>759.9</td>
<td>6,748</td>
</tr>
<tr>
<td>991-92</td>
<td>6,026</td>
<td>0.0</td>
<td></td>
<td>6,026</td>
<td>823.4</td>
<td>6,849</td>
</tr>
</tbody>
</table>

From 1986-87 totaliser information is included with on-course betting. Figures for 1990-91 have been revised.

### Betting Machine Licence Duty: Number of Machines

<table>
<thead>
<tr>
<th>Licence year beginning 1 October (a)</th>
<th>Small prize (AWP) machines</th>
<th>Other (jackpot) machines</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Lower rate</td>
<td>Higher rate</td>
</tr>
<tr>
<td>1982</td>
<td>21,200</td>
<td>98,200</td>
</tr>
<tr>
<td>1983</td>
<td>22,300</td>
<td>110,800</td>
</tr>
<tr>
<td>1984</td>
<td>21,400</td>
<td>117,000</td>
</tr>
<tr>
<td>1985 (b)</td>
<td>23,200</td>
<td>137,600</td>
</tr>
<tr>
<td>1986-87</td>
<td>22,454</td>
<td>160,086</td>
</tr>
<tr>
<td>1987-88</td>
<td>20,877</td>
<td>171,863</td>
</tr>
<tr>
<td>1988-89</td>
<td>18,575</td>
<td>167,298</td>
</tr>
<tr>
<td>1989-90</td>
<td>16,304</td>
<td>169,800</td>
</tr>
<tr>
<td>990-91 (c)</td>
<td>14,820</td>
<td>179,751</td>
</tr>
<tr>
<td>991-92</td>
<td>12,195</td>
<td>174,591</td>
</tr>
</tbody>
</table>

Before 1986-87, the year ran from 1 October to 30 September. From 1986-87 the table includes licensed machines in Northern Ireland and special licences. This is the first representative 12 months following the issue of licences for varying periods on a regional basis. In addition, just under 20,000 special licences were issued. Figures for 1990-91 have been revised.
APPENDIX V

The Objectives of the Board

The purposes for which the Board was given its statutory functions may be summarised as follows:-

1. to keep criminals out of gaming and lotteries;
2. to ensure gaming is run fairly and in accordance with the law;
3. to advise the Secretary of State of developments in gaming so that the law can respond to change.

In pursuit of these aims the Board:

(a) keep the extent, character and location of gaming in general and in licensed premises under review;
(b) initiate proposals for changes in the law on gaming and advise Ministers on proposals from interest groups;
(c) determine applications for certificates of consent without which an application cannot be made for the grant or transfer of a casino or commercial bingo licence;
(d) determine application for the grant of certificates to sell, supply and/or maintain gaming machines;
(e) determine applications to the Board for the registration of lotteries;
(f) determine applications for certificates of approval required by those who wish to be employed as gaming operatives or managers;
(g) supervise the conduct of holders of certificates and licences and take action against those no longer considered fit and proper;
(h) make recommendations to the Secretary of State regarding hours, charges and prizes in respect of gaming and monetary limits in respect of lotteries;
(i) make representations to licensing authorities concerning the grant, revocation or renewal of gaming licences;

(j) liaise with the gaming industry's trade associations with a view to encouraging self-regulation and other co-operation in pursuit of the Board's aims.

Source: Gaming Board Annual Reports
APPENDIX VI

THE LOSER’S LEAGUE TABLE
i.e. THE AMOUNT OF GAMBLERS MONEY STAKED THAT NEVER COMES BACK AS WINNINGS

1. FOOTBALL POOLS - 70%
2. HORSE RACING - 24%
3. AMERICAN ROULETTE - 5.2%
4. EUROPEAN ROULETTE - 2.7%
5. BLACK-JACK (amateur players) - 2% - 5%
6. BLACK-JACK (expert player) - 0.5%
7. BLACK-JACK (card counter) + 1%


Unfortunately, the programme did not address bingo or fruit machine gambling but it is obvious from these figures that the house wins every time and when it doesn’t, in the case of black-jack card counters, casinos protect themselves by publishing a rogues’ gallery of card counters.
## Mental Illness Hospitals and Units under Regional Hospital Boards and Teaching Hospitals. Admissions by Sex (England and Wales)

<table>
<thead>
<tr>
<th>Year</th>
<th>Male</th>
<th>Female</th>
<th>Male</th>
<th>Female</th>
<th>Male</th>
<th>Female</th>
<th>Male</th>
<th>Female</th>
</tr>
</thead>
<tbody>
<tr>
<td>1968</td>
<td>38,124</td>
<td>55,754</td>
<td>34,403</td>
<td>50,740</td>
<td>161</td>
<td>223</td>
<td>146</td>
<td>203</td>
</tr>
<tr>
<td>1969</td>
<td>39,060</td>
<td>56,159</td>
<td>35,480</td>
<td>51,561</td>
<td>164</td>
<td>224</td>
<td>149</td>
<td>206</td>
</tr>
<tr>
<td>1970</td>
<td>28,053</td>
<td>39,671</td>
<td>46,848</td>
<td>68,782</td>
<td>118</td>
<td>158</td>
<td>197</td>
<td>273</td>
</tr>
<tr>
<td>1971</td>
<td>27,272</td>
<td>38,623</td>
<td>47,914</td>
<td>69,664</td>
<td>115</td>
<td>154</td>
<td>202</td>
<td>278</td>
</tr>
</tbody>
</table>

* First refers to first admission

** Non first refers to non-first admission

Source: C. Smart

### The 'Female Diseases'

<table>
<thead>
<tr>
<th>Diagnostic Classification</th>
<th>General Hospitals</th>
<th>Outpatient Clinics</th>
<th>Private Hospitals</th>
<th>State and County Hospitals</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total Nos. of</td>
<td>Total Nos. of</td>
<td>Total Nos. of</td>
<td>Total Nos. of</td>
</tr>
<tr>
<td></td>
<td>Patients</td>
<td>Patients</td>
<td>Patients</td>
<td>Patients</td>
</tr>
<tr>
<td></td>
<td>Women</td>
<td>Men</td>
<td>Women</td>
<td>Men</td>
</tr>
<tr>
<td></td>
<td>%</td>
<td>%</td>
<td>%</td>
<td>%</td>
</tr>
<tr>
<td>Psychotic Depressive</td>
<td>30,743</td>
<td>69</td>
<td>31</td>
<td>5,453</td>
</tr>
<tr>
<td>Manic Depressive</td>
<td>28,232</td>
<td>64</td>
<td>36</td>
<td>8,411</td>
</tr>
<tr>
<td>Psychoneurotic</td>
<td>378,289</td>
<td>70</td>
<td>30</td>
<td>156,525</td>
</tr>
<tr>
<td>Psychophysiological</td>
<td>27,562</td>
<td>67</td>
<td>33</td>
<td>5,317</td>
</tr>
<tr>
<td>Psychotic</td>
<td>262,961</td>
<td>64</td>
<td>36</td>
<td>143,092</td>
</tr>
<tr>
<td>Schizophrenic</td>
<td>158,689</td>
<td>61</td>
<td>39</td>
<td>116,088</td>
</tr>
<tr>
<td>Paranoid</td>
<td>59,718</td>
<td>57</td>
<td>43</td>
<td>38,030</td>
</tr>
<tr>
<td>Drug Intoxication (poison)</td>
<td>20,229</td>
<td>60</td>
<td>40</td>
<td>831</td>
</tr>
</tbody>
</table>

### The 'Male Diseases'

<table>
<thead>
<tr>
<th>Diagnostic Classification</th>
<th>Total Nos. of Patients</th>
<th>Total Nos. of Patients</th>
<th>Total Nos. of Patients</th>
<th>Total Nos. of Patients</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Women</td>
<td>Men</td>
<td>Women</td>
<td>Men</td>
</tr>
<tr>
<td>Alcohol Addiction</td>
<td>69,183</td>
<td>75</td>
<td>20,565</td>
<td>78</td>
</tr>
<tr>
<td>Alcohol Intoxication</td>
<td>52,087</td>
<td>73</td>
<td>3,907</td>
<td>70</td>
</tr>
<tr>
<td>Drug Disorders</td>
<td>11,004</td>
<td>64</td>
<td>3,622</td>
<td>76</td>
</tr>
<tr>
<td>Personality Disorders</td>
<td>143,142</td>
<td>60</td>
<td>169,239</td>
<td>56</td>
</tr>
</tbody>
</table>


Taken from P. Chesler "Women and Madness" publ. Gt. Britain 1974, Allen Lane, Page 41
APPENDIX IX

All admissions by diagnostic group as defined in 1976 - number and rates per 100,000 population 1982-1986

<table>
<thead>
<tr>
<th>Diagnostic Group</th>
<th>Rates per 100,000 1986</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>Males</td>
</tr>
<tr>
<td>(a) All diagnoses</td>
<td>83,865</td>
</tr>
<tr>
<td>(b) Schizophrenia, paranoia</td>
<td>15,271</td>
</tr>
<tr>
<td>(c) Affective psychoses</td>
<td>8,107</td>
</tr>
<tr>
<td>(d) Senile and pre-senile dementia</td>
<td>7,624</td>
</tr>
<tr>
<td>(e) Alcoholic psychoses</td>
<td>509</td>
</tr>
<tr>
<td>(f) Other psychoses (including drug psychoses)</td>
<td>7,455</td>
</tr>
<tr>
<td>(g) Neurotic disorders</td>
<td>4,978</td>
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<tr>
<td>(h) Alcohol dependence syndrome</td>
<td>8,301</td>
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<tr>
<td>(i) Non dependent abuse of alcohol</td>
<td>2,095</td>
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<td>(j) Drug dependency</td>
<td>1,382</td>
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<td>(k) Non-dependent abuse of drugs</td>
<td>614</td>
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<tr>
<td>(l) Personality and behaviour disorders</td>
<td>6,531</td>
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<td>(m) Mental retardation</td>
<td>305</td>
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<tr>
<td>(o) Other psychiatric conditions</td>
<td>287</td>
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<td>(p) Mental illness (diagnosis note stated)</td>
<td>65</td>
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<tr>
<td>(q) Other conditions and undiagnosed cases</td>
<td>8,601</td>
</tr>
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</table>

Source: Mental Health Statistics for England 1986 - Booklet 1
Quote in "Women's Madness" by Jane Ussher pub. 1991
Harvester Wheatsheaf p.165
## APPENDIX X

### Chase Farm Hospital - Enfield Health Authority - Mental Health Unit

**IN-PATIENTS STATISTICS**  
APRIL 1987 to MARCH 1989

<table>
<thead>
<tr>
<th>Month</th>
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<th>Month</th>
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<td>5</td>
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<td>DECEMBER</td>
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<table>
<thead>
<tr>
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<th>Month</th>
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<table>
<thead>
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<th>Month</th>
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<th>Female</th>
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<tr>
<td>MARCH</td>
<td>21</td>
<td>19</td>
<td>MARCH</td>
<td>7</td>
<td>3</td>
</tr>
</tbody>
</table>

**INDIVIDUALS DETAINED UNDER MENTAL HEALTH ACT 1983**

Source: Medical Records Dept. c/o Administrator Chase Farm Hospital
APPENDIX XI
The Model of the Research Cycle

Figure 1

A paradigm of thought.

Key

B.B. = Basic Beliefs

F.F. = Figuration of Facts

R.R. = Rules of Reasonableness

K.K. = Kept Knowledge

Basic Beliefs

Taken from "Paradigms and Fairytales Vol. 1 pg 25 by Julienne Ford

publ. Routledge & Kegan Paul Ltd 1975
APPENDIX XII

What constitutes a "problem gambler"

According to Gamblers Anonymous most problem gamblers will answer "yes" to at least seven of these questions.

<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
</table>

1. Do you lose time from work due to gambling?

2. Is gambling making your home life unhappy?

3. Is gambling affecting your reputation?

4. Have you ever felt remorse after gambling?

5. Do you ever gamble to get money with which to pay debts or to otherwise solve financial difficulties?

6. Does gambling cause a decrease in your ambition or efficiency?

7. After losing, do you feel you must return as soon as possible and win back your losses?

8. After a win do you have a strong urge to return and win more?

9. Do you often gamble until your last pound is gone?

10. Do you borrow to finance your gambling?
11. Have you ever sold any real or personal property to finance gambling?

12. Are you reluctant to use gambling money for normal expenditures?

13. Does gambling make you careless of the welfare of your family?

14. Do you gamble longer than you planned?

15. Do you ever gamble to escape worry or trouble?

16. Have you ever committed or considered committing an illegal act to finance gambling?

17. Does gambling cause you to have difficulty in sleeping?

18. Do arguments, disappointments or frustrations create within you an urge to gamble?

19. Do you have an urge to celebrate any good fortune by a few hours of gambling?

20. Have you ever considered self-destruction as a result of your gambling?

Source: "Questions and Answers about the problem of compulsive gambling - and the Gamblers Anonymous Recovery programme". Gamblers Anonymous 17/23 Blantyre Street London SW10 TEL: 081-352 3060
APPENDIX XIII

QUESTIONNAIRE NO. 1

ENFIELD HEALTH AUTHORITY

CHASE FARM HOSPITAL
THE RIDGEWAY
ENFIELD, EN2 9JL
TELEPHONE: 01-366 6600
Ext: 462

31st August 1986

Dear Sir/Madam,

I am currently working with some GA Groups in North London researching women compulsive gamblers. However, I am also interested in interviewing women in other parts of the country and so I was wondering if there are any women members of your group?

If there are and they are interested in talking to me, please let me know. You can either telephone me on the above number or I enclose a stamped addressed envelope for your reply.

Thank you for your help and I look forward to hearing from you soon.

Yours sincerely,

Kathryn A Darby
Social Worker
Dept. of Psychiatry

Confidential

Age ___________ Occupation ___________
Sex ___________ Marital Status ___________

Spouse's Occupation ___________

How many children do you have_______________
(If none please write none.)

Ages__________________________
CONFIDENTIAL

Section 1

Please answer all the questions.

1) What interests or hobbies do you enjoy?
   Tick the following.
   Watching sport  ____  Playing sport  ____
   Reading  ____  Watching Television  ____
   Handicraft  ____  Keep fit  ____
   If others please specify  ________________________
   If none write none  ________________

2) Do your social activities tend to be home centred?
   Tick the following
   Yes  ____  No  ____
   If yes what are they?  ________________________
   ____________________________________________

3) Do you have a circle of friends?
   Tick the following
   Yes  ____  No  ____
   If Yes how many?
   0 - 5  ____  5 - 10  ____  10 - 20  ____  More than 20  ____
   How often do you see them?
   Tick the following
   More than once a week  ____
   Once a week  ____
   Less than once a week  ____
APPENDIX XIII

QUESTIONNAIRE NO. 1 (CONTINUED)

CONFIDENTIAL

4) When you go out where do you like to go? Please answer parts a) & b).

a) During the day. Tick the following.
- Shopping
- Drinking
- Playing sport
- Cinema
- Bingo
- Gaming clubs
- Betting shop
- Dog and / or horse races

If others please specify ______________________

b) During the evening. Tick the following.
- Drinking
- Playing sport
- Cinema
- Gaming clubs
- Bingo
- Theatre
- Discotheque
- Betting shops
- Dog and / or horse races

If others please specify ______________________

5) When you visit such places do you go alone or with others.

Tick the following.

Alone
Others

Section 2

This section only applies if you have answered gaming clubs or bingo in question 4.

1) How were you first introduced to the idea of playing a game which involved the exchange of money? i.e. winning or losing money.

Please answer in detail.

------------------------------------------------------------------
------------------------------------------------------------------
------------------------------------------------------------------

DSS-G11Z(213118) ADMIN  - 287 -
2) How long have you been playing games which involve the gambling of money?
   Please tick one of the following.
   0 - 5 yrs [ ] 5 - 10 yrs [ ] Longer than 10 yrs [ ]

3) How frequently do you play games which involve the gambling of money?
   Tick the following.
   Less than once a month [ ] Monthly [ ] Weekly [ ] More than once

4) If you have a win what do you spend the money on?
   Please list: how you distribute it and in what order.
   ____________________________________________________________
   ____________________________________________________________
   ____________________________________________________________

5) Have you ever needed to take out loans to finance your gaming?
   Tick the following.
   Yes [ ] No [ ]
   If yes how much?
   £0 - £10 [ ] £10 - £50 [ ] £50 - £100 [ ] £100 - £500 [ ]
   £500 - £1000 [ ] More than £1000 [ ]
   If No who pays any debts you may incur?
   Please specify _____________________________________________

6) Has anyone else in your family ever gambled?
   Tick the following.
   Yes [ ] No [ ]
   If Yes, please give details ___________________________________
   _________________________________________________________
   _________________________________________________________
   _________________________________________________________
7) Have you ever had a big win?
   Tick the following.
   Yes [ ] No [ ]
   If yes how much? approx ___________________
   If yes how long after you started gambling?
   Please give details _______________________

8) Has anyone else in your family ever had a big win?
   Tick the following.
   Yes [ ] No [ ]
   If yes how much? approx ___________________
   If yes was it before or after you started gambling?
   Tick one or both of the following.
   Before [ ] After [ ]

9) How much do you enjoy the excitement of the game?
   Tick the following.
   Very much [ ] Moderately [ ] Not at all [ ]

10) Do you have systems that you have developed for gambling?
    Tick the following.
    Yes [ ] No [ ]
    If yes what percentage of the time are they successful?
    Please specify _________________________

11) Would you describe yourself as a lucky person?
    Tick the following.
    Yes [ ] No [ ]
APPENDIX XIII

QUESTIONNAIRE NO. 1 (CONTINUED)

CONFIDENTIAL

12) What problem(s) led you to think that you were in need of help?
   Tick any of the following.
   Financial difficulties [ ] Marital problems [ ]
   Emotional difficulties [ ]
   If another please give details ______________________________
   ___________________________________________________________

13) Through whom did you seek help?
   Tick the following.
   Your spouse [ ] Another member of the family [ ]
   A gambling colleague [ ] General practitioner [ ]
   Gamblers Anonymous [ ]

Section 3

1) How much do you earn?
   Please tick the following.
   Less than 3,000 [ ] 3 - 5,000 [ ] 5 - 7,000 [ ]
   7 - 10,000 [ ] More than 10,000 [ ]

2) Do you own your own house / flat?
   Tick the following.
   Yes [ ] No [ ]

3) How would you like to see yourself in 10 years time?
   Please give as much detail as possible in the space provided.
   ___________________________________________________________
   ___________________________________________________________
   ___________________________________________________________
   ___________________________________________________________
   ___________________________________________________________

Thank you for your co-operation in completing this questionnaire.

Kathy A. Holmes-Darby
Dear Respondent,

Thank you for agreeing to participate in this research. I am interested in knowing about the ways in which women use their leisure time particularly if they enjoy the odd "flutter".

Your answers will be treated in the strictest confidence.

Should you wish to be involved in a more in depth study, please enclose details of an address at which you can be contacted. Otherwise, please feel free to remain completely anonymous.

Thank you again for your help and co-operation.

Yours faithfully,

Kathy A. Darby
PhD Student
CONFIDENTIAL

SECTION 1

1) WHAT INTERESTS OR HOBBIES DO YOU ENJOY?
   Tick the following
   PLAYING SPORT □   WATCHING SPORT □
   WATCHING TELEVISION □   READING □
   KEEPING FIT □   HANDICRAFT □
   If others, please specify ..............
   If none write none ..............

2) DO YOUR ACTIVITIES TEND TO BE HOME CENTRED?
   Tick the following
   YES □   NO □

3) WHEN YOU GO OUT WHERE DO YOU LIKE TO GO?
   Please answer parts a) and b).
   a) DURING THE DAY
      Tick the following
      SHOPPING □   PLAYING SPORT □
      CINEMA □   PUB □   BINGO □
      BETTING SHOP □   HORSE-RACING □
      CARD CLUB □
      If others please specify ..............
QUESTIONNAIRE NO. 2 (CONTINUED)

CONFIDENTIAL

SECTION 1 CONTINUED
b) DURING THE EVENING

Tick the following

PLAYING SPORT ☐ PUB ☐ CINEMA ☐
DISCOTHEQUE ☐ BINGO ☐ THEATRE ☐
DOG TRACK RACING ☐ CASINO ☐ CARD CLUB ☐

If others please specify .............

4) WHICH IS YOUR MOST PREFERRED PASTIME?

........................................

5) HOW MANY TIMES PER WEEK DO YOU LIKE TO GO?

........................................

6) WITH WHOM DO YOU GO?

Please tick the following.

NO-ONE ☐; A FRIEND ☐; MORE THAN ONE FRIEND ☐

7) HOW OFTEN DO YOU GO OUT ON YOUR OWN?

Please tick the following.

SOMETIMES ☐; ALWAYS ☐; NEVER ☐

8) WHEN YOU GO OUT HOW DO YOU GET THERE?

WALK ☐; BY CAR ☐; BY BUS ☐; BY TAXI ☐

BY TRAIN ☐; If other please specify .............

9) HOW MANY MILES ROUGHLY DO YOU TRAVEL?

........................................

10) DO YOU SOCIALISE WITH MEN/WOMEN OR BOTH WHEN YOU GO OUT?

Please give details of your answer.

........................................

........................................

........................................
QUESTIONNAIRE NO. 2 (CONTINUED)

SECTION 2

11) HAVE YOU EVER BEEN INVOLVED IN ANY ONE OF THE FOLLOWING?
Please tick which of these refers to you.
PLAYING BINGO [ ] BETTING AT HORSE OR DOG RACES [ ]
PLAYING IN CASINOS [ ] PLAYING FRUIT MACHINES [ ]
PLAYING CARDS FOR MONEY [ ] OFF-COURSE BETTING [ ]
NONE [ ]
If you have ticked one or more of the following, please proceed.
If you have ticked NONE, please go to Section 3.

12) HOW WERE YOU FIRST INTRODUCED TO THE IDEA OF PLAYING A GAME WHICH INVOLVES THE EXCHANGE OF MONEY?
i.e. winning or losing.
Please answer in detail.
..........................................................................................
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13) HOW LONG HAVE YOU BEEN PLAYING GAMES WHICH INVOLVE THE GAMBLING OF MONEY?
Please tick one of the following.
0-5 years [ ] 5-10 years [ ] More than 10 years [ ]

14) HOW FREQUENTLY DO YOU PLAY GAMES WHICH INVOLVE THE GAMBLING OF MONEY?
Please tick one of the following.
LESS THAN ONCE A MONTH [ ]
MONTHLY [ ] WEEKLY [ ] MORE THAN ONCE A WEEK [ ]
DAILY [ ]
APPENDIX XVI

QUESTIONNAIRE NO. 2 (CONTINUED)

CONFIDENTIAL

SECTION 2 CONTINUED

15) WHEN PLAYING BINGO/CARDS OR GAMBLING, HAVE YOU EVER HAD A BIG WIN?
   Please tick the following.
   YES ☐ NO ☐
   If yes, how much approx......................
   If yes, how long after you started playing?
   ..............................................................................................
   ..............................................................................................

16) HAS ANYONE ELSE IN YOUR FAMILY OR A CLOSE FRIEND EVER HAD A BIG WIN?
   Please tick the following.
   YES ☐ NO ☐
   If yes, how much approx......................
   WAS IT BEFORE OR AFTER YOU STARTED PLAYING TO WIN MONEY?
   ..............................................................................................

17) HAVE YOU EVER NEEDED TO TAKE OUT LOANS TO FINANCE YOUR GAMING?
   Please tick the following.
   YES ☐ NO ☐
   If Yes, how much approx......................

18) IF NO WHO PAYS ANY DEBTS YOU MAY INCUR?
   Please give details.
   ..............................................................................................
   ..............................................................................................
SECTION 2 CONTINUED

19) DO YOU ENJOY THE EXCITEMENT OF PLAYING GAMES WHICH INVOLVE WINNING OR LOSING MONEY.

Please tick the following.

YES ☐ NO ☐

Please describe as best as you can your experience.

.................................................................

.................................................................

.................................................................
CONFIDENTIAL

SECTION 3

PLEASE ANSWER ALL THE QUESTIONS

20) DO YOU THINK THAT SOME PEOPLE ARE LUCKIER THAN OTHERS?
   Please tick the following.
   YES  NO

21) IN GENERAL, DO YOU REGARD YOURSELF AS:-
   Please tick the appropriate box.
   VERY LUCKY  QUITE UNLucky
   QUITE LUCKY  VERY UNLucky
   AVERAGE

22) AT THE MOMENT WOULD YOU SAY YOU WERE PARTICULARLY LUCKY OR UNLUCKY?
   LUCKY  UNLUCKY
APPENDIX XVI

QUESTIONNAIRE NO. 2 (CONTINUED)

CONFIDENTIAL

SECTION 3 CONTINUED

23) MANY PEOPLE FEEL THAT LIFE'S OUTCOMES ARE DEPENDENT ON MORE THAN JUST OUR OWN ABILITIES - WHAT OTHER FACTORS DO YOU FEEL INFLUENCE YOUR LIFE?

Please tick one or more of the following.

NONE  THE WEATHER  
GOD  THE STARS  
GOOD LUCK  OTHER PEOPLE  
FATE  CIRCUMSTANCES  

Please give details of your answer. If other please specify.

.................................................................

.................................................................

24) DO YOU THINK PLAYING BINGO/CARDS OR GAMBLING ARE ACTIVITIES AT WHICH YOU CAN BECOME SKILFUL?

Please tick the following.

YES  NO  

If Yes, please give details.

.................................................................

If No, please say why not.

.................................................................

25) HAS ANYONE IN YOUR FAMILY EVER GAMBLED?

Please tick the following.

YES  NO  

If yes, please give details.

.................................................................

.................................................................
CONFIDENTIAL

SECTION 4

26) IMAGINE YOU HAVE BEEN GIVEN £10,000 TO INVEST.
WHICH ONE OF THE FOLLOWING OPTIONS WOULD YOU CHOOSE -
PLEASE ANSWER CAREFULLY.

Please tick one of the following.

OPTION 1

INVEST IN A QUICK PROFIT HIGH RISK SCHEME WHICH MIGHT
LEAVE YOU WITH LESS THAN YOU STARTED WITH BUT MIGHT GIVE
YOU AN ENORMOUS GAIN.

OPTION 2

INVEST IN A SMALL PROFIT LOW RISK SCHEME WHICH COMMITS YOU
TO AN INVESTMENT PERIOD OF AT LEAST TWO YEARS.

Please state briefly but clearly the reasons for your choice
in the space provided below.

..........................................................................................................................
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..........................................................................................................................
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..........................................................................................................................
..........................................................................................................................
APPENDIX XVI

QUESTIONNAIRE NO. 2 (CONTINUED)

CONFIDENTIAL

SECTION 4 CONTINUED

27) IMAGINE YOU ARE OFFERED THE CHANCE OF PROMOTION WITHIN YOUR AREA OF WORK.
IF YOU GET THE JOB YOU WILL BE IN CHARGE OF YOUR PRESENT WORK COLLEAGUES.
WOULD YOU APPLY?

Please tick one of the following.

YES ☐ NO ☐ DON'T KNOW ☐

Please state briefly but clearly the reasons for your choice in the space provided below.

........................................................................................................................
........................................................................................................................
........................................................................................................................
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........................................................................................................................
........................................................................................................................
........................................................................................................................

28) IMAGINE YOU HAVE BEEN GIVEN £1,000 TO SPEND.
WHAT WOULD YOU DO WITH IT?

Please list in order of priority.

........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
APPENDIX XVI

QUESTIONNAIRE NO. 2 (CONTINUED)

CONFIDENTIAL

SECTION 4 CONTINUED

29) HOW MUCH DO YOU EARN?
Please tick the following.

LESS THAN £3,000    £3 - 5,000
£5 - 7,000         £7 - 10,000
£10 - 15,000       MORE THAN £15,000

30) DO YOU?
Please tick the following.

HAVE A MORTGAGE    HAVE A LIFE INSURANCE POLICY
HAVE A PENSION PLAN HAVE MONEY SAVED

31) HOW WOULD YOU LIKE TO SEE YOURSELF IN 10 YEARS TIME?
Please answer fully.

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APPENDIX XVII

1. Women form a larger proportion of horse-racing attenders than they are attenders at other male orientated sports. 44% of those who have ever visited horse-racing are women compared to 30% for other sports e.g. football, cricket, rugby, golf and motor sport.

2. Over two-thirds of the population 68% have not placed an off-course bet on the horses in the last year but men are much more likely to have done so 39% of men compared with 30% of women.

3. Among those likely to go racing in the future. 58% of men and 42% of women answered yes confirming again the high female interest in horse-racing.

Source: Race Course Association "Investing in the Race Goer" 1991
NOP Market Research
OMNIBUS RESEARCH

VISITORS TO HORSE RACE TRACK EVENTS IN THE LAST 12 MONTHS

Total audience
(Source: actual on course attenders)
4.9 million visits

Members of the audience
(Source: survey estimate)
2.0 million people

Composition of the audience
(Source: Survey estimate)

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<th>Number</th>
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<td>Men</td>
<td>1.2 million</td>
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<tr>
<td>Women</td>
<td>0.8 million</td>
</tr>
<tr>
<td>AB (Professional/Managerial)</td>
<td>0.5 million</td>
</tr>
<tr>
<td>C1 (Other White Collar)</td>
<td>0.5 million</td>
</tr>
<tr>
<td>C2 (Skilled Manual)</td>
<td>0.5 million</td>
</tr>
<tr>
<td>DE (Unskilled manual/Pensioner)</td>
<td>0.5 million</td>
</tr>
<tr>
<td>15-34 year olds</td>
<td>0.7 million</td>
</tr>
<tr>
<td>35-54 year olds</td>
<td>0.8 million</td>
</tr>
<tr>
<td>55+ year olds</td>
<td>0.5 million</td>
</tr>
</tbody>
</table>

Source: Race Course Association "Investing in the Race Goer" 1991
NOP Market Research
Dear Respondent,

WOMEN IN ENFIELD

Thank you for agreeing to participate in this research.

We are currently researching the availability of leisure facilities for women in Enfield and as such need to know about your leisure needs and how you like to spend your time.

Your answers will be treated in the strictest confidence.

Yours faithfully,

Kathy A Darby
Community Group Consultant
APPENDIX XIX

QUESTIONNAIRE NO. 3 (CONTINUED)

CONFIDENTIAL

PLEASE ANSWER ALL THE QUESTIONS

AGE ....................... OCCUPATION ..............................................

HOW MANY CHILDREN DO YOU HAVE?
If none please write none ..........................................................

AGES ..........................................................

MARITAL STATUS ..........................................................

If married/cohabiting please answer the following:

PARTNERS OCCUPATION ..........................................................

WHO IS THE MAIN BREADWINNER ..........................................................

DO YOU SHARE HOUSEHOLD TASKS?

YES □ NO □

If Yes, how are they divided up? Please answer fully:

..................................................................................................................................

TO WHICH OF THESE ETHNIC GROUPS IF ANY, WOULD YOU SAY YOU BELONG?

Please tick one of the following:

AFRICAN JEWISH
AFRO-CARIBBEAN TURKISH
ASIAN MIXED (please specify) ..............................................
CHINESE OTHER (please specify) ..............................................
GREEK
IRISH
ITALIAN

WHAT IS YOUR RELIGION ..........................................................

Please turn to next page.
CONFIDENTIAL

SECTION 1

PLEASE ANSWER ALL THE QUESTIONS

1. WHAT INTERESTS OR HOBBIES DO YOU ENJOY?
   Tick the following
   PLAYING SPORT  [ ]  WATCHING SPORT  [ ]
   WATCHING TELEVISION [ ]  READING [ ]
   KEEPING FIT [ ]  HANDICRAFT [ ]
   MUSIC [ ]  DANCING [ ]
   CROSSWORDS [ ]  SOCIALISING [ ]
   THEATRE [ ]  GARDENING [ ]

   If others, please specify ...........................................................

2. DO YOUR ACTIVITIES TEND TO BE HOME CENTRED?
   Tick the following
   YES [ ]  NO [ ]  BOTH [ ]

3. WHEN YOU GO OUT WHERE DO YOU LIKE TO GO?
   Please answer parts (a) and (b).
   (a) DURING THE DAY
   Tick the following
   SHOPPING [ ]
   CINEMA [ ]
   VISITING FRIENDS [ ]
   PUB [ ]
   BINGO [ ]

   If others, please specify ...........................................................
APPENDIX XIX

QUESTIONNAIRE NO. 3 (CONTINUED)

CONFIDENTIAL

SECTION 1 CONTINUED

(b) DURING THE EVENING

Tick the following

PLAYING SPORT  PUB  CINEMA
DISCOTHEQUE  BINGO  THEATRE
VISITING FRIENDS  RESTAURANTS

4. WHICH IS YOUR MOST PREFERRED PASTIME?

5. HOW MANY TIMES PER WEEK DO YOU LIKE TO GO?

6. WITH WHOM DO YOU GO?

Please tick the following.

NO-ONE  A FRIEND  MORE THAN ONE FRIEND

7. WHEN YOU GO OUT HOW DO YOU GET THERE?

WALK  BY CAR  BY BUS  BY TAXI
BY TRAIN  If other please specify

8. HOW MANY MILES ROUGHLY DO YOU TRAVEL?

LESS THAN ONE  1 - 5  6 - 10  11 - 20
MORE THAN 20

9. WHEN YOU GO OUT, WITH WHOM DO YOU SOCIALISE?

MEN  WOMEN  BOTH
QUESTIONNAIRE NO. 3 (CONTINUED)

CONFIDENTIAL

SECTION 2

10. HAVE YOU EVER BEEN INVOLVED IN ANY OF THE FOLLOWING?

Please tick which of these refers to you.

PLAYING BINGO        BETTING AT HORSE OR DOG RACES
PLAYING IN CASINOS    PLAYING FRUIT MACHINES
PLAYING CARDS FOR MONEY OFF-COURSE BETTING
NONE

If you have ticked one or more of the following, please proceed.

If you have ticked NONE, please go to Section 3.

11. HOW WERE YOU FIRST INTRODUCED TO THE IDEA OF PLAYING A GAME WHICH INVOLVES THE EXCHANGE OF MONEY?

i.e. winning or losing.

BY A MALE          BY A FEMALE          BY BOTH

12. WHEN WERE YOU FIRST INTRODUCED?

AS A CHILD         AS A TEENAGER       AS AN ADULT

13. HOW LONG HAVE YOU BEEN PLAYING GAMES WHICH INVOLVE THE GAMBLING OF MONEY?

Please tick one of the following

0 - 5 years        5 - 10 years        More than 10 years

14. HOW FREQUENTLY DO YOU PLAY GAMES WHICH INVOLVE THE GAMBLING OF MONEY?

Please tick one of the following.

LESS THAN ONCE A MONTH
MONTHLY               WEEKLY
MORE THAN ONCE A WEEK
DAILY
QUESTIONNAIRE NO. 3 (CONTINUED)

CONFIDENTIAL

SECTION 3

HERE ARE A FEW QUICK QUESTIONS ABOUT THE WAY YOU FEEL ABOUT YOUR PERSONAL TIME. PLEASE ANSWER EACH QUESTION.

16. MANY PEOPLE FEEL THAT LIFE’S OUTCOMES ARE DEPENDENT ON MORE THAN JUST OUR OWN ABILITIES.

WHAT OTHER FACTORS DO YOU FEEL INFLUENCE YOUR LIFE?

Please tick one or more of the following.

NONE  THE WEATHER
GOD   THE STARS
GOOD LUCK OTHER PEOPLE
FATE  CIRCUMSTANCES

Please give details of your answer. If other please specify.
..............................................................................................................................................
..............................................................................................................................................
..............................................................................................................................................

17. DO YOU THINK THAT SOME PEOPLE ARE LUCKIER THAN OTHERS?

Please tick the following.

YES  NO  DON’T KNOW

18. IN GENERAL, DO YOU REGARD YOURSELF AS:

Please tick the appropriate box.

VERY LUCKY QUITE UNLUCKY
QUITE LUCKY VERY UNLUCKY
AVERAGE

APPENDIX XIX

QUESTIONNAIRE NO. 3 (CONTINUED)

CONFIDENTIAL

SECTION 3 CONTINUED

19. AT THE MOMENT WOULD YOU SAY YOU WERE PARTICULARLY LUCKY OR UNLUCKY?

LUCKY [ ] UNLUCKY [ ]

20. WOULD YOU DESCRIBE YOURSELF AS A GAMBLING PERSON?

YES [ ] NO [ ]

21. DO YOU THINK PLAYING BINGO / CARDS OR GAMBLING ARE ACTIVITIES AT WHICH YOU CAN BECOME SKILLFUL?

Please tick the following.

YES [ ] NO [ ]

If Yes, please give details.

........................................................................................................

If No, please say why not.

........................................................................................................

Please tick which of the following refers to you.

22. [ ] IN MY CASE GETTING WHAT I WANT HAS LITTLE OR NOTHING TO DO WITH LUCK.

[ ] MANY TIMES I MIGHT AS WELL DECIDE WHAT TO DO BY FLIPPING A COIN.

23. [ ] WHEN I MAKE PLANS, I AM ALMOST CERTAIN I CAN MAKE THEM WORK.

[ ] IT IS NOT ALWAYS WISE TO PLAN AHEAD TOO FAR BECAUSE MANY THINGS TURN OUT TO BE A MATTER OF GOOD OR BAD FORTUNE ANYHOW.

24. [ ] ONE SHOULD ALWAYS BE WILLING TO ADMIT ONE'S MISTAKES.

[ ] IT IS USUALLY BEST TO COVER UP ONE'S MISTAKES.
QUESTIONNAIRE NO. 3 (CONTINUED)

CONFIDENTIAL
SECTION 3 CONTINUED

25. ☐ As far as world affairs are concerned most of us are the victims of forces we can neither understand nor influence.
    ☐ By taking an active part in political and social affairs people can influence world events.

26. ☐ A good leader expects people to decide for themselves what they should do.
    ☐ A good leader makes it clear to everybody what their jobs are.

27. ☐ What happens to me is my own doing.
    ☐ Sometimes I feel that I don't have enough control over the direction my life is taking.

28. ☐ Becoming a success is a matter of hard work.
    ☐ Getting a good job depends mainly on being in the right place at the right time.

29. ☐ Many of the unhappy things in peoples lives are due to bad luck.
    ☐ Peoples misfortunes result from the mistakes they make.
APPENDIX XIX

QUESTIONNAIRE NO. 3 (CONTINUED)

CONFIDENTIAL

FINALLY,

SECTION 4

30. IMAGINE YOU HAVE BEEN GIVEN £1,000 TO SPEND. WHAT WOULD YOU DO WITH IT?

Please list in order of priority.

...................................................................................................................
...................................................................................................................
...................................................................................................................
...................................................................................................................
...................................................................................................................

31. HOW MUCH DO YOU EARN?

Please tick the following.

LESS THAN £3,000  □  £3,500 - £5,000  □
£5,500 - £7,000  □  £7,500 - £10,000  □
£10,500 - £15,000  □  MORE THAN £15,000  □

Thank you for your help in completing this questionnaire.

Please return it in the pre-paid envelope provided.
APPENDIX XXI

In March 1991 the author was telephoned by someone from ITV and invited to appear on a television programme about "Women and Gambling". The programme organisers had obtained my name through G.A. as someone researching the subject. They asked if I knew of any women gamblers who may be willing to participate and I indicated that I would ask some of them. Betty agreed willingly and became somewhat "the star of the show".

The programme "The Time, The Place" is a public discussion programme hosted by a male presenter who attempts to draw out heated discussions between participants. In this particular programme the discussion was also interspersed with contributions from a male racing correspondent.

The particular discussion featured women who talked about their various interests in gambling. They included a poker player, casino gamers, a bingo player, a woman who bets on horses both on and off the course, and finally a gambler who sought help for her problem.

The moral aspect of gambling was addressed by a member of the Salvation Army.

In the course of the programme Dorothy Paget (referred to in Chapter Two) is mentioned as a famous woman gambler but is also remembered for her "oddness".

A bookmaker is interviewed and so is a man who has won the pools.

One interesting contribution is a woman who says she goes to the Casino for company because it is somewhere a woman who is on her own can go and feel safe, unlike entering a pub. Another is from a woman who visits a bookmaker regularly and
contrary to popular opinion, studies the "form", she says that she meets a regular group of women there.

The notion of irresponsible gambling is raised by "Sue" the problem gambler. She described how she crossed the line between responsible and irresponsible gambling.

"Simie" is a woman who has incurred large debts through playing roulette and blackjack. Towards the latter part of the programme the discussion moves towards male gamblers and takes on a very sexist note.

The programme supports well a number of the findings of this piece of research and gives readers of the project a rare opportunity to hear from the women who themselves gamble.

The Video -
The Time, The Place
March 1991
APPENDIX XXII

A DEMOGRAPHIC ANALYSIS OF THE POPULATION OF THE LONDON BOROUGH OF ENFIELD

In order to test the national relativity of the data gathered from a group of Enfield residents the actual nature of the population of Enfield had to be explored.

According to the last available figures for Enfield reported August 1990 the following observations can be made.

1. Age

Enfield has an above average proportion of elderly people in its population and is above both the national average and the average for Greater London. In 1981 this was 32,886 females over 60 and 16,190 males over 65 years. (Population Topic paper. The Elderly Jan 1989).

2. Marital Status

At 1981 Census the marital composition of the adult population was 61.6% married, 12.7% widowed or divorced and 25.7% single. Projections suggest that by 2001 the married proportion could decrease to about 56% (Population Report Supplement August 1990).

3. Ethnic Minorities

The definition of ethnic minorities' used in the 1981 census uses figures on the basis of:

(1) persons born outside the United Kingdom;


So whilst no accurate assessment is therefore available in terms of third and fourth generation families the following general observations about population structure can be made.

The 1981 Census results showed numbers by country of birth, those born outside the U.K. totalled 36,178 representing 14% of the total population. A figure which fell near the average
for other outer London Areas. Within that population the largest single minority was Cypriot 6.5% followed by Irish 3%, West Indians 2.9%. India, Pakistan and Bangladesh accounting for 2.3% with Italians making up the rest.

The main geographical concentrations of ethnic minorities are in Palmers Green, Bowes Park, Ponders End and parts of Edmonton (Population Report Supplement August 1990).

4. **Housing**

Enfield has a high proportion of owner occupied dwellings but a near average Council Housing Sector.

<table>
<thead>
<tr>
<th>Owner Occupied</th>
<th>% OF ALL HOUSEHOLDS</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1971</td>
</tr>
<tr>
<td>Enfield</td>
<td>61</td>
</tr>
<tr>
<td>Great Britain</td>
<td>49</td>
</tr>
</tbody>
</table>

So in 1981 the split was Owner Occupied 66.2%; Council 22.5%; other rented 11.3%.

This would suggest that as a borough it is fairly affluent.


5. **Social Class**

The 1981 Population Census demonstrated that there was an above average proportion of skilled and semi-skilled manual workers in the Borough.

The breakdown appeared as follows:-

---

DSS-G11/Z (213118) ADMIN - 320 -
<table>
<thead>
<tr>
<th>Social Class</th>
<th>Enfield %</th>
<th>Outer %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Social Class I Professional</td>
<td>3.7</td>
<td>4.3</td>
</tr>
<tr>
<td>Social Class II Intermediate</td>
<td>18.1</td>
<td>19.7</td>
</tr>
<tr>
<td>Social Class III Skilled non-manual</td>
<td>12.3</td>
<td>13.3</td>
</tr>
<tr>
<td>Social Class IV Skilled Manual</td>
<td>21.1</td>
<td>18.6</td>
</tr>
<tr>
<td>Social Class V Partly Skilled</td>
<td>9.7</td>
<td>8.6</td>
</tr>
<tr>
<td>Social Class VI Unskilled</td>
<td>2.6</td>
<td>2.8</td>
</tr>
<tr>
<td>Armed Forces and inadequately described</td>
<td>1.3</td>
<td>1.7</td>
</tr>
<tr>
<td>Retired</td>
<td>31.2</td>
<td>30.5</td>
</tr>
</tbody>
</table>


In general it appears that trends in the population in Enfield are similar.

6. Economic Activity

The economically active are those persons who are in work or seeking work. The female activity rate increased markedly through the 1970s and 1980s and is expected to increase as more married women stay in work or go back to work. The effect of this phenomena can be shown as follows:

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>76,500</td>
<td>78%</td>
<td>76,500</td>
<td>76.6%</td>
<td>77,700</td>
<td>76.1%</td>
</tr>
<tr>
<td>Female</td>
<td>52,600</td>
<td>48.4%</td>
<td>56,500</td>
<td>51.8%</td>
<td>60,700</td>
<td>54.5%</td>
</tr>
<tr>
<td>Total Economically Active</td>
<td>129,100</td>
<td>62.5%</td>
<td>133,100</td>
<td>63.7%</td>
<td>138,400</td>
<td>65%</td>
</tr>
</tbody>
</table>


As suggested earlier by the projected age structure Enfield has an above average share of retired persons. Unemployment amongst those of working age is significantly below that of the Greater London.
7. **Car Ownership**

In comparison with the whole of Outer London Enfield is just above average for car ownership with 64.6% having two or more cars. The level of car ownership varies widely in the Borough and is the highest in Cockfosters, Hadley Wood and the area between Enfield and New Southgate. The lowest proportion of car ownership fell again in the Eastern part of the Borough - the Edmonton Area.

8. **Social Deprivation**

A further indicator of the distribution of wealth in the Borough could be measured by the amount of recognised social deprivation reported in Social Services documents. The indicators of social deprivation to be used are children received into care; children on the child protection register; mental health assessments.

**SUBJECT: London Borough of Enfield 1990**

**Children received into care or subject to Care Orders**

(% of Borough Total)

![Bar chart showing children received into care or subject to Care Orders in different areas of Enfield Borough.](image)

Source: Social Services Planning Department.

The above figures demonstrate a heavy bias towards the Eastern part of the Borough suggesting that social deprivation is higher in such areas.
A similar bias is found when one looks at the figures for children on child protection register.

**Children on Child Protection Register 1990**

% of Borough Total

<table>
<thead>
<tr>
<th>Location</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Southgate</td>
<td>7.14%</td>
</tr>
<tr>
<td>Palmers Green</td>
<td>2.67%</td>
</tr>
<tr>
<td>West Enfield</td>
<td>3.57%</td>
</tr>
<tr>
<td>East Enfield</td>
<td>25.89%</td>
</tr>
<tr>
<td>Ponders End</td>
<td>22.32%</td>
</tr>
<tr>
<td>Edmonton</td>
<td>40.17%</td>
</tr>
</tbody>
</table>

Source: Social Services Planning Department.

Finally a look was taken at the Borough's state of Mental Health in terms of the numbers of Enfield Residents requiring a Mental Health Assessment under the 1983 Mental Health Act.

**Mental Health Assessments**

% of Borough Total 1990

<table>
<thead>
<tr>
<th>Location</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Southgate</td>
<td>15%</td>
</tr>
<tr>
<td>Palmers Green</td>
<td>21%</td>
</tr>
<tr>
<td>West Enfield</td>
<td>12.5%</td>
</tr>
<tr>
<td>East Enfield</td>
<td>10.7%</td>
</tr>
<tr>
<td>Ponders End</td>
<td>16.7%</td>
</tr>
<tr>
<td>Edmonton</td>
<td>24%</td>
</tr>
</tbody>
</table>

Source: Social Services Planning Department.
When taking these statistics together they show a fairly consistent reporting of social deprivation in that the Borough appears to have an East/West divide.

This divide is also supported by the results of the 1981 Census and projection which show unemployment to be highest in the Eastern part of the Borough along with the lowest figures for car ownership.

Without all this empirical data a tour around the Borough demonstrates a high proportion of run down tower block accommodation in the Edmonton Area as compared with the huge private residences to be found in Hadley Wood and Cockfosters. Enfield Town demonstrates a large proportion of private elderly residences.
APPENDIX XXIII

QUESTIONNAIRE NO. 4

YOUR CHANCE TO WIN £25.00

Please mark off any 10 numbers on the grid below and then answer the questions over the page.

<p>| | | | | | | | | | |</p>
<table>
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<td>94</td>
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<td>96</td>
<td>97</td>
<td>98</td>
<td>99</td>
<td>100</td>
</tr>
</tbody>
</table>

Your entry will be collected from you as you leave the bingo hall.

The winning combination of numbers will be posted on the Civic Centre notice board on

Your entry is completely anonymous and can only be recognised by the numbers you choose. A tear off slip providing a record of them is available at the end of the questions.
FIRST, SOME QUESTIONS ABOUT YOURSELF

Please answer all the questions.

(a) Age. Please tick the appropriate box.

<table>
<thead>
<tr>
<th>Under 25</th>
<th>26 - 35</th>
<th>36 - 45</th>
<th>46 - 55</th>
<th>56 - 65</th>
<th>Over 60</th>
</tr>
</thead>
<tbody>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(b) Do you work. Yes [ ] No [ ]

What work do you do. Please give details

(c) Social status. Please tick the appropriate box.

<table>
<thead>
<tr>
<th>Single</th>
<th>Cohabiting</th>
<th>Married</th>
<th>Divorced</th>
<th>Separated</th>
<th>Widowed</th>
</tr>
</thead>
<tbody>
<tr>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
</tr>
</tbody>
</table>

If married/cohabiting, please give details of partners occupation

(d) Number of children [ ]

Ages of your children. Please tick the appropriate box.

<table>
<thead>
<tr>
<th>Under 5</th>
<th>6 - 15</th>
<th>16 - 21</th>
<th>Over 21 years</th>
</tr>
</thead>
<tbody>
<tr>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
</tr>
</tbody>
</table>

(e) To which of these ethnic groups would you say you belong.

Please tick one of the following.

African [ ] Irish [ ] Mixed (please specify) [ ]
Afro-Caribbean [ ] Italian [ ] Other (please specify) [ ]
Asian [ ] Jewish [ ] [ ]
Chinese [ ] Turkish [ ]
Greek [ ]

What is your religion [ ]

DSS-G11/Z (213118) ADMIN
(f) In which area of Enfield Borough do you live? Please tick the appropriate box.

- Hadley Wood
- Winchmore Hill
- Southgate
- Enfield Town
- Enfield Town
- Palmers Green
- Freezywater
- Lower Edmonton
- Other
- Other please specify ___________________

(g) What form of transport do you use most often.

Please give details

---

Do you own a car

Yes [ ]
No [ ]
QUESTIONNAIRE NO. 4 (CONTINUED)

NOW. SOME QUESTIONS ABOUT BINGO

Please answer all the questions.

(1) How often do you play bingo? Please tick the appropriate box.

Everyday  More than 3 times a week  3 times a week  Twice a week  Once a week

More than once a month  Monthly  Other

If other please specify

(2) How long have you been playing bingo? Please tick the appropriate box.

More than 10 years  More than 5 years  More than 1 year  Less than 1 year

Please give details of how you started.

------------------------------------------------------------------------
------------------------------------------------------------------------
------------------------------------------------------------------------

(3) How much per week do you spend on bingo? Please tick the appropriate box.

Less than £5  £6 - 10  £11 - 15  £16 - 20  More than £20

(4) Do you enjoy the excitement of the game? Please tick the appropriate box.

Very much  Moderately  Not very much  Not at all

(5) How did you travel to bingo tonight? Please tick the appropriate box.

Walk  By Bus  By Car  By Train  By Taxi  Other

If other please specify
(6) Did you travel alone or in a group?

<table>
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<tr>
<th>Alone</th>
<th>In a group</th>
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<tbody>
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</table>

(7) Do you use other bingo halls? Please tick one or more of the following

<table>
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<tr>
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<th>Harlow</th>
<th>Other</th>
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<tbody>
<tr>
<td>[   ]</td>
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</tbody>
</table>

(8) Have you ever been involved in any of the following?
Please tick one or more.

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<th>Activity</th>
<th>Often</th>
<th>Sometimes</th>
<th>Never</th>
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<tbody>
<tr>
<td>Betting at horse races</td>
<td>[   ]</td>
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<td>[   ]</td>
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<tr>
<td>Betting at dog races</td>
<td>[   ]</td>
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<tr>
<td>Off course betting</td>
<td>[   ]</td>
<td>[   ]</td>
<td>[   ]</td>
</tr>
<tr>
<td>Playing in Casinos</td>
<td>[   ]</td>
<td>[   ]</td>
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<tr>
<td>Playing fruit machines</td>
<td>[   ]</td>
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<tr>
<td>Playing cards for money</td>
<td>[   ]</td>
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(9) What is your favourite leisure activity?

-------------------------------------------------------------------------
FINALLY, SOME QUESTIONS ABOUT YOUR OUTLOOK ON LIFE

Please answer all the questions and tick the appropriate boxes.

(10) Do you believe in luck?

Yes ☐ No ☐ Don't know ☐

How strongly do you feel about the answer you just gave?

Very strongly ☐ Strongly ☐ Not very strongly ☐

(11) Would you describe yourself as a lucky person?

Lucky ☐ Average ☐ Unlucky ☐

(12) What other factors do you feel influence your life?

Please tick one or more of the following.

None ☐ The Weather ☐

God ☐ The stars ☐

Good Luck ☐ Other people ☐

Fate ☐ Circumstances ☐

Do you want to say more about this?

------------------------------------------------------------------------------------------
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(13) Would you describe yourself as a gambling person?

Yes ☐ No ☐ Don't know ☐
APPENDIX XXIII

QUESTIONNAIRE NO. 4 (CONTINUED)

(14) Imagine you have been given £1,000 to spend what would you do with it.

Please list in order of priority using the figures 1-4 where 1 is the highest priority and 4 the lowest priority.

A treat for yourself  No. 
A treat for your family  No. 
An investment  No. 
Other  No. 

If other please specify above

(15) How much do you earn. Please tick one of the following.

Under £5,000  
£6 - 10,000  
£11 - 15,000  
Over £15,000

Thank you for answering the questions. This survey is completely anonymous

Please remove the tear off slip below and enter your combination of numbers in the boxes provided.

Q. No.  

DSS-G11/Z (213118) ADMIN - 331 -
Is this your number?
If it is, ring now on:-

081-366 6565 Ext 13946

and ask for Kathy.
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