

## Exploring the Gray Areas: Senior Gamblers' Perceptions Of What Is and What Isn't Gambling

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### Abstract

The basis of any health promotion or harm minimization initiative is effective engagement of the target audience. However, because “gambling” can be interpreted in a variety of ways, service providers, such as community educators and clinical practitioners, cannot always assume a shared understanding of the meaning of gambling with their clients. This paper aims to help reduce such discrepancies by highlighting conditions in which gambling is usually viewed as gambling by those engaged in the behavior and by describing scenarios that may be more ambiguous. Such awareness can help service providers to maximize engagement efforts while minimizing the stigma typically associated with gambling. Findings are based on secondary analyses of a study that examined pathways leading to late-life problematic gambling by using a grounded theory method. The results suggest that rational decision making may be compromised in otherwise nonvulnerable individuals.

**Keywords:** gambling, public health, engagement, education, awareness, screening

### Résumé

Le fondement de toute initiative de promotion de la santé ou de découragement de pratiques nuisibles est la mobilisation efficace du public ciblé. Toutefois, parce que le « jeu » peut donner lieu à des interprétations variées, les fournisseurs de services comme les animateurs socio-éducatifs et les cliniciens ne peuvent supposer que leur compréhension de ce qu'est le jeu est toujours la même que celle de leurs clients. Le présent article vise à réduire de tels écarts en mettant en lumière les conditions dans lesquelles le jeu est habituellement perçu comme tel par les personnes qui s'y adonnent et en décrivant les scénarios qui peuvent être plus ambigus. Être conscients de ces éléments peut aider les fournisseurs de services à optimiser leurs efforts de mobilisation tout en minimisant la stigmatisation généralement associée au jeu. Les constatations de l'article reposent sur des analyses secondaires d'une étude portant sur les trajectoires menant à des problèmes de jeu tardifs effectuées à l'aide d'une

méthode théorique éprouvée. Les résultats laissent entendre que la capacité de prendre des décisions rationnelles peut être compromise chez des personnes qui autrement ne sont pas vulnérables.

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## **Introduction**

Effective engagement is a crucial foundation for all stages of intervention, from grassroots education, prevention, and awareness-raising campaigns, through to screening, service provision, and relapse prevention in treatment settings. Yet, what service providers consider to be “gambling” may not necessarily match the definitions used by their clients and by general community members, creating a potential communication barrier. Such discrepancies may not only lead to false negatives during screening, but may also prevent proper discussion of gambling altogether. Such a discussion requires recognition and shared agreement on the meaning of the activity taking place. Accordingly, if a common understanding cannot be forged from the start, any subsequent intervention can be compromised, diminishing the potential impact of the intervention effort. Although in Australia gambling generally refers to “the placing of a wager or bet in the form of money or something of value on the outcome of an uncertain event that may involve the elements of skill and chance” (Jackson, Goode, Smith, Anderson, & Thomas, 2006), what constitutes “skill” and “chance” may be an individual decision. If an activity is considered more skill based than luck based, it may be considered less of a gamble and vice versa. Consequently, a person may be actively and heavily gambling without recognizing their behavior. This is not necessarily an issue of denial, but one of meaning.

Indeed, ambiguity about what constitutes gambling is likely to increase. The merging of the worlds of videogames and gambling is already blurring the boundaries between gaming and gambling, with concerns that the former may groom people into the latter (King, Ejova, & Delfabbro, 2012). In addition, manufacturers of traditional land-based gaming technologies are moving to incorporate more perceived skill elements into their machine games in the hope of enhancing their competitive edge (Dreier, 2013). Such trends may escalate illusions of control and cognitive distortions among players (Myrseth, Brunborg, & Eidem, 2010), factors that are robustly linked with problematic gambling (Johansson, Grant, Kim, Odlaug, & Göttestam, 2008; Monaghan, Blaszczynski, & Nower, 2008; Morasco, Weinstock, Ledgerwood, & Petry, 2007; Tavares, Zilberman, & el-Guebaly, 2003). Moreover, these trends may redefine activities so that those that were previously accepted as constituting gambling are now considered to be not gambling. One implication is that public education campaigns to raise awareness may fail to engage people who are most at risk of developing gambling problems because they may also

be less likely to pay attention to such messages if they do not perceive their behavior as gambling (Hirsch, 2000).

Several factors may promote a predisposition to biased views about what constitutes gambling. For instance, a person's life stage and experiences can influence how gambling is perceived. It is not uncommon for late-life recreational gamblers to view gambling as something therapeutic (Esterbrook, 2004), analgesic (Munro, Cox-Bishop, McVey, & Munro, 2003; Shen Ryan, Mui, & Cross, 2003), rejuvenating (Loroz, 2004), motivational (Norris & Tindale, 2006), liberating (O'Brien Cousins & Witcher, 2004), and bonding (Govoni, Frisch, & Johnson, 2001; Scull & Woolcock, 2005), as opposed to being gambling per se. Of note, older patrons are often made to feel so welcomed and looked after at gambling venues that these locations have been coined a "day care for the elderly" (Rivlin, 2004). Consequently, in such cases, gambling may be regarded as a pain reliever, an energy booster, a remedy, or a tool for independence, rather than as gambling. This view can be reinforced at the interpersonal level, where gambling may not be regarded as gambling if it is part of a family or cultural tradition, or is experienced as a fun group excursion (Feldman, Radermacher, Anderson, & Dickins, 2014; Katz, 2000; Norris & Tindale, 2006; Raylu & Oei, 2004). Thus, when gambling helps to meet certain needs, or fits into a conventional pattern, it can blend in with the norm and appear less like gambling. Conversely, the opposite may be true: If gambling personifies or represents something that threatens traditions or stirs up offensive sentiments (Rand & Light, 2007), it can be demonized and the stigma of engaging in it amplified, thereby sensitizing the gambling aspect of an activity. Accordingly, depending on the various ways in which intrinsic and extrinsic factors interact, the resulting gambling-related perceptions may continually evolve.

In an investigation into gambling and problem gambling in Pacific peoples, Bellringer et al. (2013) found distinctive views of what is and what is not gambling. Specifically, the researchers found that casino gambling, off-course betting at the Totalisator Agency Board, and housie (bingo) were generally considered gambling, whereas Lotto, scratchies, and raffles were typically not. This distinction primarily depended on whether the activity was regarded as beneficial to the community or family. If it was deemed beneficial, the activity was not considered gambling, but rather fund-raising, an "exchange of gifts," or something for a good cause (Bellringer, et al., 2013). Similarly, in Australian Aboriginal communities, communal gambling activities that help bring people together (such as card games) often have important social values and may be regarded as bonding opportunities rather than gambling per se. This perspective is common because the secondary benefits of gambling—such as enhanced social cohesion, alleviation of social problems and community tensions, stronger family ties, and redistribution of economic resources (Martin, 1993; McMillen & Donnelly, 2008)—can make gambling activities seem more advantageous than harmful. Although the introduction of commercial forms of gambling may have caused Western concepts of gambling to be incorporated into such activities, thereby changing the way they function and how they are perceived and experienced by communities (Breen, 2008; McMillen & Donnelly, 2008; Young et al., 2006), the notion of gambling still tends to

carry negative connotations. This perception suggests that in these contexts, use of the term “gambling” may be reserved for instances in which adverse consequences are experienced and acknowledged.

Perhaps it is these conflicting feelings that prompt some recreational gamblers to categorize gambling as being either “good,” or “bad” and “dangerous” (Hirsch, 2000). Specifically, the former refers to gambling for the purpose of supporting one’s sporting or social club or for charitable causes (Govoni et al., 2001; Southwell, Boreham, & Laffan, 2008; Young et al., 2006) and the latter to gambling that is neither about altruism nor enjoyment (Southwell et al., 2008). Such separate classifications, nevertheless, do not mean that the two do not become conflated. Individuals who start out gambling to support their local clubs may end up becoming increasingly involved in gambling from experiencing early big wins (Govoni et al., 2001; Williams, West, & Simpson, 2007), whereas those with no prior interest in gambling may come to rely on it as a way to escape from problems and negative emotions when circumstances change (Morasco et al., 2007; Munro et al., 2003). Thus, good gambling may in some circumstances inadvertently lead to bad gambling in such a way that the gambling aspect of an activity may not be felt and acknowledged until harm has been inflicted.

Legal and regulatory environments can also significantly shape perceptions of gambling. For instance, in Japan, where gambling is generally banned except for racehorse betting and certain motor sports (Organisation for Economic Co-operation and Development, 2014), pachinkos, which resemble slot machines, are not considered to be gambling because they are not legally defined as such. Similarly, although gambling is illegal in Germany, gaming machines prevail but are known instead as “amusement machines with prizes” (Ludwig, Kräplin, Braun, & Kraus, 2012). In Australia, electronic gaming machines (EGMs) located in hotels and clubs retain their name, but some of their counterparts located in casinos are known as “fully automated table games” (Dowling, 2009). A casino that caters exclusively to high rollers may no longer be just a casino, but a “VIP gaming facility” (Gardner, Whitbourn, & Glasgow, 2013). Such labels can play a vital role in framing how gambling activities are perceived, which in turn are reinforced by legal sanction, advertising, and marketing strategies (Thomas et al, 2012). In particular, vulnerable individuals who already hold positive views about their gambling involvement may have these biased views validated by systemic forces, significantly propelling the development of gambling-related problems.

Despite our knowledge of factors that can influence perceptions of gambling, the literature often portrays such perceptions as static, with individuals depicted as either possessing cognitive bias and distortions, or not possessing them. However, in practice, such lines are often less clear-cut: Resilient individuals are not necessarily always resilient in all circumstances. This paper aims to present the dynamics of gambling perceptions and their associated implications in older gamblers, so that service providers may gain insight into the nuances of gambling to improve their engagement approaches, tools, and materials. Older gamblers are the focus because unique life experiences, such as cumulative losses and restricted capacity to earn and replace lost income, may have a greater impact on them than on younger adults.

The damage done may be irreversible and even life threatening, as demonstrated in elevated suicide and suicidality rates among older problem and pathological gamblers (Nower & Blaszczynski, 2008; Yip, Tang, Ip, Law, & Watson, 2007).

## **Method**

### **Participants**

This study explored the perceptions of gambling in senior gamblers aged 55 years and older who reside in Victoria, Australia.

### **Materials and Procedure**

Findings were based on secondary analyses of data obtained and analyzed by the grounded theory method, which essentially views subjective reality as a social construction that can vary in different circumstances (Charmaz, 2006). Because the purpose of the study was to understand participant perceptions, as opposed to determining whether or not such perceptions were accurate, no diagnostic tools were used. Such openness enabled a rich array of data to be gathered, including information obtained from verbatim transcripts, demographic questionnaires, casual conversations with participants (before and after audio recordings), observations, memos, and the reflective journal of one of the researchers. Included in the transcripts and memos were nonverbal information about body language, such as the participants' tone of voice, facial expressions, and reactions. Although primary data comprised transcripts of audio-recorded interviews, in several instances, more interesting information and insights into the participant's life and personality were revealed before or after the interviews were recorded, which may reflect the often inhibiting effect of recording (Rubin & Rubin, 1995). Consequently, information offered after completion of the formal interview recording process was neither dismissed nor discarded; rather, the researcher jotted these down and sought permission from participants to include them as materials for analysis.

The researcher in charge of recruitment (CT) placed advertisements in newspapers; was interviewed about the study at a seniors' community radio station; distributed project flyers at the city's casino, train stations, and public notice boards; and publicized the study in a gaming venue self-exclusion newsletter. The researcher was also approached and interviewed by several curious local journalists, who went on to write articles about the project, which helped to further raise awareness about the study. Other participants were recruited by word of mouth and snowballing from existing participants. As a consequence of this range of recruitment strategies, an array of sample characteristics was obtained, and some of the participants were related to one another.

Potential participants were first screened over the phone to ensure suitability. Inclusion criteria were as follows: (a) older adult aged 55 years or more; (b) considered him- or herself to gamble regularly (at least once per fortnight), or had experienced later-life gambling issues (subjective perceptions); and (c) was able to understand and consent to

the research project. Exclusion criteria included being a younger adult, the presence of health conditions that might hinder participation in an hour-long interview, and the inability to provide free and informed consent. Selected participants were then informed that they had the choice of either being interviewed in the privacy of their own homes or in a room at a family counseling center located in the inner city area. Each interview lasted between 60 and 90 min and gained increasing focus as more themes emerged. To extract special circumstances that might alter gambling-related perceptions, we asked probing questions, such as “Why is this gambling, but not that?” and “How come back then it was gambling but now it isn’t?” As a token of appreciation for their time, participants were offered a \$20 department store gift card at the end of the interview. Participants were also given the contact number for the free state-government-funded gambling counseling service in case the interview process triggered a need to speak to a professional counselor. Transcribed materials were subsequently mailed to participants unless they specifically declined. Full details of the method can be found in (Tira & Jackson, 2013).

## Results

Thirty-one older adults aged 56 to 85 years were recruited. The average age of the sample was 67 years, with 17 participants aged 65 years or more and 14 participants below 65 years. Thirty of the participants were interviewed face to face, and one participant emailed her story. Of the total sample, 22 were female, eight were married, 16 were divorced or separated, five were widowed, and two were never married. Six participants were employed full time or part time and 25 were retired. Twenty-five were receiving pensions and six were self-funded retirees or were employed. Fifteen participants described their ethnicity as Australian; three each as Yugoslavian, Greek, or Turkish; two each as Italian or English; and one each as Dutch, Finnish, or British. Apart from three participants who were from three different country regions of Victoria, the rest were recruited from metropolitan regions.

Coincidentally, the sample contained an almost equal split between those who were actively experiencing gambling problems (whether seeking help or not) and those who were not experiencing any problems at the time of the interview. Table 1 summarizes the sample’s gambling characteristics.

All of the current and ex-problem gamblers in the study reported discovering gaming machines in the later part of their lives, many only upon retirement. Most of the female participants reported either limited or no gambling experience prior to taking up EGM play. Consequently, gambling was often understood in relation to other things and even functioned as a representation of something else—an idea, a way of living, an impression, a philosophy, or a set of skills that could be learned and honed—as opposed to a concrete act. For this reason, the word “usually” is part of the following section’s heading to emphasize this elusive nature and to indicate that there are dimensions beyond the scope of the current investigation. Still, despite the ambiguity, interesting insights were uncovered as to what could make an activity seem more or less like gambling at a moment in time.

Table 1  
*Summary of the Sample's Gambling Characteristics (n = 31)*

Gambling presentations	<i>n</i>	Gambling history
Non-treatment-seeking, current PGs	7	All individuals had late EGM uptake
Treatment-seeking, recovering PGs	8	All individuals had late EGM uptake
Binge gamblers (intermittent issues)	4	2 late uptake, 2 lifetime
Regular, non-problem gamblers	9	1 lifetime, regular gambler; 8 late-onset, regular gamblers
"Professional" gamblers	2	Both individuals were lifetime gamblers
Self-recovered, late-onset PG	1	Late uptake and late PG onset

*Note.* PG = problem gambler; EGM = electronic gaming machine.

### When Was Gambling Usually Gambling?

#### **When a bet is placed on an uncertain outcome and there is a possibility of reward.**

Interestingly, when asked what they thought gambling was, many participants preferred to give examples rather than a definition. In particular, casino-type games were often endorsed. This was particularly true among those with limited gambling experience and/or those who were never that interested in gambling before they started gambling (particularly slot machines). Consequently, these participants tended to refer to media advertising as a point of reference. A few participants even asked the researcher at initial phone contact if such-and-such was considered gambling (e.g., if the researcher meant casino-type games only). It seemed that for those who started gambling late in life, only simple (in the sense of easier to learn to play) and personally “interesting” forms of gambling were taken note of, whereas other forms of gambling appeared to be filtered away, as illustrated in the example below:

“I don’t really know much about any other...forms of gambling really [apart from gaming machines]... The casino, you know, you see them...playing, um... roulette... that stuff...oh, it just doesn’t really...interest me at all...”  
 (83-year-old female)

Nonetheless, almost all participants mentioned entertainment, luck, and reward prospects when considering gambling, which helped to consolidate the concept of when gambling was usually gambling for the current sample.

For lotteries, the views from the sample were extreme. Among the less experienced or late-life participants, some were uncertain whether to classify lotteries as gambling, some did not consider them gambling, and others appeared to overlook lotteries altogether when considering gambling. Conversely, those with extensive lifetime gambling experiences appeared to be more confident with the topic of gambling, had more to say, and tended to consider betting on the lotteries as gambling. One called it “the crack cocaine of gambling,” a term usually associated

with EGMs. He explained that this was because he knew of many lottery buyers who had been buying the same numbers for decades and could not stop for fear their combinations would win when they ceased making their purchase. He then added that he had come across many cases in which dedicated lottery buyers had instant fatal heart attacks when they failed to buy their usual tickets just once—and it won. Thus, it appeared that his exposure to lottery-related harm had sensitized him to the risks involved in the activity, whereas for others who did not have such exposure and who had limited experience with gambling products, the risks and potential harm seemed to go unnoticed.

Only one participant asserted that stock market investment was definitely a form of gambling. This lifetime and self-professed “professional” gambler explained that this was because he had to approach stock market investments the same way that he placed bets on horses. He also claimed that the feelings that he derived from winning at the stock market were identical to when he won at the Melbourne Cup, and he expressed that his shares were like Makybe Diva (a famous racehorse and the highest stakes earner in Australasian horse racing history). He proceeded to state another aspect of gambling that broadened the concept:

“Play, gamble – same word to me.” (62-year-old male)

Because the words “play” and “gamble” were interchangeable for this participant, in his case, the notion of gambling was broad. Nevertheless, it highlighted that for some people, an activity is considered gambling when it requires comparable speculation, preparation, and investment—and offers similar rewards—as subjectively less ambiguous forms of gambling do.

In contrast, another self-declared professional gambler in the sample, a 58-year-old man, stressed the luck aspect of gambling: Anything that occurred by pure chance was considered gambling. Still another participant did not use the word “professional” to describe himself, but nonetheless reported succeeding at gambling enough to enable him to own three plots of land by the age of 21 and afterward to buy his house and support his family when his children were growing up. This participant had more specific criteria for gambling:

“Horses... it’s 85% luck, 15% of skill.  
Cards... ... it’s the knowledge of your opponents’... weaknesses.  
I don’t like machines.” (65-year-old male)

This participant went on to say that he did not really consider betting on gaming machines as gambling because, to him, the odds and probability of winning were already fixed. From his perspective, if one was deemed to be losing from the start and no amount of skill could make a difference to the outcome of a bet, then that is not true gambling. In contrast, for another participant, gambling appeared to conjure up

negative images of a gambler. Consequently, she repeatedly emphasized that she was not gambling on the slot machines because she was not a gambler.

“The only reason I’m going there [venue], is because of that [to socialize]. Not because I’m a gambler. I only go there...because of the isolation, because being old age... I, I... I’m against gambling. Totally against.”  
(57-year-old female)

As it appeared that to pursue this topic further would considerably agitate the participant, no attempt was made to further explore it. This case highlights that for some, gambling is not gambling if it does not agree with one’s image of a gambler.

### **When Was Gambling Not Quite Gambling?**

Apart from the two themes that indirectly emerged while we explored what made gambling *gambling* for the participants, several other conditions directly emerged that exempted activities that the participants would normally consider as gambling.

**When you are not that serious about the activity itself.** When gambling activities occurred in a light-hearted manner or in a more casual context, they were often not regarded as gambling. The most apparent demonstration of this was from a participant who, although he played gaming machines prior to retirement, did not really consider himself as gambling back then, but considered himself to be gambling now because the *contexts* and *intentions* of his gambling had changed.

“[Back then]... it was not, uh, really like gamble. It was passing time, something to do... But now, here, every day...every corner we got machines. And two times a week, we [self & friends] go bingo [but] we don’t call that gambling, because we only spend \$2 [chuckles]” (75-year-old male)

This quote exhibits two determinants of gambling: the *purpose* of carrying out the activity and the *size* of the bet. Because in the past, the participant’s intention was not to gamble per se but rather to kill time, he did not consider that to be gambling. However, now that he felt *surrounded* by gaming machines and felt that the density and high accessibility of these products *compelled* him to bet on them, he considered himself to be gambling at present. In addition, because his bingo-related expenditure was regarded as being much more trivial (\$2) than his slot machine-related expenditures, he did not consider his involvement with the former as gambling, but considered the latter to be so.

**When it has a special place in your heart.** One’s enduring passion for a game may elevate the activity above less esteemed activities. For instance, for the following participant who had a lifelong passion for horses, betting on horses was not gambling, but betting on gaming machines was, because the latter did not spring

from genuine fondness for the game; it sprang from a need to escape from her life's stresses and was causing her problems.

“Oh, horse-racing I've done that all my life. It's uh... more of a hobby. I consider horse-racing to be more of an interest and a hobby. And I, uh, have a love of horses...gone to the meetings all my life... I like that.”  
(67-year-old female)

Accordingly, to consider betting on horses as gambling would have placed it on an equal level with gaming machines, which she detested and called a “scourge to the community.” Consequently, she differentiated one from the other by referring to the former as a “hobby” and the latter as “gambling.”

**When it is part of who you are and helps you preserve your identity.** Similarly, one participant indicated that when his gambling investments were heavier because the sole purpose was to make money, it was more of a gamble back then. However, now that he carried out the same activities only as something to do for fun and as a way of maintaining a previous lifestyle or routine, he did not really consider his current gambling involvement as gambling. Moreover, because gambling was such an integral part of his life, to the point that he claimed to feel lost if he ceased engaging with it, gambling was not really gambling anymore, but a way for him to sustain his self-image and create a sense of continuity in his life.

**When its costs are comparable to other leisure activities.** Some participants considered gambling activities as merely another way of spending money for pleasure, akin to going to the cinema or attending concerts. As such, gambling was not really gambling, but an alternative affordable leisure.

“I don't look at it as gambling. I know it is, but I don't look at it as gambling. If I go to the pictures...and spend...money at the pictures...and it's over in an hour... I can go to the pokies and I can have...a meal and a drink and...talk to people.” (73-year-old female)

This case demonstrates two levels of awareness and perceptual conflicts: The *act* was registered as gambling, but the *perception* was not. Thus, for this participant, if in a given situation these two cognitive layers do not overlap, then that activity is not really gambling. This highlights that for some, *synchronicity* of thought and action must be established in order for gambling to be gambling.

**When it occurs in conjunction with other forms of entertainment or promotions.** As local entertainment venues often offer gambling facilities, or local gambling venues often offer non-gambling-related entertainment, the social and entertainment aspects of the venues could sometimes override the awareness of gambling. This appeared to be particularly true for participants who enjoyed spending time at gambling venues

and engaging in various activities such as singing, dancing, and performance watching. Consequently, gambling was considered as part of that lifestyle or part of that entertainment package, somewhat like a bonus. Nonetheless, during periods when this alternative entertainment took place at the venues, or when friends were present at the venues, too, the participants reportedly spent less time on the gaming machines and vice versa. Interestingly, this was true both for those who gambled alone and for a couple in the sample who normally frequented the venues together, but nonetheless sounded tired of each other's company. In addition, if bets were placed with promotional coupons, or bets were placed just to earn enough points to claim certain special offers, then these were not considered as gambling. Consequently, one participant saw herself as taking advantage of the promotions rather than gambling and took pride that she made the most of her venue membership.

**When it was not funded by your hard-earned money.** Similarly, when bets were placed with money won at gambling, gambling was not considered to be really gambling. Thus, if current gambling was funded by previous wins, any subsequent gambling expenditures funded by this source were also not considered gambling. For the following participant, who funded some of her gaming machine sessions with previous lottery winnings, that amount of money did not even feel real to her.

“I always looked at it as not my money. It just... dropped out of the sky. So, um, I'm—I'm playing with... .. TattsLotto money, not my money. I didn't earn it.” (72-year-old female)

Accordingly, in this case, gambling was not gambling because the money invested was unearned. In addition, because she had envisioned her betting money as having “dropped out of the sky,” her gambling participation was equally dream-like, which ties in with the next theme.

**When the gambling experience does not feel “real.”** Many participants reported feeling considerably “sucked in” while playing gaming machines and lost touch with “the real world” during play; accordingly, for some, gambling expenditures sometimes became part of that other world, too. Indeed, for the following participant, gambling was not gambling whenever it felt like she was merely playing a computer game.

“I'm really, *really* careful with money...[but] when I draw money out at the pokies... and get a 50 dollar note or two 50 dollar notes... It's not like money. It's, it's like monopoly, it's like play money. It's— Doesn't tell my head it's real money. It's real money there [before putting into the machines], but as soon as you press that button, it's not. It's just a computer game.” (68-year-old female)

In this case, the ambience of the environment and gaming machine features considerably removed the participant's connection with reality, which significantly compromised her judgment and awareness of her expenditures. Consequently, whatever amount of money that this participant put into the machines, it was merely play money at the time and its value was felt only when she stepped outside of the venue.

**When the venue feels like your second home.** For some participants, particularly those who felt isolated and lonely and lacked much prior experience with gambling, the friendliness and hospitality of venue staff were often internalized and personalized, rendering the act of going to gamble more like a visit to one's friends or a second home.

“[Venue staff always greets] 'Hello, hello, how are you today?' Everybody knows you... the manager knows you... Yeah, made me feel welcomed... You get a free... lemon squash or a coffee... if you've been there a little while...” (72-year-old female)

It therefore appeared that for some, internal mood states were prone to being combined with external stimuli to create an ever-changing story about gambling, the venue, and the associated experiences, which created an entirely different world for the participants.

## **Discussion**

This study uncovered several pertinent themes on the dynamics of gambling-related perceptions, as summarized in Table 2.

First, we identified that the participants generally defined gambling as when a bet is placed on an uncertain outcome and there is a possibility of reward, which complements the official definition of gambling in Australia (Neal, Delfabbro, & O'Neal, 2005). Although a subtheme was that gambling is an activity requiring comparable speculation, preparation, and investment and offering similar rewards (in this case stock market speculations) as subjectively less ambiguous forms of gambling, this definition was endorsed by only one participant in the sample. As such, this category of gambling definitions was rather weak. We then explored and extracted conditions that overrode the agreed-upon consensus, revealing numerous exceptions, suggesting that the common understanding may be more uncommon than initially appeared. Indeed, Table 2 clearly illustrates that the exceptions to gambling not being gambling overwhelmingly outweighed the consensus on when gambling was usually gambling. The implications of this finding are multifold.

In particular, the range of exceptions to gambling emphasizes the importance of not assuming a common understanding, especially when conducting public education campaigns and screening for gambling problems. Indeed, because gambling still tends to carry negative connotations and most participants preferred to name

Table 2  
*Summary of Gambling Related Perceptions*

When is gambling usually gambling?	When is gambling is not quite gambling?
Generally unanimous endorsement When a bet is placed on an uncertain outcome and there is a possibility of reward.	If you cannot influence or need no skills to influence the uncertain outcome. If it is incongruent with your image of a gambler.
Limited endorsement When an activity requires comparable speculation, preparation, and investment—as well as offering similar rewards—to subjectively less ambiguous forms of gambling.	When you are not that serious about the activity itself. When it has a special place in your heart. When it is part of who you are and helps you preserve your identity. When its costs are comparable to other leisure activities. When it occurs in conjunction with other forms of entertainment or promotions. When it was not funded by your hard-earned money. When the gambling experience does not feel "real." When the venue feels like your second home.

examples of gambling activities rather than trying to define it, it may be more effective for service providers to apply a similar approach when engaging a community audience or clients. Specifically, when addressing clients and community groups, rather than using the word “gambling” or asking “Do you gamble?”, it may be more effective to list specific activities of interest and to ask whether the audience participates in them. In this way, individuals who do not consider themselves to be gambling—but nonetheless participate in such activities—can be persuaded to pay attention to the messages being delivered and not to instinctively dismiss them as irrelevant. Such a seemingly small change in approach can be powerful, considering that practically all educational messages tend to assume and rely on a mutual understanding of the term “gambling” (Victorian Responsible Gambling Foundation, 2015).

Apart from overt descriptive words, equally important to consider are covert *symbolisms* (Blumer, 1969) of gambling and what constitutes a gambler. As the current results suggest, an activity normally considered to be gambling may be exempted from being regarded as such if it does not fit in with the subjective views of a gambler. Because some of the participants were from culturally and linguistically diverse backgrounds, and three in the sample were residents of three different country regions, factors such as cultural/ethnic background, life and family histories, and location of residence could have shaped their reported perceptions and expanded the gray areas around gambling. Indeed, culture can not only influence the perception of gambling and problem gambling (Raylu & Oei, 2004), but it can also

manipulate risk perceptions in general (Gibbs van Brunschot, 2009), including the basic foundation of subjective *construals*, or how individuals perceive, comprehend, and interpret the world around them (Markus & Kitayama, 1991). Accordingly, effective educational campaigns necessitate attention and sensitivity to cultural relativism (Johnson, 2007) as a whole, not merely in the form of ethnicity, religion, spirituality (Clarke, Abbott, et al., 2006; Clarke, Tse, et al., 2006), or age brackets (Dickinson & Schissel, 2005; Gubrium, 2001), but in the various *dimensions of culture* (Hofstede, 2001) and the way they interact and influence one another. This attention to cultural dimensions allows an appreciation and anticipation of how varying cultures may influence the way messages are received and interpreted. Therefore, when engagement becomes challenging, or when educational messages seem to be misinterpreted, resisted, or dismissed, rather than trying to drill the same messages harder, it may be more effective to step back, consider where the person is coming from, and then unpack and reframe the content in such a way so as to accommodate different values and mindsets.

Although the exploration of gambling-related perceptions is not novel, an overwhelming majority of existing findings come from population-based surveys skewed either towards adults as a whole or younger populations. Consequently, any link between age and gambling-related perceptions tends to focus on developmental differences (e.g., adolescents vs. young adults), gender differences, and/or changes across the life span (Calado, Alexandre, & Griffiths, 2014; Dickinson & Schissel, 2005; Dickson, Derevensky, & Gupta, 2002, 2004; Fabiansson, 2008; Gibbs van Brunschot, 2009; Hraba & Lee, 1996; Welte, Barnes, Tidwell, & Hoffman, 2010). However, in late adulthood, when development has reached full maturity and life experiences, challenges, and wisdoms accumulate, factors such as life stories, narratives, and the search for meaning are likely to be more relevant and dominate how events are perceived (Gubrium, 2001; Kenyon, 2002; Kenyon, Clark, & de Vries, 2001; Randall, 2001). Consequently, the uniqueness of late-life gambling-related perceptions (McNeilly & Burke, 2000, 2001, 2002) has yet to be properly captured and capitalized on, particularly for the purpose of communicating messages about risk (Finucane, 2008). A key strength of the current study, therefore, is to fill part of this gap in knowledge, as well as the gap in understanding the perspective of non-treatment-seeking gamblers.

Findings from the current study have brought an interesting twist to our general understanding of problem gambling-related risks. The dominant empirical assumption and trend in the field has so far been that individuals with the highest problematic gambling risks are those with the highest frequency and breadth of gambling (Currie et al., 2006; Lund, 2007; McCready, Mann, Zhao, & Eves, 2008; Welte, Barnes, Wieczorek, Tidwell, & Parker, 2004). Consequently, problem gambling profiles tend to conjure up images of younger males who gamble in a variety of forms, who are non-white, who are less educated, and who possess multiple mood, anxiety, and personality disorders (Johansson, et al., 2008; Pietrzak, Morasco, Blanco, Grant, & Petry, 2007; Hare, 2009). In the current study, we found, paradoxically, risks associated with limited gambling experience and exposure,

thereby introducing a different profile of vulnerable gamblers. For one thing, the way that many participants in the sample (specifically those with late-life and limited experience in gambling) preferred to name examples of gambling rather than defining it may not merely reflect the influence of mainstream and mass media portrayals of gambling, but may also indicate a reliance on such sources for points of reference. This was particularly evident in individuals who differentiated gambling from non-gambling as casino versus non-casino-type games on the basis of personal observations of television commercials. These participants were also more likely to be highly impressionable, easily charmed by gambling-related incentives, and prone to internalizing and personalizing good customer service as proof of personal likeability or importance. As a result, this group was prone to discounting the gambling aspect of their activities if they viewed their gambling venues as their second home, if their gambling took place in conjunction with other forms of entertainment or promotions, or if their involvement did not fit in with their personal visions of a gambler.

In contrast, those with prior gambling experience and exposure were more likely to be aware of the act of gambling, yet on another level may not have really registered this to be the case. The reason may be that a particular type of gambling held a special place in their heart, so that putting their favorite form of gambling on par with other forms may discredit their passionate hobby. It may also be because the contexts of gambling occurred in casual settings, so that the act of gambling was not taken seriously, or the gambling activity was viewed as merely another affordable way of spending money for entertainment. Nevertheless, the starkest contrast emerged from the professional or successful gamblers, who were found to not even consider an activity as gambling if skills were deemed as both ineffective and redundant for influencing the outcome of a bet (chiefly slot machines). Although this finding may arguably reflect the way in which some gamblers distinguish professionalism from amateurism, as opposed to gambling per se, it indicates that those with more gambling experience did not pay attention or attach special meaning to the extraneous factors associated with gambling that their less experienced counterparts appeared to place considerable importance on, such as good customer service, the welcoming nature of venues, or the free beverages and snacks offered at venues. Consequently, it seems that, to a certain extent, having more experience with gambling may be a protective factor, as it may mean that one has more insight into the gambling industry, its products and services, and the associated effects.

In conclusion, despite the general limitations associated with qualitative investigations and a small sample size, this study has highlighted how gambling-related perceptions can vary under different circumstances (and hence may be readily manipulated), as well as how these perceptions can be riddled with many contradictions and exceptions, in some cases even entailing elaborate hierarchies of differentiation. These factors can function as crucial mediators in controlled gambling and its sustainability, affecting consumer protection and awareness. The discrepancies therefore need to be kept in mind when engaging clients and consumers in public education, awareness-raising campaigns, and screening initiatives. At the

same time, it is also important to be creative and make the most of these discrepancies when communicating messages about risk so as to help minimize the stigma associated with both gambling and problematic gambling.

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