Gender, Gambling and Problem Gambling

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With data from a 1989 Iowa survey (N = 1,011), adult male and female respondents are compared on their problem gambling, its correlates, as well as their gambling behavior. Gambling behavior means its scope, frequency, wagering and leisure time spent at gambling. Women's gambling behavior was lower than that of men, due to their having a narrower scope of gambling behavior, but the genders were not significantly different on frequency, wagering and time spent at gambling. Women and men did not differ significantly on problem gambling. Problem gambling is measured as loss of control over gambling, and consequences due to gambling as well as gambling behavior. Women and men did differ significantly, however, on several predictors of problem gambling. Women's estrangement from a conventional lifestyle and integration into a social world of gambling appeared to help explain their problem gambling. Alcohol consumption appeared to be a more important predictor for men than women. The genders shared the attitude that the odds can be beat as well as being big spenders as predictors of their problem gambling. The results are interpreted with practitioners' efforts to prevent and treat problem gambling in mind.

With few exceptions (e.g., Lindgren, Youngs, McDonald, Klenow & Schriner, 1987; Volberg & Banks, 1994), gender comparisons are rare in gambling research, especially that on problem gambling (Mark &

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Lesieur, 1992). However, as gambling availability grows, more women are drawn into gambling and can become problem gamblers. Prevalence studies show that over one-half of adult American women gamble and up to one-third of the nation's problem gamblers are women (Commission, 1976; Lesieur, 1988; Volberg & Steadman, 1988 & 1989). This leaves researchers with a question such as: Do women have gambling problems for the same or different reasons than men (Mark & Lesieur, 1992)? Gender comparisons of reasons for problem gambling could inform both treatment and prevention programs. The focus of this paper is on gender comparisons of gambling behavior and problem gambling. Specifically, women and men will be compared on their self-reported problem gambling, the causes of their problem gambling as well as their gambling behavior.

GAMBLING AND PROBLEM GAMBLING

Gambling behavior can be characterized by its scope, frequency, the amount of money wagered, and the amount of leisure time spent on gambling (Mok & Hraba, 1991). Scope is the number of gambling types (kinds) in which a gambler engages; this can include anything from lottery play to betting on dog/cock fights. Frequency refers to how often one gambles at all types; wagering amounts are calculated in dollar terms; and leisure time spent at gambling refers to the proportion of time one spends at gambling in comparison to other hobbies.

Our first research objective is to compare women and men with respect to their self-reported gambling behavior. Past research suggests that women's gambling behavior is somewhat different than that of men. According to Volberg and Banks (1994), women's scope of gambling (multiple gambling domains) is less than that of men. Women prefer legal over illegal gambling and gravitate toward bingo, while men play lotteries, casino games, do sports betting and take risks in stock and commodity speculation (Downes, 1976; Kallick, Suits, Dielman & Hybels, 1979; Lindgren et al., 1987; Mark & Lesieur, 1992). Gender differences in the frequency of gambling are not clear from previous research, but it appears that women wager less than men. Except for gender-role socialization, there is little theory for gender differences in gambling, be it gambling scope, frequency, wagering or leisure time spent at gambling (cf., Lindgren et al., 1987; Mark & Lesieur, 1992; Mok & Hraba, 1991). Illustrative of the gender-role socialization approach, Hong and Chiu (1988) speculated that Hong Kong Chinese males gambled to regain illusory control over their lives because the thought of external control was threatening to their masculine self-image. By contrast, women gambled to confirm their perception of external control over their lives.

Our second research objective is to compare women and men on self-reported problem gambling. Problem gambling is defined in this paper as a progression into more gambling and heavier wagering, resulting in a loss of control over gambling and the eventual disruption of one's life (Hraba, Mok & Huff, 1990; Kallick et al., 1979; Lesieur, 1977; 1979; Moran, 1975; Orford, 1985; Winston & Harris, 1984). Women are less likely to be identified as problem gamblers than men, especially in treatment programs, and may not progress into problem gambling in the same way as men (Mark & Lesieur, 1992). By the same token, surveys reveal that up to 36 percent of problem gamblers are women (cf., Mark & Lesieur, 1992).

CAUSES OF PROBLEM GAMBLING

Our third research objective is to compare women and men on the etiology of their problem gambling. In regard to theory about the causes of problem gambling, be it the love for action (Goffman, 1967), the big win (Berry, 1968; Custer & Milt, 1985; Dunne, 1983; Greene, 1982; Lesieur & Custer, 1984; Wagner, 1972; Waller, 1974), the bad beat (Rosecrance, 1986) or some variation on Langer's (1983) psychology of control, we simply do not know if these theories apply equally to women and men. Past research has found connections between problem gambling and other variables, but for the most part has failed to study gender differences in these connections. Mark and Lesieur (1992) speculated that some of the findings for male problem gamblers, e.g., depression, stress and chemical dependency, can be generalized to women as well.

Gambling behavior and problem gambling are connected to numerous economic and social characteristics in addition to gender, such as race and ethnicity, age, occupation, education, income, religion, residence, marital status, and armed forces service. Early and current exposure to gambling, leisure pursuits, including spending styles, and per-

sonality traits are also correlates of gambling (Bergler, 1958; Culleton & Lang, 1985; Frey, 1984; Hraba et al., 1990; Hraba & Lee, 1995; Kallick et al., 1979; Lieberman, 1988; Lesieur, 1979; Mok & Hraba, 1991; Moran, 1975; Orford, 1985; Rosecrance, 1986; Transitional Planning Associates, 1985; Winston & Harris, 1984). In addition, research has suggested that state lotteries and the illusion of control as an attitude about gambling may also be among the causes of problem gambling (Hraba et al., 1990; Langer, 1983; Rosecrance, 1986). Most of these correlates from past research are brought into this analysis to identify possible gender differences in the etiology of problem gambling.

METHODS

Sample

The data were collected in April–June of 1989 for the State of Iowa to assess any connection between the state lottery and problem gambling (Hraba, 1989). The sample is a stratified random selection of working household telephone numbers in the state of Iowa in 1989. The listing was stratified by counties, and the telephone numbers provided for each county were proportional to its population size relative to that of the entire state. This procedure assured a statewide distribution of respondents and protected the anonymity of respondents, for no names were known to the interviewers. Our goal was to interview household members at a random 1,000 of these telephone numbers because of budget constraints, but we actually contacted 1,226 potential respondents. Another 49 households were contacted but the selected respondents in those households could not be interviewed within the time frame of the study. Other household members said that the selected respondents were away from home on each call-back.

When a household was contacted by telephone, interviewers determined the number of adult female and male household members (18 years or older), selected a respondent in accord with random selection tables, and did not allow substitutions. This procedure circumvents any bias in who typically answers the phone at home. If the selected respondent was not at home, a call-back was arranged. In cases where respondents were difficult to catch at home, the design included a minimum of seven potential call-back attempts.

Interviews were completed with 1,011 of the eligible respondents actually contacted (1,226), representing an overall response rate of 82 percent. 215 refused to be interviewed and 49 could not be contacted within the time frame and budget of the study. If the additional 49 who could not be contacted within the study's time frame are added to the base (N = 1,275), then the response rate would be 79 percent. Over 70 percent (72.8%, n = 736) of the respondents reported lottery play since the inception of the Iowa Lottery and/or gambling of some sort in the past six months. This gambling subsample is 45.4% male and 54.6% female and is the focus of this paper.

Interview Guide

After an introduction and screening of household members, interviewers asked a series of questions about lottery play. The questions were about lottery play in the past seven days, lottery play since the inception of the Iowa lottery, wagering on the lottery in a typical week, how the lottery is played, when lottery play is most likely, the attribution of chance and/or skill to lottery play, and reasons for lottery play. Respondents who indicated lottery play and/or other forms of gambling (gambling subsample) were asked a series of question about their gambling. The remainder of the interview guide included questions on hypothesized causes of problem gambling (see below).

Gambling Behavior

Gambling behavior is defined by scope, frequency, wagering and amount of leisure time spent at gambling. The means and standard deviations of the sum scores of the four components of gambling behavior for female and male gamblers are found in Table 1 (below). A *gambling scope* score was constructed by adding responses to questions about different types of gambling in the past year, e.g., "Have you bet on horse or dog races from home or at the track," "Have you taken trips to casinos to play cards, dice, slot machines, etc?", with the answers "frequently" and "sometimes" coded as one and the "never" response coded as zero. The range of sum scores for scope is compressed to 0 to 5 (mean = 1.391 for women and 1.725 for men, SD = 1.172) to make it identical with the ranges of other components of gambling behavior.

Gambling frequency was measured by the question, "Since the New Year, how frequently have you gambled?" Response categories were coded as follows: (1) less than monthly, (2) monthly, (3) weekly, (4) at least twice a week, and (5) daily. The means = 2.75 (SD = 1.34) for women and 2.92 (SD = 1.35) for male gamblers.

To measure *wagering amount*, respondents were asked, "Since the new year, how much money do you usually bet at one time on games, sports, races, and other kinds of gambling?" Response categories were coded as follows: (0) none, (1) $1 to $4, (2) $5 to $10, (3) $11 to $20, (4) $21 to $50, (5) $51 to $100, and (6) more than $100. The means = 2.03 (SD = 0.99) for female and 2.12 (SD = 0.98) for male gamblers. "How much of your leisure time do you spend on gambling activities?" was asked to measure respondents' *leisure time spent on gambling*. Responses were coded as follows: (1) almost none, (2) a little, (3) some, (4) most, and (5) nearly all. The means = 1.226 (SD = .57) for female and 1.267 (SD = .56) for male gamblers.

The above four components were then used to construct a standardized gambling behavior scale because of differences in response categories across items (Table 1 below). The reliability coefficient, Cronbach's Alpha, was 0.65 for the subsample which contains only gamblers (0.82 for the whole sample). Results for gamblers only will be presented in this paper.

Problem Gambling

In our measurement of problem gambling we combined self-reported gambling behavior, loss of control over gambling, and negative consequences due to gambling. Fourteen questions about gambling, control over it, and its consequences were asked of the gambling respondents, and these 14 items formed three distinct factors in an earlier factor analysis of this gambling subsample (Hraba, et al., 1990).

In addition to the component items of gambling behavior reported above, respondents were asked how much money they had spent on gambling in the past seven days in an attempt to have a measure of gambling behavior in the context of problem gambling that was sensitive to recent wagering. Although not identical to our above measure of gambling behavior, this measure also includes scope, frequency, leisure time spent at gambling, with more weight on wagering. All respondents

in the gambling subsample have scores greater than zero on this measure of gambling behavior.

The component items of *loss of control* are "Have you gambled more money or longer periods than intended, returned to gambling as soon as possible, been unable to resist gambling, and hid gambling from loved ones." The four items were scored (1) never, (2) seldom, (3) sometimes, and (4) often. 22.7 percent of the female and 29 percent of the male respondents have a positive score on loss of control.

The items to *gambling consequences* are: Have you borrowed money to gamble or pay gambling debts since the new year, lost time from work or school due to gambling since the new year, been recently criticized for gambling, recently tried to stop gambling, and considered an illegal action to pay for gambling since the new year. These items were scored the same as those for loss of control. Almost six percent (5.7%) of the female and over six percent (6.3%) of the male respondents have a positive score on gambling consequences.

The small number of respondents who reported gambling consequences is important to keep in mind when interpreting our results on gender differences in the multivariate etiology of problem gambling. Although all gamblers have a positive score on our measure of problem gambling, only a minority have positive scores on loss of control (23% and 29%) and gambling consequences (about 6%), the more serious phases of problem gambling. This study must be considered exploratory with respect to these phases of problem gambling, particularly gambling consequences, because of small Ns (approximately 23 women and 19 men reported gambling consequences since the new year). We pooled the three components in this analysis to circumvent, if not solve, this problem. In our multivariate analysis of the etiology of problem gambling, all respondents in the gambling subsample are in the underlying matrices. Future research can solve this problem of a rare occurrence, such as gambling consequences in the past six months, only by oversampling those with current gambling consequences.

Most of the items (above) were adopted from the South Oaks Gambling Screen (cf., APA, 1980; 1987; Lesieur & Blume, 1987; Volberg & Steadman, 1988). In an earlier study, these phases of problem gambling were found to be a progression from gambling behavior through loss of control and finally gambling consequences (Hraba et al., 1990). In this

study, the 14 items were combined into a single standardized scale of problem gambling (alpha = .73).

Causes of Problem Gambling

While theory and research have identified correlates of problem gambling, both have failed to make gender comparisons in the etiology of problem gambling (Mark & Lesieur, 1992). We could not determine *a priori* which correlates of problem gambling, if any, distinguished women from men. Thus, we took predictors of problem gambling already found for this total Iowa sample (without separating respondents by gender), findings that have been previously reported (Hraba & Lee, 1995). Most of these variables, which represent structural statuses/past experiences, associations, and attitudes, are also reported as correlates of problem gambling by other researchers (e.g., Bergler, 1958; Culleton & Lang, 1985; Frey, 1984; Kallick et al., 1979; Lieberman, 1988; Lesieur, 1979; Moran, 1975; Orford, 1985; Rosecrance, 1986; Transitional Planning Associates, 1985; Winston & Harris, 1984). In this study, we will test whether or not these correlates are connected to problem gambling in the same way for women and men.

Structural Statuses/Past Experiences. The structural statuses/past experiences items asked of respondents are basic demographic data and/or known correlates of problem gambling from past research. Only those variables found to be significant predictors of problem gambling for this combined sample (Hraba & Lee, 1995) are used in this analysis. The variables are age, armed forces service, education, childhood exposure to gambling, number of marriages, religious affiliation, and residential mobility (see Table 4 below). These variables were scored continuously (dichotomously for armed forces service) from low to high. While childhood exposure to gambling and even armed forces service seem to be associational variables, we considered them to be a past experience and a structural status beyond the reach of practitioners to change in prevention/treatment.

Associational Patterns. The associational variables found to be predictors of problem gambling for this combined sample are also found in Table 4. Money spent on lottery play and on leisure is recorded in dollars for the typical week. Team lottery play means a respondent reported sharing strategies and playing the lottery with others. The items to which respondents replied no (1) or yes (2) include talking with others about strategies to win, pooling money with others, picking numbers with others, and sharing tickets and splitting any winnings. These scores were summed across the items. The inclusion of several items on lottery play is due to the original objective of this research. Alcohol consumption was scored as number of drinks per week. Current exposure to gambling was scored as number of friends/family who gamble.

Attitudinal States. The variables in Table 4 are respondents' attitudes about gambling as well as their personality traits that were found to be predictors of problem gambling for this combined sample (Hraba & Lee, 1994). Gambling attitude is a composite score of four items to which respondents replied no (1) or yes (2) asking about consulting astrological charts, keeping track of winning lotto numbers, selecting own numbers, and feeling that lotto is a game of chance or skill. It is scored as an indicator that one thinks she/he can beat the odds; lottery play is not simply a game of chance.

Civic personality is composed of questions asking respondents to describe themselves on a scale of 1 (very little) to 8 (very much) as hard working, energetic, generous, intelligent, optimistic, conventional, responsible, in-control, and mature. Respondent scores were summed across the items (alpha .80). Identifying oneself as a big-spender is a single item (1–8) scale. These personality traits were derived from an earlier factor analysis of 21 self-attributed traits done on the combined sample (Hraba et al., 1990).

Data Analysis

The analysis uses t-tests to compare male and female respondents in their gambling behavior (scope, frequency, wagering and leisure time) and problem gambling (gambling behavior, loss of control and gambling consequences), as well as to ascertain gender differences in the causes of problem gambling. Stepwise regressions are done to determine causes of problem gambling. To identify the more important independent variables and to reduce measurement error, we used the variable-selection option in the stepwise regressions. To ascertain the unique impact of each set of independent variables (past experiences/structural statuses, associations and attitudes), variables in each

set are regressed on problem gambling separately and then together (Tables 4 and 5). To check for multicollinearity among independent variables, we inspected an intercorrelation matrix of these variables and found no high correlations (0.70 or higher) among these variables. Thus, these results do not reflect high multicollinearity and resultant high measurement error. Furthermore, in the variable-selection process for the stepwise regressions, the bias estimates of multicollinearity are relatively small.

RESULTS

Gender and Gambling Behavior

Women have a significantly lower mean score than men on the gambling behavior scale (see Table 1). This scale is decomposed into its four components in Table 1. While men have higher mean scores than women on scope, frequency, wagering, and leisure time spent at gambling, the only significant gender difference is scope of gambling. Women's scope of gambling is more narrow, a finding consistent with

Table 1
Mean Scores, Standard Deviations and T-Values of Gambling Behavior by Gender

	Gender	*Number of Cases*	*Mean*	*Standard Deviation*	*t-Value*	*Prob.*
Standardized Gambling Behavior	Female	385	.185	2.744	−2.85	.004
	Male	314	.786	2.788		
Components						
Scope of gambling	Female	394	1.391	.910	−4.49	.000
	Male	323	1.725	1.052		
Frequency of gambling	Female	396	2.750	1.335	−1.74	.082
	Male	330	2.924	1.345		
Wagering amount of gambling	Female	392	2.031	.993	−1.22	.224
	Male	323	2.121	.978		
Amount of time spent on gambling	Female	398	1.226	.571	−0.96	.337
	Male	330	1.267	.564		

those reported by Volberg & Banks (1994), but women and men are not significantly different on frequency, wagering and leisure time spent at gambling.

Women and men are compared by their types or scope of gambling in Table 2. Both genders are more likely to report lottery play than any other type of gambling, due possibly to its greater availability. By contrast, very low percentages of both women and men report gambling on dog and cock fights. Gender differences in types of gambling appear to be greatest in games played with others in public, sports betting, commodity/stock investments, and bingo. A higher percentage of women gamble at bingo whereas a higher percentage of men bet on sports, public games, and do stock/commodity investing. A higher percentage of women than men also report casino gambling, but the gender difference is quite small (Table 2).

Gender and Problem Gambling

There is no significant difference between the mean scores of women and men on problem gambling (Table 3). Regarding the three components of problem gambling, women and men do significantly differ on gambling behavior, but there are no significant gender differences in loss of control and gambling consequences (Table 3).

Gender and Causes of Problem Gambling

In Tables 4 and 5, problem gambling is regressed on correlates of problem gambling for women and men separately and then the combined sample. In Table 4, the regressions are done separately for structural, associational and attitudinal correlates. Structural statuses/past experiences explains almost 50% (47.7%) of the variance in the problem gambling of women and only 7.2% of that variance for men. Moreover, different variables within this set explain problem gambling for women than for men. Education is the only significant predictor of problem gambling for men, whereas education, armed forces service, religion (non-Protestant), childhood exposure to gambling, number of marriages, and residential mobility are all significant predictors of problem gambling for women.

Associational patterns explain 23.3% of the variance in problem gambling of women and 18.7% for men (Table 4). Three associational

Table 2
Percentage of Respondents in Different Types of Gambling by Gender

	Type of Gambling									
	Lottery	*Games in Public*	*Games at Home*	*Sport They Play*	*Sport Event*	*Horse or Dog Race*	*Casino*	*Commodity or Stock*	*Bingo*	*Dog or Cock Fight*	*Any Type*
Male	75.4	40.1	18.8	25.4	40.4	38.0	25.1	35.0	21.7	6.6	94.3
Female	73.4	18.8	18.3	9.0	23.8	37.4	28.4	18.8	38.4	6.5	94.8

Table 3
Means Scores, Standard Deviations and T-Values of Problem Gambling by Gender

	Gender	*Number of Cases*	*Mean*	*Standard Deviation*	*t-Value*	*Prob.*
Standardized Problem Gambling	Female	383	.401	10.652	−.11	.913
	Male	312	.470	5.622		
Components						
Gambling Behavior	Female	385	−.260	3.591	−2.34	.019
	Male	313	.366	3.408		
Loss of Control	Female	398	−.048	3.126	−0.47	.641
	Male	329	.053	2.723		
Gambling Consequences	Female	398	.178	5.430	1.36	.173
	Male	331	−.213	1.628		

variables are significant predictors for women (money spent on lottery, team lottery play and alcohol consumption) and three are for men (money spent on lottery, alcohol consumption and current exposure to gambling). What distinguishes women from men is that their team play appears to be a cause of their problem gambling while this is not the case for men. The same two attitudes (big-spender and gambling) predict problem gambling for both women and men and the explained variance in problem gambling by all attitudinal states is about the same for women (12.4%) as men (13.4%).

In Table 5, the same predictors are regressed together on problem gambling rather than within separate sets. Several structural predictors are significant for women (armed forces service, non-Protestant, non-Catholic and residential mobility) but none are for men (Table 5). Two of the associational predictors (money spent on lottery play and team play) are significant for women, but alcohol consumption as well as current exposure and money spent on lottery play are significant for men (Table 5). Being a big spender and thinking one can beat the odds (gambling attitudes) explain problem gambling for men, whereas the same gambling attitudes along with being a non-civic personality do so for women.

Table 4
Prediction of Problem Gambling Using Structural, Associational, and Attitudinal Variables Separately. (Regression coefficients within genders and combined sample.)

	Female		*Male*		*Combined Sample*	
	Beta	*t*	*Beta*	*t*	*Beta*	*t*
Structural Status/Past Experience						
X1 Age	-.001	-.024	-.090	-1.098	-.113	-2.548*
X2 Education	-.105	-2.528*	-.190	-3.230*	-.152	-4.052*
X3 Armed Forces service	.536	12.729*	.098	1.374	.256	5.478*
X4 Protestants	-.200	-2.882*	-.020	-.198	-.210	-3.308*
X5 Catholics	-.131	-1.880	.053	.534	-.149	-2.379*
X6 Childhood exposure to gambling	.090	2.152*	.095	1.617	.093	2.505*
X7 Residential mobility	.200	4.414*	.067	1.041	.244	6.018*
X8 Married frequency	.071	1.720*	-.089	-1.392	.114	3.019*
R^2	.477		.072		.178	
F	39.375		2.704		15.227	
Associational Patterns						
X9 Money spend on Lattery Play	.213	2.408*	.300	5.394*	.221	5.877*
X10 Team lottery play	.370	7.885*	.058	1.088	.254	7.012*
X11 Alcohol consumption	.113	2.408*	.215	4.102*	.112	3.097*
X12 Current exposure to gambling	.026	.556	.198	3.776*	.071	1.982*
X13 Money spend on leisure	-.061	-1.285	-.081	-1.473	-.067	-1.085
R^2	.233		.187		.160	
F	22.209		13.753		25.524	
Attitudinal States						
X14 Civic personality	-.081	-1.723	-.061	-1.073	-.077	-2.047*
X15 Big-spender	.153	3.059*	.189	3.235*	.158	4.205*
X16 Gambling attitudes	.303	6.059*	.284	5.031*	.289	7.764*
R^2	.124		.134		.119	
F	16.483		14.714		28.689	

*The t-values at least <.05.

Table 5
Prediction of Problem Gambling Using Structural, Associational, and Attitudinal Variables Together. (Regression coefficients within genders and combined sample.)

	Female		*Male*		*Combined Sample*	
	Beta	*t*	*Beta*	*t*	*Beta*	*t*
Structural Phenomenon						
X1 Age	.070	1.634	-.042	-.599	-.010	-.246
X2 Education	-.031	-.797	-.074	-1.378	-.065	-1.850
X3 Armed Forces service	.441	10.975*	.048	.785	.126	3.628*
X4 Protestants	-.222	-3.518*	.036	.426	-.171	-3.080*
X5 Catholics	-.120	-1.898*	.075	.926	-.113	-2.074*
X6 Childhood exposure to gambling	.054	1.399	.083	1.628	.062	1.846
X7 Residential mobility	.173	4.164*	.032	.557	.194	5.284*
X8 Married frequency	.040	1.056	-.056	-1.018	.105	3.092*
Associational Phenomenon						
X9 Money spend on Lottery Play	.198	5.140*	.246	4.375*	.176	4.951*
X10 Team lottery play	.145	3.698*	.042	.800	.180	5.342*
X11 Alcohol consumption	.042	1.100	.147	2.685*	.049	1.401
X12 Current exposure to gambling	.070	1.917	.208	4.095*	.081	2.443*
X13 Money spend on leisure	-.071	-1.913	-.091	-1.705	-.093	-2.711*
Attitudinal Phenomenon						
X14 Civic personality	-.097	-2.609*	-.056	-1.012	-.066	-1.944
X15 Big-spender	.075	2.059*	.169	3.042*	.134	4.007*
X16 Gambling attitudes	.137	3.704*	.202	3.818*	.195	5.836*
R^2	.568		.294		.329	
F	28.917		7.490		19.375	

*The t-values at least <.05.

DISCUSSION

Women reported less gambling behavior than did men, but this was mainly due to gender differences in the scope of gambling. A higher percentage of male respondents engaged in nearly all gambling types

except for games at home, bingo and casino gambling. A higher percentage of women than men reported bingo and casino gambling. There were no gender differences in frequency of gambling, wagering amounts and the time spent at gambling. This suggests researchers must pay attention to women in studies of gambling behavior and practitioners must be aware that female gambling appears to be on par with male gambling with the exception of its scope.

The only significant gender difference in self-reported problem gambling appeared with its first component, namely, gambling behavior. Due to their wider scope of gambling, men engaged in more gambling than women. However, women were as likely as men to report loss of control and gambling consequences, the more serious components of problem gambling. This survey suggests that women gamblers are at equal risk in becoming problem gamblers.

To target women as well as men in prevention/treatment programs, practitioners need to know if there are any gender differences in the etiology of problem gambling. Structural statuses/past experiences were more important predictors of problem gambling for women than men. The predictors that distinguished women's problem gambling from that of men were their childhood exposure to gambling, frequent marriages and residential moves, their lack of a religious affiliation (Protestant and Catholic) and armed forces service. While some of these associations are based in our multivariate analysis on small numbers of respondents, always a problem when studying a rare occurrence such as problem gambling in a general population, the results are nevertheless suggestive. Might childhood exposure to gambling, lack of religious affiliation as well as education, and comparatively frequent shifts in residence and marriage signal an uprootedness or lack of integration into community that would result in self-control over gambling? Without this integration, women report problem gambling. By the same token, some of this uprootedness may be a consequence of problem gambling that women are more likely to experience than men. In any case, these correlates of problem gambling are gender specific, something practitioners should know.

Among the associational predictors, it was team lottery play and alcohol consumption that distinguished between the genders. Team lottery play was a significant predictor of problem gambling for women but not for men. Team play connotes a special support for women who gamble, they gamble with others, and this can lead to problem gambling. While women with gambling problems may be relatively bereft of ties to the more conventional community, they appear to participate with others in networks of gamblers. This is consistent with prior research on the social worlds of female bingo players, for example (Dixey, 1987). Team gambling distinguished women from men in the etiology of problem gambling, to be sure, but men who reported having family/friends who also gamble had higher scores on problem gambling. The degree that social gambling distinguishes between the genders in the etiology of their problem gambling deserves attention in future research. Alcohol consumption was a more significant predictor of men's problem gambling than women's. Alcohol consumption was a predictor for women only when the three associational patterns were regressed on problem gambling separately.

Not being a civic personality—conventional, mature, responsible, etc.—was a correlate of women's problem gambling, not men's, supporting the hypothesis that women's lack of integration into a conventional community helps account for their problem gambling. For both genders, their gambling attitudes—behavior that suggests the belief that lottery odds can be beat—and being a big-spender were significant predictors of problem gambling.

We were able to explain more variance in women's problem gambling (R^2 = .568) than that of men (R^2 = .294). This suggests we may know more about women's problem gambling—although not much more—than that of men despite the sparse research attention to women's problem gambling. This study represents only a beginning, however, in systematic gender comparisons on problem gambling. Predictors of problem gambling that differentiate the genders have been identified in this paper, but some of these results, especially for gambling consequences, are based on small numbers. While this can be corrected in future research with oversampling techniques, researchers would still have little theory on why there should be any gender differences in problem gambling. For practitioners, this research is a start at differentiating prevention/treatment efforts for women and men. While practitioners can do little about structural statuses/past experiences as causes of problem gambling—and these are important predictors for women—they certainly can take into account the apparent alienation of female problem gamblers from the conventional community (also seen in their not being civic personalities) and their integration into networks of gamblers in team play. The role of alcohol in the prob-

lem gambling of men should also be recognized. Practitioners should also be cognizant of the role of gambling attitudes (the odds can be beat) in problem gambling for both genders.

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