

Comparing the attitudes of recreational gamblers from Finland and France toward national gambling policies: A qualitative analysis

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Abstract

Survey data from several countries indicate that public attitudes toward gambling and its deregulation are negative, or at best ambivalent. However, comparative studies on the attitudes of gamblers themselves have not been conducted, despite the valuable firsthand experience with gambling institutions that these people have. Using qualitative group interview data from recreational gamblers in France and Finland, the study asked how players from two different gambling contexts experience their national gambling arrangements. The study found that although gambling is government regulated in both countries, the Finnish respondents were generally content with their national gambling system while the French were highly critical and supported greater protective measures. The way in which gambling is experienced, and the degree to which national gambling policies are accepted among players, depend not only on objective structures, but also on the institutional and cultural context in which gambling takes place.

Résumé

Dans plusieurs pays, les données d'enquête indiquent que la population ont une opinion défavorable du jeu et de la dérèglementation des jeux de hasard ou, au mieux, ambivalente. Or aucune étude comparative à ce sujet n'a sondé les joueurs eux-mêmes, malgré le fait qu'ils ont une connaissance directe et précieuse des établissements de jeu. À partir de données qualitatives recueillies dans le cadre d'interviews de groupe auprès de joueurs occasionnels en France et en Finlande, nous avons voulu connaître le point de vue de joueurs évoluant dans deux contextes différents à propos de l'encadrement des jeux de hasard dans leur pays. Même si le jeu est réglementé par l'État dans les deux cas, les Finlandais se disent satisfaits en général avec le système établi, alors que les Français sont très critiques du leur et réclament davantage de mesures de protection. Nous concluons que les attitudes à

l'égard du jeu et le degré d'acceptation du cadre réglementaire ne dépendent pas seulement des structures objectives en place, mais aussi du contexte institutionnel et culturel dans lequel les activités de jeu se déroulent.

Introduction

Gambling occurs within a framework of nationally specific habits. Nevertheless, this institutional and cultural context in which opinions are formed has not been considered in previous studies on gambling attitudes. This study explores the link between national gambling policies and attitudes toward gambling, by employing a qualitative and comparative approach. Using group interview data collected from French and Finnish recreational players, the aim is to consider how well these gamblers accept their own national gambling arrangements and how their evaluations differ. The term *habit* is used to indicate the processual and habitual nature of attitudes (this definition of habit is further clarified at the end of this Introduction section). It is argued that attitudes are not formed in a void but rather within the national context of institutions and culture. The term *institutions* refers here to the legislative framework within which gambling providers operate, as well as to the traditions of governance in a national context. *Culture*, on the other hand, here refers to the national traditions of gambling practices, including and emphasizing in this research understandings of acceptable gambling behaviour, and what is thought to be socially just.

France and Finland were chosen as the countries of comparison because of the interesting differences in their application of gambling policies. In line with the European tradition of government controlled gambling provision (Orford, 2011), the gambling sectors in the two countries have only been open to national monopolies or companies licensed by the state. In both countries, the national lottery operators (La Française des Jeux or FDJ in France and Veikkaus in Finland) and the national horse betting agencies (Pari Mutuel Urbain or PMU in France and Fintoto in Finland) are monopolies. However, the French casino and online gambling sectors have been deregulated further than their Finnish counterparts. In Finland, casino and slot machine gambling are managed by still another national monopoly (Raha-automaattiyhdistys or RAY) while in France the casino sector is open to private providers that are required to have state licensing. The French casino sector policy creates strong legal restrictions: slot machines are only allowed inside casinos, which, not being allowed near Paris, are mainly located in coastal holiday resorts. The online gambling market in France also opened to competition in 2010 (became law as of May 12th 2010). In Finland, only the national gambling monopolies are authorized to offer legal online gambling.

These policy differences are relevant, because the juridical and institutional organization of gambling in a given country influences the forms of gambling that are offered. In France, casino gambling, and particularly slot machine gambling in casinos, is the most popular form and accounts for 35 percent of gross gaming revenues (Swiss Institute of Comparative Law, 2006). France also has the highest number of casinos in Europe (196 in 2012, compared to only one in Finland). In Finland, non-casino slot machines are the preferred form of gambling. Finland has one of the highest numbers of non-casino slot machines in Europe, representing 46 percent of the gross gaming revenues in the country (Swiss Institute of Comparative Law, 2006). The two countries also differ in how consumer protection has been undertaken. Preventative measures against gambling-related problems are not well established in either country, and are largely based on existing networks of alcoholism prevention. The Finnish model has tended to highlight social control policies while the French tradition of medical treatment has focused on the vulnerability of individual gamblers (Egerer, 2012; Jaakkola, 2009; Valleur, 2009).

These institutional frameworks of gambling have become *habitual* in the two countries, and therefore influence which forms of gambling are commonplace, popular, and acceptable, publicly and among gamblers. This study takes these cultural and institutional habits as a starting point and asks how well and why the national gambling configurations are accepted or rejected among recreational players in France and Finland. Its use of qualitative research methods further allows for the participating gamblers to elaborate on the particular features of their national gambling systems that evoke either confidence or mistrust, and to further explain the reasoning behind consumer attitudes to gambling.

Public Attitudes toward Gambling

Increased opportunities to gamble have gone hand in hand with its rising popularity. Today, gambling is a widespread leisure activity across the western world, with population survey data from different countries estimating 12-month gambling participation rates of around 70 to 90 percent (Abbott et al., 2004; Cox et al., 2005; Gambling Commission, 2011; Welte et al., 2007). Estimates from Finland are similar. According to survey data from 2011 (Turja et al., 2012), 78 percent of Finns had gambled within the previous 12 months. Recent data from France (Institut national de prévention et d'éducation pour la santé [INPES], 2011) shows a markedly lower 12-month participation rate of 48 percent. The popularity of gambling has been followed by the assumption that public attitudes toward it have also grown more positive (Orford, 2011). However, no scientific evidence exists to support this claim; in fact, studies have shown that the public's attitudes to gambling and its expansion have remained negative or at best ambivalent (e.g., Huhtanen et al., 2009; Orford et al., 2009; Productivity Commission, 1999).

Opinions about gambling have been measured through standardized questionnaire studies ranging from national surveys to smaller samples. Collected mainly in the

Anglo-American context, the most-used methodology has been to use simple statements on gambling with an “agree-disagree” Likert scale for responses. These studies have found that a full prohibition of gambling is generally rejected and that gambling is considered an acceptable activity (Azmier, 2000; Moore & Ohtsuka, 1999; Orford, et al., 2009). Nevertheless, opportunities to gamble have been seen as too easily available (Livingstone, 2005; McMillen et al., 2004; Moore & Ohtsuka, 1999; Orford et al., 2009; Productivity Commission, 1999) and gambling in general has been considered harmful rather than beneficial to society (Amey, 2005; Orford et al., 2009; Productivity Commission, 1999; Smith et al., 2011). Age limits and other restrictions on gambling have also been favourably regarded (Azmier, 2000). In line with these studies, a recent Finnish survey (Huhtanen et al., 2009) has reported cautious attitudes toward gambling: only 1.5 percent of respondents supported further deregulation of gambling while 50.8 percent wanted to maintain the status quo and 47.7 percent called for more regulation. In France, no survey studies on gambling attitudes have been conducted, although it has been estimated that restrictions on gambling are accepted and have even been demanded by French consumers (Trucy, 2006/2007).

As illustrative as participation rates or population opinion surveys may be, they cannot explain the social context in which attitudes toward gambling are formed. Indeed, although the need for comparative studies has been acknowledged (Kassinove et al., 1998), the role of nationally specific institutional and cultural habits has largely been overlooked. Valuable contributions with respect to the institutional and cultural contexts of gambling have, nevertheless, been made in other fields of gambling studies. Variables such as availability (Korn, 2000; Raylu & Oei, 2002), types of games offered (Lund, 2006; Welte et al., 2007), the social acceptability of gambling in a society (Cosgrave, 2006; Welte et al., 2007) and cultural understandings (Majamäki & Pöysti, 2012; Pöysti & Majamäki, 2012) have been identified as influencing gambling participation and the ways in which gambling is perceived in society.

The Habitualness of Attitudes

Following the assumption that consumer attitudes would become more positive with increasing exposure, evidence of positive attitudes correlating with higher gambling participation rates has been presented (Breen & Zuckerman, 1999; Strong et al., 2004). The importance of individual freedom to both gamble and to organize games, as well as the economic benefits of gambling, have been put forward (Collins, 2003a, 2003b; Costello & Millar, 2000; Forrest, 2003; Polders, 1997). Gambling is often described as a widespread and acceptable form of consumption (e.g., Reith, 2007). While the possibility of a bidirectional link between attitudes and behaviour has been acknowledged (Wood & Griffiths, 2004), the general expectation has been that increasing gambling opportunities is then followed by growing participation rates and more positive attitudes toward gambling (Orford, 2011).

The traditional understanding of attitudes toward services has, indeed, assumed a direct link between performance and satisfaction (Van de Walle & Bouckaert, 2003). Attitudes have been understood to result from economic cost/benefit calculations and therefore directly responsive to changes in the market. The expectation has been that the introduction of new gambling opportunities is to be followed by a phase of normalization during which players gradually get accustomed to and accept the altered configurations and the industry (or government) justifications given for them (Adams, 2007).

However, the negative public attitudes toward gambling that have been measured in population surveys reveal another reality. A longitudinal New Zealand study (Amey, 2005) has even shown that contrary to expectations, attitudes against gambling are actually hardening. Indeed, increases in the provision of gambling, and in positive messaging from the industry and/or government, do not automatically transpose themselves into positive public attitudes.

Pragmatist philosopher John Dewey (1927) may offer us some understanding when he argues that attitudes are not actually rational but habitual: the formation and modification of attitudes is not only based on changing circumstances but also on already existing cultural customs and institutions. The habitual basis of attitudes also makes them very hard to change. “Habits of opinion are the toughest of all habits,” as Dewey (1927, pp. 162) put it. This paper uses the term *habit* in Dewey’s sense to study attitudes qualitatively as habitual and social ways of thought. Attitudes need not be understood as rational calculations but instead as parts of social processes that are based on both institutional and cultural realities. Furthermore, just as cultural and institutional gambling habits differ between societies and social groups, attitudes can vary between national contexts.

Methods

The habitual basis of attitudes has largely been ignored in previous studies, which have focused on statistical descriptions of attitudes within a single cultural and institutional context. While quantitative data are beneficial for describing the general tendencies of public attitudes, spontaneous expressions of the features that either worry or evoke confidence in a system are lost. To understand these processes, the present study used qualitative methods to examine attitudes. Opinions on gambling were not solicited through questionnaires. Instead, opinions were elicited from open discussions on gambling-related topics in order to bring to the fore the interrelation between attitudes and social habits.

The analysis is based on group-interview data, consisting of 14 group interviews in France and 14 in Finland. The interviews were conducted in 2009 and 2010 with recreational gamblers recruited from various gambling venues in the capital regions of their countries. Advertisements were placed in gambling locations and online gambling forums. Some joined through use of the snowball recruitment technique.

The purpose was to include gamblers who would be familiar with a variety of different games and gambling environments but had not experienced problems with their gambling. Therefore, the main recruitment criterion was that the participant considered himself or herself a recreational gambler. Among the Finnish participants the most popular games were non-casino slot machines, lottery, casino games, and both table and online poker. The French gamblers who partook in this study typically played scratch cards, the lottery and casino games (including slot machines in casinos). Altogether 110 active gamblers participated, and 54 were female and 56 male. The participants were aged between 18 and 71 years. Table 1 presents demographic information on the research participants.

The purpose of the data collection was to identify the kinds of images and understandings players had of gambling and how these differed between the two cultural groups. Group interview methods were chosen over individual interviews in order to tap into the role of social interaction in cultural understanding. The interview method (Reception Analytical Group Interview [RAGI], Sulkunen & Egerer, 2009) was designed to use short film clips as stimuli to provoke discussion. The film clips depicted different gambling situations to encourage discussion on a variety of gambling-related topics. Scenes portrayed different games, gambling situations and included scenes that could be interpreted as showing problematic and non-problematic gambling. Subtitles and short synopses were added to ensure comprehensibility. Participants viewed the scenes in three series of two clips per series. After each series, approximately 15 to 20 minutes were devoted to open discussion on the clips and the ideas they evoked. The interview sessions lasted between 60 and 80 minutes.

The first series of film clips portrayed initiation to gambling and non-problematic recreational gambling. In a scene from *Going for Broke* (Campbell, 2003) a woman tries slot machine gambling for the first time and experiences the thrill of winning, while in a clip from *Rounders* (Dahl, 1998) a young student impresses his professors with his poker skills. The second series was designed to emphasize the line between recreational and problematic gambling behaviour. In a scene from *The Cooler* (Kramer, 2003) a young couple is enjoying a winning streak at a casino, while in *The*

Table 1
Research participants in Finland and France

	Total	Finland	France
All participants	110	48	62
Male participants	56	33	23
Female participants	54	15	39
Average age (total)	36.6	35.7	37.4
Average age (male)	34.6	33.7	35.8
Average age (female)	38.8	40.0	38.3

Gambler (Reisz, 1974) a man is experiencing a desperate losing streak in a private card gaming circle. The final series consisted of movie clips portraying problematic gambling. In a clip from *Bord de mer* [Seaside] (Lopes-Curval, 2002) a retired woman secretly sneaks into a casino to play the slot machines, while in an extract from *Owning Mahowny* (Kwietniowski, 2003) a man is unable to stop playing a game of dice that is going against him despite his guilty conscience.

Five of the six film clips shown were American. They offered a contrasting point of comparison for the participants to discuss their national gambling systems in relation to images of gambling in America. The researcher expected the participants to find cultural differences between the Finnish and French groups in the interpretations of the film clips. In particular, familiarity with the various games portrayed in the clips influenced to what degree participants mentioned personal gambling experiences. The respondents also had six orientation questions available on the table in front of them to help start the discussions (See Table 2). Certain orientation questions – especially “Could this happen in real life?” and “Should something be done about this?” – prompted discussion about the current institutional organization of gambling in their own country.

The RAGI method is particularly suitable for comparative studies, as the protocol is carried out in a similar manner in each cultural context, thus reducing the influence of individual interview situations and emphasizing cultural differences (Sulkunen & Egerer, 2009). Following the RAGI method, the role of the interviewer remained marginal during the discussions and participants were encouraged to freely discuss gambling. No participants were forced to discuss themes with which they were uncomfortable. Before the interviews took place, participants received instructions, a short description of the study, and means to obtain further information. Before commencing the interviews, the participants were informed that there were no correct or incorrect answers. The interviewees were aware of the conditions under which they would participate and were free to withdraw at any time.

The interviews were transcribed and coded using the qualitative data analysis software Atlas.ti. This program increases the efficiency of data processing by assisting in the code application process. Because conversation in the group

Table 2

Orientation questions distributed to participants

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- 1) Describe what happens in the clip and what kinds of characters are present.
 - 2) What could have happened just before the clip?
 - 3) What will happen immediately after the clip?
 - 4) What will the characters be like in ten years' time?
 - 5) Could something like this happen in real life?
 - 6) Should someone do something to help the character(s)?
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interviews was open-ended, there was discussion of a variety of gambling and even non-gambling related themes. However, only the aspects of gambling that can be controlled through legal or governmental measures were coded. This meant excluding statements calling for more personal responsibility from players, although it has been previously shown that Finnish gamblers tend to emphasize personal responsibility more than the French do (Pöysti & Majamäki, 2012). The gender distribution of the participants posed an issue, because the interviews conducted in Finland had more male respondents, while in France females were in the majority. Previous research has shown that males tend to be more favourable to deregulation in the gambling sector than females (Abbott et al., 2004; Volberg, 2003). To test whether the differences found between the two sets of data were in fact cultural in nature or influenced by the skewed gender distribution, each coded quotation also received a gender code (male/female). The data was then analysed separately by gender and this was taken into account in analyzing the results.

Results

In total, 102 quotes were coded in the French data and 103 in the Finnish data. A quote refers to an uninterrupted statement made by one participant. Quotes varied in length from a few words to several lines. If another participant later expanded on the topic, this was coded as another quote. The codes were initially grouped into three categories based on whether the participants considered the regulatory setting toward gambling in their respective countries to be a) satisfactory, b) in need of further deregulation, or c) in need of further consumer protection. Statements calling for further control of the gambling sector were further subdivided into different categories in terms of which aspects of the system were considered in need of this control. Figures for the numbers of quotes that were coded, which illustrates the general views that emerged in the discussions, are presented in Table 3. Its purpose is not to present generalizations or to turn qualitative data into numbers but merely to indicate in an easy-to-understand format the main differences between the Finnish and the French discussions. In the tradition of using quasi-statistics established by Becker (1970), the frequencies of particular themes are not meant to

Table 3

Gamblers in France and Finland: Respective views on their own nation's system of gambling regulation

	France		Finland	
	<u>Quotes</u>	<u>Percent (%)</u>	<u>Quotes</u>	<u>Percent (%)</u>
Support more deregulation	0	0.0	19	18.4
Support current configuration	13	12.7	49	47.6
Support more protection	89	87.3	35	34.0
Total	102	100	103	100

serve as statistical data but as illustrations to help the reader discern how common the different topics of discussion were.

As the numbers in Table 3 indicate, the main difference between the two sets of data lies in the predominance of statements by French participants approving further consumer protection, in contrast to statements by Finnish participants expressing relative satisfaction with national gambling regulation. Indeed, an overwhelming majority of the French quotes called for increased governmental control with only a few expressing satisfaction with current gambling regulation. In comparison, almost half of all statements made by the Finnish respondents were favourable to the status quo, whereas only about one third called for further regulation. Further deregulation was not widely supported in Finland or France, but it is still noteworthy that while no such sentiments were expressed in the French discussions, one-fifth of the Finnish quotes proposed liberalizing the system further. The participants spoke to issues that allow us to further develop in greater depth the themes of further deregulation, satisfaction with current institutional configurations, and more protection, focusing particularly on the content as well as the “why” of these attitudes.

More Deregulation

The absence of quotes from the French interviews calling for further relaxation of gambling sector policy illustrates not only the French participants’ attitudes toward gambling but is also an important result to consider in itself. Although the French gambling sector has seen more deregulation than in Finland, attitudes do not seem to have become more positive, as the French recreational gamblers saw no need for further gambling opportunities. Finnish respondents voiced some support for the possibility of deregulation in the state-monopoly Finnish gambling market, although these opinions were not numerous. In line with previous statistical studies, the majority of these statements were also made by young males, with only two of the 19 comments being made by females. The uneven gender division in the two sets of data may be a factor in these results.

Among Finnish participants, the interviewees that wanted more deregulation mainly indicated a desire for more and better games. Some respondents also mentioned opening the market to private providers, thinking that this would increase jackpots and improve the odds of winning. The traditional justifications for gambling monopolies, such as raising money for beneficial purposes, eliminating competition, and reducing gambling-related problems, were also regarded with some scepticism. They argued that the proceeds raised through national monopolies would be similar to the sums that could be collected by taxing gambling offered by private providers:

I think they [national monopolies] could be dismantled, like they did in Spain; they dismantled them and in the end the state got just as much money in taxes, or even more, from the private gambling companies than from the state monopoly. (29-year-old man, Finland)

The respondents also felt that national monopolies could not eliminate competition altogether or keep out illegal gambling providers, such as online casinos. A Finnish respondent remarked: “since it’s impossible to control, we might as well allow it” (21-year-old man, Finland). The same was true for reducing problem gambling. The respondents argued that countries with liberal gambling regimes experienced a similar degree of problems as Finland:

In the U.K., where policies are much more liberal, there are just as many problems, or just as few problems, as in Finland. (30-year-old man, Finland)

Respondents sceptical of restricting any sector of economic activity also regarded the Finnish tradition of control policies with some suspicion: It is “only a step away from communism” (30-year-old man, Finland). Another participant further emphasized that since Finland has not even tried to liberalize gambling, it is impossible to predict with any certainty what would happen:

And this comes back to the question of whether a monopoly is any better than a system of licensing. And the thing is, there’s no research to prove things either way. (36-year-old man, Finland)

Support for the Current System

Statements in support of the national status quo were common among the Finnish respondents but relatively scarce among the French. Indeed, while nearly half of all coded quotes from the Finnish interviews were favourable to the national gambling system, only about one tenth of the French quotes followed suit. Much like the lack of statements calling for further deregulation of the French gambling sector, the low level of satisfaction among the French participants in their own system showed that attitudes toward gambling do not necessarily become more positive in all cultural contexts with increasing gambling opportunities. However, the few quotes favourable to the current system found in the French discussions identified themes similar to those mentioned in Finland.

Both the Finnish and French participants who supported their national gambling arrangements did so by comparing them to other countries. In particular, they put forward their images of problems perceived to exist in the United States. The decision to compare national systems with the United States may have occurred because five of the six film clips were American. Participants emphasized that serious problems “only exist beyond the Atlantic Ocean” (21-year-old man, Finland), “only in America” (21-year-old man France) or as one Finnish participant argued, “We’re fine in Finland, [gambling] is not crazy like in Las Vegas” (32-year-old man, Finland).

The respondents underlined the general cultural attitudes toward gambling that they considered more problematic in the United States, when compared with France or Finland. They pointed out that their societies were less permissive of gambling than American society: “In France, winning money is not really approved of, especially by games” (35-year-old woman, France). The Finnish participants also emphasized “Finnish realism” in comparison to Americans’ perspectives. One respondent made this clear when commenting on the clip shown from *The Cooler*:

I was thinking that it’s a kind of cliché that everybody wins. Then I started thinking that there’s no romanticized joy about gambling like that in Finland. In Finnish films, if there’s gambling, people lose. (32-year-old man, Finland)

Differences between the Finnish and the French interview responses could also be found with respect to how the participants considered their national gambling regulations to be preferable to those in the United States. The Finnish respondents were particularly sceptical of American private casinos, in comparison to which they saw the Finnish version of state-provided casino gambling as safer and more trustworthy. It was even argued that the only Finnish casino, located in Helsinki, was less interested in making money than in providing an enjoyable and safe gambling experience, including small wins for everyone:

If [the casino] was private, I would be really sceptical. I mean if I went gambling to the United States or something, I’m sure I wouldn’t win a thing. (42-year-old woman, Finland).

The high level of trust in the national providers found in the Finnish data was also reflected in discussions about preventive measures. Young players were thought to be in special need of protection and age limits were considered a good way of preventing problems among them. The gambling age in Finland was in the process of being raised from 15 to 18 when the interviews took place (law 24.6.2010/661), a welcome development according to the respondents: “It’s good that they are putting some age restrictions on those machines” (25-year-old man, Finland). In addition, participants approved the availability of information about gambling-related problems in gambling venues. Indeed, consumer protection was considered the main justification for the national monopolies:

In Finland, it’s still really controlled, or the RAY takes care of the players. It is still different from American gaming arcades because in Finland there’s always some protection. (25-year-old man, Finland)

Similar views were not presented in the French interviews. As casinos in France are private, the respondents did not consider them to be particularly protective of their customers. Nevertheless, some French participants were content with the measures the state had taken to regulate casinos. The limitations placed on casino operations, as well as the regulation that casinos not be allowed near Paris, were considered

good features of the French system. As the respondents had been recruited from the Paris area, some pointed out that these “geographical limitations” (53-year-old woman, France) had helped them to not play to excess.

The acceptance of the regulatory framework for gambling in one’s country was also related to the types of games and gambling provided by one’s national gambling provider(s). In the French interviews, slot machines requiring small bets were considered acceptable, as “nobody can get into trouble by playing only two cents” (27-year-old man, France). The Finnish respondents on a similar track pointed out that slot machines located in public places are meant for “playing only a few coins at a time” (30-year-old man, Finland), making them less dangerous than machines in casinos:

What I like is that in Finland you get small wins, which are not that addictive. And it works well that they give more. And more often. You don’t have to sit there playing for an hour; you can play for just fifteen minutes. (45-year-old woman, Finland)

Another item in the Finnish interviews but not evident among the French were discussions of how the state uses gambling proceeds, particularly when used for social causes. Social causes were seen as important justification for the national monopolies and formed a theme that was pronounced in the Finnish group discussions. The participants described losing money in the national monopoly games as “donating money” (25-year-old woman, Finland), “giving money to charity” (20-year-old woman, Finland) or “almost like putting money in the bank, for national health!” (21-year-old man, Finland). Some Finnish respondents even considered the charitable use of gambling proceeds to be specifically Finnish. For these people, this made the national system highly appreciated:

It’s really contradictory [that the state offers games]. But then again, because they support social work and welfare, it’s a good thing; it’s unique in the world. (45-year-old woman, Finland).

Interestingly, although gambling proceeds are also used for public welfare in France, the French respondents did not mention this. It might be that the Finnish respondents were more aware of how gambling proceeds are used because this information is public, widely discussed in the media, and even put forward in advertisements. In France, gambling proceeds constitute a part of the state budget but are not specifically earmarked. The widespread approval of the existing regulatory system evident in the Finnish discussions seems to be at least partly due to the national gambling monopolies being able to appear protective and charitable in the eyes of the public. The French state does not appear have justified its administration of gambling to the public.

Finally, in addition to factors justifying the existence of gambling monopolies, both Finnish and French respondents stressed that it is not necessarily the fault of the

governing system if some individuals have problems with their gambling. Some respondents did not feel it fair to further control gambling if a small minority experiences problems. Some participants pointed out that competent adults must have the right to gamble if they want to: “you can’t ban everything either” (31-year-old man, Finland). Some Finnish respondents in particular considered individual responsibility for one’s gambling to be more important than the responsibility of the gambling providers:

They’re not doing anything wrong if they want to create a nice environment for people to gamble in. Nobody’s forcing you to do anything; it’s just an invisible form of encouragement to play. (25-year-old man, Finland)

More Regulation

The French participants, having been highly critical of their national system and even more so of further relaxations in gambling policy, were quick to suggest greater restrictions on gambling. Suggestions for more protection were also present in the Finnish data, but to a smaller extent. While the overwhelming majority of French quotations supported further regulation, this theme was only taken up in one-third of the Finnish quotes.

The concerns that the gamblers voiced and the interventions they called for can be divided into three groups. First and most commonly, the discussions concerned the policies and actions of the government, with respect to the type and availability of gambling, and permissive government policies (40 coded segments in the French interviews, 16 in Finland). Second, gaming provider problems were recognized, mainly focusing on casinos and online providers and the ways in which casinos or other gambling environments are structured to encourage further play (33 interview coded segments in France, 14 in Finland). Third, problems such as permissive cultural attitudes, or what they called the *poker trend*, were addressed (16 interview coded segments in France, five in Finland).

Concerns about government involvement. Both Finnish and French participants addressed concerns relating to the government or to issues requiring governmental intervention. The general attitude of the government was considered to be too indifferent but also too permissive in both country contexts. The French respondents in particular alleged that government indifference to problem gambling exists, by suggesting that the state is more interested in collecting gambling profits than preventing gambling-related problems. One French respondent even felt that “the government has never done anything to regulate gambling” (42-year-old man, France).

The Finnish participants offered a few similar opinions. While the benefits that the proceeds of gambling had for charities were generally recognized in the Finnish

interviews, some respondents still raised the question of whether these financial benefits were worth the negative side effects of problem gambling:

They justify their existence by saying that they give money to culture and sports, but then if there are [gamblers suffering from] problems it really raises the question of whether it's still worth it. I mean, at what price are we actually [offering gambling]? (21-year-old man, Finland)

In the French interviews the perceived indifferent attitude of the state was also linked to the issue of problem gambling. Participants argued that the government has remained too passive, and that more research and prevention measures were needed to help players:

Games are bad for you! Play responsibly. And in France, there's not much prevention; a lot of people suffer from [problem gambling] and it's not even acknowledged as a medical condition. (28-year-old woman, France)

In addition to its indifference, the state was also seen to be too permissive of gambling in both the French and the Finnish discussions. These concerns focused mainly on the proposed types and availability of gambling; that is, the factors influenced by government policy. Some gambling deregulation, such as greater availability and the introduction of new games, was criticized in both sets of interviews. The interviewees proposed fewer games and less availability in order to improve player protection.

Concerns over the availability of games were especially pronounced in the Finnish discussions. Although the Finnish participants were otherwise approving of the national gambling system, they still had negative views about the presence of slot machines in such everyday spaces as supermarkets and gas stations. Some respondents felt that "[gambling] has been made too easy" (20-year-old man, Finland). This respondent explained:

In Finland you can't avoid it. You go to the store to buy a carton of milk and you see the slot machines, the betting desk, and I think that's a bit strange. (21-year-old man, Finland)

In the French discussions, a similar concern about the availability of gambling opportunities centred mainly on the availability of scratch cards. Particularly, they saw it problematic that scratch cards are sold in tobacco shops:

[If scratch cards weren't sold in tobacco shops], I would buy much less of them. I've even had to buy cigarettes in cartons so that I wouldn't have to go into tobacco shops. Having cigarettes next to [scratch cards], it's horrible. (24-year-old woman, France)

Certain types of gambling were also regarded with suspicion. The French recreational gamblers were notably critical of the direction new games were taking. Referring to the Rapido instant lottery, it was argued that “before, people played the lottery once a week, whereas now it’s every five minutes” (58-year-old man, France). Finnish participants were less concerned about new games, but shared the suspicion toward recent developments in existing games. The ability to play slot machines with bank notes or bank cards particularly was frowned upon:

And don’t those Täyspotti [game arcades] nowadays have a few games in which you can directly insert your bank card? I’ve been thinking. ... Those, I think, I don’t know, I don’t think it’s really a good thing anymore, to be able to play directly from your bank account. (32-year-old man, Finland)

The Finnish participants also proposed solutions to the issues they had raised. Ideas such as games automatically shutting down if one plays too much, only being allowed to play a hundred Euros at a time, or having to take a break between games were suggested. Restricting all games to a few casinos was also proposed to reduce the constant exposure to gambling opportunities. The French participants, despite their generally critical attitude toward the government and gambling policies, did not propose interventions.

Concerns relating to gaming providers. National monopolies or strong state regulation of independent providers fundamentally link the state with the provision of gambling. This makes concerns related to gaming providers and governments difficult to separate. However, the respondents felt that gaming providers also had responsibility independent of government policy.

Discussions about game providers mainly focused on casinos, both online and offline. In the French discussions, casinos were considered to be even less trustworthy than the state, and were even described as “criminal” (24-year-old woman, France). The discourse mainly revolved around the question of what casinos should or should not be allowed to do to tempt gamblers to play. The Finnish participants did not view pleasant gambling surroundings negatively, and instead emphasized self-discipline. On the other hand, the ambience of casinos emerged as a great concern in the French discussions: “In a casino, you always see people everywhere who are winning, that’s the trap of casinos” (46-year-old woman, France). Furthermore, for some French interviewees, the absence of clocks and windows and playing with chips instead of real money were seen as troublesome features that can blur one’s sense of reality. This lack of contact with reality was strongly emphasized about casinos and other gambling environments:

It’s the same thing in places where you go play Rapido [instant lottery] or bet on horses; people are totally focused on the game and have no contact with reality. (40-year-old man, France)

In addition to creating isolating and deceptive environments, some respondents questioned the ethics of casino owners, who were described as indifferent to gamblers experiencing problems, or merely interested in “keeping the person put so that he’ll spend all his money” (21-year-old man, France). An interviewee proposed that casinos “should be obliged to recognize those [with problems] and to help them” (42-year-old man, France) by employing psychologists or coaches, for example. However, as a Finnish respondent pointed out, spotting someone with a gambling problem does not necessarily mean help will be at hand:

My friend who used to work as a dealer, he said that you can clearly tell who is a problem gambler ... if they come there each pay day and play the roulette for fifty Euros a round, hundreds of Euros in like half an hour. But he said that the personnel don’t really do anything about it. (29-year-old man, Finland)

Furthermore, the possibility of exclusion from casinos, although promoted as a solution to problem gambling, was regarded with scepticism by interviewees in both countries. The French respondents criticized the policy that someone has to personally request to be excluded. A casino will only do it “[if you] insult the bouncer, but never because you’re ruined” (42-year-old man, France). In Finland, exclusions initiated by gaming providers do exist, but the Finnish participants were concerned about their short durations: “If they give it, it’s like three months, if you ask for it yourself it’s one year maximum” (25-year-old woman, Finland). The French respondents were also unsure about how well such arrangements actually work, with examples given of acquaintances that had been able to enter casinos despite having self-excluded:

I know people who have self-excluded from casinos, but after a while they try another casino, either beyond the [French] borders or [in France], they can still get in. (59-year-old woman, France)

The mistrust among the French participants is obvious. It was even emphasized that if policies to restrict gambling were introduced in France they would probably have little influence due to negligence by gaming providers. Although the Finnish respondents also pointed to deficiencies in their gambling system, a similar lack of confidence was not evident. Rather, they expressed trust in the state’s ability to remedy the situation.

The Finnish and the French respondents did, however, share a common concern about the availability of online gambling. The Internet was described as an environment with “no control whatsoever” (28-year-old woman, France) and “available everywhere” (21-year-old woman, France). In the Finnish data, where trust in national providers was high, there was suspicion of online casinos because they operated beyond the sphere of government-instituted protective measures. The French respondents, on the other hand, had even more misgivings about online casinos than they did about their mistrusted national gambling providers. This

might be because the supranational character of online gambling poses new types of threats that national legislation is still unable to address:

You can also play on the Internet, that's even worse. There are no limits for your credit card. Or the limit must be much higher than in casinos, if it is limited. (50-year-old woman, France)

Concerns relating to culture. Not all concerns were related to the institutional level of the state or the providers; some also related to the cultural environment of gambling. These issues were quite pronounced among the French gamblers who criticized both the overly positive image of gambling presented in the media and the generally permissive attitudes toward gambling in contemporary societies. There was particular concern voiced for the young, as “more and more young players, with the current poker fashion, are at risk” (58-year-old woman, France). More generally, some aspects of the cultural values of western society were considered detrimental:

We're living in a materialistic society of consumption where everything is about money. People think that games are a quick way to get money. It's a trap people fall into. (21-year-old man, France)

The media was perceived as reinforcing these illusions of quick money. Interviewees often mentioned the media coverage given to successful poker players or lottery winners. “There are people who gamble because they've seen winners on TV” (26-year-old man, France). Indeed, several participants described seeing television features that could be seen as encouraging gambling:

I saw a story on TV about a Norwegian woman who had won at online poker. She had won a million Euros, I think, and she was picking up her check from Monaco. Some people will think that “because she won that much on the Internet, maybe I will too.” (27-year-old man, France)

Similar discourse pertaining to either the culture or the media was rare among the Finnish participants, who saw the Finnish culture as hardly encouraging of gambling, as discussed above. Television coverage of poker was also mentioned in the Finnish data, but rather as an exciting pastime activity, provided that the player exercises sufficient self-control. It must be noted, however, that in Finland more respondents played poker than in France, and the French mistrust of poker might be partly due to their relative unfamiliarity with the game.

Discussion

This study focused on consumer attitudes toward national gambling systems in two European countries, France and Finland. The results have shown that gambling and attitudes toward it are social phenomena and can vary between institutional and

cultural contexts. The institutional arrangements for gambling influence how gambling is experienced by consumers, while cultural understandings influence the underlying perceptions of it. The qualitative research methodology used also provided a new perspective on studying attitudes toward gambling by allowing a deeper understanding of the processes that either evoke confidence or mistrust in the national system. Discussing gambling freely in a group-interview situation enabled participants to voice culturally acceptable ideas of what is habitually considered acceptable in that context.

The analysis has shown that the French recreational gamblers who were interviewed tended to mistrust their national gambling institutions. Casino-type gambling in particular was distrusted because of its artificial ambience that isolates gamblers by eliminating clocks and windows, thereby erasing regular timing clues common to everyday life. More restrictions were called for to help gamblers remain level-headed and safe. French gambling researcher Franck Durand (2008) has taken a similar line in his account, advocating the right to be protected from gambling rather than the right to engage in it. In the Finnish interviews, the organization of gambling through national monopolies was regarded favourably and the national gambling system was generally considered preferable to the private market or to the policies found in other countries. Concern was mainly voiced about the wide availability of slot machines, but interviewees voiced trust in the government being capable to resolve the issue.

Indeed, the differing levels of trust in the national gambling systems could be considered the main finding of this study. Parallel sentiments can be found in public and academic discussions on gambling in the two countries. In Finland, discussion has mainly centred on the need to maintain the national monopolies in the face of global competition (Tammi, 2008), while in France academics and politicians have strongly criticized the national system and have demanded more government responsibility (Martignoni-Hutin, 2005; Trucy, 2006/2007).

These differences can, to an extent, be attributed to differences in the gambling regimes of the two countries. Slot machines are popular in both countries, but in France private casinos offer slot machine gambling while in Finland they are provided by a national monopoly. However, even similar types of gambling games can be viewed very differently and attitudes toward the national lottery are a good example of this. In the Finnish group discussions, the national lottery was well accepted, mainly because their proceeds were used for charitable purposes. Although lottery proceeds also have a long tradition of being used for public and charitable projects in France (Fèvre, 2008), French interviewees did not voice acceptance of even this form of gambling. Instead, they were suspicious of the state's financial interests in gambling.

The mistrust by French participants is not based on factual evidence; statistics show that while the overall European rate of problem gambling is estimated to be 1 percent, Finnish estimates reached 2.7 percent (Turja et al., 2012), and the

prevalence of problem gambling in France stands at 0.9 percent (INPES, 2011). Indeed, as argued above, attitudes are not necessarily reflections of social reality, but rather are habitual. Specific cultural understandings of trust and justice may explain these differences. France and Finland differ both culturally and institutionally in how well institutions are trusted and how just they are considered to be.

The issue of public trust as an underlying principle in different cultures was examined by Fukuyama (1995) and in his analysis he divided the world into low-trust and high-trust societies. While Fukuyama doesn't base this division on religious affiliation, nonetheless, in Europe the low-trust societies are largely Catholic, such as France, and the high trust societies Protestant, such as Finland. Trust here does not merely refer to an individual personality trait, but to how the social world is experienced. As Putnam (2000) has argued, trust is based on changing social circumstances, telling us more about social systems than the individuals who act in them. Although Fukuyama's theory offers a rough generalization of national characteristics, the results of this study do seem to support it.

The levels of trust felt toward institutions depend on how just and fair these institutions appear. Rawls (1972) has even argued that politics cannot be separated from morals because institutions must appear to be just in order to be acceptable. In regard to gambling, jurisdictions need to be able to justify policies if they are to be accepted. It would appear that while the Finnish gambling sector has been able to make gambling acceptable because of its monopoly provision, gamblers in France do not feel that the national system offers enough protection. The data do not extend to consider whether the French attitudes toward gambling would remain equally suspicious if France had the current Finnish system, but as the differences in how the National Lotteries of the two countries are respectively judged show us, the French attitudes remain more negative than the Finnish even toward similar gambling opportunities. These differences are in line with the political traditions of the two countries. Finland is a Nordic welfare state with a tradition of state welfare policies, which may account for the general trust that political institutions will protect citizens. France, although also having a strong state presence, is a highly centralized country where citizens might have more difficulty in directly relating to political decision making. Gambling, and attitudes toward it, should be seen as part of these social and institutional contexts. Hence, the results from studies conducted in one cultural context cannot automatically be generalized to other societies. Instead, more comparative research in this area, and extending beyond the European context, would be required. In addition, longitudinal studies to determine the relationships between cultural values and changing institutional environments are needed.

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