

Win or Lose: Negotiating meaning of time and money within three gambling settings

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Abstract

The rational management of expenditures has received much attention in the evaluation of problem gambling, overlooking however the contribution of the sociocultural context in which gambling occurs. This paper examines how moderate-risk and problem gamblers develop specific semantic frames within three settings—private, casino, and online—to structure time and money management to cope with all the contingencies associated with games of chance. Data were drawn from a qualitative component of a large survey of gambling practices conducted in 2008 among a random representative sample of Canadian undergraduate students. Focus groups were held with non-problem/low-risk gamblers ($n = 15$) and 90-minute semi-structured interviews were conducted with the moderate-risk/problem gamblers ($n = 12$). Analysis was carried out by applying a theory-driven coding template derived from a syncretic theoretical model combining an adapted version of an ecological model of gambling with game studies approaches. The exploration of three gambling settings demonstrates how each setting structures meaning and management of time and money. Negotiations between players of such structuro-semantic frames are central to maintaining each participant's ease and engagement with the game. This intersubjectivity needs to be addressed when understanding risk and should be included in future health promotion efforts.

Keywords: addiction, youth risk, Goffman, qualitative methods, gambling, Canada, context, poker, college students

Résumé

La gestion rationnelle des dépenses a suscité beaucoup d'attention dans l'évaluation du jeu problématique, mais on a négligé l'influence du contexte socioculturel dans lequel se pratique le jeu. Cet article examine comment les joueurs à risque modéré

et compulsifs développent des trames sémantiques spécifiques dans trois contextes (privé, casino, en ligne) pour organiser la gestion du temps et de l'argent afin de faire face à toutes les contingences associées aux jeux de hasard. Les données ont été tirées d'une composante qualitative d'un grand sondage sur les pratiques de jeu mené en 2008 auprès d'un échantillon représentatif aléatoire d'étudiants canadiens de premier cycle. Des groupes de discussion ont été organisés avec des joueurs sans problème/à faible risque (n = 15) et des entretiens semi-structurés de 90 minutes ont été réalisés avec des joueurs à risque modéré ou compulsifs (n = 12). L'analyse a été réalisée en appliquant un modèle de codage théorique dérivé d'un modèle synchrétique combinant une version adaptée d'un modèle écologique de jeu à des approches d'études de jeu. L'exploration de trois contextes de jeu démontre comment chaque contexte structure le sens et la gestion du temps et de l'argent. Les négociations entre les éléments de ces cadres structuro-sémantiques sont essentielles pour maintenir l'aisance et l'engagement du joueur avec le jeu. Cette intersubjectivité doit être abordée pour la compréhension du risque et incluse dans les futurs efforts de promotion de la santé.

Introduction

The rational management of expenditures has received much attention in the evaluation and treatment of problem gambling. It has been argued that problem gambling stems from irrational cognitions in which gamblers fail to understand the *rules* of random games, thereby making them unable to approach gambling as a “rational economic action” (Benhsain & Lacoureur, 2004; Delfrabbo, Lahn, & Grabosky, 2006; Lambos & Delfabbro, 2007; Reith, 2013, p. 721). Measures of problem gambling such as the South Oaks Gambling Screen (SOGS) within clinical populations (Lesieur & Blume, 1987) and the Problem Gambling Severity Index (PGSI) for general populations (Ferris & Wynne, 2001) have used estimates of spending as proxies for identifying potential pathology. In addition, the frequency of gambling or time spent in one gambling occasion have also served as additional indicators for the severity of problem gambling.

Studies of gambling have demonstrated that problem gamblers do indeed spend more time and money than do gamblers at a lower risk of developing problems or those with no problems at all. Although average gambling expenditures increase across the gambling spectrum from non-problem to problem gambler groups, problem gamblers were found to spend at least \$250 per month compared to \$41.6 for moderate-risk gamblers, and 7.05% of annual income compared to 1.51% in each respective groups (Currie, Hodgins, & Casey, 2013). Within university populations, analyses of monthly spending and annual debt have also revealed that problem gamblers spend significantly more money and accumulate significantly more annual debt than moderate-risk gamblers (Shen, Kairouz, Nadeau, & Robillard, 2015). College students have been known to present more risky behaviours, including

a greater vulnerability to gambling problems (Powell, Hardoon, Derevensky, & Gupta, 1999). Estimates of gambling problems—at risk and probable pathological gambling—among college students are up to three times higher than that of the general population (Barnes, Welte, Hoffman, & Tidwell, 2010; Nowak & Aloe, 2013).

Similar to financial expenditures, differences exist across the gambling spectrum from non-problem to problem gamblers for frequency of gambling. Indeed, non-problem gamblers in the adult population report playing less frequently than low-risk and moderate-risk gamblers. The annual frequency of play was found to be significantly higher for combined moderate-risk/problem gamblers compared to non-problem and low-risk gamblers (Kairouz, Nadeau, & Robillard, 2014).

The focus on gamblers' failure in the actuarial management of money (Reith, 2002) as a means of explaining problem gambling does not also account for the contribution of the sociocultural context in which participation in wagering activities occurs (Reith, 2013). Examining the social context on a smaller scale allows for consideration of how each gambling setting structures meaning attributed to the actions taking place. Gambling can thus be understood as a situated social gathering, as a form of game encounter (Goffman, 1961), in which meanings and management of time and money are structured by the gambling experience.

Gambling can be defined as “the wagering of value—usually money—in the hope of profiting from the outcome of uncertain future events” (Reith, 2013, p. 719). Within this restricted definition, expenditures—and time, we add—would require specific forms of management to structure the gambling encounter and sustain the engagement of players in the game. For example, in the case of poker, the financial risk in which gamblers engage must reach a certain level to preserve the engrossment of the players (Zurcher, 1970). Schüll (2012) further links spending to time by suggesting, in the case of casino slot machines, that the suspension of temporal parameters becomes inevitable to maintain the gambling activity.

The social and semantic framing of a gambling encounter, through management of elements such as time and money, thus acts as a sealing membrane to delineate the playing field. The various meanings that a player can solicit and negotiate within a game encounter are in part influenced by the definition of the arena in which the game is played (e.g., playground, game board, circle), the rules that structure the games (e.g., rules of engagement), the definition of players (e.g., who are the opponents) and their characteristics (e.g., sociodemographics, skills), as well as by the value and use of props (e.g., pawn, dices, cards, device). This frame is however permeable (Consalvo, 2009), and therefore fragile: “Games are semi-bounded arenas that are relatively separable from everyday life, and what is at stake in them can range from very little to the entirety of one's material, social, and cultural capital” (Malaby, 2007, p. 96). Sufficient malleability of the rules of the game is also required to keep the players' engagement. On the one hand, players need a sense of ease with these rules in order to enjoy the necessary conditions to enjoy the gambling encounter. On the other hand, when players are uncomfortable with the rules they become

“out of touch with the encounter” (Goffman, 1961). For example, it has been argued that when a game such as gambling fails to become an extraordinary and a financially secure social encounter—hence, when a game is no longer just a game—it may result in psychological distress, family disintegration, and self-effacement (Nixon, Solowoniuk, & McGowan 2006). A gambler may experience feelings of distress in an encounter when his or her focus is set on one single element of an encounter, such as when the sense of the real (capitalist) value of money is lost (Bjerg, 2009), or when time is focused on the pursuit of an elusive win. In the case of slot machines, Schüll (2012) refers to reaching an affective state of equilibrium where “conventional spatial, bodily, monetary, and temporal parameters are suspended” through the merging of the player, the machine, and the context, resulting in the prolongation of play towards inevitable lost, and as such, sustained addiction (p. 73). The disappearance of the larger context in which the slot machine is played—the casino and its patrons or staff—and the complete merging with the machine becomes problematic. In this sense, gambling encounters can at times be “productive of pleasure, but they can also be productive of many other emotional states,” (Malaby, 2007, p. 96) as well as of compulsive behaviours and addiction (Schüll, 2012).

We have yet to fully understand how the social and semantic framing of the gambling encounter, through players’ collective negotiations of rules of expenditures and time management, does or does not contribute to problem gamblers’ distress. Social research on gambling has only begun to investigate the idiosyncrasies of social interactions in different gambling settings and the production and reiteration of meanings and emotional states solicited in the game (Gadbois, 2014; Reith, 2002; Schüll, 2012). Although Goffman’s (1961) approach does not address the cultural framework within which each gambling encounter occurs, it nonetheless does allow for the study of the meanings produced by the interactions of players, each bringing into the playing field his or her own and shared cultural background. In addition, recurring meanings shared and redefined within these interactions can potentially lead to the identification of common social or cultural mechanism (Turner, 1986), guiding the subjective experience of each gambler partaking in a gambling encounter. It can imply what cultural forces are at play. The current paper therefore aims to study gambling encounters in three specific gambling settings: (1) with friends in a private setting, (2) at a casino, and (3) online. Each setting provides different frames that structure meaning given to time and money, how expenditures (time and money) are managed, and how to cope with the contingency of games of chance.

Method

Sampling and data collection

Data provided for this analysis stem from a secondary analysis of the qualitative component of a follow-up study in the 2008 University Student Gambling Habit Survey (ENHJEU; Kairouz & Nadeau, 2010). ENHJEU is a large-scale survey on gambling practices conducted in 2008 among a random representative sample of

undergraduate students from three universities and two university-affiliated professional schools in the Montreal metropolitan area in Quebec, Canada.

For the follow-up study, an additional sample was drawn, according to participants' scores on the Problem Gambling Severity Index (PGSI) (Ferris & Wynne, 2001). The PGSI is an index assessing the severity of gambling problems consisting of 9-items using a 4-point Likert scale: (1) non-problem (NP = score of 0) and low-risk gamblers (LR = score 1-2), (2) moderate-risk gamblers (MR = score 5-7) and problem gamblers (PG = score 8+). A total of 378 students (282 NP, 67 LR, 24 MR, 5 PG) were invited by mail then email to participate.

Three focus groups (one Anglophone, two Francophone) consisting of five gamblers each were created with NP and LR gamblers who had agreed to participate. Focus groups are conducted with a structured and homogeneous group that allows discussion of specific topics to obtain shared perceptions in the area of interest (Krueger & Casey, 2009). The usual recommended number of 4 to 12 participants was chosen to allow for fluid discussions between participants. In total 2 NP and 13 LR gamblers were distributed across focus groups according to their preferred language.

Given the low prevalence of MR and PG, all of the 29 MR/PG who accepted to partake in the follow-up study were solicited for 90-minute semi-structured interviews. Such form of interviewing allowed participants to focus on topics relevant to the research objectives while encouraging discussions of issues significant to interviewees' personal experience, therefore offering a more comprehensive understanding of the problem through a co-construction of knowledge (Crabtree & Miller, 1999). The final interview sample constituted of seven MR and all ($n = 5$) of the PG. Although significant differences can be found between MR and PG (Shen et al., 2015), both groups were combined to have a sufficient number of cases for category saturation during analysis. Both focus group discussions and individual interviews gathered information on gambling context (e.g., gambling location and setting, gambling partners) and practices (e.g., expenditures and time, subjective experiences).

The NP/LR sample consisted mostly of men (men = 10, women = 5), single students (single = 13, common law = 1, married = 1), part-time workers (unemployed = 5, part-time = 10), and students in different years of study (year 1 = 4, year 2 = 5, year 3 = 4, year 4 = 1). The MR/PG combined sample comprised primarily men (men = 10, women = 2), with a mean age of 24, the majority were single (single = 8, common law = 4), working part-time (unemployed = 4, part-time = 7, full-time = 1), and in different years of study (year 1 = 3, year 2 = 3, year 3 = 3, year 4 = 1). The Research Ethics Board of Concordia University approved the study and each participant's written informed consent was obtained.

Analysis

Focus groups and interviews were audio recorded, then transcribed verbatim and analysed in their original language by two bilingual coders. Analysis was conducted

using NVivo-10 software to ensure all material underwent application of a theory-driven coding template. This template was derived from a syncretic theoretical model combining an adapted version of Korn and Schaffer's (1999) ecological model of gambling with game studies approaches (cf. Consalvo, 2009; Goffman, 1961; Malaby, 2007; Schüll, 2012). An additional emerging content driven coding template was used to supplement codes that could not be otherwise identified by the syncretic theoretical model. Content-driven codes were then entered into all materials in a back and forth process until saturation was obtained, meaning no new codes were necessary to reflect the discourse. The analysis was conducted with the moderate-risk and problem gamblers (MR/PG group), which were then contrasted with non-problem and low-risk (NP/LR) gamblers.

More specifically, for the current paper, data were extracted from a horizontal reading looking across research material to identify common structural frames that may influence the meaning and management of time and money. Using the NVivo-10 matrix coding function, meanings attributed to time and money were identified for the three gambling encounters that emerged as most meaningful for participants: gambling with friends in a private setting, gambling at a casino, and gambling online. Separate comparative tables, one for MR/PG and one for NP/LR, were developed to contrast the specificity of the three prominent gambling encounters establishing the structuro-semantic frame for time and money expenditures in each sample. Comparison between participants within each setting allowed for the identification of common meanings for time and money that may indicate how each gambling encounter has contributed to the generation of such significations and forms of management of these expenditures. Such a comparative method has been used in previous research in mental health research to elucidate structures and forces that influenced the understating of subjective experiences of (Corin, Bibeau, Martin, & Laplante, 1990; Robillard, 2010). The NP/LR served as a comparative normative the structuro-semantic background to provide benchmarks upon which we contrasted the discourse of MR/PG.

Results

Private gambling encounters with friends

Gambling with friends in a private context appeared to be a matter of enjoying quality time with friends regardless of the outcome, often with collectively defined restriction of expenditures. Poker tournaments were preferred and usually involved a regular group of participants. Playing within a familiar setting of friends allowed for mockery and, on certain occasions, cheating, especially if the game was tight. Instances such as these were a result of each player being knowledgeable of the others' gameplay styles. In this setting, the purpose of playing with friends was not winning, but the pleasure of a friendly competition:

We play long games. We increase the blinds over a long period of time, so games can last until five or six in the morning. ... One of my friends and I, especially,

are very strategic, so we won't risk putting too much money. The game always finishes fairly (23-year-old man).

The presence of outsiders or an increase in the number of players could disturb a gambling encounter, or intensify the competition and frustration by bringing different styles of gameplay to the table or even, in certain cases, adding pressure on the original group to increase the monetary entry fee (i.e. the "buy-in"). In the example below, a student referred to a conflict between a player from an original group and a new addition:

A player who takes it less seriously, let's say he plays for 20 dollars, the money is not important, but he will play more loosely... He will try to call for anything. A more serious gambler will get annoyed at someone who plays like that (23-year-old man).

Symbolic or agreed upon amounts as the buy-in are pre-determined to reduce stress and keep the game a fun and social encounter. Money won from a friend was not coveted as his or her losses may be returned in kind. Certain students stated that, compared to casinos and bars, smaller amounts of money are spent in these private poker tournament games. However, a minimal sum was said to still be required to keep the game serious and exciting, although playing without money was also considered to be a good way of testing each other's skills. At times, a buy-in was raised to maintain engagement in the game. Overall, private tournaments were described as having great value for a nominal amount of money by allowing play to last for hours without continuously having to give additional money to participate.

Gambling encounters at a casino

Gambling encounters at a casino were described as a cautious balance between having fun and beating the odds, all while maintaining control of expenditures. The representation offered by students of the casino setting was marked by symbolic ambivalence. Casinos were labelled as a "Disney World for adults" or a "hypnotic labyrinth" or both—each label aimed at keeping a player gambling. When at a casino, the pleasure and excitement felt by their own or others' wins and the cheering and pride surrounding each win provided a distracting setting in which to spend both time and money. In this festive ambiance, the thrill of winning, being the first winner of the night, and winning large amounts influenced students to spend more and made it difficult to cease play. Comparing a casino encounter to experiencing Disney World, a student explained:

[Seeing] the behaviour of people who encourage each other, and seeing these people have so much fun gambling, it's a nice ambiance. It breaks up the boring atmosphere of work and school. It's another world from the moment that I enter the doors of the casino. It's a universe... it's like Disney World for adults (26-year-old woman).

On the other hand, descriptions of gambling at a casino were also constructed to depict a place where money was "wasted," or "thrown away," as losing was a

common expectation. Compared to gambling with friends in a private setting, gambling at a casino, whether on table games or electronic game machines (EGM), was furthermore marked by feelings of distrust. One student felt frustrated by the way the casino set the odds for roulette:

And for roulette, it's them (the casino) who decides. It's like they're programmed so that a certain colour wins and then a certain number and then another. What frustrates me is that at any given moment ... when I put the money down on the table, I would tell myself that it would come out black but it would come out red. It's that that started to frustrate me about those specific games (26-year-old woman).

Conceptualizations such as this may result in reduced financial expenditures by students. They considered casino winnings "easy money" in particular in cash poker games, which, in return, may increase time invested at a casino. Money won at a casino was also often considered expendable. Winnings were spent on subsequent gambling at a casino, special treats, or unnecessary or frivolous things. Students spent more time in a casino when friends and family were around. They would stay to watch friends play once their own set spending budget had been lost, or continued to play other games such as EGMs in an effort to prolong an enjoyable experience. Certain students expressed feeling some pressure from friends to continue playing while others stated the contrary. Indeed, certain specific friends were helpful when resisting the temptation to chase losses or gamble beyond one's means or set budget:

When my friends play, they can play for fifteen hours straight, per day. I think there's a difference in terms of hours that we play. It's really about the flow. If they want to leave, they leave alone, even if we arrived together. [There is no influence] because we know that even if your friend tells you to "come here," if he's in the middle of scoring, he's not going to leave, unless we wait for him (21-year-old man).

Managing one's spending was of particular concern for students when gambling at a casino. Multiple rules or guidelines were mentioned such as not spending money allotted for important expenses (e.g., registration fees, rent), and not spending beyond an initial set amount (e.g., agreeing with friends on the amount to be budgeted for the occasion). In one extreme case, where one student felt he had a problem, he had used a casino's preventive measure of self-exclusion. Generally, these personally defined strategies allow individuals to set limits to their time spent at a casino, be it until a set limit has been reached, a bankroll has ended, or a credit card is maxed out. One student described reaching the end of a set budget:

If I spend an evening at the casino, I try to stick to a set budget and just make the time last. If I win, good. If I manage to lose it all in 15 minutes, which has happened to me before, it is less interesting. So, we got out of there, me especially. I borrowed money to play, I didn't have fun, and then I left with a very negative outlook (22-year-old man).

A special note should be made in regards to casino EGMs. These machines specifically appealed to students, pushing them to spend more time and money because the excitement of a game was maintained by its attractive design of lights and sounds, modulation of wins and losses, minimal time lapse until the start of a new game, and a greater chance to win a jackpot. Because of how quickly money can be lost with EGMs, games of skill may indeed be preferred. One student went as far as to saying that because of the imminent losses with casino EGMs, it was illogical to even play such games. Certain students mentioned a fear of becoming “like vegetables” in front of EMGs, having seen other players disappear into a “space of alienation.” Certain students stated that such machines require more money to be invested to guarantee a win, or conversely, incredible luck in getting a machine that was about to pay out. Finally, with the introduction of casino coins and casino cards, the lack of physical manipulation of hard cash being fed into the machine was said to have placed distance between the player and their spending, making losses feel less real, which was considered a potential risk for spending more.

Online gambling encounters

The amount of time and money students spent gambling online seemed to be determined by their subjective evaluation of the odds as well as their own and their opponents’ skill level. For certain students, online gambling represented a leisure activity, a form of entertainment or past-time, and in the case of online poker as a space to learn about the game by watching professionals as they worked. One student hoped to become a professional online poker player:

On [an online poker site], it’s a hobby, but at the same time it’s a bit... not a career... [but] I’m always hoping to win my first 1000 in one shot in a tournament, which is my goal this year (21-year-old man).

One peculiarity of the online gambling setting was the acknowledgement by students of time spent online. Although the 24-hour operation of casinos were recognised, online gambling was deemed more accessible because of daily use of home computers, which provided continuous availability of games and other players. This also allowed gambling to become embedded in other daily tasks, such as school papers:

I get home, I have papers to type up, I have emails to check from my classmates so that we can coordinate our team work, I need to be connected to the Internet all the time ... whether I want to or not, even if I tell myself “okay there, I am going to stop playing.” I can take care of the things I have to do in the same physical place that I play. I would just close the window, when I was doing my homework, and then: “OK I am fed up of doing my homework” and click click, I would be instantly in front of my casino (23-year-old man).

On the one hand, this continuous accessibility offered students the possibility of being just a “click away from another game,” or playing multiple tables in parallel. But, with no one around to stop them, it also potentially presented increased risk of chasing losses and spending more money. A few students mentioned that the

attractiveness of online gambling websites and the constant promotion and publicity by the sites' operators may sustain interest in the game and coax gamblers to play for longer periods of time. Spending more was also made appealing by greater return rates and the potential for large or quick wins in a short amount of time.

Certain students highlighted the difficulty in obtaining a good sense of the other players and how getting stuck playing against new players with no known poker gamestyle made it harder to predict opponents' gambling patterns and thus posed a greater risk of losing:

It's beginners who do not necessarily know the game, so it's shocking that to know the game well, most of the time, does not allow you to play better than anyone else. It becomes just chance in its purest sense when there's no money involved, so it removes any element of skill or strategy (23-year-old man).

Losing against strangers compared to a friend triggered a sense of regret for a loss, since a friend could have benefited from that money instead. However, playing against strangers could make the game more exciting. Conversely, certain specific gamblers expressed uneasiness about spending large sums of money on a game where one was essentially isolated from social contact. Furthermore, a gambling occasion could take longer since online opponents might disconnect or do other things while playing. The disconnectedness from the real value of money may have also distracted focus from the harmful consequences of gambling, and for certain subjects even triggered a strong fear of becoming addicted:

I did go through a period where I would play a lot of Texas Hold'em online. It doesn't give you the same feel as playing in real life here. You lose faster because you're just one click away. You don't have a real appreciation for the money you're losing online. Because you're just clicking on the computer and you don't see cash going and coming, its only numbers changing and it puts you in a in a situation where you find yourself putting in more money, higher risk, with less focus on the consequences. So I got to the point of just dropping the whole internet thing and it's been like that for maybe 6 months. I haven't [been] internet gambling (22-year-old man).

Rules for managing expenditures online were often put in place after learning the true value of money, for one student this occurred after experiencing his first tilt. One strategy mentioned included maintaining a bankroll. The following student shared his risk management strategy:

I consider myself someone who reflects a lot. So, I said to myself: I have to uninstall this, I have to get rid of it because it's too easy. I would be sitting in front of a computer whether I want to or not... to do my school work, I was always in front of a computer. It was just two clicks a way to play. I didn't even have to get up or anything. So, I unplugged my computer because I knew that I would be at it again if I didn't (23-year-old man).

Other preventive strategies were also mentioned by students such as disconnecting the computer, uninstalling the gambling application, or using online gambling sites' IP blocking services. Mistrust in the programming of online games or the people playing online, as well as the additional steps to retrieve the winnings could have driven students to gamble with play money or smaller amounts, or refrain completely from playing online.

Contrasting with the gambling encounters for non-problem and low-risk gamblers

Similar to MR/PG, NP/LR gamblers who played with friends in a private setting perceived it as a form of social activity where winning money was not the primary focus as only small amounts were invested (when compared to a casino). It involved instead a reciprocal exchange between winners and losers, where winnings were returned in kind, and a spending limit was set. Such encounters also represented an opportunity to improve one's own skills within friendly competition game. Gambling was prolonged to sustain the enjoyment of the game. Side games were even set-up for those who had lost to allow them to continue playing.

In regards to the gambling encounters in a casino setting, NP/LR gamblers also shared ambivalent representations similar to those of MR/PG. Similarly to playing at home with friends, NP/LR gamblers agreed that casinos were places for socializing, entertainment, and having fun with friends. However, views were moderated by a negative representation that casinos "conspire" to make people spend more, and as a setting where gamblers may start chasing wins or become overly focused on recouping losses. The context in which these types of losses were made, where the opponent was a stranger or the operators, made gambling at a casino less appealing. However, as in a private setting, wins and losses could, for example, be balanced out among the group by lending others money to play more: such a scenario could, in turn, also be perceived as pressure to play more. A set budget limit was nonetheless determined and respected. Reminders were also given by friends, so that subsequent gambling continued only with money that had been won.

Finally, compared to the MR/PG group, NP/LR gamblers felt uneasy about gambling online, stating that it had the potential of becoming time consuming and could involve greater financial expenses. Indeed, certain respondents expressed concerns, and even distrust, in regards to the potential transition from play to real money, which could serve as "bait," and make players spend more of their personal income. The disconnected experience from the value of money or from the sensory experience of gambling may pose an additional risk, although not all NP/LR gamblers agreed with this idea. Certain NP/LP gamblers even expressed having no interest in playing online at all, or not being interested in putting down real money, but preferring the live experience. Online gambling also represented a fun leisure activity, or a space to practice and learn how to gamble with smaller bets or play money. Select individuals did recognise the potential for earnings or the possibility of becoming an online professional poker player.

Discussion

The exploration of three gambling settings demonstrates how gambling encounters in each setting structure meaning and management of time and money. These structures provide a semantic map for the regulation of time and money, which, in turn, define the gamblers' relationships to chance. First, private gambling encounters with friends are framed around the control of financial expenditures in an encounter where measures of time almost dissipate. A microsystem of rules and strategies around money transactions is negotiated between players for the occasion. Friendly games focus on the enjoyment of each player and socialization between players rather than on winning or losing money. Poker tournaments with rules concerning the entrance fee are preferred as they allow players to reach that goal. Indeed, private games of skills such as poker have been previously associated with recreational gambling (Kairouz, Paradis, & Monson, 2015). Although concerns for expenditures are secondary to players in this form of gambling encounter, a minimum bet is necessary to keep the game fun and to maintain players' full attention. The clear definition of who the players are, what their gameplay style is, and how money will be transacted grant this gambling encounter a sufficiently sustainable frame to allow for the euphoric function of the game to unfold.

Second, gambling encounters at casinos consist of a delicate balance between keeping the game pleasurable through good financial management of betting and the containment of recognised risks and dangers of losing in a setting of greater indeterminacy. Compared to a friendly game of poker where the outcome of the game does not lie at the centre of the experience, casino play often involves losing (or winning) against an enigmatic opponent: "the house." Although the rules of the game and the probabilities of winning in a casino are "theoretically knowable" (Reith, 2013, p. 720), they cannot however be negotiated between players or with the house. In this setting, the ambiguity regarding to in one's opponent and the allocation of a loss to an outside party result in a form of uneasiness that limits potential for euphoria.

Third, students feel uncomfortable playing online because large amounts of time and money can potentially be invested into these forms of gambling encounters. However, these feelings of discomfort are tempered by players' subjective evaluation of his or her skills and calculation of the probabilities. Gamblers may find it difficult to define the boundaries of a gambling encounter when the Internet provides such constant availability and proximity to games. In addition, compared to the friendly game of poker or casino playing, the opponent and the outcome of an online game may be even more elusive, somewhat free of social markers, making online gambling an unnerving encounter. The anonymity and privacy provided by online gambling can represent for gamblers a form of risk as well (Corney & Davis, 2010). The game's outcome may be too unexpected or out of reach to make it compelling for moderate-risk and problem gamblers (MR/PG). To remediate for the difficulty of defining a relevant and tangible frame that would allow for the engrossment of the player in the game, skills may be solicited by student gamblers to keep enjoying the game and to limit the risk of stepping out of frame.

The gambling encounters experienced by students from the MR/PG group are similar to other players without gambling problems (i.e. NP/LR gamblers). However, two marked differences can be observed. First, for NP/LR, casino gambling, like private poker games, is perceived as a social leisure activity. The MR/PG group might agree with this understanding of casino gambling, but also highlighted the greater risk for financial expenditures leading to uneasy feelings in this form of play. With few exceptions, online gambling is distrusted to the point of being almost discredited as gambling for NR/LR gamblers. Such distrust translates for the MR/PG group into uneasiness.

A private poker game with friends provides definiteness, finiteness, and effectiveness: the rules in this form of encounter are unambiguous and immediately applicable. Gambling at a casino and online gambling do not offer the same potential for a pleasurable encounter. On the contrary, there seems to be imperfect information. Players do not have complete knowledge of the game state and feel powerless in affecting the outcome of the game. It has been argued elsewhere that gamblers tend to spend more in settings where gambling is the sole activity (Kairouz, Paradis, & Monson, 2015), therefore losing the euphoric function of the game. In the current paper, shared experiences by college student gamblers seem to indicate a greater difficulty in defining a sufficiently finite and malleable membrane to adequately frame casino and online gambling into meaningful and relevant experiences. The addition of individual rules may be necessary to make the ambiguity of such encounters bearable.

Certain authors have defined these unfit evaluations of the odds and to some extent these attempts of controlling them as distorted cognitions or erroneous beliefs (cf. Ladouceur et al., 2003). Applying Goffman's (1961) framework, these efforts should instead be understood as rules to contain anxieties felt towards the ambiguity in the gambling dynamic and to maintain the necessary level of permeability (or impermeability) of the frame delimiting the encounter. The indeterminacy of the outcome of the game seems to be of little consequence for friendly private games, possibly because of the presence of well-defined rules for expenditures and gambling partners, or since a level of trust and feelings of belonging are created in this setting. However, this contingency becomes a source of stress when gambling at a casino and online, which requires cautious management of money to limit the potential time consuming chase of wins or losses. The definition of managerial rules of time and money seems to make this situation more bearable as it allows gamblers some form of power over their experience and the progress of the game.

The negotiation of ascribed meaning as well as determining set amounts of time and money to be spent at a game balances the risks of losing and potential for enjoyment. Such negotiations are central in sustaining the engagement of players within the three gambling encounters presented here. Indeed, perception of benefits in gambling is a significant predictor of gambling problems (Wickwire et al., 2007). Higher levels of perceived benefits led to higher SOGS scores (Wickwire et al., 2007). On the other hand, risk perception was negatively correlated to regular gambling patterns only. Consequently, the perception of the benefits rather than the perception of the risks

could represent a relevant indicator to consider in predicting potential gambling problems. Sensitization of the risk or benefits of gambling can serve as a preventive tool to sustain healthy gambling habits.

However, can there be a risk in having too much fun? Previous research with college student gamblers has shown how previous wins may determine subsequent reckless behaviours (Cummins, Nadorff, & Kelly, 2009). Larger wins in experimental horse racing, or as this study demonstrates for online gambling, can reinforce this gambling patterns as it prolongs the gambling period (Wulfert, Franco, Williams, Roland, & Maxson, 2008). Nonetheless, considering the current study results, it would be more appropriate to argue that the gamblers' perceptions of risks versus benefits alone are not enough to identify potential risk for gambling problems. Rather, students' narratives in this study reveal that the experience of skewed tension between levels of risk and benefits foster feelings of stress and can lead to a loss of touch with an encounter. The risk therefore lies in this disconnectedness with the encounter.

Pushing the argument further, gambling is much more than just about risk and fun. It is about human interaction and generated affective states that collectively define the rules and meanings structuring the management of time, money, chance and fun in each gambling encounter. For Goffman (1961), the decision to play must be coherent with the gambling encounter as jointly defined and experienced by those participating in the game. Time and money invested in a game only make sense when understood through the lens of the gambling encounter and represents a risk for feeling distress when their meanings fail to harmonise with the context of the game. On a larger scale, MR and PG excessive engagement in gambling contradicts Western normative discourse that a game must be just a game and therefore leads to feelings of anxiety. This Western normative discourse indeed maintains that a game should be separate from everyday life, of reduced consequences, and pleasurable (Malaby, 2007). Although gambling is no longer morally discouraged and part of modern society's entertainment, any excess in gambling is nonetheless socially and medically considered as inappropriate or abnormal (Cosgrave 2010).

Limitations

This paper provides insightful information on the meanings attributed to time and money in three different forms of gambling encounters. However, further exploration of individual trajectories may be useful in understanding different types of experiences between gambling at a casino or online. More specifically, further comparison of gambling activities in each setting may help broaden understanding of the variance in the meanings attributed to each encounter, since different activities may possess different levels of potential harm (Binde, 2011). For example, online gambling and video lottery terminals have been found to be associated with more significant gambling related harm (Kairouz, Nadeau, & Robillard, 2014). The experience of the casino setting was quite diffused. More focused and in-depth research specific to gambling at a casino could provide further insight on different casino games. Additionally, participants highlighted the influence of the disconnectedness of online

gambling. To keep-up with new ways of gambling, such as online and on mobile devices, further research should include the impact of new technologies on the gambling encounter. For example, as argued by Schüll (2012) and other academics (e.g., Livingstone, 2009) for electronic gaming machines, the continuous accessibility and rapidity with which a player can start a new game contributes to the loss of touch with the gambling encounter.

Although often amalgamated within the one overarching category of gambling severity, treating MR/PG categories separately may offer a more nuanced understanding of differences in individual meanings and experiences. It has been argued that MP/PG gamblers are sufficiently different to question treating them on the same level (Currie et al., 2013; Kairouz, Paradis, Nadeau, Hamel, & Robillard 2015). Although explorations such as these would offer novel perspectives to further our understanding of gambling experiences, the purpose of this paper was to focus on the gambling encounter in each setting rather than on individual trajectories. Limited by the current use of individual interviews, direct observations or ethnography of gambling encounters would provide further insight into the cultural dimensions of social action and the ongoing construction of meaning. Without direct observations, this paper can only infer potential cultural or social structures and forces (Corin et al., 1990) that may influence the gambling encounter. Consequently, the contexts presented here are not to be construed as a replacement for culture. The identification of shared meanings derived from the comparative analysis across individual interviews in each context does indicate the potential influence of common beliefs systems (e.g., shared culture, or educational background). Such a perspective allows responsibility of the problem to be separated from the individual, placing it more on the interactions, meanings, and experiences as they are constructed in each gambling encounter.

Conclusion

The results presented here illustrate how the actuarial management of money is only one element of risk management in problem gambling. Negotiations of each gambling frame between players define each gambler's relationship with and meanings attributed to money, as well as to time and chance. To build a more comprehensive understanding of problem gambling, future research should approach gambling as a socio-economic activity or a human experience embedded in specific social, cultural, and political contexts (Malaby, 2007; Neal, 2005). Such contexts set the stage for the subsequent acceptability, both social and subjective, of gambling encounters, and any anxiety that a problem gambler may experience. Gamblers are best equipped to understand their realities and to further inform researchers and common knowledge about these phenomena (Gadbois, 2014). We argue for the need to take into account the various components that are negotiated within the gambling encounter to make intervention more meaningful for gamblers seeking help. Rather than instructing rational management of time and money by transforming the meanings and rules of these strategies and therefore "reforming subjectivities" (cf. Reith, 2013, p. 721), supporting such strategies so that they can be in harmony with the specific gambling encounter and larger setting may be a relevant approach to promote gamblers' well-being.

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