

Understanding Gambling Culture and the Normalisation of Sports Betting in Elite Female Sports Clubs

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Abstract: There is a lack of research focused on how the link between sport-related settings and gambling affects female athletes. This study critically examines gambling culture in elite female football, cricket and rugby union clubs in England. Fifteen female athletes were recruited through contact with clubs and sports organisations and semi-structured interviews conducted. Thematic analysis of data revealed six themes: (1) motives for gambling, (2) normalisation of sports betting, (3) opening up, (4) education and support, (5) gambling participation and (6) gambling industry funding. Regarding the main motives, interviewees believed female athletes might gamble due to their competitive nature as athletes or existing peer pressure in a club where a gambling culture exists. The analysis also revealed that gambling appeared to be a normalised activity for female athletes and that a gambling culture exists in female sports clubs, athletes often having conversations around it and attending horse racing events together. Another major finding revolved around issues athletes would face opening up about a gambling problem, with stigma around gambling *and* being an athlete, making it even more challenging. Additionally, interviewees believe there is a need for education and support, tailored to female athletes, around the potential harms of gambling and not just around issues of corruption. The findings contribute to a growing body of knowledge about gambling in female sports clubs highlighting the importance of understanding gambling from a female perspective. Gambling culture appears to be a significant issue which comes with its own set of challenges and requirements, emphasizing the urgent need for sports clubs to address this issue as a risk factor to promote the well-being of female athletes.

Keywords: Elite Female Athletes, Athletes Gambling, Normalisation of Gambling, Sports Betting, Gambling Culture.

Introduction

Gambling has a strong presence in the sports industry through high levels of sponsorship and advertising (Turk et al., 2023). This has contributed to gambling becoming a normalised activity within the sports industry (Vinberg et al., 2021). Sports betting is the most popular gambling activity the total gross yield of the gambling industry being £15.6 billion (Gambling Commission, 2024) and the National Lottery providing funding for elite and grassroots sport (The National Lottery, 2025). Within some sports clubs, players, coaches and managers openly talk about gambling in a positive way, considering it to be a ‘part of the game’ (Constandt et al., 2022). However, the normalisation of gambling in sports clubs has problematic implications for athletes.

Although gambling is a socially acceptable activity, it has the potential to cause significant harm (Emir et al., 2025; Sancho et al., 2023). Problem gambling has severe consequences on individuals including financial issues, emotional and psychological distress, substance abuse and even suicide (Hakansson et al., 2021; Langham et al., 2016). Studies have shown that elite male and female athletes globally have problem gambling rates of up to almost 7 times higher than the general population (Gherghel et al., 2024; Gonzalez-Moret et al., 2025). This comes with significant consequences for elite athletes including mental health distress such as depression and anxiety (Hakansson et al., 2021; Wall et al., 2025) and performance issues at training and in competitive matches (Lim et al., 2017).

Elite athletes are characterised by the highest standard of performance, success and the amount of experience gained at that level (Swann et al., 2015). The elite sports environment may increase vulnerability to engaging in gambling and experiencing gambling related harm (Weiss & Loubier, 2010). The constant emphasis on competition, outcome-based evaluation, and reward seeking associated with elite sports is a risk factor for gambling participation and potentially problem gambling amongst athletes (Curry & Jiobu, 1995; Harris et al., 2015) as they may seek to replicate the thrill and euphoria associated with competitive success on the field (Lim et al., 2017). Studies have shown that there are higher levels of gambling participation and problem gambling in sports clubs with a strong gambling culture presence (Constandt et al., 2022; Turk et al., 2023; Vinberg et al., 2020). Influence from teammates can further normalise gambling in sports clubs and create pressure to engage in gambling which can sometimes lead to athletes gambling in isolation, thereby increasing the risk of problem gambling (Lim et al., 2017; Turk et al., 2023).

Upon examining problem gambling amongst athletes by gender, most studies have found higher rates for male athletes when compared to female athletes (Gherghel et al., 2024; Hakansson et al., 2023). However, there is still a percentage of female athletes who do experience gambling-related harm, and it is higher than the general population of females. A

growing body of contemporary research investigated females' gambling experiences and showed significant differences (Edet et al., 2025; Lelonek-Kuleta, 2021; McCarthy et al., 2019). Although gambling motivations vary across demographic and cultural contexts (Edet et al., 2025; Macia et al., 2023), there are some consistent differences observed by gender. For example, the main motivations for females to gamble include escapism from things like personal pressures, boredom, loneliness, isolation, anxiety and depression (Althaus et al., 2021; Hing et al., 2022; Leonidaki et al., 2023; Macia et al., 2023; Matheson et al., 2022), rather than thrill-seeking and competitive motivations as is often the case for males (Althaus et al., 2021). In terms of preferences for gambling activities, research has shown that females prefer chance-based forms of gambling including lotteries, slot machines, bingo whereas males prefer skill-based forms of gambling such as sports betting and casino games (Althaus et al., 2021; Konadu et al., 2025). Nevertheless, there is evidence to indicate that sports betting and casino games are becoming extensions of social outings popular for young females (Casey, 2024; Edet et al., 2025; Thomas et al., 2020).

Sports Governing Bodies have strict rules around athletes engaging in gambling activities (The Football Association, 2024). Most studies investigating gambling amongst elite athletes do not specify the exact gambling activities athletes engaged in, while some mention forms of sports betting as athletes' main choice of gambling (Gherghel et al., 2024). Derevensky et al. (2019) emphasized that betting behaviour can be driven by sports-specific knowledge and therefore, for athletes, sports betting can be more harmful than other forms of gambling as it might give them a feeling of control over the outcome of events. Turk et al. (2023) found that athletes' most common method of gambling was betting on dog/horse racing and Wall et al. (2025) showed that sports betting was, by far, the most frequently reported type of gambling for male Swedish footballers. It is unclear which gambling activities female athletes would most commonly engage in.

There has been an increase in the professionalisation of women's sport within the last decade which comes with significant pressures (Bowes & Culvin, 2021; Thomson et al., 2023). In England, women's football dominates the consumption of women's sport (74%) followed by women's cricket (15%) and women's rugby union (15%) (Women's Sport Trust, 2024). They are considered professional but there is still a significant gap in working conditions between male and female athletes in terms of lower wages, short-term contracts and no parental leave which could lead to female athletes facing financial difficulties (Bowes et al., 2021; Clarkson et al., 2022). Some studies found an association between income and gambling participation. Higher salaries and more disposable income were associated with increased gambling participation and problem gambling levels (Lim et al., 2017) in the UK and in Sweden, 'too little' or 'too much money' were risk factors for problem gambling for athletes (Kwillemo et al., 2023; Vinberg et al., 2021). However, those qualitative studies were carried out

with male athletes only and it is unclear whether female athletes' lower income would play a role in their gambling experiences.

Although both male and female athletes are at a higher risk of developing a gambling problem, there is a significant gap in research on gambling amongst female athletes (Hakansson et al., 2023). A recent systematic review has shown a lack of research focused on how the link between sport-related settings and gambling affects female athletes (Gherghel et al., 2024). As males and females experience gambling differently (Eden et al., 2025), there is a need for research on females to develop appropriate and effective harm reduction measures, policies and interventions that would facilitate support for them. Gambling is becoming increasingly normalised for females in the general population (McCarthy et al., 2022), but there is no research showing the extent of this normalisation for female athletes. In response, this study sought to examine gambling culture in elite female rugby union, cricket and football clubs in England and explore how gambling is viewed by elite female athletes and what their gambling experiences within the clubs are. To guide this, the following research questions were developed:

1. To what extent is sports betting normalised in elite female sports clubs in England?
2. What are the differences between how gambling is viewed and perceived by athletes playing rugby union, cricket and football?

Method

Design

This qualitative study was guided by an interpretive descriptive design. Qualitative data collection and analysis strategies are appropriate when the research questions are open-ended and exploratory in nature (Barker et al., 2002). Exploratory questions are warranted when there is little known in a particular research area (Barker et al., 2022). One of the aims of an exploratory research question can be definitional, defining what the nature of the phenomenon is and what are its defining features (Elliott, 2000). Given the paucity of existing studies on gambling amongst female athletes, this study employed an exploratory research design to examine gambling culture in elite female sports clubs in England and explore how gambling is viewed and perceived by elite female athletes. Additionally, the systematic review by Gherghel et al. (2024) highlighted the lack of qualitative research specifically with female athletes and emphasized the need for qualitative studies to capture the nuanced, contextual, and socially embedded nature of elite female athletes' experiences in relation to gambling culture. A qualitative approach enabled a deeper understanding of female athletes' views and experiences with gambling, a population underrepresented in gambling and sport research.

Procedure

Ethical approval to conduct the study was obtained from Sheffield Hallam University (Ref: ER47768533, 12.02.2022). Data were collected between March 2023 and April 2024 through short, online, semi-structured interviews. All interviews were conducted by the first author (an adult woman), in English, via Zoom. They varied in length between 10 and 25 minutes with an average of 15 minutes. Although longer interviews were initially planned, due to the demanding schedules of athletes, shorter interviews were conducted to ensure participation while still collecting valuable data. All interviews were recorded and transcribed by Zoom, with verbal consent obtained from interviewees before recording. All transcripts were checked for accuracy against recordings. Immediately following each interview, the first author removed all identifying information from the transcripts (e.g. club names, named individuals). Interviewees were assured that their anonymity would be maintained throughout the research process and that the purpose of the interview was to gain an understanding of gambling cultures within elite females' sports clubs in England.

Recruitment process and sample

Elite female athletes playing the three main popular team sports in England: football, cricket and rugby union were recruited for this study. They needed to be 18 years old or over and playing in the Premiership Women's Rugby, Tier 1 of the England and Wales Cricket Board (ECB) or in the top eight divisions of women's football. All players interviewed were members of senior first teams and therefore, the term 'female' is used throughout this research to refer exclusively to adult (i.e. 18 years of age and over) women. No previous gambling history was necessary to participate. Various recruitment strategies were employed: direct contact with players associations, contact via sports clubs, and snowball sampling. The first author had direct contact with players associations within cricket and rugby union and therefore, was able to recruit players from the top tiers for the specific sports. The players associations shared the participation information sheet with the players stating that those interested in participating should email the lead researcher directly to arrange the interviews to maintain anonymity; the associations had no knowledge of who decided to participate.

The comparatively more advanced levels of professionalism within women's football, combined with several gambling-related football scandals in the UK (Sharman, 2022) could have played a role in football clubs and footballers proving more difficult to access and more reluctant to speak on the topic of gambling. Thus, a wider range of football leagues were included to ensure representation of all three sports in the sample. The first author reached out to multiple football clubs via email but had limited response. Only one football club was happy to share the details of the study with their players, and two players contacted the researcher to arrange interviews.

At the end of each interview, interviewees were asked to share the information about the study with other eligible participants who might be interested in taking part in the study. Interviews were carried out with 15 elite female athletes playing football (n=4), cricket (n=5) and rugby union (n=6) in England. Eight of those playing at the elite level in cricket and rugby union have also represented their country at international level. Two of the footballers played in the top two divisions and represented their country at international level and the other two played in the 7th tier (note 1) of women's football in England. Interviewees were from three different football clubs, two different cricket clubs and four different rugby union clubs. Nobody was offered compensation for participating in the study.

Interview guide

The questions in the interview guide were adopted and adapted from the other published qualitative studies on gambling with elite athletes (Kwillemo et al., 2023; Lim et al., 2017; Moriconi & de Cima, 2020; Vinberg et al., 2021). The interview guide was not piloted with participants prior to data collection; however, the questions have been used successfully in other studies with athletes, supporting their relevance and clarity. The interviews were divided into two sections (1) the normalisation of gambling and (2) gambling cultures in sports clubs. Questions around the normalisation of gambling were: *Please tell me what comes up in your mind when you hear of gambling and sports? What are your views on gambling sponsorship and advertising in sports? Please tell me what comes up in your mind when you hear of sports betting?* Questions around gambling cultures in sports clubs were: *How do you think your sport club views gambling? Are there any talks on gambling in the changing rooms? How would you describe your own gambling? How would you describe other people's gambling, others in the team and/or in other teams you have been in?* The full interview guide is available on request to the first author.

Data analysis

Interview transcriptions were printed and analysed manually using a thematic analysis approach, as adopted by other researchers who carried out interviews with athletes related to their gambling behaviour or views (Lim et al., 2017). As described by Braun & Clarke (2021), reflexive thematic analysis is a method used both to describe data and interpret it in the processes of selecting codes and themes. This method was chosen because it allows for a richer interpretation of experiences and suited the exploratory nature of this study (Braun & Clarke, 2021). Drawing on Byrne (2022), an essentialist epistemology position was adopted in this study; embracing the view that what female athletes said in the interviews accurately mirrors their experiences and views. This was paired with an experiential orientation as the focus was on understanding how female athletes personally experienced and viewed gambling. However, it is important to recognise that gambling behaviours may be underreported

considering the stigma around gambling and athletes (Vinberg et al., 2020). As such, variations in emphasis or detail were interpreted as reflective of this rather than being inaccuracies in reporting.

Consistent with the exploratory design of this study, an inductive approach to thematic analysis was employed, transcripts being read multiple times and systematically coded line-by-line to uncover key themes related to the aim of the study and capture the full range of perspectives (Naeem et al., 2023). The analysis prioritized semantic coding to accurately reflect participants' views and experiences based on what they said in the interviews. The steps for conducting thematic analysis as proposed by Braun and Clarke (2021) were followed: (1) became familiar with the data by reading the interview transcripts multiple times by sports, (2) generated initial codes and made notes (3) searched for themes (4) reviewed those themes and adjusted them when needed, (5) defined the themes and (6) wrote-up the findings. Analysis began with the 1st author who read the transcripts multiple times, took notes and generated the initial codes and themes. The initial themes and subthemes with supporting data were added to Excel and shared with all authors. To ensure reflexivity (Byrne, 2022), all authors regularly met to review and refine the themes and subthemes and once there was overall agreement, they were defined and written up. The collaborative discussions provided an opportunity for the 1st author to explain and justify the interpretation of participants' words when generating the codes, themes and subthemes to ensure that the interpretations remained anchored in the data.

According to previous literature, around 9 to 17 interviews are needed to reach data saturation (Hennink & Kaiser, 2022). Although the interviews were expected to last between 30 and 60 minutes, the focus was on ensuring that interviewees were comfortable in answering the questions as openly as possible, respecting their privacy and taking into consideration how busy professional athletes can be with multiple demands. While all the questions in the interview guide were asked, a change in willingness to answer questions was observed when the interviewer moved to the second section. The authors recognized that interviewer-interviewee gender congruence can play a role in creating a safe space for female athletes to open up and discuss their views and experiences on a sensitive topic (Konadu et al, 2025; Zinsser & Stone, 2025). However, it is important to note that elite athletes represent a highly distinctive population, and they might not be entirely comfortable to disclose their gambling experiences in depth (Lim et al., 2017). Interviewees provided detailed insights when it came to the normalisation of sports betting and their exposure to it. However, their attitude shifted and they were more reserved when the interviewer asked questions about their own gambling or the gambling behaviours of people within their clubs. Despite attempting one or two additional prompts, they indicated that they were not open to discuss these topics in greater depth. Therefore, the interviewer chose to conclude the interviews to respect their comfort and boundaries. This shift could be

reflective of the sensitive nature of the topic, the interviewer's perceived positionality with regard to the sports associations, or participant preference for privacy. Although the interviews were relatively short and some responses in sensitive areas were not highly detailed, they provided rich and valuable information relevant to the aim of the study and therefore, data saturation was reached due to the number of interviews carried out, their duration and scope.

Results

Based on the analysis, the themes that were identified were categorised under the following areas (1) motives for gambling, (2) normalisation of sports betting, (3) opening up, (4) education and support, (5) gambling participation, and (6) gambling industry funding. Most themes had subthemes (see table 1).

Table 1. List of themes and subthemes.

Main themes	Subthemes
Motives for gambling	<ul style="list-style-type: none"> ● Peer pressure ● Personality traits ● Disposable income if paid more ● Fun with teammates
Normalisation of sports betting	<ul style="list-style-type: none"> ● Exposed to it everywhere in their lives ● Conversations about sports betting ● More common in the men's game
Opening up	<ul style="list-style-type: none"> ● Being an athlete ● Stigma around gambling
Education and support	<ul style="list-style-type: none"> ● Need for education around the potential harms of gambling ● Support around gambling
Gambling participation	N/A
Gambling industry funding	N/A

Theme 1: Motives for gambling

The subthemes for 'motives to gamble' were (1) peer pressure, (2) personality traits, (3) disposable income if paid more, and (4) fun with teammates. They covered what respondents believe the reasons to gamble for female athletes would be such as the competitive nature as athletes or existing peer pressure in a club where a gambling culture exists.

Peer pressure

The first subtheme reflected that female athletes believe peer-pressure in a changing room is the main reason for female athletes to gamble. For example, they described how easy it is for players to start gambling “in a dressing room that has a culture that does that... it’s quite easy to fall into that” (P7 – Cricket). Additionally, some players spoke about how they were invited to gamble:

I feel like the peer pressure side of it, because I, an example in the change room last week for the horse racing. Someone’s like, oh, I’ve put a bet on and then I’m like, oh, how do I do that? And then next person says, oh, I wanna put one on. And then there was probably like 5 or 6 that then bet on the race... even things like, going to the Casino. I’ve been invited 3, 4, 5 times (P6 – Football).

Interviewees identified how being part of the group, wanting to fit in when others in the team gamble or have conversations around gambling puts pressure on them to get involved as there is “a sense of a big group and people egging each other on... because it’s the norm” (P13 – Rugby). This was reflected by eight participants, six of whom specifically described feeling pressure to fit in with the group.

Personality traits

The second subtheme reflects the fact certain personality traits female athletes have can push them towards gambling. Athletes have “the competitive side” (P6 – Football) and “the thrill of constantly sort of winning or losing” (P8 – Cricket) which can be a factor that makes female athletes want to gamble. Their competitive side can also lead to internal bets within the team, “wanting to bet who can do what rep quickest or what weight in the gym” (P15 – Rugby).

Alongside being competitive, high-performance athletes have personality traits linked to addictive behaviours which can translate into other parts of their life:

I guess sometimes relating to gambling and that you always want to go back for more if you get a win, you get that sense of like almost similar to what you get if you win in sport. It’s that kind of adrenaline rush.... it’s very very much in females, that some people have that high addictive personality and high-performance sport (P13 – Rugby).

Disposable income if paid more

This subtheme refers to the fact that the athletes interviewed believed that disposable income plays a role in gambling participation for female athletes as some female athletes might not have “the financial backing to do that” (P11 – Rugby). Male athletes have “all this extra money which they’re not quite sure what to do with it and they get a high from gambling” (P10 – Cricket) and “it won’t be a financial burden to them to bet more money” (P12 – Rugby). They suggested that that if they “get paid

more, then gambling would probably see an increase in it” (P6 – Football), there will probably be “a lot more gambling and addiction” (P10 – Cricket) in the women’s game.

Fun with teammates

Lastly, this subtheme reflects the idea that female athletes might gamble in various settings because they consider it to be “quite fun for a group of people if they were to put bets on within their group” (P3 – Football) or even as a team social “to go like the horse races or the dog races... a fun activity”. Some might “put the bet on, especially the ones who are into football but as a real bit of fun” (P5 – Cricket).

Theme 2: Normalisation of sports betting

Sports betting is the most popular gambling activity with gambling per se being culturally embedded in the UK (Gambling Commission, 2024) and the National Lottery providing funding for elite and grassroots sport, vital support for women’s and girls’ sports (The National Lottery, 2025). The subthemes for this theme were (1) exposed to it everywhere in their lives, (2) conversations around sports betting, and (3) more common in the men’s game.

Exposed to it everywhere in their lives

Female athletes expressed that the main gambling activity they are exposed to and are aware of is sports betting. Interviewees across the sports believe sports betting is a normalised activity in the UK, it is “part of the culture... part of the ritual” (P1 – Rugby). As well as in the club setting, interviewees cited the presence of gambling in their personal lives: “I’m surrounded by betting, my brothers bet, my dad bets, my stepdad bets” (P6 – Football).

The most popular betting activities interviewees were exposed to were bets on football and bets at horse racing events. They believe it is part of the UK culture to place bets at “the beginning of the season, as to who’s going to win the Premier League or the Champions League” (P3 – Football) or “whenever the Grand National comes around, everyone does a sweepstake” (P9 – Cricket).

One rugby player emphasized that she would link gambling to football but not with rugby: “I would link it with football. Would I link it with rugby as much? probably not” (P12 – Rugby). Some interviewees spoke about how “it’s quite normal to... go on your phone and bet on a football game” (P8 – Cricket) and to attend horse racing events and place bets as “everyone goes to the races and the main thing to do there is to bet” (P3 – Football).

Conversations about sports betting

Sports betting is “actually quite a big part of conversations” (P7 – Cricket) amongst female athletes. Some interviewees spoke about how

people in their lives often openly speak about placing bets at horse racing events or whilst watching televised football. When there is a big sporting event, everyone talks about “what horses they’re gonna pick” (P11 – Rugby) and some openly speak about amounts of money won or lost: “I’ve had some people say that they lost this amount of money or won this amount of money quite openly” (P12 – Rugby).

On the other hand, some interviewees said that although gambling is mentioned from time to time, it is not mentioned very frequently in the changing rooms, “it’s really not something that’s talked about very much” (P8 - Cricket) unless there is a big sports event on like a world cup or they are involved in fantasy sports:

Sometimes mentioned [sports betting] when I was in the England camp, but in that playful way in terms of the fantasy league and we would put like a pound betting to have the best team at the end of the 6 Nations fantasy rugby (P15 - Rugby).

More common in the men’s game

Some female athletes spoke about how “you hear a lot in the media about men’s sport” (P9 – Cricket) and gambling issues as “they do end up getting called out eventually” (P6 – Football). There is a general belief that there is a “much bigger culture within the male teams rather than the females” (P4 – Football), “the men talk about putting bets on... it’s quite an open conversation” (P11 – Rugby). A cricketer spoke about how she was exposed to conversations about gambling in the “men’s cricket room... it is very much talked about there” (P5 – Cricket).

However, it was emphasized that although male athletes “probably speak about it more, about horse racing potentially” (P13 – rugby), it does not mean that female athletes do not gamble, but that they might not speak about it as often. For example: “It’s not to say that women don’t gamble at all, but I would say there’s a higher percentage of men that do” (P3 – Football).

Theme 3: Opening up

The theme ‘opening up’ reflects the struggles female athletes might face if they would open up about a gambling problem. The subthemes for this theme are (1) being an athlete, and (2) stigma around gambling.

Being an athlete

Firstly, female athletes reported that they would struggle to open up about gambling as there is potential to be ‘criminalized’, going through disciplinary processes straight away. They believe there should be “more support for people instead of sort of instantly criminalizing them” (P8 – Cricket). The three governing bodies for football, cricket and rugby union have strict rules around athletes not engaging in gambling activities and therefore, the first action would be to assume they might have broken the rules, making it difficult for athletes to ask for help. For example:

In sport and in athletes it's probably more perceived as a thing that we shouldn't do because of the risks that come if we bet on the wrong thing or, and you know the repercussions of getting banned from your sport and stuff are huge (P13 - Rugby).

There are also issues attached to being a female athlete as gambling is perceived to be a male dominated activity and therefore 'it could be quite a hidden thing' (P4 – Football) for female athletes.

Women get put in a box and we've got to stay in that box... I absolutely agree that like betting and gambling is supposedly a male thing because that's what they do with their mates. That's what they do down at the pub and do while the women are supposed to stay in the house and clean... I don't hear anything in the media about it, and you would never want to step out and talk about it because then that just opens yourself to being criticized by men saying that you shouldn't have the money to do that anyway (P9 – Cricket).

Stigma around gambling

Secondly, interviewees believe it is difficult for anyone to open up about gambling or gambling problems due to the stigma attached to it, regardless of whether they are athletes or not. Some female athletes might struggle to speak up about gambling problems even if they are close to their teammates and have an open changing room, they cannot imagine "being able to bring that up with someone at the moment" (P8 – Cricket). They might "be quite, not ashamed, but maybe quite afraid to say that it's something that they do" (P12 – Rugby) even when doing it at a safe level as they would not want people around them to know they engage in gambling activities

Theme 4: Education and support

The theme reflects the importance of educating and supporting athletes around the potential risks associated with gambling for them. There are two subthemes for this theme (1) need for education around the potential harms of gambling, and (2) support around gambling.

Need for education around the potential harms of gambling

Most interviewees reported that they receive education around what to do if they are asked for insider information about games and teams, which makes it clear that they cannot "place bets on the game that [they] play or games within that league" (P1 – Rugby). However, the ease of placing bets, where athletes can just "go on [the] phone now and go and put a bet on and not really maybe understand the consequences of it" (P6 – Football) reflects the importance of educating and supporting athletes around the potential risks associated with gambling for them as part broader athlete welfare programmes.

Every female cricketer described getting "education around it through the PCA" (Professional Cricketers Association) (P8- Cricket) and

found the way the education was delivered beneficial. One participant spoke about how she and her team received education in the form of lived experience of gambling harm stories from ex-athletes which not only helped them understand the risks and dangers of gambling, but could also encourage athletes to ask for support:

What's really hit home is the stories that people tell when they have had a problem.... And especially when they've been athletes as well like it gives you like that almost; it's like, it can be actually quite normal sometimes for players to get themselves into a bit of trouble... it does make it easier for players go for support (P5 – Cricket).

Additionally, most female rugby players mentioned getting “an in person gambling module every year” and that they felt like they “understand the risk around addiction and the consequences if you gambling on rugby” (P11 – Rugby). However, there was a belief amongst interviewees that there is need for a “a clear process [around gambling].. how they would get help, what it looks like, and where they would get it from, rather than just a prevention course” (P12 – Rugby). One player highlighted how there is need for more awareness of the difference between gambling as a hobby/fun activity and gambling addiction especially for those that realise they cannot gamble on their own sport so might place bets on other sports:

I think there should be, you know, clear guidelines and ways of which players know how, you know, if they do want to get involved in other sports like how to control and probably awareness around at what point does it start to feel or look like an addiction (P13 – Rugby).

On the other hand, female footballers spoke about how they receive little to no education around gambling. They receive some information around what they are not allowed to do in terms of gambling but not much around the risks of gambling harm.

Since I've been at football, only had one discussion from like a senior person, which is like, you know, remember, you shouldn't bet, you can't do this, but that was at the start of the season, but from then, like I've had nothing. I feel like temptations can be there, not for me personally, but from like other people in my team, or whatever like the temptations can be there and if you're not constantly like having those discussions (P6 – Football).

Support around gambling

As discussed earlier, athletes struggle to ask for help with gambling problems due to stigma attached to gambling and the issues around being an athlete. This subtheme highlights the importance of having “support in place across the board and particularly for those who are sponsored/partnered by gambling companies” (P15 – Rugby). Female cricketers described how the “PCA are brilliant... supporting with... confidential help lines... and have a PDM (Player Development Manager)...

in training all the time, which is just somebody external you can speak to about not just gambling” (P5 – Cricket). They believe having something like that in place “would make it easier for people that ultimately have a problem” (P5 – Cricket). However, one female athlete spoke about how although there are procedures in place in case someone approaches them for insider information, there is not enough support to understand the problem for those who might have “accidentally taken a step or made a mistake” (P8 – Cricket), they would just be criminalised.

There is a general belief across the three sports that female athletes “don’t get a lot of information around how to cope with gambling issues and who to turn to or where to go” (P7 – Cricket). They have people at the club they can talk to about problems, “welfare members of staff, but not specifically for gambling” (P2 – Football).

Theme 5: Gambling participation

This theme reflects female athletes’ participation in gambling activities and the kind of activities they might engage in on their own or as a team. No female athletes reported gambling regularly whether as a team or individually, only occasionally.

Regardless of sport, some reported engaging in what they perceive to be low-risk gambling as a team whether it’s low stakes bets such as “a pound betting to have the best team at the of the 6 Nations fantasy rugby” (P15 – Rugby) or going to casinos with teammates. Two female rugby players reported placing internal bets amongst teammates, “bets on little things that happen at training or like it will be something silly, like a game we’re playing in a meeting” (P1 – Rugby).

Almost all interviewees reported attending and sometimes gambling at horse racing events, they would put a bet on at “the Grand National crazy” (P12 – Rugby). Some also reported betting on other sports, “might have a gamble on football once every game” (P7 – Cricket) or “a golf competition... putting a tenner on that” (P2 – Football).

One participant described how she is aware that some people within the club play fantasy football as a group and some attend and place bets at horse racing meetings:

Some people do like the fantasy football stuff... I think there's a big group. The cricket club that do it and if you want to get in it then that's fine. I think it's just like entry is a fiver and I think they've got like over 50 people in it to be honest... And I know some people, you know, like go to the Grand National for example, they'll go to horse racing events and just bet on those days (P9 – Cricket).

Two female athletes reported to have placed sports bets more frequently before but not anymore: “I put a couple of bets on some football games a few years ago, and it’s just not. I’m just not very good at it, so I don’t do it” (P8 – Cricket) and “I used to do more accumulators, maybe once a week, for a period of time, but not again, not for a long period of time. And then I get bored of not winning. So I stopped” (P2 – Football).

Interviewees described knowing they cannot bet on their own sport and believe that those who are fans of other sports will be tempted to place bets on those sports. Football was mentioned as the main sport to bet on for female cricketers as an alternative. Respondents mentioned fun and excitement as explanatory factors as “if you are a fan of the sport, I think it's definitely a way to get involved... it can be quite fun and exciting” (P14 – Rugby). They believe that there “is definitely a link between whether you like other sports or not” (P5 – Cricket).

Theme 6: Gambling industry funding

This theme concerned female athletes' views on their sport receiving money from the gambling industry. Differences were observed in the different sports as female cricketers and rugby players emphasized that their sports need the money so they would take it from the gambling industry whereas female footballers described the relationship between sports and the gambling industry as being somehow negative.

The relationship between sports and the gambling industry through sponsorship and advertising was perceived as being positive by cricketers and rugby players; “it's obviously positive that there's money going into sponsorship, into organizations” (P11 – Rugby). Gambling is perceived to be “a money generator, and for sports to be viable, you have to find ways to create revenue, aside from just selling tickets” (P8 – Cricket).

Some respondents acknowledged that although investment from the gambling industry may be problematic in terms of athlete welfare, there is a lack of funding of women's and emerging sports and therefore, any funding is welcome: “You need to pay the bills, particularly with developing sports like newer sports... On the women's side of things as well and if they're willing to pay sometimes it's tough to turn it away” (P15 – Rugby).

Obviously being female athlete, we don't get much funding... I suppose it's funding that we need to do the sport so I understand it... It's one which I think in the position the women's sports is at the minute I wouldn't say no to it. Because we need all the funding we can get. But yeah, it's risky (P9 – Cricket).

There was a feeling across the sports that receiving money from the gambling industry brings with it risks in relation to athlete welfare and although cricketers and rugby players believe there is a positive aspect to receiving gambling industry funding, most interviewees stated the need for better regulation. They reported being aware of “the negative impact that people have around addiction” (P11 – Rugby) and emphasized that there are “more things that need to be put into place so that doesn't happen” (P9 – Cricket). Gambling companies should “use any sort of data, if people have gambled in the past... with a specific company, they shouldn't really advertise back out to them for continuous business” (P4 – Football).

The regulation can come in the form of awareness talks or messages to help understand the dangers of gambling or where to ask for help if needed:

They are advertising what their bets are for the games in particular, but there's nothing in there, really, before or after that actually give you advice on how you could like for people that possibly would need help with a gambling addiction potentially, it's quite solely focused on this is how this is the best offer that we could give you, these are odds (P3 – Football).

Discussion

Motives for gambling

This study explored gambling culture in elite female sports clubs and how athletes encountered and perceived gambling. The first theme identified from data analysis uncovered the main reasons interviewees believe female athletes would engage in gambling these being: peer pressure, personality traits, disposable income if paid more and fun with teammates. Most of those are in line with previous literature which identified peer-pressure as a factor contributing to athletes starting and continuing to gamble and athletes being competitive and wanting to capture the thrill and euphoria associated with competitive success on the field through gambling (Lim et al., 2017). However, previous studies have shown different results in terms of the effect income has on athletes' gambling behaviour. Qualitative studies with male athletes only found that income is a risk factor for athletes engaging in gambling (Kwillemo et al., 2023; Lim et al., 2017; Vinberg et al., 2021) while a quantitative study found no association between more money or less money and gambling (Vinberg et al., 2020). Gambling as a fun activity with teammates influencing female athletes to gamble reflects how gambling is a normalized practice that fits not just in today's society (Constandt et al., 2022; Derevensky et al., 2019), but it is also a part of the sporting environment and can indicate the presence of an accepting gambling culture. This study helped address a significant gap in the literature about how the link between sport-related settings and gambling affects female athletes. It showed that the sports environment substantially impacts female athletes' intentions to gamble, highlighting that they are not immune to the influences that drive gambling in a sports environment. These findings stress the importance of implementing gambling education and prevention strategies for all athletes to mitigate risks and promote well-being (Constandt et al., 2022).

Normalisation of sports betting

In relation to the second theme, the determinants of gambling normalisation as identified by Thomas et al. (2018), and as detailed in normalisation theory (Parker et al., 2002), are access and availability (ease of access and exposure to gambling products), trying rates (intent to participate in gambling activities), gambling participation and socio-

cultural accommodation (gambling being socially accepted). In line with previous research, this study indeed found that gambling and more specifically, sports betting, is a normalised activity in sports clubs (Constandt et al., 2022; Lim et al., 2017; Vinberg et al., 2021). Sports betting was identified as the most popular gambling activity female athletes are exposed to, both in their sporting environment and in their personal lives. Female athletes also described how they have conversations around gambling and how they engage in low-risk gambling, placing internal bets within the team. In Belgium, sports betting is perceived to be part of the game, those involved in the sports industry having conversations about it in a positive way (Constandt et al., 2022). When considering sports betting, football and horse racing were the main sports associated with it, as expressed by all but one of the players interviewed for this study, and this is in line with previous research which showed that bets on horse racing and football are most common amongst sports bettors in the UK (Dsouza, 2024). Recurrent conversations around gambling and betting have been associated with being a risk for gambling problems for athletes, indicating a culture in which betting is a normalized activity (Vinberg et al., 2020). Sports settings could play a role in stimulating gambling behaviours if gambling is a popular topic of conversation in locker rooms (Vinberg et al., 2021). This study highlighted that gambling, and sports betting specifically, is a topic of conversation amongst female athletes in England and provided a deeper insight into the extent sports betting is normalised for them. Sports organisations must recognize that sports betting is also normalised in female sports clubs and ensure that there is support in place for all athletes. Additional research is needed to understand whether the extent of the normalisation of sports betting can be considered a risk factor for problem gambling for female athletes.

Gambling participation

Previous research has shown that male athletes are more likely to gamble, indicating higher problem gambling rates, when compared to female athletes (Constandt et al., 2022; Hakansson et al., 2018; Pensgaard et al., 2021; Rhind et al., 2014; Vinberg et al., 2020). However, it is not to say that female athletes do not gamble. The findings of this study suggest that female athletes engage in what they perceive to be low-risk gambling, placing internal bets and attending horse-racing events. This is in line with Turk et al. (2023) who found that gambling on horse racing was the most popular method of gambling for female athletes who gambled less frequently than male athletes. In the present study, interviewees expressed that differences in salary plays a role in gambling participation by frequency and amounts spent as female athletes believe that there would be an increase in gambling for female athletes if they earned more, and had more disposable income, like their male counterparts. The findings challenge the notion that gambling is mostly prominent amongst male athletes and show that the sports environment plays a role in athletes' intentions to gamble,

regardless of gender. However, gambling frequency and amounts spent are influenced by income disparities between male and female athletes. If the professionalisation of women's sports continues to progress and the income disparities lessen, gambling participation rates and amounts spent on gambling might change.

Opening up and education and support

Consistent with findings from other studies, this research found that athletes face obstacles when seeking help for gambling problems (Lim et al., 2017; Vinberg et al., 2021). They struggle to ask for help for *any* problems as they are scared to show weakness or appear as if they lost control and be stigmatized (Hing et al., 2016; Lim et al., 2017; Vinberg et al., 2021). Interviewees described how there is significant stigma attached to gambling and that there is an expectation for athletes to not gamble, especially female ones, a pattern also noted in previous research (Konadu et al., 2025). They fear that they would be sanctioned if they opened up about a gambling related problem and stated that there is need for more support in place for those who struggle. This reflects the importance of having personnel at sports clubs who, using guidance informed by athletes' experience as evidenced here, can identify a problem and offer appropriate support.

Vinberg et al. (2020; 2021) reported a lack of gambling harm prevention initiatives and Constandt et al. (2022) found a lack of formal rules and education initiatives on gambling in a range of sports, including football. Interviewees expressed the need for more education around the potential harms of gambling and why athletes are at a higher risk of developing a gambling problem and that such issues should be addressed in sports clubs rather than just offering education around integrity. Although the female cricketers and rugby players interviewed indicated that they receive education from their players association, they believed more support needs to be in place for those who might develop a problem. Female footballers indicated little to no education around gambling, but this could be because some of those interviewed played in the lower leagues when compared to those playing cricket and rugby union. As this study has found, gambling is a normalised activity amongst female athletes and therefore, sports clubs have a responsibility to offer education, support and access to interventions which could help athletes overcome barriers in terms of asking for help and alleviate the burden of problem gambling (Turk et al., 2023).

There is a need for ongoing education, using a mix of online modules and in-person seminars focused on gambling harm to reinforce learning, promote help-seeking amongst athletes and build a team culture aware of the potential harms and risks associated with gambling (Garzola & Vaccarino, 2024; Harris & Holden, 2022). Education for athletes should include descriptions of broader gambling harm risks to athletes like extreme spending, unnecessary loss of time and relationship loss, rather than just focusing on problem gambling indicators in their lives (Clark & Wohl,

2024; Lim et al., 2017). A particularly effective method that aided athletes to seek help was learning from other players who might have experienced gambling related harm and/or asked for help (Lim et al., 2017). This was also reflected in the interviews conducted for this study as hearing a story from an ex-athlete who struggled with a gambling addiction made it relatable for them and could potentially influence them to ask for support if needed. Additionally, research looking at reducing stigma associated with gambling found that lived experience performance can be a powerful educational tool to not only reduce stigma but also influence sustained attitudinal and behavioural change (Thomas et al., 2023). Studies reported gender differences in stigma felt and barriers to ask for help (Baxter et al., 2015). Females are less likely to ask for help as they are more likely to face greater condemnation and stigmatisation of addiction (Dąbrowska & Wiczorek, 2020; Estévez et al., 2023). Whilst a specific aim of this study was not to explore gambling stigma or help-seeking in female athletes, the data highlights the importance of gambling harm education tailored to them as that can potentially encourage them to ask for help. More research focused on female athletes will be essential to build a deeper understanding of the barriers to their seeking help, and to design effective support strategies.

Gambling industry funding

There has been a significant growth of female elite-level sport in terms of sponsorship and popularity (Bowes & Culvin, 2021; Morgan, 2019; Thomson et al., 2023), sponsorship representing one of the main revenue sources for elite sports clubs (Napoli et al., 2024). However, female athletes and teams still receive significantly less money through sponsorship than male counterparts and in order for the women's sports to continue to grow and create a level playing field with men's sports, there is need to generate revenue (Napoli et al., 2024; Pitt et al., 2023). There have been concerns regarding the gambling industry's sponsorship of sports as gambling is classed as unhealthy, harming sponsorship rather than health-promoting which is what elite sports should promote (Pitt et al., 2023). Female cricketers and rugby union players interviewed in this study expressed how women's and growing sports need the money and, although they are aware of the issues around gambling, they would accept sponsorship from the gambling industry. Female footballers interviewed were more circumspect and expressed the need for better gambling regulation. This could be due to the fact that football is the most established and popular women's sport around the world, receiving more money and media attention than cricket and rugby union (Statista Research Department, 2023). This is in line with previous research by Vinberg et al. (2021) which showed that most athletes were ambivalent about gambling sponsorship in sports as they were aware of the existing gambling problems. Turk et al. (2023) similarly reported that only 28% of athletes in Ireland felt it was appropriate for gambling companies to sponsor Gaelic Athletic

Association (GAA) competitions. The findings from the current study shed new light on female athletes' attitudes to gambling sponsorship and their sport and showed that although emerging and growing women's sports need the funding, female athletes believe there is a need for strict regulation around funding from the gambling industry. The impact of gambling sponsorship within female sports clubs is beyond the scope of this study and therefore, future research should investigate this matter to better understand how gambling funding affects female athletes' attitudes towards gambling.

Limitations

To the authors' knowledge, this is the first qualitative study to explore gambling amongst elite female athletes, addressing a substantial gap in the literature. Although this research provides a meaningful contribution, the generalisability of these results is subject to certain limitations. Firstly, the current study is limited by the short duration of the interviews which meant that certain areas could not be explored in as much depth as initially planned. Despite interviewees being assured of anonymity and confidentiality to encourage open and honest responses, they were reluctant to talk about their own gambling behaviours in more depth. The stigma attached to gambling could mean that levels of gambling cited are underreported by interviewees (Penfold et al., 2024). The brevity of some of the interviews emphasizes the need for further research to explore this in greater depth through methods that encourage female athletes to talk more openly on sensitive aspects of gambling in sports. Additionally, most interviewees were recruited through direct contact with players associations and sports clubs, and this may have also impacted the findings. Efforts were made to ensure that the interviewer's positionality within the sports associations did not affect the way players answered the questions. When recruiting the participants, they were encouraged to contact the researcher directly if they wanted to participate so the sports associations and clubs had no knowledge of who took part in interviews. However, it cannot be stated whether their shift is reflective of the sensitive nature of the topic, the interviewer's perceived positionality with regard to the sports associations, or participant preference for privacy. Lastly, the sample consisted only of female athletes; interviewing coaches and managers involved in women's sports would have strengthened the findings by giving a more holistic overview of the existing gambling cultures within the clubs (Vinberg et al., 2021).

Conclusion

The findings from this study make contributions to the understanding of gambling culture and the normalisation of sports betting in female sports clubs. Drawing on the experiences and perceptions of 15 elite female athletes, the only difference in terms of how gambling is viewed and perceived by the interviewees across the three sports (RQ1) was in relation to their views on gambling industry funding. Additionally, this

research identified that sports betting is a normalised activity in elite female sports clubs in England in three established popular, mainstream sports (RQ2). The motives for gambling stated by female athletes strengthened the argument that sports-culture related factors such as peer-pressure from clubmates can influence female athletes to gamble and, therefore, there is need for gambling harm prevention measures put in place by clubs to protect female athletes. Similar studies should be conducted with coaches and managers involved in women's sports to obtain a more holistic overview of the existing gambling cultures within clubs; additionally, studies involving female athletes from other sports and different countries would allow for a better understanding of the extent of the normalisation of gambling across sports and nations.

Note 1: Thames Valley Counties Women's Football League

STATEMENT OF COMPETING INTERESTS

None declared.

ETHICS APPROVAL

Sheffield Hallam University Ethics Review Committee approved the project, "Understanding gambling culture and the normalisation of sports betting in elite female sports clubs", on February 12, 2022 (Ref: ER47768533).

RELATIVE CONTRIBUTIONS

All authors conceived of the study. AMG collected the data, conducted the analysis and interpretation of the data. All authors reviewed and refined the themes from the data analysis. The study concept and design were done by all authors as well as the manuscript write-up and study supervision. All authors approved of the final version.

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RESEARCH PROMOTION

This study explores gambling culture and the normalisation of sports betting amongst elite female athletes in England, an under-researched population. Qualitative findings show that gambling is embedded within sporting environments through competitiveness, peer influence, and social practices, while stigma limits help-seeking. The study highlights the urgent need for tailored education and support to address gambling-related harm in elite female sports.

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