

**PARLAYS AND PROBLEMS: SPORTS GAMBLERS' EXPERIENCES OF PROBLEM
GAMBLING PROGRESSION**

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Bachelor of Science, University of Lethbridge, 2009

A thesis submitted in partial fulfillment of the requirements for the degree of

MASTER OF EDUCATION

In

GENERAL

Faculty of Education
University of Lethbridge
LETHBRIDGE, ALBERTA, CANADA

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Date of Defence: May 31, 2022

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Dedication

For Kodi, Cash, and Kingston. Kodi, for your unwavering support. Cash, for your inquisitive mind. Kingston, for your boundless energy. I draw inspiration from all of you. I love you.

Abstract

Widespread legalization of sports gambling in North America is changing the Canadian gambling landscape at a historic rate. The potential impacts of these changes on sports gambling progression are not fully understood. This thesis explores the lived experiences of Sports Betting Problem Gamblers to shed light on factors influencing gambling progression and the impacts sports gambling has on their lives. A narrative inquiry methodology was employed and interviews were conducted with five Sports Betting Problem Gamblers to generate individual narrative accounts. Six threads emerged from the participants' narratives: 1) significant early childhood gambling experiences, and 2) an everlasting relationship with sports, 3) complex motivations for sports gambling, 4) varying perceptions of harm, 5) dynamic sports gambling behaviour, and 6) impacts of cultural, institutional, and psychological factors. This study contributes to a more nuanced definition of what it means to be a Sports Betting Problem Gambler and understanding the fluid, contemplative, and complicated ways in which sports gambling is experienced by individuals.

Acknowledgement

Thanks to my supervisor Dr. Noëlla Piquette, for introducing me to the field of gambling studies and for her guidance in this endeavour. I am grateful for her encouragement and mentorship. I would also like to thank my committee members Dr. Toupey Luft and Dr. James Sanders for their support and unique perspectives they brought to my research.

I must also thank my fellow narrative inquirer, reader, and world traveler in this adventure, Joshua Markle. I greatly value the countless conversations we have shared over morning vinos and backyard libations. My growth as a researcher and writer over the past two years is due in large part to our shared and ongoing dialogue and his continued mentorship.

Finally, I must thank Vincent, Neil, Chris, Michael, and Nate for taking the time to share their lived experiences and stories regarding sports gambling. Their stories will be read and their stories will be heard to help inform a society where gambling will consume the sporting world for years to come.

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Chapter 1: Introduction

We know the house always wins and we always lose.

—Arnie Wexler, All Bets Are Off

Prologue

When I started this thesis about sports gambling, I was locked down at home in Southern Alberta, Canada. We were in the midst of global pandemic that resulted in numerous countries implementing strict social distancing practices, effectively shutting down the entire sports world. On March 11, 2020, an NBA player on the Utah Jazz tested positive for COVID-19 minutes before the start of their game. The NBA acted swiftly and cancelled all subsequent games for the foreseeable future. All other sports leagues followed suit and suspended their seasons. The sporting world shut down for several months and a life without sports became the “new normal”.

As someone who primarily gambles on sports, the shutdown was the perfect opportunity for me to finally give up “the bet”. I have attempted to quit gambling on numerous occasions, usually lasting three to five days before the familiar urge starts resurface. The urge is usually triggered by a televised game of a team that I am a fan of. For example, if the Kansas City Chiefs are being televised, it becomes appointment viewing in my house. However, I can no longer enjoy watching a game if I do not have some type of wager on it. I would prefer not watch it at all. This creates an interesting paradox: in order to engage in something that I love, I need to be financially invested in it. For me and many others, sports wagering has become entrenched in the sporting experience (Tepperman & Wanner, 2012). The gambling urge is magnified by friends and family members who also chase the bet. When a popular sporting event is televised nationally, I receive multiple text messages from my friends and family inquiring about the gambling lines, injury reports, and my pick selections. Often, certain friends—who have the

same accesses to information as I do— will have a selection on the game that they believe is a guaranteed winner. This is often the straw that breaks the camel’s back and I end up placing a wager; in part because I am fearful of missing out on a potential money-making endeavor and in part because I am fearful of being left out of my sports gambling community.

When the sports gambling market shut down on March 11, 2020 it left the sports gambling community with nothing to converse about and nothing to gamble on, it would seem logical to assume that I did not place a bet during the months of the shutdown. Unfortunately, that was not the case. Five days after the shutdown, my brother asked me if I wanted to join an online poker game he was organizing with his friends, they needed one more person to run a legitimate game. It was a low-stakes game of the Texas hold’em variation with a potential payout of 360 dollars. I have not played nor have I been interested in poker since the poker boom that occurred between 2003 and 2006 (Mudrík, 2016). However, this did not deter me from jumping at the chance to join the game. It was only a 40-dollar entry fee, everyone was on a stay-at-home order, I was able to connect with my brother and his friends, why not partake in some harmless entertainment. This was how I rationalized my decision. The game was thrilling and the rush that came with seeing different cards every few minutes was intoxicating. When I bet on a sporting event, typically I place one wager, watch the entirety of the game, and do not place another bet until the next day. With poker, a new wager is placed every few minutes, until your chips run out, or you are the last player left in the game—I was hooked. I placed second in the hard-fought battle but that did not discourage me from playing again. I started organizing a biweekly online poker game with friends and family that would often go deep into the night. They were low-stakes games and we never staked more money than we could afford to lose—the maximum amount of money a player could lose in one game was 80 dollars. Spending between 40 and 80

dollars for entertainment and connection was akin to going to dinner and a movie, hence, I was aware that I was not entering into a problematic gambling situation.

Poker fed my gambling fix, but my sports gambling tendencies still lingered. At the time, I found myself researching eSports—competitive video games—and placing wagers on the outcomes of professional matches of a game called Counter-Strike. Furthermore, I was wagering on professional chess matches and I even found a way to lose money on the NFL—The National Football League—draft. Why was I doing this? Why was I going out of my way to gamble on games I had no interest in? Why did I start playing poker again for the first time in 15 years? Have my motivations for gambling changed?

Gambling behaviour is often placed on a continuum based off the harm one's gambling causes (Volberg & Williams, 2014). Non-gamblers and problem/disordered gamblers would be the extreme ends of the continuum, with recreational/social gamblers falling somewhere in between. I have always struggled to determine where I lie on the continuum—I have had numerous enjoyable and social gambling experiences and I have also borrowed money to chase losses that accrued from unsuccessful nights of sports wagering. I once lost \$5000 on an NBA basketball game, and the first thing I did after the game was transfer money from my credit card to my sports betting account in an attempt to win back that money the next night. The value of the money did not seem real to me as long as I had the opportunity to win it back. I wanted to delete my account and never wager on a single sporting event again after that experience. However, with gambling being so entrenched in the professional sporting world, I would also be giving up sports. Something that has given me numerous joyful moments and something that has helped shaped who I am today. I could potentially quit gambling, but I know I could never quit sports.

Ever since I started chasing the bet, I have wondered and deeply thought about the reasons as to why I gamble. Do I gamble for the hopes of upward economic mobility? Do I gamble to connect with a community? Or do I do it because of certain psychological and/or neurobiological factors that I possess? At times, I think I have answers to these questions, but the answer has always eluded me, it has been like writing in sand—here today, gone tomorrow. The pandemic has no doubt changed my gambling behavior, but has it changed my gambling motivations?

The previous section situates our current gambling context and described how the ever-evolving nature of the gambling world has altered my gambling behaviour. In the following section, I outline the focus of the study, looking to my past to highlight some of the critical personal, social, and institutional contexts and events that have shaped my understanding of sports gambling. It is anticipated that sharing these narrative beginnings assist audiences in better understanding the phenomena in this research study as well as the questions driving the research.

Focus of the Study

The widespread legalization of sports gambling in North America is currently changing the Canadian gambling landscape. This change is happening at a policy, industry, and individual level. The potential impacts of these changes on sports gambling progression and problem gambling are not yet fully understood (Winters, 2017). This thesis research study, “Parlays and Problems: Sports Gamblers’ Experiences of Problem Gambling Progression”, employed a narrative inquiry methodology to explore how sports gambling progression and change has been experienced by individuals who have agreed to be interviewed. The study looked to investigate how sports gamblers’ narratives were shaped by psychological, cultural, social, and institutional factors and the impact they might have on an individual’s sports gambling progression. Five

individuals were interviewed and their stories were interpreted through a narrative lens to better understand their lived experience regarding sports gambling. As part of the narrative interpretations, it is essential to understand some of the contexts and experiences that have shaped my understanding and world view of sports gambling. This will bring clarity to the phenomena under study and help readers understand the personal, practical, and social justifications for this work. Therefore, I begin this section by sharing some consequential narrative beginnings of my lived gambling experience. I will then discuss the changing landscape of sports gambling in North America, the potential problems that could arise from it, and the goals of this research.

My Gambling Experiences

The Schoolyard

Gambling—both informal and formal—has been part of my life since the earliest days of my childhood. My first foray into gambling happened when I was nine years old and it took place at my elementary school during lunch and recess breaks. The gambling game I played with my peers was called Pogs or Milk Caps. The game of Pogs requires each player to have their own sets of decorated circular cardboard discs (Pogs) and a heavier game piece often made of metal, rubber, or plastic called a Slammer. Before the game, players each contribute an equal number of Pogs (the wager) to build a stack with the pieces face-down (Tennant, 1995). The players take turns throwing their Slammer down onto the top of the stack and any Pogs that land face up become that player's (Erbland, 2014). Around the school, Pogs became our currency. We counted them, traded them, sold them, bought things with them, and of course, gambled with them. After a winning day of Pogs on the schoolyard, the first thing I would do when I arrived home from school was organize and count them all. However, after a losing day, I would be

visibly upset and despondent and I would think of ways I could recoup my losses. I remember one of those losing days, it was a day where we decided to up the stakes on the school yard, instead of playing for cardboard Pogs we decided to play for Slammers. The Slammers were more valuable—both monetarily and intrinsically. I lost four of my favorite Slammers that infamous day and was devastated. In order to recover those losses, I traded my brand-new New York Yankees hat to one of my friends in exchange for four of his Slammers. Reflecting on this now, it seems incredulous that the game of Pogs was permitted on the school grounds. School boards across North America soon felt the same way, and shortly after, starting in the mid 90s, they banned Pogs due to their inherent gambling nature (Loudermilk, 1995; Erbland, 2014).

As elementary aged children, we learned the language of gambling, the social influence of it, and the range of emotions associated with it—we experienced every high and every low—all through the institution of school. The emotional toll of losing my Pogs on the schoolyard was akin to losing thousands of dollars as an adult on a basketball game. Prominent Canadian gambling researchers Tepperman and Wanner (2012) would argue that these early social gambling experiences would have a profound impact on my subsequent gambling behaviour. The reasons as to why will be discussed in the next chapter. Their research has provoked me to reflect on these early childhood gambling experiences. Did this initial experience affect the trajectory of my gambling career? Is this one of the reasons why I am an avid sports gambler today? Did the institution of school foster an environment ripe for youth gambling? All of these thoughts and questions motivated me to develop a better understanding of the lived experiences of sports gamblers.

As alluded to earlier, my gambling behaviour has been dynamic and the types of gambling experiences I have partaken in have varied over the course of my life. I started as a

young child gambling with the game of Pogs, transitioned into friendly sports wagers and card games, and I now spend the majority of time gambling on professional sports. As I moved from adolescence to adulthood the number and breadth of gambling opportunities increased dramatically. However, as previously mentioned, sports gambling became and still is my preferred method of gambling and is something I have been doing since I was 18 years old.

The Sports and Gambling Connection

Like gambling, sports have been part of my life since the earliest days of my childhood; I have been involved with sports as a participant, a coach, a fan, and now as a parent of emerging young athletes. As a child, sports were part of my social and cultural upbringing. Growing up with three brothers, all of our time was consumed with either playing sports—everything from organized hockey to backyard baseball— or watching live and televised sports as a family. As I reflected on these fruitful sports memories, I started to realize there was always a connection to some form of gambling. For example, I played numerous organized team sports as an adolescent, which involved long bus rides and overnight trips in small communities. One thing we did to pass the time was playing cards on the bus and in the hotel rooms. For whatever reason, money was always involved; we gambled with the money our parents gave us for meals on the trips. I remember one trip where I had to live off of bags of potato chips because I lost all of my meal money playing cards with teammates. There are numerous other examples from my youth involving sports and gambling—betting NHL hockey games with my school teachers, playing fantasy sports with friends, buying Super Bowl raffle tickets with family, purchasing 50/50 tickets at my brother’s hockey games—to name a few. However, my gambling became more singular and problematic when I opened my first online sports betting account at 18 years old. For me, sports were the perfect incubator for my gambling behaviour.

Stemming from my historical roots of sports and gambling, I have always perceived sports betting as a natural and cultural phenomenon that is built into the fabric of society. It has always been a normal activity for me to engage in—no different than going to the movies. Even when I transitioned to an online sports book it did not seem different. It just meant I no longer had to place my wagers through a Sport Select at the local convenience store. Sport Select is a sports lottery managed by the Western Canada Lottery Corporation (“WCLC”) that is available within the territorial limits of the Provinces of Alberta, Saskatchewan and Manitoba, and the Yukon Territory, Northwest Territories and Nunavut that allows individuals to legally wager on sports (Western Canada Lottery Corporation, 2013). In my circle, sports gambling infiltrated all areas of life—everything from dinner table discourse to television viewing habits. I used to watch a daily sports gambling show on The Score Television Network called Covers Experts (Score Media Ventures Inc., 2021). The hosts would breakdown the evenings games and recommend their best bets. In 2007 this was the only cable television show in Canada devoted to sports gambling. The sports machine is very cyclical and easily is absorbed into one’s routine—for example, from September to June, NBA and NHL games are played every day starting at 5:00 PM and ending at around 11:00 PM. As a young adult, I would come home from school, watch the daily 30-minute gambling shows, make my wagers, and then watch the games. There were games at similar times every night of the year which meant there were games to gamble on every night of the year.

Sports Gambling and Popular Culture

I always found the way sports gambling is portrayed in popular culture to be very alluring. In print and digital/television advertisements found in Canada, gambling is portrayed as a glamorous, exciting, and highly skill-oriented game with limitless economic mobility (Turner

et al., 2007; Temcheff & Derevensky, 2013). There are numerous Western world movies that portray these gambling tropes such as *The Gambler* (Reisz, 1974), *Rounders* (Dahl, 1998), *Casino Royale* (Campbell, 2006), and *Molly's Game* (Sorkin, 2017). As a young gambler, the combination of the inherent glamour of gambling had a profound impact on me, specifically the movie *Two for The Money* (Caruso, 2005). The movie not only portrays sports gambling as glamorous it also delivers the message that it is a highly skilled endeavor. The lead character John Anthony—played by Matthew McConaughey—is a former star college football quarterback turned successful sports gambling tout¹. His success is attributed to his insider knowledge as a former athlete, his self-belief, and his merciless attitude. A secondary character Jerry Sykes—played by Jeremy Piven—is another successful sports gambling tout, however, his success is attributed to his work ethic and intelligence. He states that he uses “stats, records, rankings, weather...to eliminate the guesswork in sports wagering”. In other words, if you put in the time researching the games and you have requisite intelligence, you can take chance out of the equation. Both characters live a life of luxury; designer suits, enormous mansions, catered dinners, exotic cars, etc. Sports gambling afforded them the opportunity to climb the social and economic ladder. At the time, I was blinded by the movie’s glitz and glamour, much like the millions of gamblers headed to Las Vegas, Nevada every month and I believed that sports gambling was my way out of a basement suite in small town Alberta. I was convinced that it was possible to have a career as a professional sports gambler, and that ultimately, motivated me to open an offshore betting account.

¹ An individual who sells sports picks often in exchange for an upfront payment (Rotowire, 2020)

Personal Justification

The question that must be asked then, is why analyze and study gambling when I have been part of this industry for so many years? Why would I focus a research based thesis on experiences that I am familiar with? In my opinion, this familiarity and experience have left me confused, worried, and with a feeling of helplessness in regard to sports gambling harm; I have more questions than answers. As previously mentioned, gambling has been a complicated part of my life narrative since my early days on the elementary school playground. Over the years, I have watched friends and family members lose thousands of dollars, relationships, and the subsequent everlasting harm that followed. My grandma lost her entire retirement pension playing the game of Bingo, an endeavor I always thought was harmless fun. Over the past two years I have started to think more deeply about these gambling narratives and others that are close to my life and my heart. I started to reflect on some of these narratives: Why did my grandma gamble away her life savings? Did the Bingo community and culture contribute to this? Why did she not seek help? Why have I never sought out help or treatment? As Sarris (1993) reminds us, that “in understanding another person and culture you must simultaneously understand yourself” (p.6). Therefore, interwoven throughout this thesis are parts of my own gambling narratives and growing knowledge.

As part of my lived experience, I have come to reflect upon the critical events that have shaped my understanding of sports gambling and my emotional and moral responses to them. My gambling exposure started at a young age and it was something that was normalized and glamourized throughout my life, partly due to its infiltration of the sporting world; both at the professional and amateur level. Reflecting on my gambling history, I am unable to pinpoint a singular cause, moment, or event that has caused me to have difficulties with gambling.

Therefore, these experiences have inspired me to develop a more holistic and deeper understanding of the lived experience of sports gamblers. In the next section, I explore the rapidly changing landscape of sports gambling in North America, the increased legalization, normalization, and glamorization of it, and how these factors could contribute to the number of individuals who suffer from sports gambling related harm.

The Sports Betting Landscape

Legalization and Expansion

One of the major shifts that impacted sports gambling was that in 2018, the U.S. Supreme Court struck down a 1992 federal law that prohibited most states from authorizing gambling on football, basketball, and other sports (Vogue & Vazquez, 2018). For one reason or another, Nevada was one of the only states exempt from this federal law (Rodenberg, 2020). These federal legislative changes allow states to liberalize sports gambling regulations at their discretion. Since the abolishment of the federal ban on state-authorized sports betting, 20 states and Washington, D.C. have legalized sports betting (Baker, 2020). As of the year 2020, 75% of US states have either legalized sports wagering or introduced legislation to do so (Legislative Tracker, 2021). Similar changes are happening north of the United States boarder, In Canada, on February 17, 2021, the House of Commons passed Bill C-218 (The Safe and Regulated Sports Betting Act) by an overwhelming majority (Logan, 2021) and on June 22, 2021, the Senate approved the bill (Yau, 2021). This legislation officially legalizes single-event sports betting in Canada. Currently. This bill amends section 207(4)(b) of the Criminal Code of Canada (Department of Justice Canada, 2020) which prohibited wagering on a single sport event or

athletic contests and only permits parlay² bets. In the gambling community, parlays are viewed as an unskilled form of sports gambling with luck playing a substantial role.

The public discourse regarding the pros and cons of gambling legalization are often very contentious, with both sides presenting worthwhile points. Stakeholders opposing gambling legalization argue it exacerbates gambling harms through a variety of ways. First, it contributes to the normalization of gambling. It will now be promoted, marketed, and sold as another form of everyday entertainment. Second, legalization implies tacit government approval of gambling and this might lead citizens to assume that it is safe and accepted. Finally, legalization leads to gambling expansion, and gambling expansion always comes with an individual, social, and economic cost (Cassidy, 2020). Proponents of legalization argue that it will improve government revenue, bring the grey-market money back to the jurisdictions who legalize it (gambling revenue that is spent elsewhere), protect the player, and give individuals the freedom to choose.

In Alberta, Finance Minister Travis Toews publicly supported the Bill and stated that it will benefit the provinces financially and provide gamblers with security and integrity (Platt, 2020). However, the expanding landscape of sports wagering in North America has the potential to bring with it harm and it will lead to the increased normalization, glamorization, and availability of it. These are all factors that have impacted my lived gambling experience.

Normalization

Due to my cultural upbringing sports wagering has always been a normal endeavor for me, possibly due to early exposure and family attitudes towards it. One factor that was not present during my impressionable years was the mainstream media coverage and everyday

² A parlay is a single bet that links together two or more individual wagers and is dependent on all of those wagers winning. If any bets in the parlay lose, the entire parlay loses.

community presence of sports gambling. Today's sports fans are involuntarily inundated with gambling coverage, marketing, and advertisements. In May 2019, ESPN— an American multinational sports media conglomerate that consists of cable channels, a sports radio network, a website, and other various assets (ESPN Press Room, 2021) — and Caesars Entertainment— an American hotel casino entertainment company based in Nevada that operates more than 50 properties (Fortune, 2020)—announced that Caesars would serve as ESPN's official sports-odds data supplier and would be the site of an ESPN-branded studio at its LINQ Hotel and Casino in Las Vegas, Nevada (Pallotta, 2019). ESPN already has multiple shows dedicated to sports gambling-related content across all their platforms: podcasts, websites, studio shows, and live telecasts. The flagship ESPN show, *Sports Center*—a show that recaps the day's games—has a daily segment devoted to gambling called “Bad Beats” where the hosts celebrate their worst gambling losses of the day like a badge of honour. Fox Sports— the sports division of American media company Fox Corporation that consists of television networks, digital and mobile programming, multiple websites, joint-venture businesses, and several licensing relationships (Fox Sports Interactive Media, 2018) —went one step further and launched their own sports betting platform: FOX Bet. It is the first major media company in North America to become the face of a sports gambling platform (Russ, 2019). Furthermore, In October 2019, the National Basketball Association announced a partnership with William Hill—a worldwide bookmaking operation offering betting by phone, in betting shops, and through its abundance of online sportsbooks and online casinos (William Hill, 2021)—making them the authorized sports betting operation of the NBA in the United States (McCarriston, 2019). William Hill has the right to use official NBA betting data on their platforms, in return the NBA will advertise the gambling company on theirs. Betting has become core to the sporting experience and fans cannot escape it.

The constant exposure contributes to the removal of the stigma traditionally associated with betting by creating a perception that wagering on sports is a normal, accepted, and expected activity (Deans et al., 2017). Young sports fans are growing up in societies where the sporting conversation revolves around parlays, point spreads, totals, and moneylines. These young fans may believe gambling is a normal or common part of sports due to their exposure to it (Pitt et al., 2016). In addition to the mainstream media coverage, legalization further contributes to the normalization of sports gambling through unintended ways as legalization provides implicit governmental approval of sports gambling and leads citizens to assume it is a safe and accepted social norm (Volberg & Williams, 2014).

Glamourization

Connected to the increase in gambling media coverage and advertisement is the rise of the sports gambling tout, also known as betting experts, professional handicappers, Vegas odds makers, or consultants. In essence, they sell sports picks for a living through a plethora of platforms such as websites, social media, radio ads, and TV shows without having to risk their own money. The touts market themselves by utilizing stereotypical gambling tropes. Specifically, the idea that gambling is a highly skill-oriented endeavor— they often contribute their success to hard work, long hours, discipline, and research (Schmitto, 2019)—and they also sell the idea of economic mobility. An example of this is professional sports gambler David Oancea—better known as “Vegas Dave”. His social media is littered with photos of his mansion, exotic vehicles, piles of cash, courtside NBA seats, celebrity interactions, and of course betting tickets worth large sums of money. His claim to fame is that he turned \$100 000 into \$2.5 million during the 2015 Major League Baseball playoffs (Previte, 2020). This has never been independently verified and there is simply no way to do so. Vegas Dave and those of his ilk

portray a lifestyle that can be achieved through sports wagering. He has 8.3 million followers on the social media platform Instagram. Similarly, as a young sports gambler, I was influenced by a fictional character named John Anthony. In today's world, those characters are no longer fictional.

In a short period of time, all of these factors—legalization, normalization, glamourization—in some way could explain the increased participation rates in sports wagering. According to the American Gaming Association (2020), since the U.S Supreme Court's decision to overturn the Professional and Amateur Sports Protection Act in May 2018, more than \$17 billion has been legally wagered on sports and a record \$13 billion was wagered legally in the United States in 2019, nearly double the 2018 figure of \$6.6 billion. Furthermore, A record 23.2 million Americans wagered a total of \$4.3 billion on this 2021 Super Bowl— the annual championship game of the National Football League (Carroll, 2020)— up 6 million from the previous year (American Gaming Association, 2021). The investment firm, Morgan Stanley, predicts the U.S. market alone will generate almost \$7 billion in revenue by 2025, which is up from \$833 million in 2019 (Associated Press, 2019). The sports gambling landscape is expanding at an historic rate.

The Problem

Gambling Expansion and Harm

Throughout the modern world, gambling expansion has always come with a cost; individually, socially, and economically (Cassidy, 2020). For example, in Britain from 1990 to 2005, there was a gradual deregulation of the controlled betting market, culminating with the Gambling Act in 2005 (Reith & Dobbie, 2012). The Act transferred legislative control of the gambling industry to market control of the industry and lifted the restrictions on gambling

advertising in conventional and digital media (Light, 2007; Moodie & Reith, 2009). The British government no longer viewed gambling as a potentially harmful activity to be regulated but a mainstream leisure activity to be promoted, one where competition and consumer choice control the industry. Coinciding with the deregulation of gambling in Britain was the increase in the number of individuals experiencing gambling problems (Reith & Dobbie, 2012). Researchers have found that gambling problems are multifaceted and cause significant health and social harms for some individuals, their families, and their communities (Tepperman & Wanner, 2012; Reith & Dobbie, 2013; Langham et al., 2015). They indicated that these harms include financial and health problems, emotional or psychological distress, relationship difficulties, and criminal activity. Although the relationship between gambling liberalization and harm is complex, widespread liberalization is usually followed by a steady increase in gambling participation rates and gambling harm. High concentrations of gambling availability in the community are associated with higher rates of gambling addiction (Abbott, 2006; Cox et al., 2005). The complexity of this relationship will be explored in later chapters.

Sports Gambling Expansion and Harm

When it comes to sports gambling, there are some interesting caveats that could magnify its adverse effects on public health. Firstly, research has shown that problem gamblers are disproportionately involved in sports betting (Hing et al., 2016) and that problem gamblers are responsible for ~70% of the overall sports gambling revenue in contrast to lotteries and scratch tickets at ~17% and ~20% respectively (Davidson et al., 2016). In other words, the sports gambling industry is dependent on problem gamblers. Secondly, research has shown that it is second only to Video Lottery Terminals as the gambling medium that causes the most harm to individuals, their families, peers, and communities (Mercier et al., 2018). Finally, sports are

embedded in our culture and part of the lived experience of numerous children and youth. Families gather together to bond over their favorite team, player, league, event, etc. Whether it occurs in homes, restaurants, bars, or at live sporting events, gambling related content and advertisements are unavoidable as they are now infiltrating the sports world at an exponential rate. This is potentially problematic because individuals who are exposed to gambling at an earlier age are more likely to gamble as an adult and are at greater risk for developing gambling related problems (Shead et al., 2010; Kallick-Kaufmann, 1979). Other forms of gambling are not as prevalent in the everyday lives of youth; electronic gaming machines or up and coming Blackjack players rarely dominate the dinner table discourse. Because of these unique variables associated with sports gambling, jurisdictions that permit legal sports betting should be concerned about cultivating a culture of high-risk sports bettors that could have adverse effects on individual and public health (Winters, 2019).

All things considered, in order for researchers, policy makers, regulators, and communities to meet the growing needs of this new generation of sports gamblers they need to have a better understanding of the complexities and lived experiences of sports gamblers. Gambling behaviour is complex, it is not static and something that can be pigeonholed into a category where it remains for a lifetime. It is dynamic and ever changing. This thesis illuminates the complexities of gambling behaviour by sharing my gambling lived experience and the experiences of others. In the next section, I outline the purpose of this research, the phenomenon under study, and the research questions driving the inquiry.

Statement of Purpose

Due to the legalization of sports gambling in the North America, the sport-gambling connection is stronger than ever, and the potential negative health impacts of this are not yet

fully understood (Winters, 2017). This along with my life experiences have motivated me to better understand Sports Betting Problem Gambling/Sports Betting Problem Gamblers (SBPG) and the potential harm it can cause. In this thesis based research, Sports Betting Problem Gambling (SBPG) will be conceptualized as any perceived problems or difficulties that arise from an individual's sports gambling behaviour. If a person perceives their sports gambling has caused themselves, others, or the community harm, they would be considered a SPBG. In the literature, there are numerous frameworks and definitions of what constitutes SBPG and they are explored further in the literature review. Through sharing the experiences of Sports Betting Problem Gamblers, my aim is to generate a more nuanced and comprehensive understanding of the multiple plotlines and contexts that impact their gambling. In conjunction with the gambling community, it is intended that this investigation will generate awareness, inform scholarship and policy, initiate further inquiry, and offer counsellors, educators, and other helping professionals the opportunity to better understand the complexities of SBPG. The more stories we hear from Sports Betting Problem Gamblers, the more evolved the interventions can become to support individuals experiencing sports gambling issues.

My research explores how SBPG progression and change is lived and experienced by people. Exploring the lived experiences of SBPGs will shed light on the factors influencing gambling progression (from social gambler to problem gambler), the processes involved in gambling initiation, and the impacts SBPG has on peoples' lives.

This inquiry was driven by two distinct questions: how are Sports Betting Problem Gamblers' narratives shaped by psychological, cultural, social, and institutional factors? and how do their experiences, behaviours, and motivations affect their gambling progression? The purpose of this inquiry is to understand the experiences of individuals who have at one point in

their lives identified themselves as having a problem with sports gambling. In order to understand this human experience in a meaningful way and to develop a robust understanding of the research questions, one must approach their stories through a narrative lens. A narrative approach is the “portal to human thinking and experience, implicated in practically every aspect of human communication, social interaction, and cultural practice” (Hiles et al., 2017, p.157). Therefore, I employed a narrative inquiry methodology to better understand the lived experience of sports betting problem gamblers. Through interviews, I cogenerated narrative accounts with five participants from the province of Alberta, who have at one point in their life, self-identified as having a problem with sports gambling.

I travelled with the participants to their temporal, social, and topological worlds. The temporal world attends to the past, present, and future of people, places, things, and events under study; the social world attends to the personal and social conditions under which people’s experiences and events are taking place; the topological world is the specific and physical boundaries where the inquiry and events take place (Clandinin, 2013; Connelly & Clandinin, 2006). Before I met with the participants, I critically examined and organized the different theories that have influenced my own thinking regarding SPBG. I was also open to new thoughts, ideas, and questions that arose from this examination. In the subsequent sections, I will review how problem gambling is defined in the literature; examine and organize the various theories of problem gambling and SPBG; discuss the theoretical framework and philosophical underpinnings of narrative inquiry; and describe the methods used to conduct the research.

Chapter 2: Literature Review

For me the action is the juice, I'm in

—Michael Mann, *Heat*

Liberalization of sports gambling regulations in Canada is changing the industry at an exponential rate. The days of walking to the convenience store in the frozen Alberta tundra to place a government sanctioned sports bet are a relic of the past. Today's sports gamblers can legally place a wager from the comfort of their living room, have access to an abundance of gambling content (print, TV, Radio, Social Media), and are involuntarily exposed to the mainstream media coverage and the everyday community presence of sports gambling. Because of these changes, overall participation rates in sports gambling has increased and sports gambling in North America is now a multibillion dollar industry. Researchers have shown that gambling expansion always comes with a cost to individuals, communities, and society. Increased sports gambling participation rates have the potential to increase in the number of individuals experiencing problems related to their gambling. However, this relationship between liberalization, expansion, and gambling harm is multifaceted and not yet fully understood in regard to Sports Betting Problem Gambling. Sports gambling behaviour is dynamic and is influenced by psychological, cultural, social, and institutional factors. Because of this complexity, supporting and caring for SBPGs is a challenging endeavour. Therefore, in order to meet the growing needs of this new generation of sports gamblers, there is a need to have a better understanding of the intricacies and lived experiences of sports gamblers. The wider gambling community will benefit from listening to the stories of Sports Betting Problem Gamblers with the hope that these stories will generate awareness and offer helping professionals a deeper understanding of how we can attend to Sports Betting Problem Gamblers.

The focus of this chapter is to critically examine and organize the different theories that have influenced my own thinking regarding problem gambling and Sports Betting Problem Gambling. From a narrative perspective, this will allow me to be open to new questions and thoughts that arise from this examination. Thus, in this chapter, I will review how problem gambling is conceptualized in the literature, discuss the various problem gambling screening tools, and organize the various theories of problem gambling and sports betting problem gambling.

Defining Problem Gambling

Before unpacking some of the theories regarding problem gambling, it is imperative we look at how problem gambling is defined in the literature. The complexity of the phenomenon of gambling and problem gambling makes a consensus definition difficult to come by. Sociologists, psychologists, and psychiatrists have all attempted to narrow down some common behaviors that would classify someone as a problem gambler.

The term problem gambling is often used to identify individuals with any difficulties related to their gambling (Volberg & Williams, 2014). However, it is defined and applied in a variety of ways in the field of gambling studies. In certain situations, the term problem gambling is an inclusive term and used to indicate any patterns of gambling behaviour that cause disruption and damage to a person's functioning (Svetieva & Walker, 2008) with no distinction between problem gamblers and disordered gamblers. In other situations, the term problem gambling is used for individuals with less serious gambling related difficulties compared to those who would be defined as disordered gamblers (Volberg & Williams, 2014). Lesieur (1998) elaborates on this distinction by making a comparison to the field of substance abuse. He states, "Not all problem drinkers are alcoholics, and not all substance abusers are drug addicts.

However, all alcoholics are problem drinkers, and all drug addicts are substance abusers” (p.154). In other words, not all problem gamblers are disordered gamblers, but all disordered gamblers are problem gamblers.

Problem gambling is defined in varying manners throughout the literature and across jurisdictions. For example, according to the Canadian Problem Gambling Index assessment (Ferris & Wynne, 2001), problem gambling is defined as “behaviour that creates negative consequences for the gambler, others in his social network, or for the community” (p.2). Whereas the Diagnostic and Statistical Manual of Mental Disorders (DSM-V, 2013) outlines the essential feature of a gambling disorder as “persistent and recurrent maladaptive gambling behaviour that disrupts personal, family, and/or vocational pursuits” (p.586). Certain jurisdictions also have their own definitions of problem gambling. In Australia, problem gambling is found when there are “difficulties in limiting money and/or time spent on gambling which leads to adverse consequences for the gambler, others, or for the community” (Neal et al., 2005, p.125). New Zealand defines problem gambling as excessive gambling behaviour that causes “harm or distress of any kind arising from, or caused or exacerbated by, a person’s gambling; and includes personal, social, or economic harm suffered – by the person; or by the person’s spouse, civil union partner, defacto partner, family, or wider community; or in the workplace; or by society at large” (New Zealand Ministry of Health, 2010, p.2).

Furthermore, there are several screening tools that are used by researchers, counsellors, and psychologists to help determine if an individual has problems with gambling. Williams et al. (2012) identified over 200 different problem gambling instruments used in adult prevalence surveys between 1975 and 2011. Although these screening tools vary in length, question type, terminology, and target audience, they all share some commonalities. First, they all attempt to

identify the severity of one's compulsion to gamble. Second, they provide some insight into reasons why gambling can become a problem for some people (Tepperman & Wanner, 2012). Finally, the majority of these screening tools can be self-administered, and are not used for a clinical diagnosis. Four widely used and reliable screening tools are the *South Oaks Gambling Screen* (SOGS), the *NODS-CLiP*, the *Problem Gambling Severity Index* (PGSI), and the *Brief Problem Gambling Screen*—BPGS (Volberg & Williams, 2014; Centre for Addiction and Mental Health, 2019; Caler et al., 2016).

The SOGS was developed by Lesieur and Blume (1987) and is one of the most widely used screening instruments used in both clinical populations and international general populations surveys (Abbott & Volberg, 2006). It is a 20-question measure that was originally based on the DSM-III three criteria— in some instances, it has been adapted to reflect the revised versions of the DSM (Centre for Mental Health and Addiction, 2019). The popularity of the SOGS is in part due to the fact that it includes behavioural consequences, familial gambling behaviours, criteria related to problem severity, and has been shown to be valid and reliable (Caler et al., 2016). However, the SOGS does have some limitations. First, it is very long and can seem inappropriate and burdensome for routine use in clinical intakes, in large population samples, and for individuals who gambler very little, which increases the probability of a false negative (Volberg & Williams, 2011). Second, the core of the survey is still based off of earlier versions of the DSM and has not been systematically updated resulting in items that have become obsolete or fail to reflect problems in some groups (Goodie et al., 2012). Finally, part of the reason is it still in use is that it can provide comparisons over time in populations that were initially screened with the measure (Caler et al., 2016).

The NODS-CLiP is a three-item rapid screening tool that is a subset of the 17-item *National Opinion Research Centre DSM-IV Screen for Gambling Problem* (NODS). It is called the NODS-CLiP to remind the users of this tool that the three items refer to loss of control (C), lying (L), and preoccupation (P) with gambling (Centre for Mental Health and Addiction, 2019). A major strength of this instrument is its simplicity and time commitment. It can be accurately self-administered to large numbers of individuals. Volberg and Williams (2011) showed that the NODS-CLiP was just as sensitive to problem gambling as the full 17-item NODS, however due to its lack of specificity, they recommended it not be used as a stand-alone screen in population research. Furthermore, Toce-Gerstein et al. (2009) recommended that individuals who endorsed one or more of the NODS-CLiP items be administered the remaining items that make up the NOD.

Another frequently used screening tool in both clinical and population surveys is the *Problem Gambling Severity Index* (PGSI). The PGSI is a 9-item instrument that can be self-administered or administered by a clinician (Caler et al., 2016). It is a briefer version of the 31-item *Canadian Problem Gambling Index* and measures gambling severity over the previous 12 months (Centre for Mental Health and Addiction, 2019). It is more onerous to complete than the NODS-CLiP, however, it allows the individual to assess their past-year gambling behaviour and has shown to have good internal consistency, criterion validity, and test-retest reliability (Miller et al., 2013). According to Caler et al. (2016), it is the gold standard for modern symptom assessment, due to the limited number of questions, classification accuracy, and correlation with other instruments.

The final screening tool I am going to discuss is the *Brief Problem Gambling Screen* (BPGS). The BPGS was developed by Volberg and Williams (2011) and is a five-item screening

tool that combines items from all of the most widely-used problem gambling screens that are effective in capturing the majority of clinically-assessed at-risk, problem, and pathological gamblers. The five items include one motivation item, three behaviour items, and one consequence item. Dowling et al. (2017) showed that the five-item BPGS was one of the only screening tools to display satisfactory sensitivity in detecting any level of gambling severity—problem, moderate-risk, and low-risk gambling. In other words, it is an efficient tool for detecting gambling problems across the continuum. However, the researchers found that it was less efficient at detecting higher-risk gamblers only.

In all of these definitions and conceptualizations of problem gambling there are two distinct components: the excessive detrimental behaviour and the problems or harm that are a consequence of said behaviour. Therefore, for the purpose of this thesis research study, problem gambling will be defined and used as any problems or difficulties that result from one's gambling behaviour. This will allow me to remain inclusive and will not imply problem gambling as an addiction to gambling (Svetieva & Walker, 2008). Gamblers experiencing harm may not necessarily have personal or psychological problems hence not meeting the criteria of a problem gambler. However, if an individual's gambling behaviour causes them or their friends, family, or community harm, then they would be considered a problem gambler. A larger proportion of the population fall under this classification of problem gambling rather than one that focuses solely on the biomedical addiction model (Volberg & Williams, 2014) Naturally, the severity of the harm is correlated to the degree of the excessive behaviour and the gambling related difficulties may progress over time.

Remaining inclusive allows me to view problem gambling through a holistic lens—it is not just a problem of individual psychological deficits, but rather something that exists in social,

historical, and cultural contexts (Korn et al., 2003). Through this holistic approach, the mechanisms by which gambling behaviour becomes excessive are more nuanced and interesting. I still need to consider psychological factors when trying to understand problematic gambling behaviour and progression, however, that is just one small piece of the gambling puzzle.

Theories of Problem Gambling

I have always been curious about the progression of problematic gambling behaviour. Social gambling is joyful, entertaining, and can be intellectually stimulating. How is it possible that an activity of this nature can turn into a nightmare that can cause unrepairable damage and harm? Why do people continue to gamble when they consistently lose more than they win? In essence, why do people migrate from social gambling to problem gambling. Why did I move from low stakes five-dollar Pro-Line tickets to \$5000-dollar single game NBA wagers? Questions of this ilk have been explored by academics, industry leaders, and policy makers for hundreds of years. There are theories and empirical studies that attempt to discover and explain the reasons for problem gambling progression. Some theories are universal to all problem gambling others are more specific to the type of gambling involved—such as Sports Betting Problem Gambling. I will take a look at some of the universal ones and some of the more sport specific ones. It is worth noting that these theories have their limitations and they will never be able to account for all of the varied individual lived experiences of problem gamblers. However, they should still be able to offer some insights into certain aspects of gambling behaviour.

Early Theories

Early theories about problem gambling progression were rooted in the psychoanalytic tradition with work of Sigmund Freud. Psychoanalytic theorists saw problem gambling as a mental illness in which the individual was motivated by unconscious forces to seek their own

demise (Tepperman & Wanner, 2012). Freud expanded on this idea in his famous essay Dostoevsky and Parricide (1928), about the problem gambling of Russian author Fyodor Dostoevsky, he (1866/2003) posited that “life must have an element of surprise, of risk: there must be a gamble (p.xix)”. In part, this fueled his obsession with gambling, which led to a lifetime of debt and financial hardship. He even gambled on his own career by agreeing to publish a new novel by November, 1866 or he would lose all of the copyrights and profits of his future works for a period of nine years (Dostoevsky, 1866/ 2003). Fittingly, the novel was titled *The Gambler*. Freud (1928/1961) attests that Dostoevsky’s irrational and destructive gambling was a method of self-punishment stemming from his troubled relationship with his father. According to Freud, Dostoevsky strongly identified with his father yet also despised him and wished to kill him, and because of this duality, Freud deduced, that he must also want to kill or hurt himself. By hurting himself, in an odd way he was also hurting his father. This parricidal desire fostered attitudes of guilt and self-punishment in Dostoevsky and by losing everything gambling was a way to fulfil these attitudes (Schmidl, 1965). As Freud (1928/1961) stated, “when his sense of guilt was satisfied by the punishments he had inflicted on himself, the inhibition upon his work became less severe and he allowed himself to take a few steps along the road to success” (p.191).

Freud’s psychoanalytic theories of problem gambling have fallen out of favour and are now held in low regard by psychologists, psychiatrists, and academics (Tepperman & Wanner, 2012). However, Freud’s characterization of problem gamblers as masochists with an unconscious desire to lose influenced numerous scholars who were trying to explain the phenomena of problem gambling. Psychoanalyst and disciple of Freud, Edmund Bergler developed a more widely accepted theory of problem gambling. He theorized that the pleasure

and excitement problem gamblers derived from gambling overpowered the need to win; and this revealed they were subconsciously motivated to lose (Bergler, 1958). If you are winning all the time there is little thrill or excitement; it would not be very engaging if there was zero risk, the prospect of losing keeps the heart beating and adrenaline flowing. Social scientist David Oldman (1974) expanded on this idea of losing and identified the gambler's self-punishing love of losing as one of the essential features of problem gambling. He differed from the psychoanalysts in that he believed problem gamblers loved losing because it helped them project a desired persona rather some form of unconscious repercussion over a guilt-laden childhood experience (Aasved, 2003). Oldman (1974) theorized that losing large amounts of money may demonstrate one's self-control, may reinforce a "good-guy" image, or may demonstrate that one is successful financially if they can be seen as being able to afford to lose large swaths of money. These early theories provided an initial framework for understanding the phenomena of problem gambling, even though they were empirically untestable and singular in their conceptualization. In the following section, I discuss some of the prevalent contemporary theories of problem gambling and describe some of the empirical studies that support these theories.

Contemporary Theories

Contemporary theories of problem gambling are more comprehensive and usually take into account a wider range of interrelated contributing factors, such as behavioral, cognitive, social and cultural, physiological, and motivational dimensions. For example, Richard and Humphrey (2013) hypothesized that people with gambling problems are more likely to have certain behavioral temperaments that contribute to their harmful play and that these predispositions result in a tendency to increase their frequency and duration of play, combined with the amount of money wagered. They also suggest that problem gamblers are more likely to

have a preexisting gambling urge that is triggered by certain environmental cues. The gambling urge is measurable through autonomic function and self-reported gambling urge scales.

Roderique-Davies et al. (2020) found that individuals with higher scores on the Problem Gambling Severity Index reported stronger urges to gamble than individuals with lower scores on the Problem Gambling Severity Index when exposed to videos of a televised football match containing embedded gambling promotion. What is also interesting is that the high-risk group also reported strong urges to gamble when exposed to video of an amateur football match with no embedded gambling content. This is one example of how two interrelated factors—psychological and the environment—can help us better understand problem gambling. Below I look at three interrelated contemporary theories: cognitive, sociocultural, and the gambling environment.

Cognitive Theories. Certain individual cognitive factors are often strongly correlated with gambling difficulties and harm. Cognitive theories stem from the belief that problem gambling develops out of one's cognitive biases and errors in regard to gambling outcomes (Tepperman & Wanner, 2012). The two cognitive biases that are widespread in the literature are erroneous beliefs (The Gambler's Fallacy) and illusions of control. Problem gamblers are more likely to display erroneous beliefs about the laws of chance and probability. They often irrationally believe in winning and losing streaks and false probabilities that fly in the face of pure chance (Aasved, 2003). For example, The Gambler's Fallacy, also known as the Monte Carlo Fallacy or the fallacy of the maturity of chances, is described as "the mistaken belief that if something happens more frequently than normal during some period, it will happen less frequently in the future, and vice versa" (Buchdahl, 2016, p. 31). In other words, if a coin has flipped tails eight times in a row, the erroneous gambler will believe that the outcome of the 9th

flip will most likely be heads, even though the true probability is still a 50% chance. Probability of independent events has no memory. Marmurek et al. (2015) showed that university students who scored higher on the Problem Gambling Serenity Index were more likely to endorse The Gambler's Fallacy. Participants placed bets on whether a roulette spin would yield a red or black winning colour. Adherence to Gambler's Fallacy was indexed by the likelihood of betting on an alternation in the color of the winning number as the number of consecutive outcomes of the other color increased. For example, if there were four red spins in a row, individuals endorsing the Gambler's Fallacy would display a higher propensity to bet black on their next turn. Hayano (1982) also provided evidence for problem gamblers' cognitive biases, he observed that cardroom gamblers rely on two contradictory beliefs: when things are going bad they are eventually going to turn; and when things are going good they are going to stay good. This is common discourse and I have personally experienced this phenomenon amongst veteran gamblers as they used to always tell me, "never leave the table on a heater", with the heater describing a run of winning hands. By acting on these two contradictory beliefs, the gambler will always lose more often than they win.

Many of these cognitive biases and beliefs are rooted in the illusion of control (Buchdahl, 2016). Problem gamblers are more likely to think they can control independent events and this is heightened when a pattern or explanation is perceived in random events, these perceived explanations of past outcomes will then be used to predict future outcomes (Richard & Humphrey, 2013). Denial, superstition, and overconfidence in perceived skill are some of the ways gamblers try to make their uncertain environment more controllable and predictable. I have fallen victim to this illusion of control on numerous occasions. For example, I have made wagers based off the belief that historical head to head records were useful in predicting winners of

future games, my biggest blunder being the 2010 NBA championship between the Los Angeles Lakers and the Boston Celtics. Since 1959 the Lakers and Celtics have met in the NBA championship a record 12 times. Of those 12 times the Celtics have beaten the Lakers an astonishing 9 times—a 75% winning percentage! When they met in the 2010 NBA championship, I wagered on the Celtics in part, because I believed they had the Lakers proverbial number, how could you argue with history. What I didn't consider was that these historical records had zero bearing on 2010 finals. Some of these championships were played over 40 years ago. The teams were similar in name only as they were comprised of different players, coaches, owners and even played in different arenas. I used a perceived pattern of past outcomes to predict a future outcome. The Celtics lost and I lost my money. A failed attempt to control probability and uncertainty. Another way gamblers' attempt to control their gambling environments is by associating certain behaviours and events with certain outcomes (Delfabbro, 2013). For example, if an individual hit a big win while wearing a certain article of clothing, they might be more inclined to believe that if they wear that same article of clothing again it will increase their chances of winning big, or maybe they associate a certain strategy, location, or environment with winning. When I am playing cards in Las Vegas, Nevada, the only casino I will play at is the MGM Grand because I have never had an extended run of bad cards there. I associate my winnings there with the belief that they tilt the odds in the players favour in order to draw more customers, keep them happy, and keep them spending on other amenities—ridiculous I know. Nicholson et al. (2016) and Po Oei et al. (2008) both established a strong correlation between gambling cognitions and gambling problems. Their research showed that gamblers who had a higher frequency of gambling problems were more likely to have to display cognitive biases such as the illusion of control.

Furthermore, there are prominent cognitive explanations for problem gambling that draw from the attribution theory. The attribution theory is concerned with the perception of causality, or how people judge why a particular incident or event has occurred; if a person believes that an unpleasant event was arbitrarily caused, they may have different attitudes and actions than if they believed it was justifiably caused (Weiner, 1972). An individual's causal attributions of success or failure can influence subsequent behaviour (Weiner, 1985). For example, if I attribute my high-test score to the controllable effort I put in studying rather than luck, chance, or fate the more likely I am going to continue to put in effort studying for future tests. Aasved (2003) argued that gamblers who consistently lose money tend to ascribe their losses to external uncontrollable factors such as a bad luck, fate, etc. and therefore think of themselves as helpless pawns in a game of fate. When it comes to skill-based gambling—horse betting, sports wagering, poker—the gamblers generally exhibit an internal locus of control due to the fact they control the amount of effort into researching the teams, the match-up, etc. If a gambler wins a bet, they attribute the win to their controllable effort and start to believe hard work will overcome chance and probability. However, when their selection loses, the gambler tends to look to external uncontrollable explanations: the quarterback got injured, unpredictable weather, unfair officiating, etc. Because of these external explanations, the gambler can still maintain their analysis and pick were correct and thus will reinforce their perception of internal control. This is a dangerous game because both a win and a loss reinforce the gambler's perception that they can control probability. Inevitably, the losses and the amount of money start to pile up, and once this happens or if the gamble suffers a “bad beat”³ or fluke loss that is entirely unexpected the gambler's locus of control will shift to an external orientation (Rosencrance, 1986). Once this

³ A bad beat is when a gambler loses a bet after seemingly being guaranteed a victory.

shift occurs, the gambler no longer assumes they have control and they tend to attribute future winners to cruel fate. This loss of control and disorientation causes a dramatic shift in betting and money management strategies. The gambler starts betting in an entirely uncontrolled manner, large sums are now bet on longshots and improbable combinations (blindly appealing to fate); the losses mount and the problems arise (Aasved, 2003). A study done by Shumlich et al. (2018) on undergraduate Texas hold'em poker players found that those who self-identified as problem gamblers were more likely to display an external locus of control compared to those who self-identified as non-problem gamblers.

Sociocultural Factors. The theories discussed so far have been focused on dimensions that reside within the individual. The early psychoanalytic theories hypothesized the subconscious was instrumental in developing gambling problems, and the cognitive/behavioral theories focused on the individuals' biases, irrational beliefs, and attributions. However, gambling does not occur in a vacuum and it is always situated in a larger societal context. Problem gambling is shaped by social, cultural, economic, and institutional factors. Furthermore, the symptoms of problem gambling themselves consists largely of individual failures to meet social and economic obligations such as neglecting relationships, financial problems, job loss, spending too much time gambling rather than with family or on other more socially acceptable forms of consumption (Reith & Dobbie, 2012). In some ways, it is a double-edged sword: societal expectations define the symptoms, yet it also creates an environment for these symptoms to flourish.

Individuals are not born with performed repertoires of gambling and problematic gambling behavior. They must learn them through direct experience or on a vicarious basis via social learning. Social learning involves the procurement of learned behaviour by observing the

behaviour of others and its consequences and through the processes of modelling and imitation (Bandura & Walters, 1977; Bandura, 1978). Gambling behaviour is learned socially at a relatively young age and is heavily influenced by an individual's culture, family, and peers (Tepperman & Wanner, 2012; Richard & Humphrey, 2013). Youth are often introduced to gambling by parents, siblings, and peers either directly or indirectly (Delfabbro, 2013; Fabiansson, 2008) sometimes as young as 10 years old. Youth might go directly with their parents to the horse racing track, receive a scratch ticket for their birthday, gamble with their siblings, or offer their advice on professional sporting events. In other instances, this introduction might be more implicit, as the youth become indirectly involved in the families gambling experiences. This could consist of events such as celebrating a big gambling win as family, opening lottery tickets together, feverishly cheering on sports teams that a parent has wagered on. Whenever my grandma would have a successful night at the Bingo hall it was a reason for the entire family to celebrate, she would always come to our house and shower us with toys, money, and affection. In these households, gambling becomes synonymous with excitement, hope, and happiness and this can potentially influence children to develop irrational positive attitudes towards gambling and an understanding that it is a normal and socially acceptable activity (Gay et al., 2016). Additionally, youth who grow up in social contexts where gambling is prevalent are more likely to learn how to gamble and the processes involved, making the transition to adult gambling considerably more seamless.

Research suggests that growing up in these gambling rich environments has an impact on future adolescent and adult gambling behaviour. Numerous studies have shown that the earlier a child is exposed to their first gambling experience the more likely they are going to continue to gamble in to adulthood and the more likely they are going to develop gambling problems

(Rahman et al., 2012; Burge et al., 2006; Burge et al., 2004; Volberg, 1994). Furthermore, numerous studies have shown that youth who grow up with family members and peers who gamble or have positive attitudes towards gambling are more probable to gamble themselves and experience higher levels of problems related to their gambling (Gay et al., 2016; Donati et al., 2013; Delfabbro & Thrupp, 2003; Hardoon & Derevesnky, 2001). Researchers deduce that these positive familial and cultural attitudes towards gambling contribute to the normalization and glamourization of gambling.

The Gambling Environment. In addition to the familial and cultural factors that contribute to the initiation and progression of problem gambling are the institutional frameworks of gambling, such as the attractive physical gambling environment and the sophisticated marketing campaigns gambling companies undertake. Gambling is a rapidly expanding global market. In 2015, Morgan Stanley estimated the global gambling market was worth \$423 billion, and would swell to \$635 billion by 2023 (Morgan Stanley, 2015, as cited in Cassidy, 2020). Everyone wants a piece of this billion-dollar industry and every company involved will do whatever it takes to get customers to gamble at their website, app, casino, etc. Mass media messages and advertisements are unavoidable and often portray gambling as cool, desirable, and as a source of fun and recreation (Tepperman & Wanner, 2012). These messages shape our views about gambling and contribute to its normalization. For example, a series of 2018 Sport Select—a Canadian government sports lottery (Western Canada Lottery Corporation, 2021)—commercials glorified betting on sports. The overall message was that having money on a sporting event can make them “louder, bigger, better, wilder, rowdier, and bolder”. One commercial even compares the process of betting on sports to that of completing a life changing bank heist, the message is hammered home when the protagonist of the commercial states “some

say you can go for the glory or you can go for the cash, when you are holding that ticket, it's all the same". This commercial ran on Canadian television networks during breaks in sporting events. Derevensky et al. (2009) surveyed 1,147 youth between the ages of 12 and 19 and found that 96% of them had seen TV advertisements for gambling; the primary messages of the advertisements were that gambling is fun, exciting, entertaining, and that individuals can easily achieve wealth, success, and happiness. Hing et al. (2014) findings were similar to Derevensky et al. (2009) in that gambling advertisements are more enticing amongst existing gamblers rather than promoting the initiation of non-gamblers. The advertisements reinforce and maintain entrenched gambling beliefs and trigger problematic gambling behaviours.

Additionally, the topological worlds of where gambling takes place likely fosters a progression of problematic gambling behaviour (Tepperman & Wanner, 2012). Whether it is the bright lights and effervescent atmosphere of casinos, the incentives, free drinks and meals, or the ease of access when it comes to internet and mobile wagering, they are all designed to maximize profit by taking their customers money. Gambling institutions also take advantage of the vicarious nature of people by publicly celebrating other people's gambling success (Tepperman & Wanner, 2012). For example, prize winners are openly displayed, machines light up and play music when players win, and social media accounts will publicize successful players. This proximity to gambling can lead to a greater likelihood of gambling and problem gambling (Delfabbro, 2013).

Theories of Sports Betting Problem Gambling

The above-mentioned factors influencing gambling progression are ones that can be applied more universally to all problem gamblers. However, it is important we look at the uniqueness of sports gambling and its progression and how certain universal factors can be

applied more directly to sports wagering. Sports wagering is influenced by many factors including cognitions, sociocultural values, the media, the environment, as well as family, peers and coaches.

Cognitive Bias

As humans, we have been programmed to look for explanations for things that happen in the world, whether that be the outcome of a hockey game, a grade on an exam, or the rise of a stock price. The explanations we arrive at are often biased, fallacious, and stem from our intuition, emotions, and what we can observe (Buchdahl, 2016). It is very difficult for us to accept the prevalence of chance, randomness, and blind luck. If we have meaningful explanations, we can understand why things happen, and begin to predict what will happen in the future. These biases and fallacious explanations are often labelled as cognitive distortions or erroneous perceptions (Ladouceur et al. 2001). Gamblers who play games of perceived skill such as sports betting, poker, horse racing are more susceptible to erroneous cognitions than those who play games of pure chance—roulette, lotteries, slot machines (Myrseth et al., 2010), which is due to a few different but interrelated factors.

Firstly, sports bettors perceive their gambling is more determined by their own skills, knowledge, and analysis and less by chance or luck (Winters & Derevensky, 2019). They also have a tendency to overestimate the degree of skill involved in games that have both elements of skill and chance (Buchdahl, 2016). The randomness that occurs in any sporting event is much greater than what the sports bettor ever accounts for. Mercier et al. (2018) suggested that this is due to the active role sports bettors play in the game and the plethora of analysis and information that is available to them regarding sporting events. Sports bettors will examine the odds, read injury reports, look at the game conditions, accumulate data on past statistics and betting trends,

listen to “experts”, and finally make predictions. For example, due to the nature the National Football League schedule, a sports bettor has six days to do their research and analysis before making their selections. Often, they become meteorologists and are convinced five millimeters of precipitation is going to have a monumental impact on outcome of the game.

Secondly, all of the analysis and information seeking takes time, effort, and some degree sports literacy, which gives the gambler a sense of control over their selections. There is a misconception that sports literacy increases the odds of winning in sports betting. Because of this, sports gamblers often overestimate their skill and personal ability to win reinforcing their cognitive distortions and erroneous perceptions (Winters & Derevensky, 2019). For example, I spend 30 minutes researching recent trends for an upcoming Miami Dolphins/New England Patriots football game; I bet the Dolphins to win based off my research; the Dolphins beat the Patriots and I win some money. I conclude that my prediction caused me to win money and that my correct prediction is a testament to my sports betting acumen. However, as Buchdahl (2016) states “You don’t see the potentially limitless number of tiny chance events that dictated how the game evolved and ultimately determined how the result ended...Did your predictive ability really cause you to win money? Or was that all you saw?” (p.99). Even though sports bettors have a strong self-belief in their predictive ability, they are not the slightest bit skilled and the data supports this. Buchdahl (2016) analyzed 1,073,029 bets from 6,044 different “highly skilled” sports bettors from June 2014 to February 2015. He found that the aggregated yield for the full record was -2.17%. This was very comparable to the -2.27% yield that occurred when all the selections were made by random chance. There was no statistically significant difference between the so-called experts and the random sample. Cantinotti et al. (2004) showed similar results when analyzing the wagers of 35 regular hockey bettors. They found that the expert

bettors did not achieve better monetary gains than chance and suggested the “skills” of the sports bettors are indeed cognitive distortions.

Finally, former and current athletes are more susceptible to cognitive distortions when it comes to sports betting due to their perceived intimate/insider knowledge of the sport (Tepperman & Wanner, 2012). An example of this type of mindset or cognitive distortion may resemble: I was a successful high-level baseball player, surely, I can utilize this experience to pick winners. High-level athletes who gamble believe that their deep understanding of the game and years of playing experience are transferable to realm of sports gambling (Winters & Derevensky, 2019). All of these cognitive distortions and erroneous perceptions give sports bettors a false sense of control over the risky practice of gambling and will encourage consumers to take on bigger and more daring bets (Gordon et al., 2015). Winters and Derevensky (2019) suggest that cognitive distortions could be the enabling force that maintains or accelerates involvement in sports betting to the point of a gambling problem.

Sport and Society

Sports are an integral and essential aspect of Western Society. They have a profound impact on the economy, mass media, community values, public policy, political agencies, and our individual identity (Marci, 2012). Additionally, sports are pervasive throughout all walks of our society. They fill stadiums around the world, attract millions of viewers to television broadcasts, are covered extensively by all forms of media, consume the weekends and evenings of parents and children, dominant family and social discourse, and are part of the fabric of most secondary and post-secondary North American schools. As Lamont et al. (2016) stated, “sport holds a privileged position within our society” (p.319). In other words, they are a highly influential and valued cultural commodity and they allow fans and participants to feel a wide

range of emotions such as camaraderie, competition, loyalty, thrill, joy, and power. However, wherever sports are played, there is always and always have been people wagering on the outcomes. Whether that be betting your friend you will beat him in a race or placing thousands of dollars on the outcome of a basketball game.

Throughout history, sports and gambling have been inherently linked and at the centre of public attention. Placing wagers on sports dates back to the Roman era, where betting on chariot races was a common form of entertainment across the empire (Tepperman & Wanner, 2012). During the first half of the twentieth century, betting on baseball and college football rose to prominence, along with their heavily publicized controversies (McMillen, 2001). The 1919 Black Sox Scandal—in which 8 members of the Chicago White Sox were accused of throwing the 1919 World Series in exchange for money from an illegal gambling organization—captivated the public’s attention and was a prominent part of our popular culture throughout the twentieth century and beyond (Nathan, 2003). Even though sports wagering was starting to become part of the public discourse it was still illegal and considered morally unethical by the majority of society (McMillen, 2001). Much has changed in the world of sports wagering since the 1919 Black Sox Scandal as big money started to bring policymakers and the media to the sports wagering table. Today, sports wagering has become well ingrained into the sporting experience for athletes, fans, and corporations (Tepperman & Wanner, 2012). The continued escalation of economic interest of media, governments and industry, along with the pervasiveness of sports, the historical connections to gambling, and the cultural valued aspects of sports are all part of reasons as to why. Sports wagering is now culturally aligned with sports—betting is now core to the sporting experience (Deans et al., 2017). All of these components shape the sports wagering environment and contributes to the normalization, socialization, and accessibility of sports

wagering. This has the potential to create a fertile environment for the development significant health and social harms for individuals, their families, and communities.

Normalization of certain attitudes and behaviors associated with sports wagering have shown to put individuals at a greater risk for problem gambling progression (Hing et al., 2016; Lamont et al., 2015; Lopez-Gonzalez et al., 2019; Otterman, 2008). Lopez-Gonzalez et al. (2019) showed that there is an absence of negative connotations associated with sports betting and the presence of positive connotations sanitized sports betting as a harmless practice. They concluded these perceptions could lead to an increase in problem gambling related progression. The media and significant others (peers and family) are two key factors that are instrumental in normalizing an individual's attitudes and behaviors towards sports wagering.

The sports wagering media presence is continually growing as more and more sports organizations are partnering with gambling companies to generate revenue from sponsorship, advertising, and product fees (Lamont et al., 2015). I mentioned earlier the recent NBA partnership with the sports betting company William Hill. As a result, it is virtually impossible to be a sports fan—hardcore or casual—and not be bombarded with sports wagering marketing. Gambling marketing promotions take on a variety of forms, including fixed advertisements (physical signage), gambling operator sponsorship, celebrity endorsements, in game displays of live betting odds, commentary around betting odds, social media, online (pop-up banners), radio, and print advertisements. We have reached a saturation point when it comes to the promotion of gambling products in sports and we are now in an era that McMullan and Miller (2008) called the “gamblification” of sport and the “sportification” of gambling which refers to the increasing appropriation of sport culture by gambling operators. Sports fans are encouraged to gamble on sports and gambling is sold as a harmless and entertaining activity. The research strongly

supports the notion that the media and gambling marketing play a strong role in the normalization of gambling in sports (Lamont et al., 2015; Lamont et al., 2011; Deans et al., 2017; Deans et al., 2016; McGee, 2020; Sproston et al., 2015; Thomas et al., 2012). Deans et al. (2017) showed that 1) saturation of the marketing in community environments through multiple marketing channels and 2) alignment between gambling and sport through sponsorship and commentary based marketing led participants to perceive sports betting as a normal behavior tied to the rituals and activities commonly associated with sport, in turn reducing the stigma and social taboo associated with gambling. Furthermore, sports betting promotion has increased the dialogue around sports betting amongst peers, family, and significant others (Hing et al., 2016). Conversations have moved from “who do you think is going to win the game” to “who do you think is going to cover the point spread in the game”. Marketing influence is a powerful factor insofar it acts not only on the individual but also on their social world by creating an environment where sports gambling is an accepted and everyday activity.

Along with the media, significant others have a strong influence on normalizing an individual’s attitudes and beliefs towards sports betting which places them at a higher risk for harmful gambling behaviour (Tepperman & Wanner, 2012). Attending social environments with peers and significant others can increase exposure to settings in which sports betting is normative and where social pressure to wager on sports is present (Winters & Derevensky, 2019). For example, gambling is a prominent part of the social dynamic at Super Bowl viewing parties. I once attended a Super Bowl party where it was mandatory for every attendee to bet on the outcome of the coin toss, a very thrilling 15 seconds. Gordon et al. (2015) showed that individuals who were part of a community where sports gambling was normalized bet with more

risk because of the peer and social pressures to assimilate with the community and to demonstrate their knowledge of the game.

Numerous studies showed that families who gamble influence the gambling behaviour of those around them, but not many trying to identify the why or meanings behind them. Deans et al. (2017) showed that peer-based influences may be shifting social norms to encourage the consumption of sports wagering products and create social pressures to gamble, and as previously mentioned, part of the shift is due to the gambling-related language that has become embedded in peer discussion about sport and our sporting culture. Participants in Deans et al. (2017) study described many of their conversations around sport were framed within a gambling lens. Participants were no longer talking about their favourite players and childhood teams, rather they were more interested in what team is going to cover the spread, how much money should to risk, and what underdogs are the sharp plays. What is interesting but not surprising was that participants conversations about gambling were overwhelmingly positive; losses were rarely mentioned.

The Sports Gambling Environment

The specific and physical boundaries where sports wagering take place influence problem gambling progression. Due the abundance of gambling software and technology, the act of sports wagering can happen anywhere there is a cellphone and/or internet connection (online based). For example, I have placed bets on games while at the movies with my family and also with peers at a local establishment. It has been shown that internet and mobile phone gamblers are more likely to have gambling problems than venue-based gamblers (Wood & Williams, 2011; Gainsbury et al., 2016). The impact might even be more profound when it comes to online sports bettors as there are numerous situational and structural factors in the gambling environment that

promote risky sports betting behaviour (Deans et al. 2016), such as access, live in-play betting, industry promotions, co-consumption of alcohol and gambling, and of course social influences.

The greater access to sports gambling via the Internet and mobile wagering is concerning for the development of gambling-harms. There are thousands of different sportsbooks that offer wagering 24 hours a day, 7 days a week, from the comfort of your own living room. Because of this, today's sports gambler has access to unlimited betting opportunities across the globe. Online sportsbooks offer a vast array of markets with a multitude of sporting events starting very few minutes. For example, in October, I can wager on English Soccer in the morning, Major League Baseball games during the day, National Football League Games in the evening, and follow that up with the National Rugby League deep into the night. Furthermore, online sportsbooks offer markets on amateur sports, semi-professional events, esports, politics, reality television, and even the Oscars. In a grounded theoretical investigation of problem sports betting in online settings by Parke and Parke (2009), participants indicated that the immediate accessibility and pervasiveness of online sports betting made it challenging to control sports betting involvement because of the ability to chase losses throughout the day. Chasing is when a gambler attempts to immediately recoup the money they lost on a losing wager by staking the lost amount on another wager. For example, if I lost \$40 on a game, I would immediately place another \$40 on the next game, and if I lost that bet, I would then place \$80 on the next game and so on. This cycle would continue until I recouped my original bet or until I have no money left. Participants in Deans et al. (2016) study also identified mobile technologies allowing 24/7 access to wagering options contributed to risky gambling behavior such as chasing losses, increasing wager amounts, increasing wagering frequency, and not being able to step away and from the sports gambling medium. If there is a sport being played the gambler will be able to wager on it

from virtually any location, at any time. Lopez-Gonzalez et al. (2019) found that sports betting problem gamblers preferred mobile betting because it allowed for more instantaneous gambling, the universal access, and the user-friendly interface of the mobile applications.

Along with unlimited access, the online and mobile sports betting environment is able to offer live in-play and micro-betting gambling markets. Micro-bets are wagers on small events during live play. Live in-play markets allow the gambler to wager on a game in real-time while it is happening. Online sportsbooks will change the odds after almost every play or possession. For example, if the home team in a hockey game gives up an early first period goal, I can now bet them to win at much better odds than I would have been able to pre-match, although, they now have to overcome a deficit. Micro-betting allows players to bet on an almost immediate outcome during a live sports event. For example, in an NBA game, I can bet on the team to score the next points, win the quarter, win the half, make a turnover, win the opening tip-off, etc. These in-play bets are often placed on impulse, because the markets are only available for a short period of time and the odds are changing in real-time (Russell et al., 2019). If the gambler does not act quickly, they will miss their opportunity to wager on what they believe is a perceived inefficiency in the market. Because of the brief betting cycles, live in-play betting is a significant structural feature of the online sports betting environment that contributes to problem gambling progression (Parke & Parke, 2019; Lopez-Gonzalez et al., 2018; Braverman et al., 2013; Hing et al., 2016). Parke and Parke (2019) showed that certain technological features support and motivate the continuation of sports betting in online settings, they called this the *Online Sports Betting Loop*. The problem gamblers interviewed in the study attributed the structural features of the online sports betting environment such as live betting, cash out, micro-event betting, and instant depositing that foster risky sports betting behaviour. Live betting markets reduces the

number of enforced breaks in play, I no longer need to wait for the three-hour football game to conclude and the next one to start to place another wager. This facilitates persistent gambling and extended betting duration. Micro-betting facilitates rapid, intensive, and impulsive online sports betting sessions (Parke & Parke, 2019). Lopez-Gonzalez et al. (2018) and Hing et al. (2016) had similar findings in that in-play betting and micro-betting were more conducive to developing gambling related harms because its immediate and impulsive nature. Additionally, sports gambling environments where there is the presence of alcohol such as bars, social gatherings, viewing parties, etc. influence individuals to gamble more than they would and on markets that they would not normally gamble on (Deans et al., 2016).

What is curious about the majority of the literature on problem sports gambling progression it is often focused on psychological and demographic factors collected from quantitative surveys. For example, a number of studies have found that young, educated, single adult males aged 18-34, who are athletes or former athletes, are full-time employed or studying, and have significant others that gamble on sports are at a higher risk for developing gambling problems (Winters & Derevensky, 2019; Hing, et al., 2015; Russel et al., 2019; Delfabbro & King, 2012). What these demographic studies fail to pay enough attention to are the wider social and cultural contexts within which individuals take part in sports gambling. These generalized observations don't speak to the messiness or complexity sports gambling. Through my review of the literature, there was a dearth of qualitative studies that take into account the social and cultural factors influencing sports gambling and even less that explored the lived experiences, attitudes, and meanings of sports gambling behaviour. Additionally, qualitative accounts of meanings and motivations that are involved in the career trajectory—initiation, progression, harm, continue/discontinue— of a sports betting problem gambler are lacking. Studies will often

look at one moment in time of the problem gambler such as the initiation phase rather than the holistic career of the gambler with all of its meanings and nuances. A deeper understanding of the entirety of their lived gambling experience will help us better understand why some people naturally recover from SBPG and why others struggle with it for a lifetime. Why some people progress and develop problems while others can experience a lifetime of gambling as harmless social entertainment. As Cassidy (2019) states, “a qualitative turn is taking place in gambling research, towards a more grounded perspective and a more critical approach which places the experiences of gamblers and their families at the centre of the analysis” (p.5). This research continues the qualitative turn in the realm of sports gambling.

Chapter 3: Methodology and Research Design

“human life is too complex, too inexhaustibly variegated ever to be reduced to a single pattern”

—Morris Weitz, *Aesthetics*

Chapter 2 outlined some of the historical and contemporary theories regarding problem gambling and sports betting problem gambling. It is apparent from these theories that gambling is a complex phenomenon that is embedded in the rich texture of everyday life. It occurs across culture, time, and place and is influenced by an abundance of social and psychological factors. Gambling is part of the lived human experience and brings with it the mystery and complexity of life itself. Rebecca Cassidy (2020) reminds us that we need to “embrace the confusing and messy circumstances in which gambling takes place” (p. 6). Additionally, the context and situation of individual experience is essential, as Reith and Dobbie (2013) showed, similar situations can have both positive and negative impacts on gambling behavior, in different ways, at different times, and for different people. Embracing the messiness and contextualizing gambling will provide a thicker description, allow for alternative perspectives, and will broaden our understanding of the phenomenon beyond the limited focus of objectivist biomedical models that emphasize gambling as pathology (McGowan, 2004). The purpose of this thesis is to explore how sports betting problem gambling progression and change is lived and experienced by people; thus, the research questions that guide this study are “How are sports betting problem gamblers’ narratives shaped by psychological, cultural, social, and institutional factors?” and “How do their experiences, behaviours, and motivations affect their gambling progression?” This chapter focuses on how the goals of this study were achieved through a narrative research

methodology. It will also include a description of the philosophical underpinnings of this narrative inquiry. I will then outline the research methods I used to conduct this research.

Narrative Inquiry

In order to develop a more nuanced understanding of the phenomenon of SBPG, I employed a narrative research methodology that was informed by Clandinin and Connelly's (2000) and Clandinin and Rosiek's (2007) narrative inquiry. This approach lends itself well to capturing the complexities of SBPG. Narrative inquiry is an approach to studying human lives that privileges lived experience as a source of significant knowledge and understanding (Clandinin & Connelly, 2000). In other words, narrative inquiry is a way of studying and understanding experience and is committed to expressing the complexity of storied lives. Furthermore, narrative inquiry not only honours an individual's experience, it is "an exploration of the social, cultural, familial, linguistic, and institutional narratives within which individuals' experiences were, and are, constituted, shaped, expressed, and enacted" (Clandinin, 2013, p. 18). Narrative is pluralistic, subjective, context dependent, and does not seek an absolute truth or singular interpretation. Therefore, this approach will help us unpack and understand the fluid and multidimensional nature of gamblers' experiences and do so through an empathetic and holistic lens.

Philosophical Orientation

Narrative inquiry, like many methodologies, can be approached from a variety of ideological, ontological, and epistemological commitments (Clandinin & Rosiek, 2007). For some, narrative inquiry is only a way of representing or analyzing data, for others, it is a way to make their research more compelling. For example, Hiles et al. (2017) approach to narrative inquiry places a strong focus on analyzing interview data through a process that breaks down the

story into a sequence of segments, i.e. episodes/events/moods, or, discursive gestures/asides/emphasis, codes are then given to the segments, and universal themes and generalizable patterns are identified. Whereas Clandinin and Rosiek (2007), who employ a Deweyan view of experience, argue this approach “severs the narratives from the relational, temporal, and continuous features of experience that give it meaning” (p.61). John Dewey was a philosopher, psychologist, educational reformer, and one of the most prominent American intellectuals in the first half of the twentieth century (Hildebrand, 2021). In this study, drawing from the above-mentioned work of Clandinin and Rosiek (2007), and from Clandinin and Connelly (2000) and Clandinin (2013), I subscribe to a Deweyan view of experience and understanding. The Deweyan perspective of experience is that it is continuous, dynamic, uncertain, and a storied phenomenon. He argued that experiences are not single units of information but they are ongoing and cannot be isolated from or excluded from subsequent experiences. Experience “is a changing stream that is characterized by continuous interaction of human thought with our personal, social, and material environment” (Clandinin & Rosiek, 2007, p.39). Because of these ontological commitments, Dewey believed everyday lived experience should serve as a valuable source of knowledge (Clandinin, 2013). Therefore, in this study I view experience as relational, continuous, and social. These three key tenets form the foundation for my narrative research.

Firstly, narrative inquiry is relational research, in essence it is “people in relation studying people in relation” (Clandinin, 2013, p. 23). The storied experience is the phenomenon under study, which develops within relationships—the relational between the person and their world; the relational between person and place; the relational in our cultural, institutional, linguistic, and familial narratives; and of course, the relational between researcher and

participants (Clandinin, 2013; Park, 2015). In this research, I intentionally come into relation with participants and think narratively about my experiences, the participants' experiences, and about the experiences that become visible as we embarked on the shared research experience. I am not an objective observer but rather part of the ongoing negotiation of making meaning of the storied experience. Clandinin (2013) reminds us that "We are not objective inquiries. We are relational inquirers, attentive to the intersubjective, relational, embedded spaces in which lives are lived out. We do not stand metaphorically outside the inquiry but are part of the phenomenon under study" (p.24). The relational space that develops between researcher and participant needs to be one of trust, comfort, and openness. Furthermore, "the regulative ideal for inquiry is not to generate an exclusively faithful representation of a reality independent of the knower. The regulative ideal for inquiry is to generate a new relation between a human being and her environment—her life, community, world" (Clandinin & Rosiek, 2007, p. 39). Experience develops within relationships and therefore knowledge is always relational.

Second, experiences are continuous and narratives are the form of representation that describes these continuous human experiences as they unfold through time (Clandinin & Rosiek, 2007). "Experiences grow out of other experiences, and experiences lead to further experiences...each point has a past experiential base and leads to an experiential future" (Clandinin & Connelly, 2000, p. 2). Therefore, experiences are not fixed and unchanged throughout an inquiry; they are not frozen in time and packaged neatly away for the benefit of the researcher. Lived experience is messy. Events, people, and objects under study are in temporal transition (Clandinin & Rosiek, 2007) and can only be understood through "interaction and interpretation of experience, in the living, re-living, telling, and re-telling of lives" (Park, 2015, p. 17). Something that has happened to me in my past has an impact on the present as it

appears and on my implied future and a present-day experience will also alter my past. In order to attend to these temporal ways, I need to inquire towards the past, present, and future of people, places, things, and events under study (Clandinin, 2013). We are constantly creating, altering, and revising our life stories. Experiences are continuous and therefore knowledge is always temporal.

Finally, storied experiences are always the result of “a confluence of social influences on a person’s inner life, social influences on their environment, and their unique personal history” (Clandinin & Rosiek, 2007, p. 41). Individual lives are always understood in a context that acknowledges the social, cultural, familial, and institutional narratives within which individuals’ experiences were shaped and expressed and it is a perspective that respects subjective truths (Clandinin, 2013). In order to attend to the social dimension of experiences, I need to be cognizant of both the personal and social conditions of myself and the participants. The personal conditions are the feelings, hopes, desires, aesthetic reactions and moral dispositions of the inquirer and participant (Clandinin & Connelly, 2006) and the social conditions refer to the milieu, the conditions under which people’s experiences and events are unfolding (Clandinin, 2013). Since the beginning of this research project, I have been retelling and reliving my gambling experience in new and more attentive ways. For example, I have turned inward and attended to how my emotions, aesthetic reactions, and moral responses are shaped by familial, cultural, and social narratives. I have also turned outward and reflected on what is happening to the events and people in these experiences and the time and place in which they occur.

Rationale for Narrative Inquiry

Narrative inquiry allows for us to capture the complexities and dynamic nature of the lived sports gambling experience, and will produce a more nuanced picture of sports gambling

by beginning to show how change is lived and experienced by people. Reith and Dobbie (2013) remind us that qualitative methods that are fluid and acknowledge the wider social context “will produce a richer basis for understanding experiences of gambling that are as complex and as varied as the societies they are embedded in and the individuals who enact them” (p. 41). As previously mentioned, the majority of gambling research portrays individuals as units of information that are isolated from their social relations and suspended in a particular moment in time (Reith & Dobbie, 2013). In other words, generalizations and broad understandings are generated by looking for patterns in the parts of an experience, often quantified with concrete facts and numerical data (Burnett, 2012). Hendry (2007) argues that dissecting experience by looking at parts to see the whole maintains an atomistic view of experience that contrasts systems thinking. According to Capra (1996, as cited in Hendry, 2007), “system science shows that living systems cannot be understood by analysis. The properties of the parts are not intrinsic properties but can be understood only within the context of the larger whole” (p. 492). Narrative inquiry circumvents the atomistic view of experience by allowing us to think within temporality, sociality, and place (Clandinin, 2013). Generalizations are not achieved using narrative inquiry, rather rich descriptions of individual experience—personal and human dimensions that cannot be quantified—which will inform new understanding for both the researcher and participant.

Another justification for using a narrative methodology is the potential it has to generate awareness and create a dialogue regarding sports gambling harm. The individual storyteller is placed at the centre of the research process and their data is valued and honoured. Because of this, narrative inquiry provides a platform for people to use their stories to encourage awareness and the potential for change (Delgado & Stefancic, 2000). If a phenomenon is not meaningfully understood, awareness and change are less likely to occur. The actions and motivations of Sports

Betting Problem Gamblers may be difficult for outsiders to understand. For example, someone who does not have an insider perspective into the gambling world might not be able to comprehend why so many people risk their hard-earned capital on zero sum games of chance with a negative expected value. Narratives can speak more significantly about a phenomenon such as SBPG than an explanation (Birmingham, 2010). Stories help make sense of events that appear random and disordered. Riessman (1990) argued that structuring events into a narrative form imposes order and meaning onto events that may seem incongruous and chaotic. Therefore, the use of story will help outsiders better understand the phenomenon, which in turn will generate awareness amongst them, and perhaps prompting them to question their own presuppositions, biases, and perspectives on a particular subject.

Finally, there is a dearth of narrative research in the field of gambling studies (Pratford et al., 2015) even less when it comes to sports betting. Throughout my review of the gambling literature, I was only able to locate three peer reviewed studies that employed a narrative approach (Reith & Dobbie, 2013; Reith & Dobbie, 2012; Pratford et al., 2015). Problem gambling prevalence studies, quantitative surveys, screening and diagnostic development tools dominant the literature.

Additionally, people who have problems with gambling are often reduced to a number, statistic, or a data point on a graph by researchers and policy makers. Reducing problem gamblers to numbers and statistics can be done efficiently by quantitative research methods and these numbers are commonly perceived as and credible scientifically objective by policy makers (Cassidy et al., 2013)—with problem gambling prevalence studies being the gold standard. Problem gambling prevalence studies have and continue to dominate the field of gambling studies (Cassidy, 2020; Cassidy et al., 2013; McGowan, 2004). Prevalence studies are focused on

identifying, counting, and profiling problem gamblers through the administration of gambling screens and surveys at the population level (Young, 2013). The prevalence study measures the percentage of problem gamblers in the population. For example, in Alberta, Canada, according to Williams et al. (2012) the number of problem gamblers in 2008 was 2.4% of the population. They identified Problem gamblers in the population by utilizing the Canadian Problem Gambling Index or the South Oaks Gambling Screen assessment instruments (Williams et al., 2012). Participants complete the assessments through an interview (telephone or face to face) or self-administer the assessment. Assessment instruments rely on predetermined criteria of what might constitute problematic play. In other words, people are crammed into existing categories that have been made for them. These categories help define problem gambling as a definitive and measurable activity.

However, the prevalence of problem gambling prevalence studies underlies a problem with gambling research: they do not tell us about how gambling is lived and experienced by the individual, nor do they tell us anything about the complexity of gambling motivations and behavior. Problem gambling prevalence studies are isolated from social relations and suspended in a moment of time (Reith & Dobbie, 2013). They provide a snapshot and give no indication of how a problem gambler's behaviour change over time and they do not include data regarding the impact problem gamblers have on non-problem gamblers (Cassidy et al., 2013). If I were to self-administer a problem gambling screen, the results would be drastically different from year to year. Young (2013) argued that "PGPSs [Problem Gambling Prevalence Studies], rather than accurately revealing a phenomenon of pathological gambling, actually construct the category in such a way as to locate risk within a minority population, and hence away from the producers of such harm" (p. 5). Gambling behavior is a phenomenon that is highly complex and multifaceted

and a fuller understanding of this phenomenon requires an understanding of gamblers' knowledge, attitudes, interpretations, and social and cultural experiences.

Furthermore, people who have problems with gambling are often portrayed as addicts, mentally ill, and faulty individuals who cannot control their gambling urges by the industry, researchers, and policy makers. The majority of articles published in prominent gambling journals such as the *Journal of Gambling Studies* and the *International Journal of Gambling Studies* represent excessive gambling as a psychological problem couched within the biomedical model of disability (Cosgrave, 2010; Cassidy et al., 2013). In the biomedical model, disability is thought to be dysfunction, abnormality, pathology, or defect that exists solely within the individual (Smart, 2006). Through this model, excessive gamblers are viewed as having a medical problem that needs to be cured, ameliorated, and/or rehabilitated. The individual has the problem rather than the system in which their problem was cultivated. This can be problematic because gambling studies that focus on the pathology or deficit of the individual are lacking social, cultural, and historical contexts gambling and it does not situate the phenomenon of gambling in the rich texture of everyday life (McGowan, 2004). In order to fully comprehend gambling behavior, we need to remember that gambling is a social practice that occurs across culture, time, and place (McMillen, 1996). The biomedical approach will allow us to get inside the heads of individual gamblers, but it will not help us understand how the world around them shapes their actions or give us insight how people learn to gamble. As Tepperman and Wanner (2012) stated "people learn to think about gambling from others, often those they admire or care about, such as parents, siblings, other relatives and friends" (p. 34). For example, did learning to gamble as child on the elementary school playground shape my gambling dispositions today? There needs to be a more concerted effort to understand gambling on a holistic rather than a

pathological level. Cultural, social, psychological, chemical, and genetic factors are all interrelated components that contribute to our understanding of problem gambling (Tepperman & Wanner, 2012).

Another potential issue of viewing problem gamblers through the lens of the biomedical model is the stigma and discrimination they may face by the general public. Problematic gamblers are statistically a small minority of people (Cosgrave, 2020) who are seen as people who are unable to control their behavior (Reith, 2007). They are often stereotyped as compulsive, impulsive, desperate, irresponsible, greedy, antisocial, and aggressive (Horch & Hoggins, 2013). For example, Cassidy et al. (2013) asked various stakeholders about their perceptions of problem gamblers, a gambling industry stakeholder with over 11 years of experience stated, “problem gamblers are problem people. They are drug addicts, criminals, they are unable to control their impulses and this is why it is impossible and sometimes pointless to prevent them from harming themselves” (p. 29). This type of categorization places problem gamblers who openly discuss and disclose their gambling behavior at-risk for discrimination and further public stigmatization, resulting in detrimental effects on their health and the use of treatment services (Hing et al., 2016). Many people keep their gambling problems hidden to avoid social discrimination and the shame of self and public stigma (Hing et al., 2014). If I seek medical treatment for my gambling problem, I am conceding that I have a dysfunction that needs to be fixed and by doing this, I am putting myself at-risk for discrimination from my family, friends, and community. In order to change this perception, we need to understand that the problem does not define the person and one way to do this would be to appreciate and comprehend the entire lived experience of the individual with a gambling problem.

This is not to discount the importance of the biomedical model of problem gambling. It has numerous benefits and allows us to frame an approach around helping individuals who need help. In Henry Lesieur's seminal work on compulsive gambling: *The Chase* (1984), he described his transformation from someone who disbelieved the medical model to someone who now endorses it. He discusses the passionate social workers, psychologists, and psychiatrists connected to the medical model who have helped thousands of gamblers. According to Lesieur (1984), the medical model paves a path for the individual towards acceptance of responsibility. He stated,

Even if they are not sick in the philosophical sense of the term, calling them sick makes sense when it comes to attempting to alter their destructive behavior patterns. The gamblers can use the illness label to help them rationalize the illegal, unethical, and otherwise destructive things that they do. (Lesieur, 1984, p. xiv-xv)

If I am able to attribute the loss of thousands of dollars to a disease or illness that can be cured, the less hopeless I might be. Although the biomedical model has its benefits, it still does not situate the phenomena in the social, historical, and cultural contexts in which problems from gambling manifest themselves.

Recently, a qualitative turn is starting to take place in gambling research (Cassidy, 2020) that is bringing in different approaches from a variety of disciplines. However, most of these studies take an atomistic view of experience—participants lived experiences are deconstructed into parts or themes and then relationships are identified and analyzed by the researcher rather than situating them within the context of the larger whole. For example, Reith and Dobbie (2013) completed a three-year longitudinal, qualitative study that employed a narrative approach exploring the social and temporal dynamics of gambling. Semi-structured interviews were

conducted and the participants transcripts were analyzed using “Framework”—a qualitative, matrix-based data management package. Framework analysis involves “summarizing data in detail under a number of broad themes which are developed following initial familiarization with the transcripts” (Reith & Dobbie, 2012, p. 513). This type of framework development allows the researcher to identify categories that offer the best fit for the data and research questions (Parkinson, 2016). Hendry (2013) argues that:

Analysis often becomes a mode for saying what we want to say and not really listening to what is being said. As researchers, we often bring our preconceived notions and understanding and want our data to fit what we already know and want to believe (p.493).

Comprehensive Understanding Through Narrative Inquiry

As I mentioned above, narrative studies in the field of gambling research are sparse. However, narrative approaches and methodologies have a long intellectual history (Connelly & Clandinin, 1990) and have been utilized in other areas, such as education, addiction, trauma, and primary care, where they have provided a more comprehensive understanding of the participants lived experience in relation to the topic under investigation. For example, in the field of education, Clandinin et al. (2010) utilized a narrative inquiry methodology to inquire into the experiences of youth, who have left school without a high school diploma (early school leavers), over time and across different school, work, social, and home contexts. This methodology allowed Clandinin et al. (2010) to “inquire into the youths’ lived experiences while staying attentive to the social, cultural, linguistic, familial, and institutional narratives within each youth’s life was embedded” (p. 2). Because of this, the researchers were able to present a more comprehensive understanding of the experiences of early school leavers, which allowed them to wonder about the assumptions presented in the literature and their own biases and

presuppositions. Their research showed that early school leaving involves more than a series of discrete risk factors or is a singular event fixed in time—it is fluid, contemplative, and complicated. This research challenged previously held assumptions in the literature and provided rich insights into the complexity of schooling.

Health research, specifically trauma recovery and primary care, is another area of study where narrative methods are shedding nuanced insight on the lived experiences of patient recovery. Hall et al. (2009) completed a feminist interpretive study that employed a narrative approach to portray the experience of women thriving after childhood maltreatment (CM) and found “new understanding of the experience of women gaining solid footing in their lives, peace of knowing the abuse is over, and power to move in an upward trajectory” (p. 375). Hall (2010) concluded, because of their narrative approach and use of multiple narrative strands in context added “temporality to assessments of danger and cumulative stress, and aided in identification of non-health-care resources that survivors used, such as reading fictional materials or finding potentially supportive relationships outside of an unhealthy family of origin” (p. 10).

Both studies capture the complexities and dynamic nature of lived experience, generate awareness of the respective phenomena under study, and challenges assumptions and biases that are entrenched in the literature, and more broadly the general public. A narrative approach made this possible and I am hopeful that it will help bring to fruition similar insight within the field of gambling studies.

Methods

The previous section outlined the tenets of Narrative Inquiry, its philosophical and theoretical underpinnings, and how it can capture the complexities and improve our understanding of the lived experience of Sports Betting Problem Gamblers. The following

section focuses on how the purpose of the study—exploring the complexities of sports betting problem gambling progression—will be realized through the proposed research method. This chapter includes a description of the participants of interest, the recruitment process, how field texts will be composed and interpreted, ethical considerations, and how validity will be obtained.

The Process

Narrative is a fluid inquiry rather than a set of linear steps to be followed and implemented. However, Clandinin (2013) identifies five design considerations that narrative inquirers should be cognizant of throughout the inquiry. These considerations are:

1. Research puzzles rather than research questions;
2. Entering in the midst: Moving into living alongside;
3. From field to field texts;
4. From field texts to interim research texts;
5. From interim research texts to research texts. (pp. 42 – 52)

These considerations provided guidance for my research. In the following section, I will outline the design considerations and methods for my inquiry.

Research Puzzles Rather Than Research Questions

Narrative inquiry at its most Deweyan iteration frames the particular phenomena as a continually evolving research puzzle that requires searching, researching, and searching again rather than a research question with a precise definition or a singular expectation of an answer (Clandinin, 2013). The research puzzles stem from the particular wonders and experiences of the researcher and their narrative beginnings shape the research puzzle as well as shed light on some of the personal, practical, and social justifications of the research. In order to bring clarity to my research puzzle I needed to ask myself who I am in this inquiry. Who am I in this narrative

inquiry in relation to sports gamblers? Who am I in the narrative inquiry of the sports gamblers who cause themselves, their families, and their communities harm? Who am I in the narrative inquiry of the institutions that provide fertile grounds for sports gambling to take place?

Thinking narratively about my life in relation with these phenomena allows the research puzzle to become more tangible and coherent. Therefore, I started this thesis by inquiring into my own life narrative and sharing some of those narrative beginnings of my gambling experience that shaped this research.

Entering in the Midst: Moving into Living Alongside

Before field texts are collected it is important for us to remember that we are entering the research relationship in the midst of the researchers' and participants' ongoing personal and professional lives. As Clandinin (2013) reminds us, "when our lives come together in an inquiry relationship, we are in the midst. Their lives and ours are also shaped by attending to past, present, and future unfolding social, cultural, institutional, linguistic, and familial narratives" (p.43). Understanding that I was entering in midst was essential for negotiating entry into the participants' stories; developing a relational space for telling stories; and negotiating exit. Because of this, care, empathy, and understanding have been placed at the forefront throughout the design of this inquiry—I have placed myself amongst the possible lives of potential participants in order to better attend to time, space, and place.

From Field to Field Texts

I employed interviews as conversations in order to capture the lived gambling stories of the participants. Because of my experiences and familiarity with the gambling community, it was important that I did not metaphorically stand outside the inquiry—as researcher, knower, and investigator—but part of the phenomenon under study. Conversations foster a space for both

participant and researcher to be constructed and heard (Clandinin, 2013). The interviews as conversations were not guided by predetermined questions or with the intention of resolving issues, providing answers or to questions, or being therapeutic. Rather a theme of topics and lines of inquiry (see Appendix E) were used to co-produce the narratives. They were not an interrogation rather a mutual exchange of ideas and as a site for the co-production of narratives. The co-production of narratives allowed the researcher to attend to ways lived experience is embedded in social, cultural, familial, linguistic, and institutional narratives (Clandinin, 2013).

The one on one interviews as conversations took place remotely via Zoom. It would have been preferential to conduct the interviews face to face, however, due to the public health measures because of the global pandemic that was not feasible. The participants were asked to tell their stories around how their lives and experiences shaped their sports gambling progression and how their sports gambling progression shaped their lives. Each conversation was recorded and transcribed. Upon the completion of each conversation, I shared my own experiential, intersubjective thoughts and reflections in my field notes. This process ensured I understood my own role in the inquiry and allowed me to reflect on the ambiguities, complexities, difficulties, and uncertainties involved in the sharing of life experiences.

From Field Texts to Interim Research Texts

After the completion of all of the interviews as conversations, I replayed the audio recordings from our conversations, read, and re-read the transcripts along with my field note reflections. During this immersion, I looked for narrative threads—recurring topics, significant words and/or phrases, wonders, resonances—and interpreted the multiplicity of meanings of these narrative threads while simultaneously attending to the commonplaces of temporality, sociality, and place. Simultaneously attending to these commonplaces will allow us to better

understand the complexity of lived experiences and stories (Clandinin & Connelly, 2000).

Attending to these threads, I recognized patterns, overlaps, anomalies, and differences amongst the participants' stories. I initially identified 11 threads, but as I continued to read and reread I noticed significant overlap between them and narrowed it down to six threads. The intent was not to draw well defined conclusions, universal themes, or a singular interpretation. Rather, it was to offer a deeper and broader awareness of the experiences of Sports Betting Problem Gamblers in order to generate new questions, wonders, and emergent understandings about problem gambling progression.

From Interim Research Texts to Final Research Texts

The final research texts attempted to make the complexities of storied lives visible to public audiences and articulated my emerging understandings of the participants' lived gambling experiences. In order to do this, the research texts needed to reflect temporality, sociality, and place (Clandinin, 2013), doing this allowed me more meaningfully to attend to the research questions driving the inquiry. Throughout this process, I was mindful of the participants and how they wanted their stories to be shared and voices heard. The final research texts were "intended to engage audiences to rethink and reimagine the ways in which they practice and the ways in which they relate to others" (Clandinin, 2013, p. 51). The aim was to further dialogue and raise awareness, rather than draw conclusions about the lives of sports problem gamblers.

Narrative Analysis

As previously mentioned, there is no singular or best way to employ a narrative methodology. In some interpretations of narrative research, the researchers engage in a narrative analysis of the data. Narrative analysis is a specific analytical approach "involving structuring, interpretation, and recontextualization applied to human stories constructed by narrators who are

situated in specific personal and social context of their lives” (Kim, 2017, p. 437). There are a variety of ways narratives are analyzed and interpreted. For example, a constructivist approach to narrative analysis “may focus on the linguistic minutiae and language of the co-construction of a story between speaker and listener”. Whereas those who employ a Narrative Oriented Inquiry (NOI) approach breaks down the participants’ narratives into a sequence of segments such as episodes, events, discursive gestures, asides, and emphasis. The segments are then coded (Hiles et al, 2017). In my research, which is informed by Clandinin and Connelly’s (2000) narrative inquiry, does not focus on the linguistic minutiae and language nor does it break down the participants’ stories into segments. Experience is not viewed as atomistic, experiences are not single units of segments or codes, but they are ongoing and cannot be isolated or excluded from subsequent experiences. However, a common language and sports gambling literacy between participant and researcher is essential for the co-production of the narratives. My intimate knowledge of the world and language of sports gambling allowed me to recognize what is critical and what is peripheral to the stories the participants were relaying.

Participants

Participants were eligible for this study if they were 18+, who have at one point in their lives self-identified as having a problem with sports gambling, are currently living in the province of Alberta, were willing to participate in one ~60-minute virtual interview, and were proficient in the English language. The province of Alberta has been chosen as this is my current location and has provided the sociocultural context for my own lived gambling experience.

Recruitment. Five participants were recruited using purposeful sampling. Sample size in narrative inquiry is not predetermined since it is predicated on the number of available participants, duration of the researcher-participant relationship, and the size of data to be

sampled. A smaller sample size allowed me to focus on the local and particular and allowed for a deeper exploration into the phenomena. Furthermore, in a narrative inquiry, the actual number of participants used does not always translate to quality findings—more is not always best (Lal et al., 2012). Purposeful sampling ensured that the identified and recruited participants are in accord with the research purpose and research questions. Two purposeful sampling techniques were used: advertisements and snowball sampling.

A number of different advertisement strategies were utilized to recruit participants. Posts on social media platforms (Twitter and Facebook) and gambling forums were used to promote the research study. Advertisements (see Appendix A) were placed in several communities and establishments in Southern Alberta such as Universities, libraries, coffee shops, restaurants and bars, gym facilities, gas stations, gambling venues, health and social service agencies, and grocery stores. Information emails were also sent to the various establishments and permission was requested to display the recruitment poster within their agency.

Participants were also recruited through snowball sampling. Snowball sampling is a process whereby each participant leads to the selection of another participant (Patton, 2015, as cited in Leavy, 2017). Individuals who participate were asked to forward information regarding the research project to other potential participants.

Potential participants contacted me via email. I provided them information about the study and if the individual was still interested, times and dates were arranged to meet virtually at the convenience of the participant. I conducted the virtual interviews from a private locked room in my house and ensured the participants location was confidential by asking the following questions prior to the interview commencing: Are you in a safe place? Who is in the room with you? Can you be overheard? Is there a possibility of anyone entering the room? You can call me

back if you need to disconnect because someone has entered the room. I obtained informed, written consent prior to the meeting taking place.

Exclusion Criteria. People were excluded from participating in this study if they were currently seeking or accessing help for gambling, below the age of legal consent (18 years), have not experienced any problems with sports gambling, did not live in the province of Alberta, and did not agree to be interviewed.

Several screening questions (See Appendix B) were asked upon first contact; potential participants were asked to confirm their age, location, and describe how they self-identify as having experienced a period of problems with sports gambling. In order to help participants to self-identify and conceptualize their problems with sports gambling and to ensure consistency on behalf of the researcher the five-items from the BPGS was added to the initial screening questions (See Appendix B).

Validity

Quality appraisal of narrative research is a complex venture because for narrative inquiry, no one truth exists. Therefore, credibility, plausibility, and trustworthiness are all hallmarks narrative researchers strive for (Lal et al., 2012). In more traditional qualitative approaches, a variety of rigid methods are imposed such as coding, thematic analysis, convergent parallel design, triangulation, to ensure the experiences being captured are trustworthy and that the interpretations are valid (Creswell & Clark, 2017). However, Hendry (2007) argued that imposing more methods and rigorous analysis creates a vessel for the researcher to say what they want to say rather than listening to what is being said and staying true to the informant's stories. Hendry (2007) maintains "that to increase our rigor we need to be more faithful to our relationships and not impose more methods" (p. 493). In order to do this the researcher must trust

in the stories and the story teller and listen with an openness that removes any sense of doubt or suspicion. This will place the individual story teller at the centre of the research and allow them to provide data that is both valued and valid (Lemley & Mitchell, 2012). Therefore, throughout the interviews as conversations, I was present in the encounter with no other purpose than attending to the participants' stories and immersing myself into the experience of listening. I honoured the sacredness of the participants stories and/or narratives by creating what Richardson (1997) calls a sacred space—a space where people feel safe within it, safe to be who they are, where people feel connected, and one they recognize and are grateful for.

Additionally, the validity of narrative research resides in its ability to inform future studies and contribute to social change by empowering participants (Riessman, 2008). Narrative researchers can accomplish this is by their ability to recognize and understand critical events in their participants' stories. In order to do this:

The researcher must be knowledgeable enough about the experiences of the individuals and community they are researching and be able to recognize what is critical and what is peripheral to the stories the participants are relaying, this recognition constitutes meaningful type of validity. (Lemley & Mitchell, 2012, p.232)

The more familiar researchers are with the communities to which their participants belong, the better positioned they better positioned they are to understand the stories that their participants tell (Mitchell, 2008). Throughout this thesis, I have explored and articulated some of my own lived gambling experiences. This lived experience and the everyday prevalence of gambling in my life has allowed me to develop a connection to the sports gambling community and a deep understanding of its culture, and its norms. Because of this, I was able to identify the critical events of the participants' stories and better positioned to make sense of them.

Ethical Considerations

Relational ethics live at the core of narrative research and pervade the entirety of the narrative inquiry. Narrative inquirers need to “work from, and within, ethical understandings informed by personal responsibilities of researchers with participants” (Clandinin, 2013, p. 198). The personal responsibility of the researcher involves an attentiveness to the participants lives as the inquiry is undertaken by having an attitude of empathetic listening, of not being judgmental, and of suspending their disbelief as narrative threads unfold (Clandinin & Murphy, 2007).

Ethics approval to conduct this study was sought from the University of Lethbridge Human Subject Research Committee and the research was approved on July 9, 2021. Once approval was granted to the researcher, participants were recruited as outlined in the previous section. Interested participants contacted the researcher by email and they were provided with information about the study, if they wished to proceed the informed consent process commenced. I presented a letter and consent form (see Appendix C) via email containing information regarding participant’s rights, study procedures, the rationale and potential significance of the research, the risks and benefits of participating, confidentiality, and anonymity. I expanded on and clarified points of confusion and answered any questions the participants had. The consent form was discussed, signed, and returned prior to commencing the interview.

Issues of anonymity and confidentiality are of the utmost importance as the complexity of participants stories are made visible in research texts (Clandinin, 2013). A participant’s stories are a part of who they are and who they are becoming, they are sacred, and they need to be treated with care and respect by the researcher. Confidentiality was maintained in several ways. First, each participant was given a pseudonym—only myself and my supervisor Dr. Noëlla Piquette had access to the names and pseudonyms—for the interview. The pseudonyms were

used in the research texts and will be used in any dissemination activities (e.g., presentations or articles). Second, because of the sensitive and intimate nature of personal stories I signed a confidentiality agreement to indicate my understanding of my responsibilities to maintain confidentiality. Third, digitally recorded interviews were transferred to a password protected computer in the researcher's office and were deleted from the recorder and destroyed. Fourth, all data, including printed copies, recordings, electronic copies of transcripts, consent forms, and contact information is stored on an encrypted hard drive in locked drawer in the researcher's office that only the researcher and supervisor has access to. The data will be kept until five years after the completion of the study as per institution policy. At that time, all data (i.e. print, hard drive and electronic records) will be permanently deleted in a confidential manner—all recordings, paper transcripts, forms will be shredded, and any electronic data, including USB sticks, will be securely destroyed (made unrecoverable).

As indicated in the consent form, participants were able to withdraw from the study at any point, any and all data that had been collected will be immediately destroyed. There were no consequences for withdrawal and no justification was required. Participants were reminded of this several times throughout the study.

Risk. There were little to no anticipated risks to participating in this research. The participants were over the age of 18 who have at one point in their lives self-identified as having a problem with sports gambling. The interview involved the subject recalling previous gambling behaviors and associated life experiences. It was possible that the process of recalling and reflecting on lived gambling experiences may trigger emotional responses and associated discomfort. There was also the possibility that such reflection could renew an interest in gambling, which could increase the likelihood of a relapse into problem gambling from a period

of abstinence. In the event that participation in this research caused an emotional discomfort or lead to a relapse in gambling behaviour, referrals were provided to counselling services. Throughout the inquiry, the researcher checked-in the with participants to monitor emotional distress, to remind the participant of their right to opt out, and to discuss available support options (see Appendix D).

In order to achieve the purpose of the study (explore how sports betting problem gambling progression and change is lived and experienced) and to shed light on the research questions ““How are sports betting problem gamblers’ narratives shaped by psychological, cultural, social, and institutional factors?” and “How do their experiences, behaviours, and motivations affect their gambling progression?” a narrative research methodology was employed. This chapter outlined how this methodology was enacted as well as the procedures for participant recruitment, for field, interim, and research text generation, and for ensuring quality appraisal. Furthermore, ethical considerations were described.

Chapter 4: The Narrative Accounts

In order to respect the voice of each participant and to honour their lived experiences as significant sources of knowledge, the individual narrative accounts are not summarized and are presented in their entirety. They represent the unique and diverse voices of the participants. As noted earlier, five individuals were asked to share how their lives and experiences shaped their sports gambling progression and how their sports gambling progression shaped their lives. The narrative accounts are organized from individual conversations, beginning with Vincent, a young father of two, followed by Chris, a professional real estate broker, then Neil, a seasoned gambler whose experienced every high and every low, followed by Nate, a young accounting professional, and closing out the lineup, Michael, a college level athletics coach.

Each of the five participants self-identified as having a problem with sports gambling at one point in their lives, and all participants were considered at risk for problem gambling based off of the Brief Problem Gambling Screen (5-item) that was administered during the initial screening process. All the participants resided in either Lethbridge or Calgary, Alberta. The names used in this thesis are pseudonyms to ensure anonymity for each participant. Each narrative account was authored by the researcher in relation with the participant.

A Narrative Account of Vincent

Vincent was the first participant I met with and I was nervous leading up to our meeting. I was nervous about what to talk about, nervous he would be reluctant to share his sports gambling experiences, nervous I was underprepared to guide the conversation, and nervous Vincent would not show up. I remember looking at my watch like a bobble head when the clock struck 2:00pm—the time of our scheduled meeting. Vincent was running late. I emailed him to confirm the meeting time and he promptly emailed me back informing me he was running a few

minutes behind and that he would be on the Zoom shortly. I paced in my office and continuously checked my internet connection. I started to wonder how Vincent felt and if he was experiencing a similar angst, after all it was Vincent who was volunteering his time and sharing his intimate experiences. At 2:07pm on August 1, 2021, Vincent entered my Zoom meeting room and we had a 50-minute conversation about our lived sports gambling experiences.

I first met Vincent about 10 years ago through a mutual friend. We were good acquaintances and we would always stop and chat about sports and sports gambling if we ran into each other in public. Vincent was a passionate sports fan, he lived and died with the success and failure of his favourite team: The Calgary Flames, and his favourite athlete: Tiger Woods. A mutual acquaintance suggested that Vincent would be an excellent participant for my study. They forwarded Vincent the information for the study and he reached out shortly via email. In his email, he indicated he was excited to participate and was looking forward to chatting about sports gambling.

Vincent is a 30-year-old white male who grew up and resides in Lethbridge, Alberta. He is a sales associate and a father of two who enjoys spending his free time on the golf course or coaching and/or watching hockey. I noticed he was a very charismatic and engaging conversationalist. He had a great sense of humour and over the course of the conversation we shared many laughs. It was easy to establish a rapport and a level of comfort with Vincent. This speaks to his personality and perhaps to our previous familiarity with each other. I could sense right away a level of openness and authenticity in his voice.

Relationship with Sports: “Oh god, anything sports related”

Over the course of our conversation, I began to see Vincent’s life and experience heavily nested within the sporting world. His stories of the past, present, and future all revolved around

sports; either playing, watching, or coaching. I began to see how sports shaped the interconnected layers of community, family, and identity in Vincent's life. Throughout his childhood and school-aged years he played highly competitive hockey in the fall/winter, and during the offseason he would spend his summer days on the golf course—a sport he still thoroughly enjoys today. The hockey playing career eventually transitioned into one of coaching and for the past five years, Vincent has coached young men between the ages of 13 and 17. Sports provided a foundation for Vincent to be connected to his community, was instrumental in his cultural and familial upbringing, and no doubt was and still is a big part of his identity. He spoke fondly of the time he was able to spend with his friends and family watching sports as a youth. He said,

I remember being young and for example, The World Juniors, when I was 13 or 14 years old, our Christmas holidays were planned around watching The World Juniors, everyone would get together for Hockey Night in Canada, stuff like that.

Although Vincent's role as a competitive athlete has diminished over time, sports are still prevalent in his life. I asked him what a typical day in the life of Vincent looked like, he said, "oh god, anything sports related, spend time on the golf course, I like to play cards, I like to play poker, I coach, so that's another thing." He also spoke of his love for professional sports and that he is an avid fan of hockey, baseball and golf and indicated that there are certain teams and players that he connects to an emotional level. Vincent said, "honestly there's like certain things that I am attached to, I love the Flames and I love Tiger Woods for example." He then shared that one of his all-time favourite sports memories was when Tiger Woods won the 2019 Masters. Watching his favourite athlete once again reach the pinnacle of his sport brought him immense joy and happiness.

Sports matter to Vincent and it is clear he will be involved with them for the foreseeable future. Sports allowed him to develop many lifelong relationships that stretch across generations, cultures, and communities. It is what brought both of us together to share a meaningful conversation, where we both travelled across time, space, and place. I cannot envision what Vincent's life would be without sports; they have shaped how he views the world and who he is as a person today.

Gambling Beginnings: "It was just something you did"

Vincent's first exposure to the world of gambling occurred when he was a young teen riding the hockey bus on the highways of rural Alberta. I asked him to share his earliest gambling experiences, he said, "Oh, before I was 18 for sure, in my teenage years, just typical stuff, I was a hockey player riding the hockey bus and the boys would play cards in the back for actual money." He talked about the progression of gambling on the hockey bus as he aged:

Yah, you know what's funny when you were 12, it was just like the typical chump change, guys would bring quarters and stuff on the bus, but by the time you know you got closer to graduate high school, on a bus trip the guys would be throwing in twenties or tens or whatever, and it got a little more serious.

Vincent struggled to deduce why the gambling became more serious, but he hypothesized that it was in part due to the increase in the competitiveness of the hockey games themselves. As he aged in the sport of hockey, the game and the gambling became more serious.

What I found very interesting in this part of Vincent's gambling beginnings was the lack of adult supervision and the lack of regard towards gambling within a youth hockey organization. As Vincent mentioned, this started on the hockey bus when he was 12 years old and continued until he was in high school. I asked him about the coaches and adult reactions, he

said, “you know what, back then though, it wasn’t really anything that anyone batted an eye at it was just something you did.” Vincent talked about gambling as a youth within the institution of a minor hockey team as a very normal and accepted activity. This really stuck with me. I asked him if this was part of the culture of youth hockey. He said,

Exactly, you bet, yup, you mentioned culture, and you hear the stories of the guys in the NHL doing it, on the planes and stuff like that. So, it is definitely part of the culture I would say for sure.

In Vincent’s gambling beginnings, he made it very clear that gambling was deeply rooted in the culture and institution; to what extent it has shaped present and future gambling is unclear and is beyond the scope of this study. However, Vincent talked about these gambling endeavors in a very positive light, he spoke of his “love” of playing cards and how he “loved” playing blackjack with his peers during these formative years.

By the time Vincent turned 18 years old he was no longer playing competitive hockey. There were no more gambling escapades on the back of the bus or poker tournaments in hotel rooms. However, he was now of legal gambling age in Alberta and instead of playing cards with his teammates, he could do it legally with strangers. He started playing cards—Blackjack and Poker—at the Casino. This was also the age when he discovered that he was able to place sports bets with an online sportsbook from his home in Lethbridge, Alberta. A male friend introduced him to online sports gambling. He said,

I had a buddy we call him Bag. I was just over at his house one day, we were watching some baseball, and he was telling me how he made close to a grand [\$1000] watching baseball that day, and I immediately was like, What! Like what! How do you do that, I thought you could only do that in Vegas. He introduced me to a website called

Sportsintercation.com, and that day was the very first day that I bet. I started betting on baseball games and really getting into it.

Before this encounter with his friend Bag, Vincent's perception of sports gambling was that it only occurred in a faraway land, a foreign place, with that place being Sin City—Las Vegas, Nevada. However, Bag showed him that sports gambling was accessible across time, space, and place and could be done in the comfort of one's own home. Vincent did not delve deeply into his relationship with Bag, he mentioned he was the same age, and that he used normalizing language when describing Bag's interest in sports gambling, "It was just something he did so yeah, you bet, he was right into it.

Feelings of Excitement: "It brought you to a new level of watching sports"

Throughout our conversation, we both continually unpacked and shared our reasons for engaging in sports gambling and why we even started in the first place. Feelings of excitement were a common thread across Vincent's sports gambling lived past, present, and future. It was this initial excitement and love of sports that motivated Vincent to sign-up with an online Sports Betting Account. He said,

I loved sports, I loved gambling, and you put those two together and the one thing I thought, the very first game I bet on, I might even have thrown twenty bucks on the game, but it felt like it gave me that...every game you bet on has a like a game seven of the [Stanley Cup] finals feeling, you know what I mean.

I knew exactly what Vincent meant when he described the feelings of gambling on a game. I did not get him to elaborate more on this description, however, a game seven Stanley Cup Final is a winner take all situation for the sport's most coveted prize—the league championship. The stakes are high, everyone who is a fan of the sport is watching, and the excitement and entertainment

value of these games is palpable. Putting money on games gave Vincent this level of excitement every time, even if it was a random regular season hockey game on Tuesday night. He said,

If you are in the dog days of a hockey season and in December and you got a [Calgary] Flames [Buffalo] Sabers game on a Tuesday night, I mean not many people are interested in that or think that's exciting, well put 100 bucks on it and that will change your mind in hurry [laughter].

These feelings of excitement are part of the reasons as to why Vincent perceives to continue to gamble on sports, even in spite of financial loss. However, the language he used to describe this feeling changed from “excitement” and “entertainment” to “rush” and “high”. He said,

I think I just love that rush. It's that you chase the highs. The feeling you get when you win at gambling in general is what brings you back the next time. You can be down thousands of dollars and win a grand on one day and you are not even thinking of thousands you are down, you are thinking about man did it feel good to win a thousand bucks today you know what I mean. And that's going to keep you coming back tomorrow and the next day or whatever.

Are there discernible differences between what he meant by “excitement” and what he meant by “high”? Is chasing a “high” the same as chasing “excitement”? Vincent did not elaborate and in the moment, I did not pick up on this difference in order to dig deeper into the topic. It does appear that winning a bet provides Vincent with a euphoric feeling that keeps him coming back to the world of sports betting.

As Vincent and I continued to talk, he indicated that wagering on sports also provided him a form of entertainment in a more mundane way—relief from boredom. He said,

It's the same thing with any sport, oh I am bored, I am sitting here, I go on the TV Guide, oh there's a [Kansas City] Royals [Baltimore] Orioles game on at 6 o'clock, okay, well, let's throw a bet on that and watch baseball, whatever.

This was common in Vincent's gambling behaviour and he is now unable to watch a sporting event unless he has a wager on it. He indicated that he would not watch sports nearly as much if he was unable to gamble on them. At this point in our conversation our rapport was growing stronger and Vincent became interested in my gambling behaviour. He asked if my experience was similar and if I was able to watch sports without having a wager on them. I responded,

It is very difficult for me to watch or even check scores of any sporting event if I do not have money on it. I struggle to even watch my favourite hockey team [The Montreal Canadiens], without having some form of wager on them. When I am on a run of losing bets I usually tune out sports for a brief period of time. NFL is the only sport I do not talk a gambling reprieve from. I will bet it every week.

My answers seemed to resonate with Vincent and he said "Sports Gambling is a cruel, cruel mistress isn't it Riley".

Sports Gambling a Second Income: "If I can make money to sit on a couch and watch football all day"

A strong plot line in Vincent's sports gambling story was the idea that it could be a viable career that would help him climb the economic ladder. Vincent indicated that an ideal job for him would be one where he is paid to watch sports. He thought sports gambling would give him this opportunity and was why it motivated him to gamble. He said,

I think another thing, the way I look at it is if I can make money to sit on the couch on a Sunday and watch football all day, that's a pretty, pretty good day you know what I mean

The joy in his voice when he said this was coming through the Zoom screen. Sports gambling as a career was a very powerful motivator because it combined two Vincent's passions: sports and gambling.

Earlier in Vincent's gambling career he believed he could pay the bills and support his young family through sports gambling:

I mean I think at some point I truly believed I could make a living off of doing this. You know what I mean so you put more time into it, you put the bets, the bets became bigger or whatever, and that resulted in losses becoming bigger at times.

After years of believing this the losses started to mount. Vincent started to realize that a career in sports gambling was no longer feasible, in fact he was not only not making any money, he was losing it. The countless hours of sports gambling research were not resulting in financial success. As Vincent's life started to change—he started to raise two young children—he was no longer able to invest all of this time in sports gambling. This allowed him to step away from the idea that sports gambling could be a viable career and he said he is much more “cognizant of his wins and losses”. However, he specified that there are times where he will still try to provide for his family by sports gambling. He said,

I mean hey, don't get me wrong there's times when like a good win can provide some extra funds for the family or whatever. I guess I try to control my losses a lot better than what I used to.

Vincent was also aware of the various professional sports gamblers that reside in Las Vegas, Nevada. He was very envious of these individuals and fascinated as to how they make an actual living off sports gambling. He talked about renowned sports gambling tout Vegas Dave and referred to him as “The GOAT” of sports betting. The GOAT is an acronym that stands for

The Greatest of All Time. Vegas Dave “intrigued” Vincent and he could not understand how he was so successful.

Bad Beats and Chasing Losses: “The highest highs and the lowest lows eh Riley”

Vincent has been gambling on sports for the past 15 years. When he first started the bets were small, the losses were minimal, and overall it was a very enjoyable experience. It added excitement to a Tuesday night hockey game and provided him some entertainment on the weekends. However, within his first few years of playing, the bets started to get bigger, more time was spent on watching and researching games, and the losses started to mount. Vincent felt less joy from sports gambling as the stakes were raised, and it started to become a negative and stressful experience. He indicated that he has had a lot of “heartbreaks” and negative sports gambling experiences, he elaborated on one negative experience that he still had a vivid memory of:

I remember I was going to school, I was in my last year, I used to be a plumber, so I was in my last year of plumbing school and I was living off of EI [Employment Insurance], because EI supported you while in school. But anyways, I was watching football one Sunday and I swear I played every single game that Sunday and I lost every single game. Like it was bad Riley, it was bad, bad, where like it got the point, so you know you lost all day, so you get the Sunday nighter, and you are looking to save your day on the Sunday nighter. So, you’re pumped up, you know you got an hour in between games, so I go, I get a nice little dinner, get ready, I placed my bet, and it was a few hundred that could have saved my day. I spread it out a bit throughout the game, and the team I bet on by half time was down by like 30 points. So that was a day where, and it's like, it's a serious eye opener, where you start to think now what am I going to do for the next two

weeks here before I get another pay cheque, you know what I mean? So, I guess that that's an example I can remember because I can remember being really strapped at that point, but I think that any negative sports gambling experience that I've ever had it's because I chase that loss

On an NFL Sunday, there are typically between 13 and 15 games, and he lost every single one he wagered on that day, the probability of that occurring is minuscule. He tried to recoup his losses on the last game of the day, in the sports gambling world this would be called chasing a loss.

Chasing losses was something that was threaded throughout his gambling stories to live by. They are a double-edged sword for Vincent, they not only cause him to wager more, they also contribute to the negative feelings he associates with sports gambling and how it can “just ruin your day”. He stated, “I think that any negative sports gambling experience that I've ever had, it's because I chase that loss. Chasing a loss or being “on tilt” is very common in the problem gambling literature and is usually attributed to a lack of psychological control over one's impulses. A gambler will continue to bet games until he finally wins his money back from the previous losses. Unprovoked, Vincent elaborated on why he “chases a loss”,

Yes, and that's why you chase it. You like, do it in your head. You are like okay, if I bet this much more it leaves me this much in my account I'm going to have that much. I can get a tank of gas, I can get some food for the week, but if I win I am going to be flush again, and it's not. Yah, I think we have all been there before where it's like and it's bitter, the highest highs and the lowest lows eh Riley.

It is evident in this passage that Vincent chases a loss in order to quickly recover from financial loss and erase his mistakes from previous gambling endeavors. As our conversation continued we started to discuss the financial harm chasing losses can cause, which Vincent was very

cognizant of. However, he also acknowledged that financial loss or financial trouble was one of the main reasons as to why he started to increase his wagers in the first place. It was quite the paradox for Vincent, chasing losses was his way out of financial hardship yet at the same time one the main contributors to it. In reference to wagering more, he stated,

In times, I mean where if you got into some financial trouble, I guess. So yeah, if you get into some, this this might sound weird, but if you get into some financial trouble and you think, for example well I only got \$100 or \$200 left, if you bet that you could get back to where you need to be you know what I mean? So, I would say if I have ever been desperate I guess, I am trying to say if I have ever been desperate for money I gamble.

You chase it.

Gambling on the Golf Course: “Pressure is playing golf for 20 bucks when you only have 10 in your pocket”

Vincent’s love for the game of golf was evident in our conversations. He has been playing since he was a young boy and continues to play today both recreationally and competitively. He is a skilled golfer and still enters local tournaments whenever time affords him. However, his love of golf was always connected to another form of sports gambling; betting on his own golfing ability.

Early in our conversation, Vincent nonchalantly mentioned how Michael Jordan loves to gamble on the golf course and then rationalized it by saying “who doesn't, who doesn't do that ” in reference to gambling on the golf course. I did not think much of this at the moment, however, the game of golf kept coming up in our conversation and it was embedded throughout Vincent’s story. Towards the end of our conversation, he elaborated on gambling on the golf course.

I haven't, I would say in the last 5 years. I have not played a round of golf that doesn't have money on it. So, I would say that of all sports gambling, my favourite thing to do is gamble on the golf course.

He indicated that it was a very normal thing on every golf course and he hypothesized that over half of the groups on a golf course on any given day have some sort of wager on their games.

This fascinated me, I am not a very good nor avid golfer, I have played the odd game for a beer or a steak but never for serious cash. I was interested as to how these high stakes games came about and if it was something only done with friends. Vincent stated,

I have been a member at the same golf course for years and years, so there is a group of probably 50 of us. We are all in a group chat or whatever, we've all golfed together at some point over the years. You get a game, but every time you go you are always playing some sort of game. So, I mean, I have been in a tournament before like a two-man tournament where you're playing with a partner and you get to the first tee and a guy on the other team asks you: Hey do you guys want to put a little something on it? like okay, I would never do that because I don't want to make someone feel like they have to if they don't want to. But yeah, I would say that's very common, you hear the PGA [Professional Golf Association] guys, don't kid yourself, those guys, there's side bets every week too, those guys on the golf course playing for like hey, yah know if beat yah, if I finish higher than you I get half your purse or whatever.

I found this interesting and I wanted to know why this was such a prevalent activity within his golfing community. Was it monetary? Was it exciting? Was it built into the fabric of the game? I unpacked some of these questions with Vincent.

Vincent indicated that increasing the competitiveness and pressure on the golf course was a big reason why they wager on the golf course. “Well here’s what it is, so there's an old golfer, Lee Trevino, he would say, that pressure is playing golf for 20 bucks when you only have 10 in your pocket”. According to Vincent, this was a way to separate the good golfers from the great, the weak from the strong, the average joe from an athlete. He stated, “it's actually like a true test of like there's a lot of good golfers out there, that are really good on a Sunday with Joe Blow, but if you put money on the game they can't play”. Not only was raising the stakes a way to demonstrate golfing acumen, Vincent also saw it as a way for him and his peers to prepare for higher stakes tournaments.

So, the idea of these guys or some of the guys I golf with, they play very competitive tournaments and stuff like that, so in their minds, if they got a put on the 18th green that’s worth 60 bucks or 100 bucks let’s say, that's preparing them as well for the pressures they are going to feel when go play tournament golf and things like that right. It is a way different feeling, it's like you know when you are standing there, and then the gamesmanship comes in, like the hole looks a lot smaller for a three-footer [length of putt] when you know if you don't make it you are losing 30 or 40 bucks you know what I mean.

For Vincent, gambling on the golf course has never been about improving his financial situation, gambling was used as a means to replicate a stressful environment in hopes that it would better prepare him for a stressful environment in the future.

Weaponized Sports Fandom: “I am heart better instead of a mind better”

At the core of Vincent’s story is his sports fandom. Even if they removed all forms of sports betting he would still be watching his favourite teams and athletes. Because when it comes

to The Calgary Flames and Tiger Woods, there is a deeper connection that keeps bringing him back. Tiger Woods winning the 2019 Masters was one of Vincent's favourite sports memories and coincidentally one of his most positive gambling experiences.

Okay, so sports definitely I would say my favourite one I have ever had was Tiger Woods 2019 Masters, I got him pre-tourney, I got him like way pre-tournament though, so we were talking maybe before the golf season even started, I got him as high as like 30-1 and I put 500 bucks on him.

A 500-dollar wager at a 30-1 would payout the winner \$15 000 dollars. Tiger Woods won the 2019 Masters.

So that was hands down my favourite memory because Tiger Woods is like my favourite athlete ever. So, it was like, it brought me, even if I didn't gamble on the day, it would have given me a very big high just to watch that. The fact that I raked in a nice little pot helped that out too, so that was a good one for sure.

However, Vincent also recognizes that his sports fandom and attachment has caused him to make some poor gambling decisions. He refers to himself as what he calls a "heart better" rather than a "mind better". A "heart better" is someone who will blindly bet on their favourite team or athlete regardless of any other factors; emotion plays a major role in placing a wager. Whereas a "mind better" will take emotion out of the equation and have an analytical approach when making their selections. Vincent is very cognizant of the fact that betting with his heart gets him in trouble.

I think that's another thing for me, is that what gets me into trouble with sports gambling sometimes, is that I am a heart better instead of a mind better, you know what I mean.

Like even if I know that it's not the right play I am like I just have to bet on them though you know what I mean.

Vincent makes a very clear distinction between betting with his “heart” and betting the “right” play. It is difficult to deduce what he was implying by the “right” play or the thought process that goes into making the “right” play. It seemed he was playing some mental gymnastics here to rationalize betting with his “heart”.

Another unintended consequence of Vincent’s sports fandom is it encourages him to wager more on the heavily marketed, high stakes games such as The Super Bowl, The Stanley Cup Finals, and UFC Pay-per-views. The bigger the game the bigger the wager he would make.

Like the Super Bowl, you got two weeks to build up your bets for that bad boy, you know what I mean, so a big fight, like if all your buddies are getting together to watch together, I tend to throw a little more action on it you know what I mean. Yeah, I would throw a Toyota Corolla on it.

Vincent is referring to the dollar value of a Toyota Corolla as the size of his likely wager. Also, he indicated that if he attends a live sporting event, he will always bet on the game and it will be a larger wager than if he was watching from home.

Conceptualization of Problem Gambling

Vincent was very self-aware of some of the problems that have stemmed from his own gambling. He was unashamed and open about his perceived difficulties with sports gambling. Throughout our conversation, we touched on our own views and understanding of what constitutes a problem gambler. For Vincent, financial loss was the crucial criteria for someone to be considered a problem gambler. However, he made it clear, that financial loss was only a problem if you were losing more than you could afford. He said,

Honestly, the way I justify it in my head, I think it's a problem if I am gambling money that I don't have to gamble. That's like 100% it. I never feel guilty, like never truly, truly guilty, like it's a shitty feeling to lose no matter how much it is you know what I mean, but I never feel like oh my god I need help, what am I doing with my life, unless its money I didn't have to play with and I am sacrificing other things in my life to chase that high.

Also, he indicated the monetary value of a loss itself wasn't the defining factor, it was the monetary value relative to a person's net worth. Vincent references two professional athletes - Charles Barkley and Michael Jordan who are notorious for their gambling to illustrate his point.

You hear all these stories of these pro athletes, like Charles Barkley is a big one, there's all these stories where Charles Barkley lost 50 million bucks gambling and he always says yeah but I have it. You know what I mean, he always says, he's like if I was losing my house, and I didn't have a car, and my family couldn't eat, then yeah, I would say I have a gambling problem, but to me if I lost 50 million it's because I had it.

He then talks about the media portrayal of Michael Jordan's gambling behaviour, in light of a recent documentary—The Last Dance—profiling his iconic career.

I know there was a big thing, because when the Michael Jordan documentary came out on Netflix, there was a couple episodes where it was all about his gambling, and they really tried to portray it in like a dark light of MJ [Michael Jordan], like he loves to gamble on the golf course, like who doesn't, who doesn't do that, it's just that guys worth a billion dollars so he can afford to play golf for a million, it's like me playing golf for 100

Vincent drives home his point that even though losing millions of dollars seems like an exorbitant amount of money, when you are worth billions, it is just a drop in the ocean. Hence, Vincent does not believe Michael Jordan nor Charles Barkley are problem gamblers.

As we talked about our own conceptualizations of problem gambling, Vincent started to share some of the difficulties arising from his sports gambling. He acknowledged that it was time consuming, stressful, and that there were times where he did not know how he was going to pay the bills or put food on the table. However, he indicated that this bout of problems was only for a short period of time in his life, specifically when he was young and single and what Vincent called his “crazier” days.

I think there have been peaks and valleys there for sure, you know though, I guess call them my crazier days of my early to mid 20s, there wasn't much responsibility there. I mean I think at some point I truly believed I could make a living off of doing this. You know what I mean, so you put more time into it, you put the bets, the bets became bigger or whatever and that resulted in losses becoming bigger at times, so I would say yah like my behaviour now with a young family and stuff like that has definitely changed, I am little more cautious on when I do it and how much I am doing it.

Vincent's sports gambling behaviour has evolved over the course of his lived experience and at various times he had differing degrees of problems stemming from it. There were certain experiences that had a significant impact on his gambling behaviour. Starting a young family was one that drastically changed it. Vincent indicated that the added responsibility in his life helped him to control his gambling—specifically his losses. He is still a regular sports gambler but he now perceives it as a form of pure entertainment rather than something that is going to

provide him with a second income. As a result, he informed me that it has become enjoyable again and that he has not lost more than he can afford to in quite some time.

The Media and Sports Gambling

The media and mainstream coverage of sports gambling was a prevalent theme throughout Vincent's sports gambling narrative. Social media, web content, and podcasts all played a significant role in shaping Vincent's gambling behaviour, identity, and progression.

Vincent was fascinated by the amount of sports gambling information that was readily available to him with a click of the mouse or touch of the smart phone. All of this information pulled back the curtain of sports gambling and it allowed him to study the process of the so-called professional sports gamblers. He was interested in how they were making money gambling on sports. He stated,

Sports gambling is something you like think you can beat it in your head you know what I mean, man I look into everything I study it all the time, and not because I am trying to make a living off it but just because I think it's fascinating, and there is so much these days, so many different websites, so many different platforms you can access so easily on the internet that give you insight into what these guys look at, or how they make their money, or what they are betting on.

He spoke of social media, specifically Instagram and The Barstool Sports Network and their influence on his gambling behaviour. Vincent indicated that it was the relatable nature of these accounts that help normalize sports gambling behaviour. This in turn might make someone feel better about losing a large amount of money if they are seeing people they respect and follow going through similar challenges. The founder and CEO of the Barstool Sports Network,

Dave Portnoy, portrays himself as a dedicated gambler and often records his live reactions of his wins or losses. Vincent stated,

The best part about it is, those guys are I guess there all celebrities in their own right, it's like Dave Portnoy will go to a horse race and he's live streaming about how he's losing 400 grand and it's like, you can relate to the feeling he has of like he's just having a rough go at the track you know what I mean.

Even though Dave Portnoy is worth millions of dollars, he presents himself as a person of the people who goes through the same gambling struggles as everyone else, this resonated with Vincent.

Another thing Vincent discussed regarding The Barstool Sports Network is that he felt their network did a good job of encapsulating today's typical sports fan. He believed that the majority of sports fans today wager on games and that the sports gambling discourse has become the norm. He mentioned that we no longer just talk about our fandom or the teams we love, but we now talk about our monetary wins and losses, what we are betting on, the betting lines, the point spreads, etc.

Vincent was also very intrigued by "professional" sports gambler, Vegas Dave. He talks about him with high regard and as I mentioned earlier, refers to him as the greatest sports gambler of all time. Vincent follows his social media and his cognizant of the fact that he is an excellent salesman. However, he was envious and felt that if Vegas Dave could make millions of dollars, anybody who put in the effort should be able to. He stated,

I would be lying to you but I have never paid for Vegas Dave's lines, but man he posts every single night, he posts how much he's winning and all this stuff. It's like he's a good salesman and getting you to be like hey if I spent this money I could make as much as

him or whatever, I wouldn't say that it has made me gamble more or less but it has definitely intrigued me in the fact of like how's this guy doing it, you know what I mean

A Solo Endeavor

Something I found very fascinating about Vincent's sports gambling narrative was that there was little mention of other people throughout his story. From his narrative, sports gambling seemed like a solo endeavor. He rarely mentioned gathering with friends to watch big games, going in on bets together with others, or even attending a local pub or restaurant to watch a game. He briefly talked about the "culture" of sports gambling and being interested in what his friends would have "action" on. He stated,

Eventually I would do it by myself but what it turned into, it opened my eyes to how many people were doing it, so you know just again you talk about culture, the people that I go with are into lots the same stuff that I am, it's just yah I guess I mean I wouldn't have to be with him to bet on a game but you know you are always talking to buddies if you are taking this or taking that so yah.

Earlier in Vincent's sports gambling career he was more interested in what his friends were betting on and taking part in the social aspect of it. However, sports gambling quickly evolved into solo endeavor.

A Narrative Account of Chris

Chris was the second participant I met with and although I felt more prepared, I was still incredibly nervous. For this interview, I wanted to have the participant drive more of the conversation. I felt with Vincent, I interjected at times where I should have let him continue with his story and dialogue. I needed to remember that this is not about my gambling story nor my experience, it was about the participant, and in this case the participant was Chris.

We met at 1:08 pm on August 2, 2021 and we conversed for about 40 minutes. Chris arrived for our scheduled meeting a few minutes late and I could tell he was still at work. Right away I noticed the sports memorabilia that was scattered around his office, specifically the framed Edmonton Oilers and Tampa Bay Lightning jerseys hanging on his wall. I was thankful he was able to carve out some time for me in his busy work day.

I recruited Chris through the recommendation of a mutual acquaintance. I have never formally met Chris prior to our virtual conversation, but I knew of him through overlapping friend groups. I knew he was heavily involved in local athletics and that he enjoyed to gamble on sports in his free time. Our mutual acquaintance forwarded Chris the information about my research and he contacted me via email shortly after. After a few weeks of emails, we set-up a mutually agreed upon time to have our virtual conversation. The process went smooth and Chris indicated that he was looking forward to being part of the study.

Chris is a white male, in his late twenties, was born, raised, and is currently living in Lethbridge Alberta. He works as a broker, is married, and the father of an energetic toddler. Outside of work, Chris spends his free time with his family, and as he mentioned, the energetic toddler keeps him and his wife very busy. In addition to his role as a father and husband, Chris is still heavily involved in the world of sports. He coaches a highly competitive post-secondary volleyball team, participates in a variety of recreational sporting leagues, and still tries to make time to get in a round of golf with friends and family. Chris was upbeat, jovial, and excited to chat about sports gambling. Conversation with Chris was effortless and we quickly established a rapport that felt like years in the making. If he was nervous it certainly did not show, and his relaxed and accepting demeanor put me at ease right away. He was open throughout and was more than willing to share his experiences.

Gambling Beginnings: “I thought oh, that is so cool man”

As Chris and I talked, we both reflected on our childhood memories of gambling and sports gambling. The earliest gambling experience Chris could recall was playing poker on camping trips with his family when he was about 14 or 15 years of age. He indicated that it was very low stakes, however, money—“5 bucks a head”—was still exchanging hands. This is something Chris and his family still partake in today. The story was told with laughter and a fondness for that moment in time. Chris would have his first sports gambling experience about 8 years later. He was watching a hockey game with a male friend who was scrolling through his sports gambling app on his cellphone. Chris said,

There is a close friend of mine, where we were just watching a game one time, and I knew that he was into sports gambling, and he was just on his app, just kind of looking at the live odds and stuff like that, and I didn't know you could bet live. I thought oh that is so cool man, like there is no way this team is going to lose, so I didn't even ask what the odds are, so I was like man, I gave him 20 bucks cash, here yeah are, put me down for 20, and that was kind of the first exposure to it. Obviously, I knew sports gambling was a thing but I didn't know you could bet live, and it was so interactive and so immediate.

From this story, it was evident that the live betting features of the sports betting app are what intrigued Chris and what contributed to him placing that initial \$20-dollar wager. Live betting on a game offered Chris a level of engagement and immediacy that he did not know existed. Why wait for a game to finish to place your next wager when you can do it at virtually any point throughout it. Shortly after, Chris would open his own offshore online sports betting account. He said,

It was around that time where I gave the friend 20 bucks because again, I didn't know how interactive it was and how immediate, like literally, it's an app. I didn't know if it was legal in Canada, it's all based out of the UK, and out of all these places, and I know it just got legalized in Canada for the most part.

Again, he cited the immediacy and interactive nature of his sports betting app. He also brings up the issue of legality of sports gambling and the physical places where these offshore sports betting companies reside. From this passage, it seemed Chris's understanding of the legality of offshore sports betting was uncertain, however, it does not deter him from opening his own account and placing wagers. I wonder why he continued to carry on in what he perceived to be a legal grey area. He did mention that he had numerous friends who already had offshore sports betting accounts, perhaps that was an influence.

Becoming a Sophisticated Sports Gambler

As Chris accrued more experience gambling on sports his types of wagers evolved. He started off playing the Canadian government sanctioned Proline tickets, where you have to pick a minimum of three winners, a challenging task that has a low rate of return. Also, you have to physically purchase and cash these tickets at a nearby convenience store. Chris then opened his own offshore sports betting account and could now place his wagers from the comfort of his living room. Initially, he would only make wagers on the moneyline market—only betting on a single team to win or lose—however, as he gained experience, he started betting on more sophisticated markets such as game totals, team totals, player props, etc. He said,

I would probably say the types of bets that I lay do, like obviously at the very beginning you are just doing moneyline, win or lose, and now I am looking at, you know, points over/under for individual players. Fricken the playoffs I did, I can't remember if you are

the Montreal fan, but I don't want to bet on the Habs [Montreal Canadiens] to win a game, so I would always just bet on how many saves Vasilevskiy is going to make [laughter]. I couldn't find another line that I wanted to bet but I am like I got to have something on this game.

Chris had such a hatred for The Montreal Canadiens that he would bet on the opposing goalie to go over a set number of saves. For example, if his sportsbook set a line for Vasilevskiy (opposing team's goalie) of over/under 30 saves. Chris would bet over 30 saves. The outcome of the game was irrelevant to Chris as he only needed Vasilevskiy to make more than 30 saves to win his bet. This speaks to the variety of betting markets sportsbooks are now offering on their apps.

I wanted to know why Chris started to dabble in these complex niche markets. He said, The more that I hang around it [sports gambling] and actually lay bets I am more understanding of what a lot of these are, there's a lot of things I don't know, there is the Asian two way or three way bets where I just don't know what that is, but I am sure in five years' time I'll figure it out.

I am still not fully understanding of the "Asian two way" or "three way" markets and is not something I play. It is clear that as Chris becomes more understanding of other markets he is more comfortable playing them. With the thousands of betting options offered on every single game, I was interested in how Chris decides what to bet on. He indicated that it was his friends, who he considers more experienced gamblers, who recommended these secondary betting markets. He said,

Yeah, you know there are probably a couple of friends of mine who are a little more in-depth gamblers than I am. They said oh yeah, I got these props and you can parlay these ones and yah, just the peers around you doing it as well.

Gambling as Entertainment: “I was losing my marbles, it was an absolute terrific time”

Over the course of our conversation, Chris and I shared our sports gambling stories, both good and bad, and what started to emerge was the reasons as to why we gamble and specifically why we gamble on sports. A significant plotline throughout Chris’s lived gambling experience was that of gambling as entertainment. For Chris, there was a strong connection between gambling and entertainment, and this added excitement is part of what was driving his gambling behaviour. In our conversation, I learned that Chris wagered on certain sports in order to motivate himself to care about them. He said,

Like I do not watch basketball at all, but if it's playoff time, I will bet on playoff basketball. I don't know, because it's entertaining and why not you know, you talk to your other friends who are gambling on it anyways. I think, just to make it a little more interesting, you know. Like I said, basketball is not something I follow a ton, but I know a lot of my friends watch it, it means something because it's the playoffs and there is a lot more at stake. So, for yourself, to be able to kind of motivate yourself to watch it a little bit more and actually care, you need to have something on the line.

In order for Chris to partake in the basketball discourse with his friends he needed to watch the games, and in order for him to sit down and watch the games, he needed to have some type of wager on it. Normally Chris does not find basketball exciting or entertaining, however, when money is involved it starts to pique his interest.

As we spoke more about our sports gambling motivations Chris began to share some of his memorable positive sports gambling experiences and the level of excitement associated with them. One that he recalled vividly was when he won a substantial amount of money playing a Proline hockey ticket. He said,

My most memorable one I think was when I did a Proline for I don't know, might have been the fourth or fifth time that I did it, and you know it was when I first realized you could actually parlay things together. I was like oh my god these odds are really stacking up, right. Of course, you learn throughout the process there is a reason why it stacks up. But no, there was one time where I just needed the Washington Capitals to win in regulation and they scored with like point six seconds left to win 3-2 in regulation, and I was losing my marbles, it was an absolute terrific time.

When Chris told this story, he was visibly excited and he reminded me of an ex athlete telling a story about scoring a game winning goal to win their league championship. As I listened to this this, I began to understand some of the emotions and excitement Chris experienced when he gambled on sports.

Chris not only gambled on sports for entertainment purposes, he also gambled on his ability for the same reason. Chris is an avid golfer, and considers himself to be a “pretty good golfer”. He has been playing golf since he was a young child and has spent time working at a local golf course. He indicated that when plays a round of golf with his friends that they like to raise the excitement of the game by raising the stakes of it. They raise the stakes by playing for money.

You know rounds of golf we would bet on ourselves. You know, I would say that it's common. This might be hypocritical of myself because I do consider myself to be a pretty

good golfer, so a lot of people that I play with are quite competitive, but even people who aren't good, who are just really competitive in nature always do it, like it's very common. Why do we do it, I guess it is more fun to have something on the line instead of going out and it actually doesn't mean anything.

Gambling as entertainment was a major thread in Chris's narrative. It made certain sports more palatable, added excitement to the ones he loved, and added another layer of "fun" to the game of golf.

My Mind is Playing Tricks on Me: "Man, this is so easy, why I haven't I done this yet"

The mental gymnastics a sports gambler has to reconcile with is rooted throughout Chris's story. Sports gamblers often make irrational justifications for their wins, losses, and sports betting acumen. Chris is aware of this yet often falls victim to these irrationalities. This came up in one of our conversations where he was describing a parlay that netted him a significant amount of money. He said,

I think mainly the monetary gain, like I haven't won that that particular amount or close to that in a bet before, and you know it's weird, when you end up hitting it, like man this is so easy why haven't I done this yet, it's like common sense.

Chris indicated that after he won this bet he felt like a professional gambler and that half-jokingly should consider doing this for a living. In his mind, there was a feeling that his skill prevailed and that no doubt, this win would be easy to replicate.

Another irrational justification Chris struggled with in his sports gambling was the gambler's fallacy. The idea that probability has memory. This belief was present in one of his negative sports gambling stories. When I asked him to describe a negative sports gambling experience, he said,

Yeah, I have done this a couple times, but really laying a heavy bet on a team that I should absolutely win. Kind of around that -500 line, and then you know, if I am talking hockey, after the first period they are losing, well I got to really make back this bet now, then you live bet them after the first period, then they are still losing after the second, okay well the odds are better, so I am going to live bet them again, then they end up losing, and those are, when you really start to pile on the bets, on a losing a team and they end up losing.

What is interesting about this is that the live odds reflect the current win probability of each team. Chris indicated that if the team he wagered on at -500 odds is losing after the first period, their odds will improve let's say to -250. That new line is then a reflection of their new win probability now that they are losing, obviously their chances of winning are lower. Chris told me that in his mind he still believed they have a -500 win probability and when he saw the -250, he believed that he was getting excellent value on that team and will then wager on them. In reality, their odds of winning are much less. Chris is falling for a very common Gambler's Fallacy.

Furthermore, Chris is aware that he often overestimated the skill involved in sports betting. Throughout the conversation, he rarely brought up economic mobility and only in a couple instances did he acknowledge that he could do this for a living. For Chris, the monetary gain was usually secondary to the entertainment factor. However, Chris indicated that there are times he feels he has an advantage over the general public sports betting because of his deeply rooted involvement in sports throughout his life. He said,

I have always played sports growing up, soccer, volleyball, golf, I mean, a ton. The only thing I didn't actually play was hockey but I probably follow that the most out of anything which is strange enough, but you know, I think that's why sports and gambling

kind of go together for me is because I follow a lot of sports really closely. I understand them all pretty well. and so, I think, yeah, I could probably make money off this, I get it. Chris identified that his insider knowledge of sports increased his perceived ability to make money off of sports. This is a very difficult hurdle for former competitive athletes to overcome because sports have always been a domain they have succeeded at. This is well documented in the sports gambling literature (Derevensky, 2015; Winters & Derevensky, 2019)

Taking a Step Back: “But the game is on, and there is only three seconds left”

Throughout our conversation, Chris was very hesitant to acknowledge that there was ever a point in his life where he would be considered a problem gambler, he referred to himself as “not a high enough stakes gambler” for it to be a problem. However, he identified two consequences that need to be present for a person to be considered a problem gambler: concerned friends and gambling above your means. I asked Chris what life experiences might encourage him to take a step back and gamble less. He told me,

Personally, I am not a high enough stakes gambler that I think I have ever run into that, and hopefully you know that is maintained, but I think if there were any issues where I was actually approached by somebody very close to me that was family or a good friend that actually said that you know this is becoming a problem, then I feel like I have the conscious ability to tell myself okay it’s time to take a step back here.

I asked him to elaborate on his ability to tell himself it is time to take a step back. He indicated that he is very aware of his gambling behaviour and that if he was ever approached by a friend or family member about it he would reevaluate his situation.

Another important construct in Chris’s conceptualization of problem gambling is losing more money than one can afford. He said,

I think for somebody to consider a problem gambler that, regardless if they win or lose, the bets that they place are more than their disposable income that they can afford. I mean it is great if they win, but you know, like I said, I think it's regardless if they win or lose, it's just being, you know, risking more money than what you actually have, I think personally that's an issue.

Even though Chris did not formally acknowledge he has ever had a problem with this sports gambling in the addiction sense, he did talk about some problems that have arisen from it, specifically the amount of time it takes away from other family. He said,

You know there has been a couple times, you know there has been a late game on where, you know, I should probably end up going to bed or like maybe sometimes the little one is getting into trouble, ah I should really, I should really get her away from that thing she is doing, she is really starting to dig into some trouble, but the game is on, and there is only three seconds left [laughter] I need them to hit this three pointer [laughter].

Chris talked about this in a very playful and humorous way, but does recognize that his sports gambling infiltrates other aspects of his life.

Sports Gambling as Community: “I was like oh why not, everybody else is doing it”

It was clear in Chris’s narrative that he is connected to a community of sports gamblers. He indicated that many of his close friends and family members are not only sports fans but sports gamblers as well. Because of this, he always felt he had something to talk about with his friends. Sports gambling provided them with a means of social interaction. He told me that “another aspect of it [sports gambling] is just the socialization, like peers and friends do it, and it’s just another aspect of adding entertainment to it”. Chris and his gambling friends had a group chat where they would engage in sports gambling debates, they would voice their opinions on

games, post their picks, and partake in some friendly banter. Pre Covid-19 pandemic, they would often gather as a group for select games. I asked him how often this occurred. He said,

I would say probably, well, with the Covid world it's 100 percent at home, but I would say before that, probably like 50/50. I will do it at home if a game is on, but other than that if we are watching a big game, or something like that. Typically, we won't really get together if it's just a Toronto Maple Leafs vs a New York Islanders, game 30 of the year, like whatever right, but you know, if its playoffs again it usually calls for a get together and stuff like that. So, I'd say a 50/50 split between home and around friends.

Chris also indicated that gambling within this community had caused him to wager more than he normally would. He told me that they will often pool their money together and place it on a single game. Chris said,

I would probably only gamble more than I normally would if there was like a group of us that were going in together, For example, I was on a camping trip with, we do a guys' trip every year in June or something like that, and actually the playoffs, yah the hockey playoffs were on, I can't remember who we even bet on, but it was just something dumb where we were sitting around the campfire having drinks, and I was just looking at the Bet365 app and I was like oh man that's not a bad line, and my uncle goes oh I will put \$50 bucks on it, my dad is like, oh well I will put \$75 bucks on it. So, all of sudden we have this cash exchanging hands because one person got the account. You know, I am a pretty low stakes gambler, so me putting a hundred bucks on a bet is pretty substantial, so I was like oh why not, everybody else is doing it.

The Sports Gambling Media: “You hear DraftKings all the time, and then they actually show up in a lot of games”

Chris is a dedicated consumer of sports, and because of this, he is unable to avoid sports gambling advertisements and media content. He talked about how it has started to infiltrate sporting broadcasts.

I honestly think that they started talking a little bit more about it. But I do think it's because of the sponsorships. Like you hear DraftKings all the time, and then they actually show up in a lot of games now too, or like they will have the live DraftKings odds, and stuff in-between periods for hockey and more sports I am finding now.

DraftKings is an American daily fantasy sports contest and sports betting operator. It was one of the first legal mobile sports betting operators in the United States. He also follows The Barstool Sportsbook on social media and looks to them for sports gambling odds and lines.

I wanted to know if this exposure to sports betting content influenced his gambling; I asked Chris about this. He said,

Oh, I would say for sure a couple times, because it shows my lines that I didn't think were that high. For example, there was one time where I think it was the Barstool Sportsbook put out a line or, I can't remember exactly what it showed, I think it was a hockey game though, where I was like, you know probably a pretty close game, but the line came out and it was +180 for a team, and I am like oh that is great value, so I hop on my, you know Bet 365 and make the bet, and yah, otherwise I would've been like nah, no I probably never would of looked, but because I saw that it's like ah great value.

There was a sense of missing out on a money-making opportunity if he did not bet these lines he perceived to have value. The media is taking the sports gambling world by storm it has influenced Chris in both intentional and unintentional ways.

A Narrative Account of Neil

Neil was the third participant I interviewed. He was supposed to be the second, however, he did not show up for our initial meeting. After the first no show, I was unsure if Neil still wanted to be part of the study as he did not notify me of his absence. Nonetheless, the next morning he emailed me and indicated he was working late the previous night and wanted to reschedule that evening. I accommodated Neil and we met virtually on August 4, 2021 at 8:00 pm for about 50 minutes. Before this meeting I did some reflecting on the previous two conversations and read some of my post interview field notes. After my second interview with Chris I wrote,

Going into this interview I tried to make a concerted effort to talk less and let the participant drive the conversation. However, with Chris, I felt I should have taken more control and interjected with more prompts, our conversation ended up being shorter and I felt there was a lot more to unpack with Chris's story. Maybe it is context dependent and I am overthinking it. With Vincent [first interview], I felt I talked too much, with Chris [second interview] I felt like I talked too little, hopefully with Neil I can find that happy medium.

With that being said, I was more confident going into this conversation with Neil as I was starting to get a feel for the cadence of the conversations and the topic under study.

Snowball sampling was used to recruit Neil for the study. Vincent, my first participant, forwarded the recruitment information for the study to Neil and then Neil reached out. Neil was

the first participant that I had no prior knowledge of or connection with. He was a very busy individual and after a few back and forth emails we set-up a time for our virtual conversation. I was thankful that he sacrificed a Tuesday evening of his time to talk with me about his sports gambling experiences.

Neil is a single white male in his early thirties who is currently living in Calgary, Alberta. He works as an area manager for a multifamily builder. Outside of work, Neil spends his time on the golf course, watching sports, and going for dinner and drinks with family and friends. Neil was fresh faced and did not look a day older than 25, he had a youthful presence to him. It took some time to establish a rapport with Neil and I noticed he was more guarded about his experiences compared to Vincent and Chris. There was a level of seriousness in his voice when he talked about sports gambling. I inferred that this was likely due to the more serious nature of the harm sports gambling has caused him throughout his life. As we became more comfortable with each other his guard started to fall and we did share some laughs, however, the overall tone of conversation was quite different than the ones with Vincent and Chris.

Gambling Beginnings; “I remember we would bet lunch, a pop, shit like that”

Neil’s first gambling experience occurred when he was 12 years old on a Calgary golf course. He was a junior member at this golf course and would play every day in the summer with the same group of people. This is Neil’s earliest memory of experiencing some form of gambling. He said,

I can remember when I was probably, fuck, even 12 years old, junior member. You go out with the same guys, its summer, you don't work, you are 12, you play every single day, and I remember we would bet lunch, a pop, shit like that, and then eventually you bet cash or dinner or whatever, yeah, I don't know you just, I still do that.

I asked Neil how this started at 12 years old and why he did it. He said,

I don't know how that happens, or how that starts but, at one point or another, I see what you are saying, you got to dig deep for this, I don't know, at some point, somebody said let's bet a pop on this putting game that we are playing on the putting green and you are like yeah sure.

It was difficult for Neil to pinpoint a reason and I could tell he was trying to deeply mine his experience to search for an answer. He made it clear that this was something he has never authentically reflected on. He started to circle back to this question as he continued to reflect on it in the moment. Neil said,

Like we don't know where it first comes from, but maybe it was somebody's parents talking about you know, betting on something and they are like oh well do you want to bet on this, like I don't know how that first comes out when you are really young you know.

He still had a very difficult time synthesizing a reason as to how this all started. Neil then touched on why they gambled on the golf course at such a young age. He said,

It is like a bonding thing right, I guess. I mean I don't know, it seems pretty innocent, like I was saying you are betting lunch and pops on the golf course. I am not paying for that, I am putting it on my dad's account you know. Same thing you are betting your per diem money, I don't know it's just the thrill at that point and then one day, you get your own money, and you want to throw it away for some reason I don't know.

The innocence, lack of responsibility, and thrill of it all seemed to be driving factors for Neil's early participation in gambling.

A couple years later, when Neil was 14 years old, he started to play poker with his friends for money. He said, “we would just play for a little bit of money, nothing crazy, five bucks, ten bucks”. Then around 18 years of age, Vincent placed his first sports bet on an NFL game through the sports betting app, Bet365.

That is hard to remember but, yah I don't know, just, that 365 [Bet365] one day [laughter], probably had a buddy or somebody who was on there, that is probably how it happened, from my recollection that is not that good, but yeah, probably they were you know betting on Bet365 or something, I am look oh perfect, let me go get one of these Vanilla Visas and load some money in.

I had to look up what a Vanilla Visa was; it is a prepaid credit card that anyone can purchase and it can be used for online vendors. It takes some effort to download the app, buy the prepaid credit card, create an account, fund the account, and place money on a game. I asked Neil what motivated him to go through all this effort in order to wager on games. He said,

I mean, I don't know, it's exciting obviously, but when you are, you know, playing a little bit of poker, play a little bit of poker for money, I guess is how it kind of started. You just get uh, you like the thrill of winning money, or the chance of winning money I guess is how I would describe it, so then you are like well I love watching sports, and now if I can bet on it and win money I mean, you know what I am saying.

During Neil's early years of sports gambling it was an enjoyable experience for him. He said “mostly it would just be for enjoyment, no matter what it is enjoyable in the beginning”. At first, the wagers were small, “Well in the beginning, you start small, well I did, you know, you start betting five or ten bucks and shit like that”. However, these small bets did not seem to satisfy Neil as he started to accrue years of experience. “Then it's like this, over the years and it

goes up, eventually you are just like well what's the point of betting twenty bucks or whatever, you know". Over the next few years, Neil's gambling behaviour would change drastically, and with this change came a host of new problems.

Sports Gambling Apex Mountain; "It should have been in the bag man"

What was initially an innocent form of entertainment for Neil, quickly evolved into something harmful. I like to think of Neil's gambling trajectory as climbing a mountain, in his words he kept "scaling up" until he reached the peak of the mountain and once he reached the peak, his gambling behaviour was no longer sustainable and he came crashing back down. Neil described to me how his sports gambling started to escalate.

So eventually, you start betting more frequently, in my experience anyway, then you're betting more and more. If you are losing, you're getting stuck, you're, then you start betting more to recoup those losses and it's a dangerous fucking road. Cause yeah, you get in over your head and you are out of your league a little bit, and then yeah, it's a Sunday or Monday, that's the day, pay or get paid.

Neil started to accumulate a substantial amount of debt due to his sports gambling yet was hoping gambling could also be his solution to get out of debt. He said Monday is the day you either "pay or get paid" and I want to elaborate a bit on that. For someone who bets through an in-person illegal bookmaker, they will often float their clients a line of credit. If the client wins, they will pay them in-person with cash, if the client loses they will send someone to collect their money. Monday is always the last NFL game of the week and one of the most heavily wagered on games of the week. It is heavily bet on because gamblers are trying to recoup their losses from the previous day. For example, if a gambler lost \$500 on Sunday over the course of

12 games. They could wager \$500 on the Monday night game and be back to even for the week. Hence why Neil called Monday “the pay or get paid” day.

As our conversation continued, he described “scaling-up” in more detail. He said, So, then you just scale up and then, yeah, well that's what it was for me, so scale all the way up and then it got really bad because I was like I said in the rears and it wasn't good, couldn't afford what I was in debt for, right, and you are just going in debt to pay this shit off.

He was “scaling-up” or betting more to get out of debt, however, at one point, he also thought that sports betting could provide him with a second income. He said, “for me, I was unhappy with where I was financially, so I legitimately thought at more one than point that I could make money, you know what I mean”.

Neil could no longer sustain the levels of debt he was taking on and he knew that at this point in his life something drastically needed to change. It took one heartbreaking sports gambling loss to finally change his behaviour and bring him back down the apex of the mountain. This penultimate moment involved the Houston Rockets and the largest wager he ever made. He described the loss to me,

Yeah, I put the biggest bet I ever made on the [Houston] Rockets, because I was stuck on the week. It was like Sunday, and it was like again, it was the evening game, Houston Rockets, I don't even remember who they were playing to be honest. It was a regular season game, just a no nothing game, they were up five points with two minutes left and it was just the dirtiest brick shows ever after that, and yeah, they ended up losing, should have been I mean, you know, as you would say, it should have been in the bag man, but

yeah that was near the end of my career there that one, that was ugly. Fucking James Harden.

This was the peak of Neil's sports gambling behaviour, he lost a life changing amount of money on a regular season NBA game on a Monday night. Neil indicated that after this loss he knew that sports gambling was not the answer and that he had to make a decision to take a step back from it. He said,

Well I mean there was a point where it wasn't good, I was in quite a bit of debt because of it. I mean you just get to a point where, I mean, you are fucked either way, so you might as well, I mean you just realize no matter what, even if you know you keep betting more and more, and eventually, it's just, no matter how much you bet, you are not going to get out of that hole. So, you know, stressful, it takes a toll on you because you are in debt, you can't, I mean for me anyways, there was a point where you can't pay right. So, then you are in the rears, and it's not a good thing, I mean obviously it's not easy to stop either, because you keep going, alright, alright, next week, next week, then eventually it's just it gets ugly so you have to make a decision, you know you have to quit doing this shit.

Coupled with financial hardship, Neil was also investing numerous hours into his sports gambling during this time in his life. He would spend time researching games looking for any information that would provide him a gambling edge. At his peak, Neil indicated he was watching a daily gambling called Wager Talk on YouTube every day, often during work hours. He said,

I would like go on YouTube, and there is a couple shows, I think it's called, what the fuck is it called, Wager Talk, and these others. I would watch like the YouTube, their daily program, where these guys would break down the slate of games, and who they are

taking, and the reasons why, and I would be like yeah, okay I agree with that, I am taking that bet, or I don't agree with that, like fuck I am taking the other side. Yeah, you spend so much time man, your whole day is like devoted to that, and it affects you, it affects your work, because you don't really give a fuck about work, you just want to get home you know.

Finally, after he did his research and made his wagers, he would then spend his entire evening watching the games. He said, "you know you get home, I get home from work and I would be like, you're psyched up, you got the five o'clock games, and you are just watching shit all night, yeah know". Sports gambling consumed all aspects of Neil's life and he could not escape it.

Also, during this time, Neil's sports gambling pursuits overpowered his love of his hometown hockey team, The Calgary Flames. The all-consuming nature of sports gambling had him rooting against his favourite hockey team. He described a time he bet against them on New Year's Day.

One game we went to was the New Year's game, and we were playing the Blackhawks. I took the Blackhawks. I am a big Flames fan but we were terrible. Blackhawks are paying, and they won. They were up 2-0 real quick and I was just loving it even as a Flames fan and that's how bad it is though right, you are like fuck it, I am winning money, fuck my team yeah know.

As we continued to chat about this time in his sports gambling career, Neil articulated his own definition of a problem gambler. He stated,

A problem gambler would be, if you are affecting other aspects of your life, where like it could be and you mentioned earlier, relationships with people, or I mean just in general in your lifestyle because of that. I mean it's not necessarily healthy you know if you are

sitting there watching the whole slate of games every night, you are probably not I mean I wasn't, eating healthy, doing healthy shit you know, it's just a problem so you are yeah, your lifestyle is affected not only financially, but other areas as well, it's just bleeds over into everything.

He was very aware of the times in his life he would have considered himself to be a problem gambler and in his definition of problem gambling he used his own lived experience as examples to illustrate his point. What was noticeably lacking in his own definition was the mention of financial loss or debt accumulation. He briefly touched on at the end of his definition, but as an afterthought.

Sports Gambling Denouement: “I actually can say with confidence, I will never fully stop gambling”

After the debt and stress reached a breaking point, Neil significantly altered his gambling behaviour and changed the trajectory he was on. Eventually, Neil decided that he needed to change the way he gambled on sports. “It just gets ugly so you have to make a decision, you know, you have to quit doing this shit”. I was curious to know if he quit gambling indefinitely or if he still dabbled, so I asked him about his current gambling behaviour. He said,

I mean, I do kind of, from time to time, not a whole lot though. Mostly what I do now is Majors in the PGA [Professional Golf Association], I mean in that sense it's just fun right you know, it's like if people, in my opinion anyways, can casually go to a casino. I can't do that or really do that but people that do you know, spend a hundred bucks, two hundred bucks, whatever, it's different for everybody but yeah know, you are okay with losing that money because you have fun. I mean that's my mentality on it for the golf tournaments or whatever, but yeah no, not betting the whole slate of games every day. I

mean I will play a Proline or something for NFL but I am not going to be betting crazy on individual games like I was before, because you know it's just, I guess, in the same sense, I was young, still young right but yeah, you just get to a point where you are like fuck, I got to figure this shit out, or I am going to be in big trouble.

He portrayed a sense of maturity and control when describing his current gambling behaviour and has transitioned back to gambling for the entertainment value of it. The consequences Neil suffered were a driving force in his change in behaviour.

Since Neil's sports gambling decreased significantly, I wanted to know if this impacted his relationship with professional sports. I asked him about this.

It certainly has changed my yeah know, I watch, Flames fan, watch bunch of Flames games, every single one when I can, but I won't be watching fucking you know the late-night Pelicans vs the fucking Warriors or something yeah know. I used to know every player and all that shit, I don't know what is really happening in baseball, there are 162 MLB (Major League Baseball) games and I couldn't tell who's leading the division right now, you know what I mean.

Neil indicated that he has reached a place in his life where he can watch a Calgary Flames game and the NFL without having the need to have money on the games. "I just love the NFL no matter what, Sunday, nothing better than that, have a few beers yeah know". He knows he will never fully stop gambling and he also knows he will never let it get to a place again where it controls all aspects of his life.

Love of Sports

Throughout Neil's story sports is a dominant theme. He grew up playing hockey and golf, and continues to play both to this day. Not only did Neil love playing sports he also enjoyed

watching them at a young age. “As young as I could understand that shit, I don’t even remember really, four or five years old”. Professional sports were something Neil looked forward to watching every day. He said,

I remember being young and you know, you’re looking forward, you don't have to worry about anything, you don't have to work, yeah know, you go to school, come home, and you are excited to watch the game or whatever right, so, I don't know, shit, sports are good.

Sports created connections for Neil and are something he would partake in with family and friends. He would play with friends on the golf course, make new ones at the hockey rink, and would always watch games with his family. He said,

I think anyways, your family is how you get into it right. If your family or friends are sports fans I mean, it has just always been a part of my life. Anyways, so yeah, you watch games with your family, go to games, watch games yourself.

Playing for Entertainment: “I mean that shit is fun as hell”

Sports and gambling were a perfect match for Neil. He loved watching sports, and he loved the thrill of winning money. Sports gambling gave him the opportunity to do both at the same time. Coming home after a long day's work and betting the entire slate of games for Neil was “fun as hell”. Sports gambling was and still is an enjoyable activity for Neil.

When Neil described one of his positive gambling experiences, he talked about the excitement that comes with sports gambling.

NFL Sunday, had a big parlay going, had I think it was a six-game parlay, four in the morning, one in the afternoon, and the Sunday nighter. So yeah, it was, I don't know man,

you just, I don't know how to describe it, but you get more excited as the thing goes I guess when you parlay.

Neil won the first five games of his parlay and needed to win the final game on Sunday night to win his bet. If the team he picked on Sunday night lost, he would lose his entire bet.

I remember the Sunday night game, it was that shitter between the Seahawks and the Cardinals. It was a tie, like 6-6, it went to overtime, they both missed like two field goals or whatever. I forget exactly what the final score was, but I had the under. So anyways, there have been lots of bets over the years, and yeah, I don't know, I don't really specifically remember like, you know one bet, big bet, this big bet, I mean it's just you get excited when you hit and yeah.

He struggled to describe the feeling of this process or what made it memorable besides the thrill and excitement when you win. Also, what was noticeably absent from this story was the monetary amount. He did not mention the stakes or even being excited about the money he won.

A Solo Endeavor: "I don't want to talk to anyone, I don't want to hang out with anyone"

The sporting world is a social one, to be a successful athlete you need to be able form strong connections with teammates, coaches, and trainers. Neil acknowledged that aspect of sports when he talked about growing up playing hockey and golf. The sports gambling world is also a social place. Friends will often gather at establishments or homes to watch and gamble on a game. However, for Neil, this was not the case. Throughout his story he made little reference to friends or social events. There was no mention of Super Bowl parties, peer pressure, or sports gambling conversations. For Neil, sports gambling was an individual activity. From my

gambling experience, I often watch games with friends, talk about our bets, and connect with them through gambling. I asked Neil if his experience was similar to mine. He said,

No, mostly by myself. I got three TV screens. I can watch three games, streaming one on the computer, you got four games going on, you are betting the whole slate, I don't want to talk to anyone, I don't want to hang out with anyone, I just want to yeah know, I want to be there see what's going on, put a bet in place.

Neil was laser focused on the games and was choosing not to be around anyone during them. He did not want some inebriated patron coming up to him at the bar while he was watching the games. We continued to talk and I wanted to know more about why he chose to gamble alone. I asked him if he had friends who gambled and if there was any discourse between them about it. He said,

A lot of my friends, they are not really into that. I mean there are a couple people, couple buddies, that you talk about that stuff with and whatever but, I mean, from my experience they weren't necessarily on the same level to what I was actually betting, like the amounts right. I mean, but of course you talk about it, you know, you talk about sports with your buddies and whatever, but, you mean, little bit different, less people that I would talk to about that kind of stuff right.

Neil's friends were not high stakes gamblers and since they were not at his level, he felt he could not talk to them about his bets. Nonetheless, he would still talk about sports with his friends. I was curious to know if those conversations influenced his gambling at all. I asked him about this. He said, "no, no, it's all on me, no external influences". He was very adamant that his difficulties with sports gambling were his sole responsibility; not social pressure, the media, or anything else.

Sports Gambling and the Media: “You know what is crazy now, even TSN will bring up the spreads”

Towards the end of our conversation Neil and I talked about the sports gambling media and sports gambling content. As mentioned earlier, Neil was a daily consumer of a YouTube gambling show called Wager Talk. Wager Talk is a gambling show based out of Las Vegas, Nevada, and Neil indicated that they also advertise and sell their picks for money. He said,

Lots of them are in Vegas, it's crazy man, that is their life. They put up picks, you buy, you can buy picks. I have only ever bought picks once, and it was a losing pick and I was like what the fuck.

I asked him how much it was to buy and pick and why he felt the need to do it. He said,

That one wasn't that much. I think it was 50 bucks, but they were advertising it like it was the lock of the year. Monday, it's the 5% play is what they call it. 5% plays you have the slight edge or whatever, they are like 5-0 on 5% plays for the year, you know what I mean. Only one comes up every so often, and I never, you know, wanted to pay for picks, and I would always want to have my own opinion right, and you get influenced by those videos and shit. But I was so pissed that day, why did I pay for this pick, I waste money on the pick and I waste money on the bet.

For someone who is very in tune with the unbeatable nature of sports gambling, I was quite surprised that a sports gambling website was able to influence him to pay for one of their picks.

I wanted to know more about the media influence on Neil's gambling behaviour. He indicated that would not change the monetary amount of his bets, but he did use them to inform his wagers. He said,

I mean I don't know, I would already be gambling no matter what. I would just want to see what these people are saying about the games because I don't have time to, in my view, to research all these games. Yeah know, what the trend is and blah blah, so I will watch this hour, half hour program, and I will see. These guys are doing this all day.

He mentioned another website called Covers. Neil was much more animated when talking about Covers and stated very clearly that these sites have influenced him. He said,

I used to go on this website called Covers and I would always, you would go to the slate of games and it has like the percentages that the public is betting on, sometimes like 68%. Yeah, then it's like sometimes they have the free pick on there, they put their reasoning, yeah man, so that shit does influence you for sure.

At the very end of our talk, I asked Neil to share anything else he might have missed or wanted to add to the conversation. He brought up the mainstream coverage of sports gambling and the legalization of single game wagering in Canada. He said,

I was going to say you know what is crazy now. Even like TSN, they will bring up the spreads, those guys, and those guys they don't know fuck all, so and so picks, and then you know, they will say oh yeah, the [Milwaukee] Bucks are favoured, plus 6, you know, or for like the UFC they have got some guys to I think.

He was shocked by the fact that sports gambling discourse was present during national broadcasts, and he was angered by the misinformation of these networks' gambling "experts".

He indicated that the broadcasts were perpetuating common sports gambling myths and stereotypes, specifically the Gambler's Fallacy.

The second topic Neil addressed at the end of our conversation was single game sports legalization in Canada. He was worried about the future of this and predicted that the numbers of sports gamblers are going to increase because of it. He said,

Now the single game betting or whatever, I think they are allowing it, because you know you go to do a Proline and they have the stupidest rules in the world, it's a tie if it goes to fucking overtime and all that bull shit, and if they do single game betting man it's going to be crazy, all these people, a lot of people are going to fucking get into it man.

There was a sense of worry and urgency in his voice; as someone who has experienced the highs and lows of sports gambling, the trepidation about legalization is warranted.

Neil had a negative perception of the sports gambling media and the industry. He was very outspoken about the power and influence of the sports media and the misinformation they promote. For a seasoned sports gambler like Neil to pay for a professional pick speaks to the influence of the media.

A Narrative Account of Nate

Nate was the fourth participant I met with and I was starting to feel better about my ability to facilitate these interviews. My previous conversation with Neil was very meaningful. I did a better job of letting him narrate his sports gambling experiences with minimal interjection. It felt more like an authentic conversation than a stiff interview. I was excited to try and replicate this with my next participant, Nate.

My usual nerves started to dissipate and I was feeling more confident and competent. However, I needed to remind myself that Nate did not have the luxury of completing three previous interviews and not might have the same confidence. I virtually met Nate at 2:04 pm on

August 5, 2021 for what ended up being a 60-minute conversation—the longest one of the study. Nate participated in the interview from his work office.

I have known Nate prior to this study. I first met him about five years ago through a recreational floor hockey league. A few weeks later the league folded and I have not talked to him since. A close acquaintance of mine was a good friend of his and he informed me that Nate was a sports gambler. This was music to my ears because recruitment was challenging. I had my contact forward Nate the recruitment poster, he contacted me via email and we completed the requisite consent process.

Nate is a 30-year old white male who was born and raised in Lethbridge, Alberta. He works as a professional in the finance department of a large corporation. Currently, Nate is living with his wife in Lethbridge and they are expecting their first child at the end of the year. In his free time, Nate is very active, he enjoys hanging out with friends, playing sports—typically golf and volleyball—and spending time outdoors. Instantly Nate and I had excellent rapport. We connected as soon as our Zoom cameras turned on and the conversation flowed naturally. Right away I was impressed with how thoughtful, well-spoken, and professional Nate was. He was eager to talk about sports gambling and had a lightheartedness to him throughout the conversation.

Gambling Beginnings: “When I was younger, my dad and I would go to the horse races”

Gambling has been part of Nate’s life since he was a young adolescent. Nate recalled his earliest gambling exposure occurred was when he was about 12 years old. He remembered going to the horse races with his dad at the track in Lethbridge. He said,

When I was younger, my dad and I would go to the horse races, so we would go there and, he would typically put the bets in, but I would understand like what the Trifecta and

all the different types of placing were, and how the betting worked, and obviously you would watch the ponies run around, walk around, and you would select it and then you would cheer for it. So that is probably the earliest I can remember. It would have been going to the horse races with my dad.

Sometimes his brother and uncle would join them but it was mostly a time for Nate to spend with his father. He learned at a young age about the ins and outs of horse racing. Nate told me he would give his advice on which horse to select.

I was definitely part of it so, we would go and he [father] would say which do you want. So, I would look at all the horses and say that one looks bigger than the other or whatever. So obviously at ten years old, it is not very sophisticated but I would have my own beliefs of about why I thought they would win or we would look up who have won during the year, so we would do a little bit of research on it.

Even though Nate described his research at ten years old as “not very sophisticated”, from my experience this is a deeper level of analysis than most veteran sports gamblers do before making their selections. Nate indicated that it was low stakes and the most he remembered them wagering was around 20 dollars. He made it very clear that the goal was never to make money “if we win that’s fun, if we lose it’s fun too” and that it was purely a form of entertainment. Although Nate was accompanying his father to the horse races and was contributing to the research, he never wagered his own money nor did he ever physically place a bet. He was still under the legal gambling age this time

As Nate moved into high school he became involved in high school athletics, specifically volleyball. This is when he first started to wager his own money on some form of competition.

Members of his high school team would place bets on who they think they would win the tournament that they were playing in. He said,

We went to provincials for volleyball, and we would bet twenty bucks that this team is going to win or something like that but it was within teammates. Before the tournaments would even start we would be like I think NAVC [high school volleyball team] is going to win this tournament. So, I would be like twenty bucks on NAVC, actually back then it was like five bucks.

This provided him an opportunity to bond with his teammates, build camaraderie, and pass the time during the grind of a volleyball of season.

After high school, Nate attended a post-secondary institution and continued his volleyball career. As his volleyball career continued, so did the gambling embedded within it. Poker was the game of choice and it was often played on bus rides and in the hotels on road trips.

It was for actual money. It was always because you get your per diem. So, whatever the per diem money was, basically you hope you have enough money when you get to wherever you were going because you might have lost it all on the back of the bus. But I was usually pretty successful, but that wasn't sports related that was just like within the culture of the team but it was cards.

Nate made a clear distinction that was not sports betting, however, he was very aware that gambling was rooted in the culture of the team. I shared a similar experience with Nate during my time as a high school baseball player.

All of these gambling experiences were unregulated and would fall under a legal grey area, or he was observing someone else such as his father at the track. The first time Nate legally wagered with his own money occurred when he turned 18 years of age. "As soon as I turned 18 I

went and bought a lottery ticket. So, I will always remember that, as soon as I turned 18, I got that before I had my first beer [laughter]”. Within a couple months of buying his first lottery ticket, Nate went to the casino with his friends and family in what was a social rite of passage. Over the next few years, Nate would periodically attend the casino with friends and family.

After the lustre of the casino began to wane, Nate started to dip his toes in the world of sports gambling. He started off as most Western Canadians do, playing the government sanctioned Proline lottery tickets. Nate indicated he played a few of these but found them challenging—not only to win but to physically place a bet, he could never locate the Proline odds or betting lines. Then in his mid-twenties he was introduced by some friends to the formal world of sports gambling. The world that included online sports books and sports betting apps. “This was about three years ago, when the apps started to become more prevalent, I downloaded Bet365, and for the first I was able to find the odds”. From that day forward, Nate has continued to gamble on sports through an online sports book.

A Seasoned Sports Gambler: “I don’t throw as many darts at the wall as I used to”

Nate is a different sports gambler than he was when he started five years ago. His approach, the amount of money, the types of bets and sports he wagers on have changed drastically.

In the beginning years, Nate’s approach to sports gambling was akin to playing a lottery. He would not do his due diligence and would often pick teams at random, there was very little thought process. Also, like a lottery, he did not wager a substantial amount, the stakes were very low and the reward was very high. However, over the years, his approach changed. He said,

I would say that I bet more now than I did five years ago because I make more money now than I did five years ago. So, it is kind of a portion of what I am willing to spend and

I am more comfortable with that, so I spent a little bit more. If anything has changed from a strategic standpoint, I do, I try to refine what I used to do by selecting based off of some analytical stats. I try, I don't know if it is any better than it was before but I am bit more analytical about how I do things, and I don't just throw as many darts at the wall as I used to.

Nate indicated that he has become more analytical in his approach, however, he is still cognizant of the fact that he is unsure if it is improving his sports gambling ability. This speaks to his awareness of the realities of sports gambling and probability. Also, even though his bet size increased, it was always relative to his salary increasing.

As Nate gained more experience in sports gambling he started wagering on a variety of sporting events. He first started only betting hockey because he felt the most familiar with it, and now he gambles on hockey, football, baseball, the Olympics, golf, and in his words “basically everything”. I asked him why he moved away from betting only hockey. He said,

I was more comfortable with it [NHL] off the start. Even now, I follow that league the most. So that is why that one was easiest for me to be like okay I know that the Oilers are playing the Blackhawks, the Blackhawks are better, like I know that. But back then I didn't follow baseball as much, and now, I think like involvement in those leagues has actually increased a little because if I am going to bet on them, I need to know a little bit more.

Nate strongly correlated his perceived sports knowledge with sports betting acumen. If he does not follow a league, he does not like to bet on it, and if he does, he feels very guilty if he loses.

Furthermore, the types of wagers Nate would place changed over the years as he gained an understanding of the different betting markets. When he first started, he only played

moneyline markets. Moneyline bets are very straightforward, you pick Team A or Team B to win. If they win, you get paid out based on the odds you bet them at. If they lose, well you get nothing. Nate said that he now plays pucklines, double doubles, over/unders, totals, and a variety of other betting markets. He described one of his bets he had on the 2021 NBA finals,

Even this NBA finals here, I was betting on like double doubles, the Booker double double is still killing, how that guy didn't get a double double, but like, those you are right, those prop bets I guess over the last five years, I have definitely gotten more involved in those, but when I started off it was purely moneyline.

Devon Booker is an NBA player, and a double double is stat line a player can achieve in basketball. Experience, comfortability, and understanding, all shaped Nate's dynamic gambling behaviour.

Gambling Motivations

Throughout our conversation, Nate explicitly talked about his gambling motivations. This surprised me because many of the other participants alluded to motivations but had a very difficult time expressing them. In general, articulating human motivation is a difficult task. In our conversation, Nate identified three motives that he felt were the impetus for his sports gambling: socialization, excitement/entertainment, and the intellectual nature of it.

First, at his core, Nate is a social gambler. The majority of his early gambling experiences were deeply rooted in a specific social and cultural milieu. Whether it be playing cards with his volleyball teammates on road trips or going to the casino with his friends and family. This was no different when it came to sports gambling. It was and still is a very social experience for Nate. I asked him why he started to sports gamble, he said,

It definitely is social, because there was a group of us that enjoyed doing it, and the money was fun obviously, but it was more about like, you would talk about why you would think different odds are where they are, who you think the underdogs are, where do you think the value is. It was fun more just as a social discussion, then it was about like alright let's go make an extra 20 bucks today or something along those lines.

The social aspect of sports gambling did not change over the years for Nate. The amounts and types of bets changed, however, the social aspect was constant.

As far as the social side, it is the same as it was five years ago, like, getting guys to talk about it, we still have the exact same group chat from five years ago, and we would talk about the different games.

Nate and his friends have a sports gambling group chat where they voice their opinions about certain games, odds, bets, etc.

Nate indicated that he does the majority of his sports gambling in a social environment. Pre-pandemic him and his friends would often gather at one of their houses and he said “it would usually be centred around the event we are all gambling on”. However, he did acknowledge that these environments often encourage him to gamble more, especially if they are coupled with predominant sporting events.

If I am in a social setting, the Super Bowl is a good example, typically. This last Super Bowl we had just one friend over and a couple over, but we bet on Tom Brady and the Bucs, which actually worked out really well for me. But he came over, and I will almost always be more willing to bet more than my usual when I am around others because it just makes it a bit more interesting with friends too, and, yeah, I definitely say in social environments.

He also talked about the influence going to an establishment has on his sports betting behaviour. Nate is more likely to wager more than his normal allotment when he is in those environments with friends, “I would probably spend more than 20 dollars on a bet, or I would do that multiple times. If I was at home, I would just have the one bet and if I lose I lose”.

As we continued to travel together through the temporal worlds of our sports gambling experiences, we often talked about the future of our sports gambling, and even in Nate’s future temporal world, the social aspect of gambling was prevalent. This came to fruition when we were talking about sports gambling legalization in Canada.

I think it's a long-time overdue, that they finally passed it. When I first heard that the first thing I thought of was in Vegas when you can go, they have the chairs in the casinos, I think that's something that is going to come into all the different casinos across Canada now. Because that's an unbelievable environment.

Nate is referring to the sports books that are housed in Las Vegas Casinos. The sportsbooks in Vegas have hundreds of big screen TVs, chairs, tables, and they are staffed with servers and bartenders. The Vegas sportsbooks create a social environment that is catered to the sports gambling demographic. Nate elaborated on the sports gambling casino experience he envisions,

I definitely think if that was an option I would probably go once a month. It would be like all the guys what do you want to do, let's go watch the [Edmonton] Oilers game, all four major sports are on tonight, let's go down to the casino, let's go sit in the chairs, let's go set some bets, let's make more of an experience with it. So, I think I could see that trend going that way.

The social benefits of sports gambling are part of Nate’s past, present, and future worlds and have a profound influence on his gambling behaviour and motivation.

Another sports gambling motivator was the intellectual essence of it. Nate is a thoughtful and analytical person and sports gambling offered him an opportunity to tap into that. Sports gambling is the ultimate problem that has never been solved. Nobody, over the long term, has ever taken down a Vegas sportsbook (Buchdahl, 2015). He told me that he was fascinated by different odds, win probabilities, and the intellectual pursuit of sports gambling. He felt it was a way for him and his friends to have a deeper conversation about sports and it allowed them to demonstrate their sporting knowledge. He applied an analytical approach to his sports gambling that he hoped would give him an edge over the sportsbooks. Nate said,

As soon as I started doing it, because I am pretty analytical, I started making a spreadsheet for hockey. I started to track home, away, and like the different stats and stuff. It was less about, it really wasn't about winning money. It was like I just want to try and prove that I was right, or I could find value where Vegas was wrong, kind of beating Vegas,

For Nate, validating his analytical approach and his intellect was more of a motivator than money.

However, one of his positive gambling experiences somewhat contradicted these two motivations. I asked him to describe a memorable sports gambling experience, one that brought him joy or happiness. He said,

Earlier this year, I won a thousand bucks, and, yeah, it was off of 20 dollar parlays on the NHL. So, I hit three in a row where I put 20 dollars down on a three-team puck line parlay, and all three hit in a row. So, I cashed out like 300, 300, 300, they just all hit, like three nights in a row. So that was pretty damn cool, because I have never won that much off of, especially 20 dollar bets, like I have never won that much.

The excitement in his voice was evident and he was amazed that these three bets hit. The odds of winning this type of bet are quite low and I was also amazed that he won. He described why this experience brought him joy, “that one was financial gain, it is actually funny because I do it for the social reason but that one. I am also superstitious, I didn't tell anybody about those”. When Nate won the first bet, he did not tell anyone, then he won the second bet, he didn't tell anyone, then he won the third bet and he finally caved and told all his gambling friends. He said as soon as he did that he “lost like five in a row”. For someone as analytical as Nate, I was a bit surprised to hear him talk about being superstitious. This speaks to the power of money and sports gambling.

Problems and Harms from Sports Betting: “Hiding losses, or underselling losses”

As we reflected about our sports gambling we talked about the problems and harms that have stemmed from it. Every sports gambler I have talked to so far has had their own interpretation of what constitutes a problem gambler. Nate articulated his definition,

When people hide the financial side of it. Especially when people are hiding losses, or underselling losses. I do know someone who, like that Play Alberta website, not sports betting, but they play on the Play Alberta Casino website and I know they have lost a significant chunk of change, but they are not telling his wife about it, and also, I know how much money they're losing. So, I would say somebody who is not telling the whole truth about the reality of the situation of what they are doing when it comes to their finances, and then kind of an extension of that, I already have touched on, is not being honest about the behaviour with your friends and family. So, if you can't honestly say what you did about your betting behaviour last night, that's a sign that you probably have a problem.

It is interesting that Nate used a personal example to help illustrate his definition of problem gambling. I wonder if this first-hand experience has shaped his definition or if he would still believe it regardless. Also, Nate came across as a very honest and open individual, did this definition help ensure he would not fit into his own categorization of problem gambling.

In our conversation, Nate was very clear that he did not perceive to be a sports betting problem gambler based off of his interpretation of it. However, he did acknowledge that he has suffered negative experiences and harms from it, specifically emotional distress. I asked him to describe a time where he has experienced emotional distress from his sports gambling,

There's been sometimes I have bet on the UFC, obviously I can't predict everything, but I don't know anything about the UFC, and I would put 100 dollars down one night and lost it, and it's not a lot of money, but even at the end of that night, I was like you didn't know what the hell you are betting on. You took Conor McGregor because that's the only name you know and he lost and at the end of the night. I am like you could have spent that 100 dollars in so many better ways, and especially because I am very tight with my money everywhere else. I am like why did you just throw 100 dollars away on things you know absolutely nothing about. So, I would say from a problem standpoint, that's a completely uneducated guess. Where at least if you lose it on some other manners like the NHL, at least there was a thought process behind it.

I could sense the frustration, distress, and guilt he was feeling when he told that story. Losing \$100 dollars in that manner is still something that keeps him up at night. Nate told me that he does due diligence on everything when it comes to spending money, and for whatever reason, that night he did not, and what made it very difficult for him was that he could not explain why.

Nate described another negative experience where he struggled to reconcile with the laws of probability and his own cognitive biases. It was this cognitive dissonance that caused him a great deal of emotional distress. After Nate had a stretch of winning bets his luck started to take a turn. He said,

You feel everything you are doing is right, and then I lost five in a row and I said right after, I was only putting 20 bucks down, it was a hundred bucks, but I remember it was negative because I felt like all of them should've cashed out. I was falling for a fallacy that everything I was doing was right even though really, I had no control on what was happening. I was like you idiot, I can't believe that you just like pretended that you knew everything that there was to know about sports betting and just pissed the money away.

In his mind, he knew he could not control probability but the recency bias of his previous wins was too much to overcome. The anger showed in his voice and he struggled to reconcile with losing money in that manner.

Stemming from this negative experience, our conversation turned to the theme of probability and the Gambler's Fallacy. Nate talked about the law of averages and how fell for the Gambler's Fallacy "you would think the law of averages, you would bounce back" but then he realized that probability was memoryless and his previous thinking was flawed. Probability, "it resets after every game, the odds reset, and it doesn't know that you have hit black three times in a row, it goes back to 50/50 every time". The constant tension between the illusion of control—the belief that a gambler can control the outcomes of a match—and the realities of probability was the root of Nate's sports gambling problems. He came off as very confident in his abilities as a sports gambler, and when he struggled, the illusions overpowered his intellect.

A Sports Gambler Under the Influence: “If that guy can win, well I can win”

As mentioned earlier, Nate is predominantly a social gambler and that certain social situations can influence to wager more money such as gatherings and popular sporting events. However, he also mentioned two other influences: envy and the media. He indicated that hearing about a friend's winnings will cause feelings of envy that will override his rational mind. Nate said,

I would say if I hear about a friend making a big win, that definitely is something that comes up. Yeah, like that Play Alberta site my dad also plays on it but he has actually had a bunch of wins, like thousands of dollars, and I am like man, I am close, I am, and that’s again, complete fallacy, but I feel like okay I just have to hit one twenty-dollar spin and I’ll get it. So, I would definitely say the jealousy of someone else winning big, or someone else hitting a ten-team parlay, like oh I can hit a ten-team parlay too.

Nate is very attuned to how these feelings of envy provoked his fallacious thinking, yet in the moment, it was too much to overcome. He also noted that the Edmonton Oilers now post all the winners of their online 50/50 raffle, often the prizes are in the hundreds of thousands to the millions of dollars, and seeing the winners and where they are from has influenced him to play. “I am like that is some guy from Hinton, Alberta, I can win if that guy can win.

For Nate, it was the relatability of the person winning that made it seem more attainable, whether it was a close friend or someone living in a similar area, both situations encouraged him to gamble when otherwise he would not. Nate also noted that the sports gambling media is taking advantage of this relatability in order to attract more customers. Barstool Sports—a popular sports media empire amongst younger adult males—is one that stood out to Nate. He indicated that they will highlight their company’s most successful sports gambler and portray them as an

overweight sports fan living in their parents' basement. "If that guy can win, well I can win, so like a bunch of average joes that don't look any different than you and I". Again, it makes the sports gambler believe that winning is much more attainable than it actually is.

Another thing Nate mentioned specifically regarding Barstool Sports was the fact that they rarely showed sports highlights. Nate told me the majority of their social media content was highlights of live streams of their staff members gambling and watching sports.

You look at like Barstool on Instagram, I think they bet the over is their big thing you know, they always bet the overs, but they don't even show clips of the games anymore really, they show clips of the guys watching the game. I definitely do notice that, especially on social media, my social media explore feed is just filled with guys who are winning bets, rather than actual physical, athletic performances, from those games.

Nate expressed some frustration with this business model and is cognizant of vast reach of Barstool Sport.

I am like guys, what about the highlights of the game, so, maybe that's not what they are going for. Obviously, that is what they are trying to reach to, but that is a pretty big media empire and its clearly reached a lot of that demographic of influenced kids and adults.

As we continued to talk about the sports gambling media he told me listens to an abundance of sports gambling podcasts—mostly under the umbrella of Barstool Sports—and he follows a variety of sports betting accounts on social media. I asked him the impact it had on his sports gambling.

It's interesting just to see why, I like hearing why they picked them. They will say like I lost, but I don't really care if they win or lose, I care why do you think if they are going to win or lose, and then you will see the result and like oh like okay they have said for the

last three weeks maybe, every team that they thought was going to win because they were a road dog, like maybe ok there is a pattern coming here, and now I will go bet, but I won't like bet more because I heard them say The Colts are winning this week, you have to take the colts, like that would never influence me, unless I believed through my own kind of thoughts.

Nate was very clear that even though he listened to these podcasts for gambling information, it was still his own thoughts and process to decide whether or not to bet on a team. He viewed it more as information seeking than influencing. "So, I would use it just like more of this is information that is out there, and I am going to make a decision, my decision based off all of this information.

He also mentioned that he has noticed sports gambling infiltrating the mainstream networks such as TSN. He said,

I do see the lines on everything now, I always see the lines, especially even on TSN like Sportsnet (Canadian owned sports channel owned by Rogers Media) and in the ticker at the bottom, they always have the lines now, so it's interesting seeing that, uh, TSN, all the sites, I go to TSN every day and I notice now there is a betting section of TSN. The Score is trying to make a big betting run here too. I started seeing it in a lot of sporting websites I go to.

However, he did not elaborate if this impacted his sports gambling behaviour one way or the other.

In the Spirit of Competition: "It's a chance to recreate the competitive feeling"

From childhood to post-secondary school, Nate was involved in competitive athletics. He played everything from soccer to golf to volleyball. He currently still plays in recreational

soccer, volleyball, and slow-pitch leagues. However, once he finished post-secondary school, the competitive athletics dissipated. Competition is something that Nate missed. He said,

I like having competition against other people. Growing up playing competitive sports, like you love that competition, and now once you are done, there is really no other form of competition now that can replicate that.

Nate turned to the golf course in order to replicate the competition he craved. He indicated him and his friends would always raise the stakes by having some added competition within the game. He said,

I would say every single round we always have to do some competition within the game. So, we will either play Wolf, or do a match play, or stroke play when we play against each other, best ball. We will handicap it and there is always some, it might not even be monetary, it might even be beers at the turn, but there is always some sort of winnings that would go to the winning team. It's been a long time since with friends I have had like a non-betting game round played.

He felt this helped replicate the “competitive atmosphere” and “feeling” from his time as a serious athlete. I asked him why golf, and why did the recreational softball and volleyball leagues not recreate the competitive atmosphere. He said,

So that's your one time when you are playing a sport where you have total control over and you're playing with guys. So, it's your one chance to actually show that competitive spirit, because in co-ed softball, like am I really going to be sliding around and diving, nope, I am not going to do it, maybe [friend] will, but I won't, it's just not worth it, but in golf, that's kind of that time, to hang out with the guys, you have that camaraderie, and you feel comfortable to really try and be competitive.

Competition among members of the same sex was important to Nate and he felt that true competitive spirit could only come out on the golf course playing with males. I never asked if there was wagering going on when he golfed with females but I would be fascinated to know. Maybe it was a way for them to portray their masculinity.

A Narrative Account of Michael

Michael was the fifth and final participant I met with. My confidence was high as my previous conversation with Nate went very well. With Nate, I travelled with him through time, space, and place to better understand his sports gambling narrative. I was confident I could also do this world travelling with Michael and I was excited to move through his social, temporal, and physical world. However, I was starting to feel burned out and emotionally drained from the sharing and (re)living of all these lived sports gambling experiences. I was thankful for the five days between meetings, and this seemed to reenergize my spirit. Also, maybe a part of me was excited that this was my last meeting. The pre-meeting nerves started to emerge, which I viewed as a positive development. We met virtually at 1:27 pm on August 10, 2021 and we conversed for about 45 minutes. Michael was comfortable in what appeared to be the living room of his home and I was back in a location I was starting to have a love hate relationship with, my home office.

I have known Michael prior to this study as our paths have crossed through various professional obligations. A family friend of mine was connected to Nate through the local volleyball scene and he suggested Michael would be an excellent participant for my study. I forwarded all of the requisite information and shortly after, Michael reached out. In his original email, he seemed very excited about the study and he was the first participant to have his signed

consent form returned. Scheduling a meeting was easy and Michael told me that this conversation was something he was looking forward to.

Michael is a white male in his mid-thirties who is currently living in Lethbridge Alberta with his wife and toddler. He works for a post-secondary institution as a coach, academic advisor, and faculty liaison. Coaching keeps Michael busy and consumes most of his free time, during the season they will practice daily from 7:00 pm to 9:00 pm and then play games on weekends. Outside of these hours, he enjoys spending time with his family, hanging out with friends, and watching sports. Michael had a professional demeanor and was very eager to share some of his memorable experiences regarding sports gambling. He was very open and was unashamed to talk about some of the trials and tribulations of sports gambling.

Gambling Beginnings: “Yeah I would have known there is money taking place”

Michael’s first gambling experience occurred when he was three or four years old playing Bingo with his parents from the comfort of their living room. “I would have been three or four and I remember my parents playing Bingo on the TV”. His parents would buy Bingo cards at the local grocery store and then tune into a live TV broadcast to play along. Michael told me that if you hit a Bingo, you would have to physically call in to the live broadcast, and they would search your card number and verify the legitimacy of it. They would do this every Wednesday night and it was part of their family routine. He was aware money was changing hands and he was an active participant in the games, “oh they would let me dab and do that stuff to help”.

As Michael grew up his gambling started to take on other forms and he started to risk his own money. In seventh grade, he remembered playing in his first fantasy sports league. He said,

I would have actually been in grade seven when we would have started fantasy leagues. We wouldn't have been hard core at the time, you know we were playing whatever, for 20 bucks back in the day I think is what we were doing. We were doing hockey and football I think is what we were doing as kids, a good group of sports for us.

The stakes were low yet real cash was still being wagered amongst a group of grade seven students.

Fantasy sports fall under a grey area when it comes to gambling legalization and it is highly debated if it is considered a form of organized sports gambling. Currently in Alberta, anyone with an email address can play some form of fantasy sports regardless of age. However, upon reflection, Michael indicated that many of the feelings, behaviours, and emotions that he experienced in sports gambling were also present at a young age playing fantasy. He said,

I would say like when I was first doing fantasy right, because you are watching a random hockey game in the middle of whatever because you are down a goal on a Sunday night, and you know you want that match up to be there, and you are like oh if I win that match up I am in second I can win x number of dollars if I win this league, right. I think from that early age, and I am a competitive asshole so it's like I want to make sure that I am informed and I want to win that side of things. So, I think definitely at an early age you can relate to that, a little increased heart rate and all that kind of stuff that comes with it.

Fantasy sports was an early bridge between sports and gambling for Michael. He even described how some of the physiological changes are similar when playing fantasy or sports gambling.

Although fantasy sports were something Michael played through his life, he started to experience and add other forms of gambling to his repertoire. He played poker on the bus and in

hotel rooms during volleyball road trips and eventually, he transitioned to gambling on one of his passions: sports.

Michael was introduced to the formal world of sports betting through a close male friend who was around the same age. They were hanging out one day and Michael was fascinated by the sports gambling his friend was doing from an app on his phone. Michael said,

I was like oh that looks really fun and then they had a promotion where you can refer someone, where you get a hundred-dollar credit, and he was like oh I will just refer you and I was like oh, oh okay sure whatever, right. But yeah that is kind of how you start.

He placed his first online sports bet on a NFL game through a sportsbook called Bodog sports.

Sports Gambling Motivations: “It was a good way to stay connected with people”

A strong plotline in Michael’s sports gambling narrative was the connection and the social benefits sports gambling afforded him. The social aspect pushed him into the world of sports gambling, kept him connected to his friends during the dire times of the pandemic, and is one of the main reasons he still gambles on sports today. I asked Michael why he initially signed up for an online sports betting account. He said, “It was social right, it was something else to do, something to text about, something to BS about, something to talk about”. The theme expanded more on this when I asked him about some of his positive gambling experiences. He recalled a memorable NFL Sunday where him and his friend cashed upwards of \$850 dollars each betting the games. Together, they would spend the morning figuring out what bets to play for the day.

He said,

I think I ended up cashing like \$850 at the end of the night, you are just like yup that was easy, and it was nice because [friend] and I were texting over the course of the whole day. So, it was like a social way to interact with each other, talking about football during

the day even though we are not there. I think I found that more in the COVID time. It was a good way to stay connected to people just to shoot the shit about you know about gambling stuff right. We were watching the games together in theory because we have action on it together right.

For some of Michael's friendships, sports gambling was the connective tissue that held them together. Connection and friendship was very important to Michael and he felt sports gambling helped facilitate these connections with his peers. He said,

To be able to text someone during the course of the day about something [sports gambling]. You know, I am not going to text [friend] and be like hey buddy how is work today are you having a good day.

I found this interesting because I can relate to this sentiment. I have numerous friends that I would never text randomly to say hi. However, if Monday Night Football was on we would be texting constantly during the day about it. I shared this with Michael and we both had a laugh. He then elaborated on his social motivation for sports gambling,

It's something that keeps you socially engaged with other people in your circle. I do think it's fun if you are together on a Friday night and you are at a bar or you are having like dinner or whatever, and there is a game on behind you. It's nice to have three or four of you all in on the same game to magnify and amplify that excitement for sure. But I think it's I used it for connection, that would be my number one thing right, it's just definitely a social thing, definitely yeah, it's funny, you actually talk about the word addiction and it's like social drinking right, when you go over to someone's house and you have a beer it's like I go over to someone's house and throw a little bit of sports money on it right like that's all.

Michael made an excellent comparison to social drinking and believed that even though social drinkers might have some negative experiences, they are not addicted or alcoholics.

As Michael shared his reasons for sports gambling it became very evident that he was passionate about sports. They consumed his life as a child and are still prevalent in his life today as coach and fan. His sports fandom and background in sports piqued his interest in the gambling side of it. He felt a life in sports would give him an advantage over the general public when it came to sports betting. He said,

You feel like you have a little bit more knowledge. You feel like you, not beat the book, but like you feel like you can find some value out there, just based on your natural curiosity with following anything, and now it's like oh let's see what I can do with this game and then you start to engage with it on the gambling side.

In his mind, sports gambling provided an opportunity for Michael to test his sporting intellect. Sports gambling was also a way to heighten Michael's interest in sports. "It just kind of made the sport more interesting if you have a wager on it, so that's kind of what we started off doing". Michael indicated that wagering on sports also engages him in a variety of professional sports and makes the random weeknight games more enjoyable. He said,

It's the enjoyment of the random game, right, so I find that it does engage me in something, especially, if I find if it's on TV then I will just throw money on it right, cause it's like on the TV it's there, it's like oh it's one of those late 8:00 clock games, its San Diego [Padres] vs Arizona [Diamondbacks] on a baseball game, well let's throw 5 bucks on the Padres, so just so you have a little bit of vested interest in it while you go right so, I would say I would never before when I started sports gambling, I would never turn that game on, right, I would like throw something Netflix or whatever right, so I would

definitely say it has engaged me more in sport, cause I do, you know, you have the ability to make it more interesting right

These are games Michael would have not watched before he started sports gambling. I was curious as to why he would wager on a Tuesday night hockey game rather than spend his time doing something else. He said,

I think it's just I like sport right like I have always liked watching sport and now it is almost an excuse to keep it on right, it's almost an excuse to like to like just put it out there right.

It was the love of sports, and gambling on a game that gave him a built-in excuse to watch it. In a way, wagering on a game, justified the three hours he was going to spend watching it.

Sports Gambling Become a Problem: "I think going into debt is number one"

Even though Michael is predominantly a social sports gambler, he did have numerous negative experiences and he had a perceived standard of what he believed to be a problem gambler. Throughout this portion of our conversation, we discussed or conceptualizations of problem gambling and shared some of our negative experiences and problems that have stemmed from our sports gambling.

I asked Michael what he believed constituted a problem sports gambler. He said,

I think going into debt is number one, so loss of control over money. So, when you start to chase wins to get out of a negative spot. Two would be like if your focus is solely on that, so like I would say on that bus trip I couldn't put my phone down right, because I was so engaged in it. So, if I am at home doing that same thing then that's an issue or if I am like looking over my kid to see the score in a baseball game on a ticker or something right.

Two things stood out for Michael: money and time. Two valuable commodities in today's western society that are often dependent on each other. He was very self-aware that sports gambling can foster an unhealthy relationship with sports, one that is all consuming and one where everything else in life is secondary. Michael used examples from his own life when articulating his definition of problem sports gambling. Also, concealing or lying to friends about one's gambling was part of Michael's definition.

I would say lying about it right, if you are just not honest with other people. That you are ashamed of what you are actually doing. Your brain is saying like oh what you are doing isn't good but you definitely don't want anyone to know about it, so kind of that side of it.

The Bus trip Michael referred to was one of the darker times in his sports gambling career. At this time, Michael was betting very large favorites. For example, he would live bet on soccer teams who were already winning at extremely low odds. "There would be like a 2-0 soccer game and it would be like -2500 or something, and I would chuck like 250 bucks on it to win ten bucks". The implied win probability of a -2500 favourite is around 96%. Michael felt that it was closer to 100% and that it was an easy way to make ten dollars. "Oh, that's a free bet now, you are never going to lose a 2-0 soccer game". But Michael learned that nothing in the world of sports gambling is ever guaranteed and playing this dangerous game finally caught up to him. He said,

I remember we were actually on the way to [Rural], Alberta for volleyball, and [friend] just used to chirp me for doing that, he's like that is the stupidest thing I have ever heard you do, like why would you be throwing down that much to win so little. I remember I bet 300 bucks to win three. It was like a -10000 betting line. So, I think they were up, I think they were up 3-0 with like 25 minutes left, we were watching the game on the bus,

and it was 3-1, then 3-2, and then in extra time they scored to tie it, 3-3. It was a dumb thing to do and it was the number two team in the second division of England playing the 20th place team in that same division, and they were up 3-0, and that's why I was like ah they will never come back; it's one of the worst teams against one of the best; here's three free bucks. I will use that later tonight when we are doing whatever, and yeah that was, that was, so that's a fun story, yeah. So, I lost 300 bucks on the way to [rural] Alberta. Yeah that was not a good life experience so I don't do that anymore.

He did find humour in it and he seemed to move on from the sting of that loss. I asked him what made it such a negative experience, outside of the obvious. Michael talked about the stress during that bus ride, the increased heart rate, and his inability to focus on anything else going on. He was glued to his phone feverishly checking for updates. At one point the stress was too much and he had to have a friend take his phone. "I didn't have my phone anymore and [friend] was on his and you could just see his face go white when the alert came across, and he was like oh my god, and I was like yeah". The monetary loss was the icing on the cake.

In the story above, Michael alluded to his inability focus on anything other than his sports bet and later in our conversation he identified the all-consuming nature of sports gambling as something that was problematic for him. He said,

It was actually probably in 2019, [friend] and I, when we were on the road trips for [volleyball] and we were just on our phones the entire bus ride. Trying to find whatever we could for odds and all that kind of stuff. So, it definitely took away from general conversation right. We wouldn't be talking on the bus, we would just be talking about odds or whatever.

Michael was very aware of this and also found it difficult to enjoy dinner with his family if there was a game he was financially invested in on at the same time.

It's okay to check in every once in a while, to see what is going on. But I don't think having that constant attention on there is good. I have done that too, right where you just have your phone at the dinner table even right. You are just like uh it's the fourth quarter of a football game right, did we cover that spread.

As we continued to talk about harms and negative experiences from sports gambling money and monetary loss was always a factor. Larger bets caused more stress, more stress caused more anxiety, and all of this contributed to unhealthy viewing habits. Because the majority of Michael's problems stemmed from monetary amounts, I asked him about the specific factors that might encourage him to gamble more. He indicated that certain sporting events, social situations, and when he is playing with "house" money all contribute to this.

When I asked him about gambling more, the first thing Michael brought up was betting more when he was winning more. He indicated that when he was on a winning streak it kept him more engaged in sports and more inclined to gamble more than he normally would.

I was starting to win quite a bit. So, I built that bank account up in Bodog [online sportsbook] pretty quickly. So, then you are just more engaged, oh hey like I am going to do this I am going to do this. So, the more you won, the more you were engaged in it for sure.

Parlayed with this increased engagement was an increased wager size. "The more I would win the bigger the bets would become". Michael explained that when he was winning he felt like he was playing with "house money" and it did not matter if he lost it.

Because you feel like it's not your money, that's how I felt right, ah that's Bodog's [sportsbook] money right, I don't really care. I took my 200 bucks out right away and then I just played with whatever was left in the account.

In reality, this was all Michael's hard-earned won money and just because he won it gambling does not discount the fact that it is his.

Also, as a self-described social gambler, certain social situations encouraged Michael to gamble more, usually when he physically gathered with friends and alcohol was involved. I asked him if there were any situations in which he gambled more. He said

I think any social interaction, there is a group of like three or four of us right, and we are talking about it more, you may have not thought to gamble on that game but then when you're with someone, it is like oh hey this [Los Angeles] Lakers vs. [Denver] Nuggets game is on, let's all throw some cash on it. Whereas we may not have done that when you are just sitting at home, or if you are out like I said, even if you are at BPs [Boston Pizza restaurant] having a couple beers and there is a game on in the back thing there, that kind of, might be it too, it might be. I think those are my biggest ones, so, anytime I am around friends I can't say no.

The problem for Michael was that after the social gambling was done he continued to gamble by himself at home. He would chase losses deep into the night betting on whatever sport was available to him at that time. "And then you are chasing the rugby game, the Aussie rugby game that is starting at 1:00 am right because you are like I have to find something to catch up on.

Michael also indicated that there are certain sports and sporting events that he will wager money on. The NFL is his most heavily bet sport followed by more specialty events such as the Olympics and things of that nature.

I would say the NFL, would definitely be one, regular season in the NFL, I would probably wager the most money on. Olympics like we did quite a bit over the Olympics here just because it is something different right it's something a little bit off to do, um, we didn't do much for world cup, we don't bet a ton on baseball. Hockey we would, I would say hockey was like our average, we would bet on two or three games a night right, just so you have some action in something.

It is worth noting that Michael is using “we” instead of “I”. It is almost like every bet he makes is made in unison with a group of people. The scheduling of the NFL was a big reason for why it was Michael’s most wagered on sport. Each team only plays once a week and games are predominantly played on Sunday with one Monday night game. Every Sunday during the season there are around 15 games throughout the day. Michael indicated that this provided him with ample parlay opportunities and because it was only once a week, every game seemed to have higher stakes.

I think that's maybe just because it's all in one day. So, you can parlay so much stuff together right. I think because it's once a week, hey there is NFL today we should toss a bunch of money on, rather than oh it's like Calgary [Flames] Tampa Bay [Lightning] on a Tuesday night right.

He also said that the sheer amount of information that is available for The NFL is another reason why he spends the most money on the NFL. All of this information allowed Michael to become more engaged in the sport, and when he became more engaged he tended to increase his wagers.

I think there is the most information on NFL betting. If you just google whatever, right, and they have their own shows on TV now for NFL gambling, like they have all sorts of different things. I think there is more information available in NFL than there is any other sport for what you like today.

He noted that fantasy football is a driver of this information and is another factor in why he follows The NFL more than any other sport, Michael is a devoted fantasy football player.

As we continued to talk about The NFL and why he loved betting on it he mentioned the feeling of control he has over The NFL compared to other sports, specifically hockey. Michael believed the NFL was more predictable and because of this predictability there was more of an opportunity to make money.

You feel like you have more control over the NFL, I think if it's like first NHL goal scorer, well that happens pretty random every time, so we stayed away from that kind of stuff. But you know if you can predict Aaron Rodgers over 2.5 touchdowns for +115, like yeah that feels like something that could actually get done. You know the Lions are never going to beat the Bucs right, it's just something that is not going to happen right, it's just not going to happen.

Whereas when it came to betting on hockey, the perceived randomness deterred him from heavily investing in it and when he did wager on it, he mostly bet underdogs because he believed that upsets were more likely to happen in the NHL compared to the NFL.

There is going to be an odd night, I don't even know who was bad last year but someone could beat Colorado [Avalanche]. Even what Montreal [Canadiens] did in the playoffs, but we stayed away from playoff betting, we just bet dogs right, like series dogs because it's like yeah that's where money can be made.

Social factors such as gatherings at bars and friends' houses; psychological factors such as the illusion of control—perceiving one sport is more predictable than another; and playing with house money, all are factors that influenced his gambling trajectory.

The Institutions Where Gambling Takes Place

The institutional and structural features of the sports betting apps was a prevalent topic of conversation with Michael, more so than with any other participant. We talked at length about the various features and attractions of the different sports betting apps. Early in his career Michael switched from a sportsbook called Bodog to one called Bet365, and he has been using Bet365 ever since. I also use Bet365 and have been for the past 10 years. I asked Michael why he switched sports betting apps, he said,

It was actually just the parlays, so you can cash out early parlays, they have early pay too, and I think the NFL if you get up 17 points they auto pay you, so you don't have worry about someone coming back, same with hockey if you are up 3-0 or 3 goals I think you get auto paid so I don't know who had like told [my friend] about that but he was like we should take a look, and actually Bet365 gives you access to like live video. So, it was during the baseball season and you can actually watch out of market games.

The free live streaming feature that Bet365 offered was a very attractive feature for Michael. He indicated that the only thing you needed to access this feature was to have an active balance in your account and you were able to watch as many games as you wanted throughout the course of the year.

I asked Michael if the odds offered at Bet365 were better than at his previous book. This is a common reason for people to switch betting apps, if a sports book has better odds you are more likely to make money in the long run or should I say, lose less in the long run. He said,

Yeah, I wouldn't say that we ever looked at odds, like odds was never a thing that made us move. I think it was the functionality of the app right, like getting the early payouts, getting the video, getting all of that kind of stuff just made it more attractive.

Bet365 also offered a wider range of betting markets than his previous app. They offered lines on “Ukrainian table tennis” and “Presidential elections” along with the thousands of player prop bets for every game.

The structures and features of the app mattered to Michael and they have had an influence on his gambling behaviour. Even though the physical location of Michael’s sports gambling changed, the institutional structure of the sports betting app has remained constant for the last few years. It is fascinating to see how the variety of sportsbooks market their services to potential customers and how that marketing impacts their betting behaviour.

The Sports Gambling Media: “I feel like you have more confidence, you can be like oh that is what I was thinking”

Towards the end of our conversation we talked about the sports gambling media and the different sports gambling shows and podcasts that are available. Michael is a consumer of sports gambling podcasts, television shows, and online articles. The majority of them offer free picks, daily odds, and advice on where a gambler can find a betting edge. He also follows sports gambling accounts on the social media platform Twitter. Sports gambling Twitter is very popular. It is a competitive space full of sports gambling misinformation and stereotypes.

One of Michael’s favourite sports gambling podcasts is The Bill Simmons Podcast through The Ringer Podcast Network. Bill Simmons is a prominent American sports journalist, author, podcaster, and is the founder and CEO of The Ringer—a sports and popular culture media company. He is read and listened to by millions of Americans every week. His biweekly

podcast alone averages three million listeners per week. Michael elaborated on The Bill Simmons Podcast. He said,

So, going through they have a specific one for NFL Sunday right. Bill Simmons does his Thursday picks and they go through all the games, and then Monday's they do guess the lines, and you can base your bets off some of the stuff they do there. So just trying to get any insights into what they think.

The influence of The Bill Simmons Podcast on the sports gambling market is quite remarkable. Michael brought this up in our conversation. "They actually move lines, right, I think, when they put stuff out there, if you listen to the podcast on Monday, the next day the line is like ten points different, it's crazy". At sportsbooks, odds change or lines move due to money coming in on one side. Therefore, after Bill Simmons gives a pick on his podcast to his millions of listeners, they will go out and bet that pick, and due to sheer volume of wagers, the sportsbook has to move the line.

Michael also looks to Twitter to see where the "Vegas insiders" or "sharps" are putting their money. "So, it's someone who is tied into Vegas. It's what they think the sharps are putting money on". A sharp is someone who is allegedly an informed, experienced, and successful sports bettor. Sharps often place bigger bets and sportsbooks will usually adjust the odds after a sharp has wagered. The general public often assumes that if sharp money is on one side of the bet they think that side is a good bet and will also play it. For example, if The Miami Dolphins and The New England Patriots are playing each other, and the sharp money is on the Dolphins, people who follow the sharp money will also bet the Dolphins. In reality, sharp money is more of a mystique than an actual thing. It is nearly impossible to determine who the sharps are and what

they bet on. Even if you did know, once the sharps place their bets, the market will adjust, and the general public no longer have the advantage betting that side.

Since Michael consumes a substantial amount of sports gambling content, I wanted to know how it influenced his gambling. I asked him about this. He said,

I would say yeah, I feel like you have more confidence, you can be like oh that's what I was thinking, someone else thinks the same thing I am. So, let's put 20 dollars down instead of ten, right, just because I think you feel more strongly about it. Or you put them into an extra parlay, or you start to build, they are one of your anchors in a parlay where you are like let's do three of four and you feel like they are a lock.

The sports gambling media is influential and it comes in many forms: podcasts, social media, live broadcasts, television, etc. It is hard to separate the wheat from the chaff and for Michael, and millions of others, it is impossible to not let it cloud your judgment.

In the current study, Vincent, Chris, Neil, Nate, and Michael were asked to share their lived experiences regarding Sports Betting Problem Gambling. The participants did this through a process of living, telling, reliving, and retelling stories in a safe and respectful space. They reflected on their gambling beginnings, sports gambling motivations and progression, and their perceptions of what causes and constitutes problem gambling. I authored all of the narrative accounts and they were presented in their entirety. While the individual narrative accounts cannot be summarized or categorized, a careful reading and rereading of the accounts produced resonant threads that were common to all the participants stories. The six resonant threads I identified will be discussed in the following chapter.

Chapter 5: Resonate Narrative Threads

After composing the narrative accounts of each participant, I read and reread them looking for narrative threads—recurring topics, significant themes, wonders, and resonances in each individual story. During this process, I started to notice that some of the narrative threads cut across all of the participants’ stories. In order to deepen my understanding, I metaphorically laid out the participants’ narratives side by side and explicitly looked for recurring themes and resonances. I was aware that by doing this I was separating the parts of the story from the whole, and packaging them away in a moment in time. However, the intent was not to draw well defined conclusions, universal themes, or a singular interpretation. Rather, it was to offer a deeper and broader awareness of the experiences of Sports Betting Problem Gamblers in order to generate new questions, wonders, and emergent understandings about sports betting problem gambling progression. Identifying resonant threads across narrative will help “to engage audiences to rethink and reimagine the ways in which they practice and the ways in which they relate to others” (Clandinin, 2013, p. 51). As Clandinin et al. (2010) reminded us, that even though looking across threads suspends individual lives in motion, the Narrative Inquirer recognizes that the lives of our participants were still in motion when we composed narrative accounts and that their lives and ways of understanding their lived experiences continued once the inquiry was completed. The narrative accounts are faithful to the participants’ stories, honour their voice, and value their experience as a significant source of knowledge.

For three days, I reviewed all of the completed narrative accounts and looked for resonant threads across the experiences of the participants. Attending to these threads I recognized patterns, overlaps, anomalies, and differences. I initially identified 11 threads, as I continued to

read and reread I noticed significant overlap between them and I narrowed it down to six threads.

This chapter explores these six resonant threads:

1. Gambling beginnings
2. Relationships with sports
3. Sports gambling motivation
4. Interrupting sports gambling narratives (Harms and Problems)
5. Dynamic nature of sports gambling (Sports gambling is not static, changed)
6. Cultural, institutional, and psychological factors

In this chapter, I elaborate on each thread as a way to better understand the complexities of SBPG and to help generate new questions and wonders. I wanted to ensure I was still attending to the commonplaces of temporality, sociality, and place while writing across these threads. This helped me be mindful of the participants' voices and experiences. Also, it allowed me to attend meaningfully to the research questions driving the inquiry.

Gambling Beginnings

Throughout every narrative account, each participant vividly recalled their first childhood gambling experiences and their first sports gambling experience. The level of detail they remembered from these storied experiences was remarkable and each story had significant characters, events, and places. The stories were shared not to deduce causation between childhood gambling experiences and future gambling experiences but because they were a significant part of their cultural upbringing. I discerned some patterns that reverberated across all of the participants gambling beginnings.

The first pattern I noticed was that all of their initial gambling experiences occurred at a very young age—well below the legal gambling age in Alberta. Michael was exposed to

gambling at 5-years old through the weekly family Bingo games and started playing Fantasy sports at the tender age of 12. Nate, Neil, and Vincent were all introduced to the world of gambling around 12-years old. Nate attended the horse races with his father, Neil gambled on the golf course, and Vincent played cards on the hockey bus. Chris was the late bloomer of the participants as his earliest gambling experience did not happen until he was 14-years old, he would play poker on family camping trips.

Another interesting thread amongst their initial gambling experiences was that they were all active participants in the gambling taking place rather than passive observers of it. Vincent, Neil, and Chris were all playing games where they had to stake their own wager, sometimes it was cash, sometimes it was anything of value. As Neil recalled his first gambling experiences on the golf course, “I remember we would bet lunch, a pop, shit like that, and then eventually you bet cash or dinner or whatever”. Vincent remembered they would bet “typical chump change, guys would bring quarters and stuff on the bus” and Chris said in their early poker games they would have to stake “5 bucks a head”.

Chris, Neil, and Vincent were actively playing the games and wagering their own amounts. For Michael and Nate, upon first glance, it seemed they were passive observers of gambling being done by someone else. However, as we dug a little deeper into these experiences, they were also active participants. At five years old, Michael was participating in the weekly family Bingo games, he would help fill out the Bingo cards, “oh they would let me dab and do that stuff to help”. Nate, who attended the horse races with his father, was not physically placing the wagers, however he was learning the culture and nuances of the horse racing world. “I would understand like what the Trifecta and all the different types of placing were, and how the betting

worked, and obviously you would watch the ponies run around”. Not only did he know what a Trifecta was, he would help evaluate the horses in order to pick a potential winner. He said,

I would look at all the horses and say that one looks bigger than the other...I would have my own beliefs about why I thought they would win or we would look up who has won during the year, so we would do a little bit of research on it.

Even though Michael and Nate were not staking their own money in these early gambling experiences, they were still actively involved in the gambling taking place.

Additionally, all five participants' first gambling experiences occurred in an established cultural milieu. The social norms and environments where these initial gambling experiences took place all have deep historical and familial roots. For example, across Canada fathers and sons have been attending horse races since the mid 17th century, playing cards on the hockey bus is almost a rite of passage for youth hockey players, and after reading the narrative accounts, gambling on the golf course is entrenched into the fabric of the sport. Because of this, all of the participants did not think they were doing anything that was out of the norm, taboo, or problematic. They all perceived these initial gambling experiences as normal and part of their cultural upbringing. As Vincent said in regards to his first gambling experience, “it is definitely part of the [hockey] culture, it was just something you did”.

Sports Gambling Beginnings

Sports gambling can take on many forms: betting with a friend, through an offshore sportsbook, through a bookie, on amateur sports, on professional sports, on your own sporting ability, or playing fantasy sports, would all fall under the umbrella of sports gambling. All of the participants' initial sports gambling experiences took on a variety of forms. Neil started by betting on his own golfing ability, Nate started by gambling on amateur high school volleyball

games with his friends, Chris's first sports gambling experience was playing the government sanctioned Proline sports lottery, and Michael's first foray into it was through fantasy sports. However, what was common to all of their sports gambling beginnings was their introduction and transition to an online sportsbook.

Every participant was introduced to online sports betting—mobile or internet browser—through a close male friend while watching a sporting event together. The male friend was either actively gambling on the game they were watching through the app, or looking at odds, and prospective bets. Chris said, “We were watching a game one time...and he was on his app, looking at the live odds and stuff like that, and I didn't know you could bet live. I thought, oh that is so cool man”. Vincent had a similar experience, “I was over at his house one day, we were watching some baseball...he introduced me to a website called Sportsinteraction.com, and that day was the very first day that I bet, I started betting on baseball games.” Michael, Neil, and Nate all echo similar sentiments. They all signed up because; the prospect of making money, “you like the thrill of making money”; the interactive and user-friendly nature of the apps “it was so interactive and so immediate”; and for entertainment purposes, “I was like oh that looks really fun”.

Relationships

The importance of relationships was multifaceted and a dominant theme throughout the participants' stories to live by. Relationships with friends, family, and most importantly, relationships with sports all shed light on the complexities of the lived experience of Sports Betting Problem Gamblers.

Each of the participants had an intimate, deep, and everlasting relationship with sports. Sports were prevalent in every participants' lived experience at a young age. All of them grew up

watching and playing competitive sports. Vincent started playing competitive youth hockey as soon as he could walk and his family's Christmas holidays were planned around watching the World Junior Hockey tournament. As a child, he would attend Calgary Flames games with his father and every Saturday night he would watch Hockey Night in Canada.

Neil also grew up playing competitive hockey and golf, and at an early age became a passionate professional sports fan. His love affair with sports started when he was about five years old, "As young as I could understand that shit, I don't even remember really, four or five years old". They started to become embedded in his life and daily routine as a youth, "you don't have to worry about anything, you don't have to work, yeah know, you go to school, come home, and you are excited to watch the game".

Michael, Nate, and Chris all played a plethora of sports growing up, everything from soccer to golf to volleyball. As school-aged children, sports consumed any of their free time that. Their days consisted of six hours of school, two hours of volleyball or soccer practice, and on weekends they would play games. The time spent not playing sports was with family, usually watching sports.

These five individuals grew up in a sport dominated world that was supported and encouraged by their familial and cultural upbringing. Being raised in Alberta, sports is often a young boy's first love, and with any first love, both parties eventually go their separate ways. However, with these five participants, their love of sports never waned. Sports are still a pervasive and meaningful part of their everyday lives. They are all still involved in playing, watching, and coaching sports. For Michael, during the volleyball season, his entire life revolved around sports. He coached two hours every evening, played games on weekends, and in his free time he was watching and playing fantasy sports. It shaped his identity and his relationship with

sports has enriched his life. Vincent's relationship with sports brings with it a range of emotions and attachments akin to any type of relationship. "Honestly there's certain things that I am attached to, I love the [Calgary] Flames and I love Tiger Woods". There is a deeper level of connection for Vincent and rooting for these athletes brings him immense joy and on the flip side of that coin, they also bring him everlasting pain. Chris is a passionate Edmonton Oilers fan, and he still participates in recreational volleyball and slow-pitch leagues. Nate's free time revolves around playing and watching sports, and Neil told me that he will be a Calgary Flames and NFL football fan until the day he leaves this earth. "I just love the NFL no matter what, Sunday, nothing better than that, have a few beers yeah know".

Sports is deeply rooted in the lived experience of all five participants, it shaped their upbringing, dominated their formative years, and still plays a significant role in their lives. The word love was not used often in our conversations, however, all five participants explicitly said that they have a love of sports and indicated that it was a love that will never be broken. Sports were part of their past, present, and no doubt will be a part of their future. It has been part of their social world, and provided them with a physical place to grow and develop as human beings. It is actually hard to imagine what these participants would do without sports in their lives. Thinking about each participant's love of sports, I started to wonder about a connection between this relationship and the sports gambling trajectory of an individual. Did a deeper relationship with sports contribute to more severe gambling harms later in life? Did it have any impact at all? Is this even something that is measurable?

Sports Gambling Motivations

Participant introspection into their sports gambling motivations was a resonant thread throughout all of the narrative accounts. The participants deeply reflected on and articulated their

reasons for engaging in sports gambling. Although each reason was unique to the participants' context and situation, there were some commonalities that transcended each of the stories. First, a considerable motivator for every participant was the excitement and entertainment value that sports gambling provided them. Second, the monetary prospects and the potential to make money watching sports was a prevalent theme to all the narratives. Third, social gambling was a complex motivator, it was a strong plotline in three of participants and non-existent in the other two. Finally, every participant gambled on the golf course to generate a competitive environment. I will expand on each commonality below.

Excitement

For each participant, gambling on sports added a new level of excitement to watching sports and increased the entertainment value of every game. “It was like watching sports on steroids, every game was bigger, faster, and more important.” This added layer of excitement was a significant reason as to why they all started gambling on sports and why they all continued to gamble on sports.

As soon as Vincent placed his first bet, he felt the added excitement and increased magnitude of the game. He said, “I might even have thrown twenty bucks on the game, but it felt like it gave me that game seven feel, every game you bet on has a like a game seven of the [Stanley Cup] finals feeling”. Vincent admitted that even though he loves sports, there are times when a late-night hockey game on a Tuesday night does not always interest him. However, that all changes for Vincent when money is involved. “I mean not many people are interested in that or think that’s exciting, well put 100 bucks on it and that will change your mind in a hurry”. It is also a means of entertainment for every night of the week. “I am bored, I am sitting here, I go on the TV Guide, oh there's a [Kansas City] Royals [Baltimore] Orioles game at 6 o'clock, okay,

well, let's throw a bet on that and watch baseball". Furthermore, the feelings of excitement are why he keeps coming back to sports gambling. "The feeling you get when you win at gambling in general is what brings you back the next time". The added entertainment and excitement is what keeps bringing Vincent back tomorrow, the next day, and the next day.

For Chris, it was also the inherent exciting and interactive nature of sports gambling, especially the live betting features, that started him down a path of sports gambling. "I knew sports gambling was a thing but I didn't know you could bet live, and it was so interactive and so immediate. Chris referred to specific sports gambling experiences as "an absolute terrific time" and how watching a game with money on it is "edge of your seat" entertainment. He also used gambling as a way to make sports he was less interested in more palpable. "To be able to kind of motivate yourself to watch it a little bit more and actually care, you need to have something on the line yourself". Wagering on sports forced him to watch them games, and in turn, allowed him to partake in the larger professional sports discourse.

In Neil's story, he had a strong interest in sports and gambling, sports gambling merged these two interests. "I mean that shit is fun as hell" in reference to sports gambling, He struggled to describe what exactly made it fun or entertaining, "I don't know how to describe it, but you get more excited as the thing goes". Winning a bet was always thrilling and exciting for Neil, "I mean it's just you get excited when you hit". Chasing this excitement was a sports gambling motivator for Neil.

In both Nate and Michael's narrative accounts, gambling as entertainment was a dominant theme. Nate enjoyed the added layer of nuance sports gambling added to the general professional sports discourse. "you would talk about why you would think different odds are where they are, who you think the underdogs are, where do you think the value is". For Michael,

gambling also made sports more entertaining and enjoyable. “It just kind of made the sport more interesting if you have a wager on it, so that’s kind of what we started off doing”. Gambling also made a variety of sports and games watchable. “It’s the enjoyment of the random game, right, so I find that like it does engage me in something.” In Michael’s story, wagering on sports allowed him to engage on even a deeper level with sports.

All five participants derived some form of enjoyment or entertainment from sports gambling, it added another layer of excitement and engagement to something they all loved deeply. It was a reason they all started sports gambling and a reason they all continue to still do so today. The entertainment value of sports gambling never wavered.

Monetary Gain

Another common thread in their sports gambling motivations was the prospect of financial gain. In some ways, the financial aspects and the added entertainment value are interconnected. I do not know if all five participants would derive as much entertainment out of sports gambling if there was no potential to win money. In all five narratives, money not only added to the entertainment value of sports, it gave them a sense of hope and created the perception that sports gambling could be a professional occupation.

At one point in Vincent’s sports gambling career, he believed he could support his lifestyle through sports gambling. “At some point, I truly believed I could make a living off of doing this”. The notion that he could pay the bills by sitting at home and watching sports all day was a strong motivator for his sports gambling early in his career. Neil also thought sports gambling could improve his financial situation. “For me, I was unhappy with where I was financially, so I legitimately thought at more one than point that I could make money [sports gambling]”. Sports betting was potentially a way to climb the economic ladder.

Chris cited the monetary gain of winning bets that helps keep him coming back, and Nate, who throughout his narrative indicated that he mainly sports gambled for social reasons, also shared that it was the financial gain of winning a big bet that brought him the most joy or happiness. Michael also shared that some of his most positive gambling memories are the result of winning a substantial amount of money.

Money is a major motivator in all aspects of our western society. It is what drives us to work every day, it is what we spend the majority of our lifetimes amassing, and is a barometer of our success. When it comes to sports gambling it is no different. Money drives the industry and shapes sports gambling motivations. What is difficult to do is to isolate it from all of the other motivators. Yes, money was part of the sports gambling equation for all five participants, however, it was always interconnected to the complexity of their lives. For example, Vincent only considered sports gambling as a career when he was single and had minimal responsibilities. Michael loved winning money, but he also loved winning money with his friends, was it the money or the connection? Nate reveled in financial gain, however, he also loved proving his selection was correct regardless of the capital involved. Money was a part of all five participants' gambling motivations, the key being, only a part.

Social Gambling

The social benefits of sports gambling were a complex motivator for the participants I had conversations with. For Chris, Nate, and Michael, the social aspects of gambling were an essential reason as to why they engaged in it. All three of them identified themselves as predominantly social gamblers. For Vincent and Neil, sports gambling was a solo endeavor, the social aspects were rarely mentioned, and when they were, they were mentioned in a negative light.

In Chris's narrative, sports gambling provided a way for him to stay connected with family and friends. It helped him interact socially with his friends and always gave them something interesting to converse about. "Another aspect of it [sports gambling] is just the socialization, like peers and friends do it". Chris and his friends would often gather in person for sporting events to wager on a game. Nate shared a similar experience, the social nature of gambling initiated his sports gambling and has stayed consistent throughout his sports gambling career. "It definitely is social, because there was a group of us that enjoyed doing it...It was fun more just as a social discussion, then it was about like alright let's go make an extra 20 bucks". Nate still has a group chat with the same friends they started five years ago where they engage in sports gambling conversations and friendly banter.

The social benefits of sports gambling were also very important to Michael. It pushed him into the world of sports gambling "It was social right, it was something else to do, something to text about, something to BS about, something to talk about", and helped keep him connected with his friends, even through the isolated times of the pandemic. He said,

So, it was like a social way to interact with each other, talking about football during the day even though we are not there. I think I found that more in the COVID time. It was a good way to stay connected to people just to shoot the shit about you know about gambling stuff right. We were watching the games together in theory because we have action on it together right.

For Michael, sports gambling helped break down barriers between him and his friends. It helped them facilitate conversations and acted like a never-ending open-ended provocation. He would never text his friends to check-in on the work day or the family, however, he would

always text them about sports and gambling. Without sports gambling, many of Michael's friendships would potentially suffer.

For Vincent and Neil, it was the opposite experience. Neither of them mentioned any of the social aspects of sports gambling such as friendship, connections, or gatherings. They briefly mentioned a friend introducing them to sports gambling, but that was the extent of it. For them, sports gambling was an isolated and solo endeavor. I did not realize it was such an isolated experience for Vincent until I started to read and reread the transcripts, therefore I was never able to follow up on this thread with him. However, with Neil I was much more cognizant of it we and we discussed it. "You are betting the whole slate, I don't want to talk to anyone, I don't want to hang out with anyone, I just want to yeah know, I want to be there see what's going on". Neil wanted no distractions and wanted to have complete focus on the games and his gambling. He also indicated that he felt his friends were not on his level when it came to gambling amounts and that this excluded them from the gambling conversation.

I did find it interesting that from my interpretation of the transcripts, I believed Nate and Vincent to be higher stakes gamblers. They articulated more severe harms and problems than Chris, Michael, and Nate. Did the seriousness of their gambling equate to an isolated experience? From this research, it is impossible to say, however, it does open up interesting lines of inquiry for future studies.

Gambling as Competition

Throughout each participants' narrative account gambling on the golf course was a prevalent thread. All five participants were lifetime golfers who started playing at a young age, and all five have and continue to gamble on their own golfing ability. Every round of golf they play with their peers involves some sort of wager that ranged from money to alcoholic beverages

to dinner. At the end of the round the debt is paid, and “to the victor belong the spoils”.

Gambling on the golf course was not something I envisioned when writing my research proposal nor did I realize it would be prevalent in all of the participants' stories. In essence, it is a form of sports gambling, albeit a much more intimate one as the participants are betting on their own sporting ability. I was fascinated by this and was eager to understand the motivations behind it. In my opinion, golf is challenging enough. The narrative thread that was common to all of the participants' golfing experiences was that gambling fostered a more competitive atmosphere on the golf course. Everyone in this study was at one point in their lives a highly competitive athlete and gambling on the golf course allowed them to recreate some of these competitive environments and relive their glory years as a successful athlete.

Vincent has not played a round of golf in the past five years without having money on it and one of his favourite things to do is “gamble on the golf course”. He gambled on the golf course to raise the competition and prepare for higher stakes tournaments. The more money they had on a game would create a more stressful golfing environment in hopes it would better prepare them for a more stressful environment in the future. Vincent said, “In their minds, if they got a put on the 18th green that’s worth 60 bucks or 100 bucks let’s say, that's preparing them for the pressures they are going to feel when they go play tournament golf”. Vincent also believed wagering on the golf course separates the wheat from the chaff. “It's actually like a true test of like there's a lot of good golfers out there, that are really good on a Sunday with Joe Blow, but if you put money on the game they can't play”.

Chris, who has worked as a former golf pro at a local course loved the increased competition and excitement gambling on the golf course provided. “I guess it is more fun to have

something on the line instead of going out and it actually doesn't mean anything". Neil also loved the added competition and the thrill of having something on the line.

Nate strongly believed that gambling on the golf course was "a chance to recreate the competitive feeling" he missed from playing high-level athletics. His recreational co-ed soccer and volleyball leagues were enjoyable, however, they never fed his competitive craving, gambling on his own golfing ability did. "But in golf, that's kind of that time, to hang out with the guys, you have that camaraderie, and you feel comfortable to really try and be competitive". Nate also has not had a non-betting round of golf in a very long time.

This was a fascinating subplot in each of the participants' narratives and it generated numerous wonders and resonances. Was this unique to their demographic? Their athletic backgrounds? Their love of sports gambling? Would there be similar responses to a set of former competitive female athletes? Are there any sports besides golf where players actively wager on their own ability?

Articulating human motivation is a complex puzzle and in no way, am I saying that the reasons mentioned above are the sole reasons for these participants' sports gambling motivations. These threads are common to all the participants' experiences yet they are all connected to the larger context of each participant's lived experience. I would need to have more conversations over an extended period of time with each individual to gain a deeper understanding of this motivational phenomenon.

Thematic Interpretation of the Sports Gambling Narratives: Harms and Problems

The harms and problems from sports gambling resonated throughout the participant stories. They all started as social sports gamblers doing it for harmless entertainment and as they gained more experience the problems started to surface. The problems described by the

participants ranged in level of severity. From substantial financial loss to emotional distress to time away from their friends and family, or a combination of all three. Nonetheless, all five participants self-identified that at one point in their lives as having a problem with sports gambling. Furthermore, all five participants were administered the Brief Problem Gambling Screen (5-item) and all five were considered at risk according to this screen. Some of the problems or harms were common to all five participants and some were unique to each individual story. Below I will describe some of the problems the participants endured from their sports gambling and discuss some of the participant identified factors that encouraged riskier gambling behaviour.

From my own interpretation of the interview transcripts, Vincent and Neil endured the most severe harms from their sports gambling in comparison to the other participants, specifically financially. They were the only two participants who at one point were unable to provide for themselves because of their sports gambling. Vincent had a moment in his sports gambling career where the losses started to mount and the financial problems were at an all-time high. He did not know how he was going to put food on the table for the next two weeks. “You start to think now what am I going to do for the next two weeks here before I get another pay cheque”. Neil endured similar financial hardship as he started to “scale-up” his sports gambling. He lost a substantial amount of money and had to take out loans to pay off his gambling debts. “It got really bad because I was like I said in the rears and it wasn’t good, couldn’t afford what I was in debt for, right, and you are just going in debt to pay this shit off. Both Neil and Vincent attributed their financial problems with sports gambling to “chasing losses”. The more they lost, the more they would bet in order to recoup those losses. Gambling more was seen as a way to clear one’s debt and right any gambling wrongs. “If you are losing, you’re getting stuck, you’re,

then you start betting more to recoup those losses and it's a dangerous fucking road. For Chris, Nate, and Michael, financial loss was not a substantial problem for them, or one worth sharing. They all experienced losing bets and loss but it was never above their means. However, other problems did arise from their sports gambling: time and emotional distress.

A common problem that all five participants experienced from their sports gambling was the all-consuming nature of it and the time away it took away from everything else. Sports gambling can feel like having a second full-time job, without a guaranteed paycheck. A sports gambler can spend countless hours researching games, reading content, making wagers, and of course watching the games. Both the average Major League Baseball and National Football League game are around three hours long. When a gambler has money on one of these games, it can be very difficult to concentrate on anything else. Chris would sacrifice sleep and parental duties when he was sports gambling. "I should really get her away from that thing she is doing, she is really starting to dig into some trouble, but the game is on, and there is only three seconds left". When Michael is sports gambling he often becomes very antisocial and his attention is diverted to the game he is gambling on. "it [sports gambling] definitely took away from general conversation right. We wouldn't be talking on the bus, we would just be talking about odds or whatever". Neil also talked about the all-consuming nature of sports gambling. For Neil, sports gambling impacted every aspect of his life: his relationships, diet, fitness, and his job. "I wasn't, eating healthy, doing healthy shit you know, it's just a problem so you are yeah, your lifestyle is affected not only financially, but other areas as well, it just bleeds over into everything".

Another sports gambling problem that was resonant to all of the participants was the emotional distress sports gambling caused. In these stories, the severity of financial loss was not necessarily a determinant of their personal emotional distress. Every participant experienced

negative feelings, stress, anxiety, and a feeling of defeat throughout their gambling careers. Vincent has suffered numerous “heartbreaks” and negative stressful experiences through sports gambling. He felt that although sports gambling has “the highest highs” it also brings with it the “lowest lows”. The stress of sports gambling was overpowering for Neil. It reached a point where sports gambling was no longer enjoyable and he could no longer withstand the idea that having food on his table was dependent on the outcome of a football game. “It just gets ugly so you have to make a decision, you know, you have to quit doing this shit”. Michael talked about the stress he experienced when gambling on sports. Larger bets caused him even more stress, more stress cycled into more anxiety, and there have been times where he has had to turn the game off because of the overwhelming emotional distress. Nate also experienced high levels of emotional distress. His emotional distress did not stem from monetary losses, rather it was from making uneducated sports bets and falling for the Gambler’s Fallacy. When Nate lost money on a sporting event he knew nothing about, he felt guilt, frustration, and distress. He still loses sleep over some of these senseless bets. He also talked about the anger he experiences when he starts to believe he is controlling the outcomes of certain sporting events. This cognitive dissonance between his own cognitive biases and the laws of probability were at the heart of Nate’s emotional problems.

Additionally, throughout all five conversations, none of the participants considered themselves to be addicts, degenerates, or problem gamblers at any point in their sports gambling narrative. They all identified at one point their sports gambling has caused them problems but they never viewed their problems through the addiction/biomedical lens. The word addict or addiction was not used by any of the participants in our conversations. They were all people with rich and fulfilling lives who at times have suffered from some sports gambling harms. However,

there was always a sense of optimism amidst the financial loss and emotional distress. Every story told, no matter how dark, was always told with humour and an openness. Sports gambling and the problems from sports gambling never defined a participants' self-worth or identity. It was one part of their complex storied lives that was shaped by a variety of external factors. The complexity of sports gambling and sports betting problem gambling was something the participants reflected on throughout their interviews. Although they all had a difficult time disclosing if they were problem gamblers, they were all very eager to share their own conceptualization of what constitutes a problem gambler. In other words, each of them defined their own criteria for someone to be considered a problem gambler.

Vincent believed that gambling above your means was the defining characteristic of a problem gambler. The specific amount of money was not important to Vincent, rather it was the amount of money gambled relative to the person's net worth. Chris's view of problem gambling was similar, his key characteristic of problem gambler was someone who "risks more money than actually have". Neil defined a problem gambler as someone whose gambling was affecting other aspects of their life such as their relationships with friends and family and their performance at work. For Nate, a problem gambler is someone who hides or undersells their losses and is not honest about their gambling behaviour and financial situation with their friends and family. Michael believed a problem gambler to be someone who accumulates debt due to their gambling, chases bets to recoup their losses, and someone whose singular focus is sports gambling. Accumulating debt, gambling above one's means, lying to friends and family, and developing an unhealthy all-consuming commitment to sports gambling would comprise the defining characteristics of a problem gambler according to the five participants in this study.

It was interesting that when comparing the participants' sports gambling behaviour to their own definitions of problem gambling, some would have considered themselves to be problem gamblers whereas others would not. For example, Neil expressed that gambling was problematic when it started to negatively impact other aspects of a person's life. This was in line with his gambling behaviour as his own sports gambling was impacting his relationships, and physical and mental health. Whereas Nate would not be considered a problem gambler according to his own definition because he has never lied about his finances or withheld information regarding his gambling losses. This speaks to the complexity of the term and the power of perception. If a participant's problem gambling definition differed from their own gambling behaviour, would it help them justify their gambling? Or reassure them that they do not have a problem? As opposed to someone whose definition and behavior align.

The Dynamic Nature of Sports Gambling

Examining the sports gambling narratives of the participants over time opened possibilities for a deeper understanding of sports gambling progression. Attending to the temporal perspective of the participants' stories allowed me to notice a narrative thread common to all of the experiences. Sports gambling behaviour is dynamic and context specific. None of the participants' sports gambling behaviours remained static over the course of their lives, their motivations and progression were continuously evolving. Neil's sports gambling progression over the course of his gambling career is an example. He started sports gambling as a way to make a little money by watching sports. It started off as an innocent and enjoyable form of entertainment. He started increasing his wagers and betting more frequently, in part to improve his financial situation. When the losses piled up, he would bet more money to try to recoup those losses. Debt started to accumulate to a point where Neil realized sports gambling was not going

to be able to help him. “I mean you just get to a point where, I mean, you are fucked either way...no matter how much you bet, you are not going to get out of that hole”. Once the debt and stress reached a breaking point, Neil altered his gambling behaviour and changed the trajectory he was on. Today, he still gambles on select sporting events and has transitioned back to gambling for entertainment purposes. Neil will never stop sports gambling, but he also believes he will never let it go to an uncontrollable place again.

Vincent’s sports gambling progression followed a similar arc. It started out small and as a way to add excitement to sports. Vincent loved sports and loved gambling, which made the progression into sports gambling effortless. Eventually, he believed he could make a living off sports betting. “I mean so you put more time into it, you put the bets, the bets became bigger or whatever, and that resulted in losses becoming bigger at times”. He would try to recover those losses by continuing to gamble more and more money. It got to a point where Vincent did not know how he was going to pay for gas or food for the week. This happened during what Vincent called the “crazier days of my early to mid-twenties”. He had little responsibility and was accountable to no one. As he started to raise a young family, this added responsibility drastically changed his gambling behaviour and helped him control losses. “My behavior now with a young family and stuff like that has definitely changed, I am a little more cautious on when I do it and how much I am doing it”. He is still a sports gambler but no longer has the delusions of grandeur that he could make a living doing it. Sports gambling is back to being a harmless form of entertainment for Vincent and he no longer wagers more than he can afford to lose.

Chris and Nate’s sports gambling narrative is still in its infancy compared to Vincent and Neil. Chris and Nate have been sports gambling through an online book for about five years whereas Vincent and Neil have about 20 years of sports gambling experience between the two of

them. Chris started out only playing the moneyline markets and as he gained more experience he started betting more exotic markets. “At the very beginning you are just doing moneyline, win or lose, and now I am looking at, you know, points over/under for individual players”. He talked about his imagined future and how he will continue to improve his understanding of sports betting. “There is the Asian two-way or three- way bets where I just don't know what that is, but I am sure in five years' time I'll figure it out”.

Nate also started out betting small and early in his sports gambling career he treated it like playing the lottery. He would wager small amounts of money on random markets with a very low probability of winning. It was very low risk and high reward and he put very little thought into the teams he was picking. He mostly bet on hockey moneyline markets and did not venture to other sports. Over the years, his sports gambling behaviour has drastically changed. He wagers more than he did five years ago due to his increased salary, is more thoughtful and analytical in his approach to selecting teams, and now bets on a variety of sports and markets—he recently made some money gambling on the Summer Olympics. “I am a bit more analytical about how I do things, and I don't just throw as many darts at the wall as I used to”. Experience, comfortability, and understanding, all shaped Nate's dynamic gambling behaviour.

Michael's sports gambling behaviour was also quite fluid throughout his sports gambling career. He started off as a teenager playing fantasy hockey and football and through the guidance of a friend, he started gambling with an online sports book. It started off as a low stakes social endeavor, a way for Michael to connect with friends and sports on a deeper level. Initially, Michael's bets were small and experimented with betting on a variety of different sports. Everything from Ukrainian table tennis to Aussie Rules rugby. However, after a few years his sports gambling behaviour began to change. The wagers increased, and because of this, his focus

on sports became all consuming. He started to wager on less sports and only focus on a few, with The National Football League becoming his most heavily bet sport. Also, Michael switched his online sports betting provider. He moved from The Bodog sportsbook to Bet365. He cited promotional features, live streaming, and the overall functionality of the app as reasons to why he switched. Additionally, Michael has learned some difficult lessons about sports gambling that has changed his behaviour. For example, at one point Michael was betting on very large favourites to win a small amount of money, he would bet \$300 on a -30000 favourite to win \$3. After a few improbable losses, he no longer does this. What stayed consistent throughout Michael's sports gambling narrative was the social aspect of it. From his early gambling beginnings to present day, sports gambling was always a social activity, and it has allowed him to stay meaningfully connected with friends.

Cultural, Institutional, and Psychological Factors

All the stories were shaped by cultural, institutional, and cognitive factors. First, all the participants were white males living in Alberta, between the ages of 27 and 34, who worked white collar jobs, played competitive sports, and were born and raised in middle class homes. Second, the sports gambling institutions such as the media, industry, and sports gambling casinos have had long lasting influences on their sports gambling behaviour and progression. Finally, there are certain cognitive factors that impacted each one's sports gambling behaviour.

Cultural Factors

Growing up as males in white middle class homes in Southern Alberta shaped the participants' cultural upbringing. The majority of males in this demographic are strongly encouraged to participate in youth sports, with two common ones being hockey and golf. Middle class families have the means to enroll their children in these sports. Furthermore, hockey is a

dominant part of the culture in Southern Alberta, when people are not playing hockey, they are watching and following it intently, both the professional and amateur ranks. Hockey and golf bring with it a culture of gambling. Gambling is normalized in these sports and is often glamourized in popular culture. I wondered if sports gambling was deeply embedded in the cultural narratives of these participants. Was it difficult for these participants to engage in other co-curricular activities? Would their gambling behaviour be different if sports were not part of their cultural upbringing?

Institutional Factors

The participants' sports gambling experiences were also heavily influenced by sports gambling institutions, specifically the sports gambling media. All of the participants were active consumers of sports gambling media such as podcasts, articles, television shows, and social media. The participants consumed this content in order to source information that would give them insight into a game or a gambling edge. Vincent reminded us why he consumed this content, “so many different platforms you can access so easily on the internet that give you insight into what these guys look at, or how they make their money, or what they are betting on”. Nate also wanted to understand why certain media members would pick certain teams, “I like hearing why they picked them. They will say like I lost, but I don't really care if they win or lose, I care why do you think if they are going to win or lose”. All of this readily available information regarding sports gambling had both intentional and unintentional impacts on the participants' sports gambling. Chris, Nate, and Michael used this information to directly influence their bets, the information gave them confidence, and often confirmed what they already believed. Whereas for Neil and Vincent, this information had more of an indirect influence on their sports gambling. They were very adamant that they were the ones at the helm making the decisions, no one else,

however, they both acknowledged it could be difficult at times to not let the media influence them in some way.

Following sports gambling social media accounts such as Barstool Sports and The Ringer was common amongst participants. The common sentiment was that these accounts helped normalize sports gambling and made it relatable to their demographic—professional, white males, between the ages of 25 and 35. Barstool will often post videos of their employees losing wagers. As Vincent recalled, “Dave Portnoy will go to a horse race and he's live streaming about how he's losing \$400 grand and it's like, you can relate to the feeling he has of like he's just having a rough go”. Nate indicated that watching people on social media post their winnings make winning seem more attainable, especially if they look like the general population. If that guy can win, well I can win, so like a bunch of average joes that don't look any different than you and I”.

Furthermore, all of them were involuntarily exposed to some type of sports betting content. Chris mentioned the live Draft Kings sports book advertisements and live odds shown in-between periods of hockey games. Neil was surprised to see that TSN now has pregame betting shows where analysts will give out their wagers to the audience. Nate noticed gambling sections on the TSN and The Score websites and also found it interesting that TSN showed the gambling lines during live broadcasts. None of the participants discussed if this had a direct or indirect impact on their sports gambling, however, they all acknowledge that this was something that was not present four to five years ago.

Cognitive Factors

The psychological mental warfare of sports gambling was evident in all of the narrative accounts. Certain cognitive factors were easily hijacked by the act of sports gambling and this

had a direct impact on the well-being and gambling behaviour of the participants. All of the participants at some point in their sports gambling careers fell victim to the cognitive biases of the illusion of control and the Gambler's Fallacy.

In essence, the illusion of control is believing that you have control over probability and random chance. If I believe to have more control in the world of sports gambling, I am more inclined to believe I can accurately predict outcomes, and ultimately make more money. All of the participants were sports fans and all of them grew up playing competitive athletics. They all believed a lifetime of sports gave them more control over the games. They believed their perceived sports knowledge correlated with their sports betting acumen. Additionally, when each participant was on a winning streak, they believed it was something that they were doing that was responsible for it, they were controlling the outcomes. Nate described how he was a victim of this bias,

You feel everything you are doing is right, and then I lost five in a row and I said right after, I was only putting 20 bucks down, it was a hundred bucks, but I remember it was negative because I felt like all of them should've cashed out. I was falling for a fallacy that everything I was doing was right even though really, I had no control on what was happening

The recency bias of previous winning bets made the participants believe that they were controlling probability.

The gambler's fallacy is the incorrect belief that if a particular event occurs more frequently than normal in the past, it is less likely to happen in the future, or vice versa, if the events are statistically independent (Buchdahl, 2014). For example, if you flip a coin seven times and heads comes up every time, the person who endorses the Gambler's Fallacy would be

inclined to believe the next flip will be tails, even though it statistically still has a 50 percent chance of being tails. This fallacy severely impacted the participants monetary losses. It was a significant factor that contributed to the monetary harm and emotional distress. When Neil would lose a string of bets in a row, he believed that the “law of averages” would bear out and his luck would turn. Because he believed that, he would continue to increase his wagers until he eventually won. However, he did not have an infinite bankroll and he did not realize at that moment that every new bet is independent of the previous one, just like flipping a coin. This behaviour is what the participants described as chasing losses. What was interesting is that the participants acknowledged and understood the Gambler’s Fallacy, yet they were still powerless to it. They all believed that after a run of consecutive losses, the pendulum would swing the other way. For example, Nate said, “you would think the law of averages, you would bounce back” but then he realized that probability was memoryless and his previous thinking was flawed. Probability, “it resets after every game, the odds reset, and it doesn’t know that you have hit black three times in a row, it goes back to 50/50 every time”.

Sports gambling control over the human mind is a fascinating line of inquiry. Are certain people more susceptible to this control and these biases? Are there certain lived experiences that might make them more susceptible? All of the participants in this research were successful, intelligent, well-spoken, and all with varying degrees of sports gambling problems.

In summary. Following the review of the narrative accounts, patterns emerged allowing further understanding of the complexities of the participants’ sports gambling experience. The culminating threads and patterns included: 1) all the participants had early childhood gambling experiences, 2) all had an everlasting relationship with sports, 3) sports gambling motivations for each participant was complex, 4) all perceived harm differently, 5) their sports gambling

behaviour was dynamic and contextual, and 6) cultural, institutional, and psychological factors all impacted their sports gambling progression. These six threads were brought forward in this chapter, however, due to the nature of qualitative analysis, the author understands that alternate threads and themes may reverberate for other readers when examining the complexity of these participants' lives. Chapter 6 will explore how these themes and stories challenge some of the some of the assumptions presented in the sports gambling literature. It will also discuss the implications of these findings and the limitations of the research.

Chapter 6: Conclusion and Future Directions

The goal of this thesis research study was to explore how sports betting problem gambling is lived and experienced by people and to shed light on the factors influencing gambling progression. In order to obtain a deeper understanding of this phenomenon, I employed a narrative methodology in the analysis. I used open ended interviews to generate the narrative accounts of the participants. Each narrative account honoured the participants' experiences as sources of important knowledge and understanding. After the narrative accounts were written, I reviewed them and identified six resonant threads that occurred across the participants' lived experiences. This chapter identifies how the participants' stories challenged some of the assumptions in the sports gambling literature. It also explores the implications and limitations of this research, discusses recommendations for practice, and identifies future directions.

In the field of gambling studies, a consensus definition of problem gambling is difficult to locate as it is applied and defined in a variety of ways. The definition that is dominant in the literature is rooted in the problem gambling diagnostic or screening tools conceptualizations of problem gambling, which include core symptoms such as gambling above one's means, increased tolerance, "chasing losses", and health and financial consequences (Hofmarcher et al., 2020). In other words, the definition incorporates both a lack of behavioural control combined with negative personal, social, or economic consequences. However, these diagnostic or screening tools that help define problem gambling are developed through an intrinsically socio-political approach rather than a nonpartisan revelation of a natural phenomenon (Young, 2013). The diagnostic tools attribute particular socially constructed qualities to a group of people based on dominant socio-political values and beliefs (Reith, 2007). There are currently no definitions or screening tools take into account the individual's social, cultural, and institutional narratives

nor their perceptions or understanding of what constitutes problem gambling. For example, what the diagnostic tools deem as problematic might differ from the individual. This was evident in the participants' conceptualizations of problem gambling.

There was some overlap between the participants' conceptualizations of problem gambling and the predetermined criteria that defines problem gambling, however, this is likely due to these participants living in societies that are dominated by the socio-political values and beliefs that are reflected in the screening tools. For example, in our Western, Educated, Industrialized, Rich, and Democratic (WEIRD) societies (Henrich et al., 2010) money and time are valuable commodities and the careless loss of money or waste of time is viewed as problematic. For all of the participants, money and time were predominant elements of their conceptions of problem gambling. Whether that was gambling above one's means, going into debt, hiding one's financial losses, or having it take their time away from other meaningful pursuits. However, that was the extent of commonalities among the participants' conceptualizations of problem gambling and even within the overlap each criterion was valued differently by each participant.

Individual participants' conceptualization of problem gambling was unique and in many ways differed from the dominant definitions in the gambling literature. For example, Vincent solely defined problem gambling as financial losses relative to a person's net worth. There is not even a question pertaining to this on the Brief Problem Gambling Screen (5-item) that I administered. Vincent did not view stress, anxiety, and feelings of guilt—typical gambling screen criteria— as problems, quite the contrary, for him they were positive features of gambling. There is a disconnect between Vincent's conceptualization of problem gambling and the dominant problem gambling screens. If the participant does not feel their own understanding

of problem gambling is reflected in the screening tool does that increase the likelihood of an invalid test? If someone fundamentally disagrees with what the screening tool is asking, is that going to have an impact on the results from it? Would it lead to more false negatives? positives? Something worth exploring in the future.

Another aspect of the participants' conceptualizations of problem gambling that challenged the literature was that they were all rooted in their own lived experiences. They were reflective of their own social, cultural, and institutional narratives as well their own gambling behaviour. Participants used personal examples, experiences, and stories to help illustrate their own problem gambling criteria. For example, to clarify his conception of problem gambling, Nate told a story about a very close friend who hid his gambling losses and lied about his gambling behaviour to his close friends, family, and significant others. This lived experience significantly impacted his definition of problem gambling. For others, it was their past gambling behaviour that helped shape their view of problem gambling. What was interesting was comparing the participants' definition of problem gambling with their own gambling behaviour. According to the participants' own definitions, some would consider themselves to be problem gamblers and some would not. Do their own definitions help justify their gambling or provide them with means to admit failure? All of this exemplifies the complexity of the term problem gambler and the challenges the dominant definitions present to the individual experience. One way forward may be to broaden the definition of problem gambling and consider the complexities of the person's lived experience.

Additionally, much of the problem gambling literature represents excessive gambling as a pathology couched within the biomedical model of disability (Cosgrave, 2010; Cassidy et al., 2013). Because of this, people who have problems with gambling are often portrayed as addicts,

mentally ill, and faulty individuals who cannot control their gambling urges. All of the participants resisted these labels. Throughout all of the hours of conversation with the participants, not one of them mentioned the term addiction, addict, or mentally ill let alone self-identify with those labels; they never saw themselves as addicts, problem sports gamblers, or even predominantly gamblers. Sports gambling was something they all did but it did not define their lives who they were. Even though they were all able to self-identify times in their lives when they suffered problems from sports gambling—some more severe than others—they never saw themselves as problem gamblers. They saw themselves as husbands, fathers, professionals, athletes, etc. who lived rich and meaningful lives. Sports gambling was something they did and it never defined their self-worth or identity, even when the harms started to exacerbate.

Another powerful conceptualization in much of the Sports Betting Problem Gambling literature is around risk factors. Researchers have identified demographic, behavioural, and psychological risk factors amongst sports bettors (Russell et al., 2019) with the common profile being male, young (18-35), not married, full-time employed, high level of education, have peers who gamble on sports, and show more impulsive responses to betting opportunities (Winters & Derevensky, 2019). However, through the conversations with the participants, I have come to realize that their lives cannot be fragmented into a set of predetermined risk factors that we can use to explain their sports gambling problems. Even though some of the participants fit multiple risk factor categories such as being young and male, other categories were quite varied. Furthermore, what was seen as a risk factor for one participant was seen as resilience in another. For example, from Michael's narrative he explained that being around his peers who sports gamble encouraged him to gamble more than he normally would. Whereas for Neil, he was more of a problem free gambler when he was with his peers in social settings, but when he was alone

is when his most problematic gambling occurred. Another example of this dichotomy was illustrated with the “full-time employed” risk factor. For Vincent, he articulated that he did his most reckless and problematic gambling when he was either in trade school or unemployed. He explained that he thought sports gambling would help support him during times of financial hardship. Once he started to establish a professional career his sports gambling became less problematic as he was no longer financially strapped. On the other hand, in Nate’s story, as his professional career progressed and his salary increased so did his sports betting wagers. Nonetheless, Nate was adamant the wagers were always relative to his income level. As Clandinin et al. (2010) stated, “risk factors freeze identities” p.477, and that we need to understand the participants’ lives as more fluid.

The sports gambling literature also frames problem gambling as a binary construct; normal/healthy versus mentally ill, recreational gambler/social gambler versus problem gambler with the problem gambler classification having different levels of severity. The participants’ narratives did not reflect this. Their sports gambling behaviour was dynamic and context specific. At certain times, participants experienced problems with their sports gambling but it was very fluid. None of the problems the participants identified were constant throughout their stories. Sometimes they would be present for months, sometimes a few days, and sometimes they would appear only to never return at all. Their sports gambling behaviours and problems were continuously evolving. The complexity of their stories rejects the notion of problem gambling as a binary construct and maybe we need a broader definition of what it means to be a problem gambler.

This is not to argue that sports gambling harms do not exist or to minimize the problems the participants suffered from their sports gambling, but to shed light on the complexity of Sports

Betting Problem Gambling. The participants' stories showed that developing problems from sports gambling was never a singular event, there was a process of sports gambling progression. This process was very complex and it was experienced differently by each participant. The notion of a discrete decision or singular life event pushing someone into the realm of problematic sports gambling did not bear out in the participants' narratives. For example, Neil struggled to articulate why his sports gambling started to progress to a level he could not sustain. He could not pinpoint one event, factor, or experience that caused this. From the participants' stories, it was evident that sports gambling problems are not singular nor are they everlasting.

Furthermore, upon completion of writing the narrative accounts of the participants, I reflected on the traditional gender roles in sports and the influence it might have in the world of sports gambling. Historically, sports have been a fertile ground for the development of masculinity and hegemonic masculinity. According to Connell's (2005) conceptualization of hegemonic masculinity, hallmarks of it are subordination of women, marginalization of gay men, discursive acts of toughness, aggression, and competitiveness. Similar to sports, sports gambling is an ideal setting for the pursuit of hegemonic masculinity due to four specific characteristics: 1) young men are introduced to sports gambling by significant older male figures, 2) it takes place in heteronormative spaces, 3) it affords the individual the potential to build cultural capital, and (4) sports gambling is marketed as a marker of masculinity (Lamont & Hing, 2019). From my interpretation of the narratives, the pursuit of hegemonic masculinity was present in all of the participants' lived experiences. They were all introduced to sports gambling through significant male figures, sports gambled in heteronormative spaces such as pubs and sporting venues, used it as a means to prove their sports literacy and analytical skills, and it allowed them to demonstrate their risk-taking behaviour. All of the participants were former competitive athletes,

and sports gambling provided them with a continued means to display their competitiveness and aggression in order to help them all validate their masculine credentials. In other words, sports gambling is an extension of the sporting world and upholds hegemonic masculinity through the policing of men by other men to enforce compliance with masculine ideals (Lamont & Hing, 2019).

Implications

As I remember, read, and reread the participants' stories I started to reflect on my role as an educator and the implications their stories might have on my professional practice and the greater community. At times, the participants spoke fondly of sports gambling and the positive experiences, at other times it caused a breadth of harms and problems for them. This contradiction is difficult to reconcile with because at what point do the harms overpower the benefits? Who is to decide that? And who is to regulate that? Or should it even be regulated? Nonetheless, there are some insights we can draw from the participants' stories and resonant narrative threads to help inform our professional practice and community. I will discuss them below.

First, all of the participants' initial gambling exposure occurred at a very young age (ages 5 - 14) through family and friends. The participants were actively involved in these gambling experiences and it included such things as fantasy football, horse racing, poker, Bingo, and gambling on the golf course. Research has shown that youth who are exposed to gambling at an earlier age are at greater risk of developing gambling problems (Shead et al., 2010). It was beyond the scope of this to study to deduce if the participants' childhood gambling experiences impacted their adult sports gambling problems. However, they were all school-aged children when they started gambling and for the participants, gambling as children felt very normal. It is

not the educators job to be the moral gambling litigator but they should be equipped with the understanding that children in their classrooms are gambling and should be able to have informed conversations with their students about it. As some of the participants stated, gambling as a child was part of their cultural upbringing, as educators we need to understand the variety of cultures in our classroom to best support our students.

Second, educators need to refrain from labelling students, students' family members, or colleagues who experience harm from sports gambling as addicts, mentally ill, or disorder. The phenomenon of sports gambling is too complex, too complicated, to simply be reduced to an addiction or pathology. Each individual who experiences problems from their sports gambling is unique, and what might be a problem for them might not be a problem for someone else. This labelling also stigmatizes the individual and creates barriers for accessing support.

Finally, educators need to have a deeper understanding of sports gambling and the myths and stereotypes associated with it. Throughout my conversations with the participants, mainstream and social media coverage of sports gambling was a dominant theme. It influenced their sports gambling behaviour and encouraged them to wager more. The mainstream and social media did this by making sports gambling seem beatable, relatable, and by glamorizing the financial nature of it. This media is accessible to anyone with an internet connection or cable television. The better educators understand these myths and stereotypes, the better equipped they will be to support students and families who suffer from sports gambling harms. The participants' stories will also bring awareness to the language we use when discussing sports and gambling in our classes and also to help dispel any misinformation that is perpetuated in the media. Too often, we discuss sports and gambling in the classroom in a trivial, glamorized, and normalized way. This has the potential to cause harm and loss and it frames gambling as a form

of risk free entertainment. Sports gambling is on the rise in our communities, and as educators it is imperative we have a deep understanding of the sports betting landscape and the potential impacts it has on students and families.

Policy Recommendations

Based on the narrative accounts, there are two policy recommendations I would recommend to institutional or government policy makers: youth education programs and a mandatory sports gambling competency program. We need to educate our teachers, school support staff, coaches, and any significant adults who work with youth on a regular basis about the realities of sports gambling. There needs to be adults in schools that can provide youth with sports gambling programming that contains accurate information regarding the beatable nature of it, the harms and problems that could arise from it, and to dispel any myths and misconceptions. Stemming from the participants' stories, the sports gambling media is a powerful influence, and it perpetuates many of the prevalent sports gambling myths that I have already mentioned in this thesis. Limiting youth exposure will be a difficult task, but if there are educational programs in schools, the youth will be better equipped to make informed decisions regarding sports betting. Youth can no longer escape the sports gambling machine. Advertisements, gambling shows, and betting lines have infiltrated sports to a point of no return. It would be impossible to limit youth exposure to sports gambling; however, we can educate them about it and provide them with first-hand accounts of the lived experience of sports betting problem gamblers. I am already currently engaging in this endeavor as I have been hosting sports gambling professional learning opportunities for teachers and support staff within my school division. I also plan on connecting with counsellors and youth programs within the city to share my findings.

The second policy I would make recommend based off of this research would be the implementation of a mandatory sports gambling competency program for users wanting to sign-up for a sports betting account in the province of Alberta. This program would challenge the beliefs that one can readily earn money from sports gambling, unpack the sports gambling media's misinformation and stereotypes, and further educate potential players about the various cognitive biases such as the illusions of control and the Gambler's Fallacy. In all of the participants stories, at one point in their lives, they all truly believed they could make a career out of sports gambling, were influence by the sports gambling media and all of them fell victim to cognitive biases and fallacious thinking. Once potential players have passed the requisite sports gambling competency course they would be free to sign-up for a sports gambling account and gamble as they wish.

Furthermore, the findings will be submitted for publication in academic journals and shared at gambling and addiction conferences.

Future Research

Based on the participants' narratives, I still have many wonders and questions that could be addressed in future studies. I wonder about the impact of the lifelong relationship with sports had on their gambling. Sports shaped the participants' upbringings, dominated their formative years, and still to this day plays a significant role in their lives. I wonder about the connection between one's relationship with sports and their sports gambling. Does a deeper relationship with sports contribute to more problems with gambling later in life? Are there individuals who are gamblers first and sports fans second? Are there sports gamblers who do not have a prior connection to sports? Unpacking the influence sports has on peoples' lives would be an excellent place to start.

Another thread I pontificated about was the participants' penchant for gambling on the golf course. They gambled on the golf course to foster a more competitive and exciting environment. I was fascinated by this and was not anticipating this to come up in our conversations. Gambling on the golf course allowed them to recreate the highly competitive environments that they experienced as athletes. I wondered if this was unique to their demographic? Their athletic backgrounds? Their love of sports gambling? Do former female athletes do the same thing? Are there any sports besides golf where players actively wager on their own ability? What are the potential harms that stem from gambling on the golf course? A focused inquiry on this phenomenon could help answer some of these questions.

I also keep thinking about the positive memories and experiences each participant derived from sports gambling. It helped foster a sense of belonging and connection and in some ways, gave them hope and an opportunity to advance in a neoliberal society. Sports gambling allowed peer groups to stay connected during a global pandemic when everyone was isolated in their homes. I shared many laughs with each participant as we talked about our sports gambling trials and tribulations, and it allowed us to form meaningful relationships. Do we not do enough to celebrate the benefits of sports gambling? Should more research be done regarding the social benefits? But then I also reflect on the harms and problems each participant suffered from their sports gambling. Is it unethical to celebrate the benefits knowing the potential harms? When does the risk outweigh the reward? Would these participants change their experience? All of these participants experienced sports gambling harm but they never consider themselves addicts, degenerates, or mentally ill. Is it beneficial that the gambling literature would categorize them as such? Do we need to expand the notion of gambling harm beyond the pathological? Do we need

to take into account the individuals' perception of harm/problems? Or should it be left to a predetermined problem gambling screen?

Also, there needs to be more research done on the psychological warfare sports gambling wages on its players. All of the participants at some point in their sports gambling careers fell victim to cognitive biases and irrational decision making. These were all professional, educated, and successful individuals who at times believed they could control future events and probability. Even when they knew they were falling for a fallacy they were powerless to stop it. Sports gambling control over the human mind is a fascinating line of research and I wonder what makes certain people more susceptible to these biases? Are there certain lived experiences that might make someone more susceptible?

Finally, there needs to be more narrative inquiries done with sports gamblers from varying backgrounds and cultural diversity. The participants in this research were all athletic, middle class, white males who grew up in Alberta, and were between the ages of 25 and 35. There needs to be similar studies done with females, cultural minorities, participants who live in different provinces, countries, etc., and of varying socioeconomic backgrounds. Would there be similar threads? Would sports gambling be viewed the same? How would the institutional, cultural, and social factors change? And how would that impact sports gambling behaviour? Also, there needs to be similar narrative inquiries done with school aged children. Our youth are exposed to sports gambling on a daily basis and we need to start understanding their experiences with sports gambling and the factors impacting their gambling progression. Is legalization changing our youths' perception of sports gambling? Is it changing their sports gambling behaviour? What problems and harms are unique to our young sports gamblers? Are schools influencing sports gambling progression? Are schools equipped to deal with the complexities of

Sports Betting Problem Gambling? In order to explore some of these questions we need to travel with youth to their temporal, social, and topographical worlds. We need to talk to these youth, generate narratives with them, honour their experiences as legitimate sources of knowledge, and ultimately, we need to listen to them.

As my inquiry was exploratory with the intent to generate new questions and wonders, many of the narrative threads that were teased out could be further explored in future quantitative research studies.

Qualitative methodologies such as narrative inquiry can inform quantitative research studies. From my findings, all of the participants in this study, including myself, were introduced to the world of online sports betting through an older male friend. However, this all happened before the wave of sports gambling legalization in North America in 2018. It would be worth exploring through a quantitative lens how this emerging population of sports gamblers learned to participate in it and how they were exposed to it. It would be fascinating to get a sense of what this looks like at population level with the current explosion in sports gambling popularity and legalization.

Additionally, due to my homogenized sample made up of entirely male participants, my research does not speak to the experience of women sports gamblers. I have always perceived sports gambling to be predominantly male activity and that my sample demographic was reflective of that, however, the percentage of women who gamble on sports is much higher than I anticipated. In 2019, The American Gaming Association surveyed 6777 Americans (21+ years old) regarding their consumer sports betting behaviour and found that 31% of core sports betting customers are women (American Gaming Association, 2019). A report published by Global Wireless Solutions showed that more than 4.6 million US women joined sportsbook betting apps

in 2021, a 115% increase from the previous year (Global Wireless Solutions, 2022). However, I was unable to locate any peer reviewed research regarding Canadian women in sports betting. The 2018 Canadian Community Health Survey analyzed by Williams et al. (2021) showed the prevalence of past year sports gambling amongst Canadian adults (18+) to be 7.9% but it does not distinguish between males and females. Future prevalence studies that identify the demographic of sports gamblers need to be conducted in Canada, especially in light of the recent wave of legalization.

Future research is also needed in the field of neuroscience and Sports Betting Problem Gambling. It would be interesting to look at the neurochemical reward pathways and biological markers (heart rate, perspiration, stress response) of individuals when they are watching sports they have wagered on and when they are watching sports they have not wagered on. In the narrative accounts, the participants qualitatively described the feelings and physiological changes they were enduring during sports gambling such as the inability to focus, increased perceived heart rates, and increased feelings of anxiety. It would be worthwhile to have these qualitative descriptors quantified through neuroscientific methods. Also, it would be beneficial to explore the neurobiological changes a gambler experiences when they are “chasing” losses and compare it to other types of addiction and other types of problem gambling. In the field of neuroscience, diminished cognitive control, increased impulsivity, and diminished functioning of several areas of the prefrontal cortex and anterior cingulate cortex (ACC) make a person more susceptible to problem gambling (Goudriaan et al., 2014). Studies exploring if these structures magnify negative outcomes from sports betting or if they are subdued would further shed light on the uniqueness of Sports Betting Problem Gambling.

Limitations

While the participants in this study shared their authentic sports gambling lived experiences through a narrative telling and retelling, there are some potential limitations. Due to the nature of the global pandemic all of the interviews as conversations were conducted over Zoom. Ideally, the interviews would have been done face to face in a private location. It was difficult at times over Zoom to read body language, interpret social cues, interject at appropriate times, and to feel the flow of the conversation. This could have impacted how the participants shared their lived experience and what stories they told. Furthermore, out of respect for the participants' time and schedules, no follow-up interviews occurred. All of the participants had very busy schedules and they indicated follow-up interviews would be difficult to schedule. Because of this, some narrative threads went unexplored and unanswered. I would need to have more conversations over an extended period of time with each individual to move deeper into the multiple meanings of experience. Finally, the challenges with recruiting produced a very homogenized group of participants. Further inquiries with a diverse range of participants, i.e., adolescents, cultural minorities, females, and participants who live in different provinces and countries would further deepen our understanding of the lived experience of Sports Betting Problem Gamblers. Additionally, I am a novice research and this was my first foray into designing and conducting academic research.

Conclusion

As discussed throughout the body of this research, the widespread legalization of sports gambling in North America is changing the Canadian gambling landscape at a historic rate and the potential impacts of these changes on gambling progression are not yet fully understood. This along with a scarcity of qualitative research pertaining to sports gambling, distinguish the need to

more fully explore the lived experiences of Sports Betting Problem Gamblers. It is important to understand the complexities associated with the lives of Sports Betting Problem Gamblers, so that our care and policy can be dynamically developed to suit the unique needs of the individual. Exploring the lived experiences of Sports Betting Problem Gamblers helped shed light on the factors influencing gambling progression, the processes involved in gambling initiation, and the impacts gambling has on their lives. It is clear that the problem gambling prevalence studies, quantitative surveys, and screening and diagnostic tools that dominate the gambling literature do not tell us how gambling is lived and experienced by the individual, nor do they tell us anything about the complexity of gambling motivations and behaviour.

The use of narrative inquiry as a methodology provided a way to understand the complexities of human experience, helped connect the reader to the phenomenon, gave voice to an under represented sub-type of the gambling population, and honoured their lived experience as a source of important knowledge for understanding. Vincent, Neil, Chris, Michael, and Nate, shared how their lives and experiences shaped their sports gambling progression and how their sports gambling progression shaped their lives. They did this through a process of living, telling, reliving, and retelling stories in a safe and respectful space. In order to value their voice, and honour their lived experience, the narrative accounts were not summarized or categorized and are presented in this thesis in their entirety.

The participants' narratives suggest that sports gambling progression and the experiences of sports gambling problems are fluid, contextual, and are influenced by a plethora of factors. The participants' narratives challenged the notion that Sports Betting Problem Gambling is a binary construct (healthy versus mentally ill) that can be defined by a set of predetermined criteria, and they showed that Sports Betting Problem Gambling was never a singular event nor

was it everlasting. The process was complex and it was experienced differently by each participant. Going forward, a broader definition of what it means to be a Sports Betting Problem Gambler is needed to capture the complexities of the phenomenon. It is hoped that these narratives will be of relevance for understanding the fluid, contemplative, and complicated way in which sports gambling is experienced by individuals.

I want to thank Vincent, Neil, Chris, Michael, and Nate for taking the time to share their lived experiences and stories regarding sports gambling. I am forever indebted to the level of openness, vulnerability, grace, and kindness they showed throughout the entire process. They shared some personal and dark moments but did so with a sense of warmth and humour. All of them put me at ease and made me feel welcomed into their lives. Their stories will be read and their stories will be heard to help inform a society where gambling will consume the sporting world for years to come.

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Appendix A: Recruitment Advertisement

SPORTS GAMBLING STUDY

Have you ever struggled with your sports gambling? Has your sports gambling ever caused you or anyone else harm? If so, I would like to interview you about this experience!

You May Qualify if You

- Are 18 years or older
- Have at one point in your life had problems with sports gambling
- Live in Alberta

You are ineligible for this study if you are currently seeking or accessing help for gambling

Participation Involves

- One 60-minute virtual interview
- One follow-up 15-minute virtual interview
- Articulation of your sports gambling experiences
- Participation is voluntary and confidential

If you are interested or would like more information, please contact:

All information provided in this process (Email, phone numbers) will remain confidential

Riley Kostek
Graduate Student
Faculty of Education, University of
Lethbridge
403-795-1517
riley.kostek@uleth.ca

Dr. Noëlla Piquette
Supervisor
Faculty of Education, University
of Lethbridge
Noella.piquette@uleth.ca

Appendix B: Demographic Questionnaire

This research has been approved by the University of Lethbridge Human Participant Research Committee

I will first ask you a couple of questions about some basic personal information. Please feel free to share as much or as little as you would like.

1. What is your age?

2. Are you currently seeking or accessing help for gambling?
3. Where are you currently living?
4. At one point in your life, have you experienced any problems due to your sports gambling?
5. Are you willing to participate in two virtual Zoom interviews with the researcher?

I will now administer the Brief Problem Gambling Screen (Volberg & Williams, 2011). Please answer yes or now to the following questions:

1. In the past 12 months, would you say you have been preoccupied with gambling?
2. In the past 12 months, have you needed to gamble with larger amounts of money to get the same feeling of excitement?
3. In the past 12 months, have you often gambled longer, with more money or more frequently than you intended to?
4. In the past 12 months, have you made attempts to either cut down, control or stop gambling?
5. In the past 12 months, have you borrowed money or sold anything to get money to gamble?

Appendix C: Letter of Invitation

Dear Participant:

You are being invited to participate in a research study on people's experience of sports gambling progression that is being conducted by I [Riley Kostek]. I am a graduate student in the Faculty of Education at the University of Lethbridge and you may contact me if you any further questions via email at riley.kostek@uleth.ca or via phone at 403-795-1517.

As a graduate student, I am required to conduct research as part of the requirements of a Master of Education degree. It is being conducted under the supervision of Dr. Noëlla Piquette. You may contact her by email at noella.piquette@uleth.ca or by phone at 403-394-3954.

This research looks to explore the lived experience of individuals who have at one point in their lives identified themselves as having a problem with sports gambling. I hope this exploration will shed light on the cultural, social, and psychological factors that affect one's sports gambling progression. I would like to use this information to generate awareness around sports gambling, inform policy, and to help service providers better understand the complexities of problems arising from sports gambling

I am interested in with people who are 18 years of age or older; are living in Alberta; have at one point, self-identified as having problems due to sports gambling; are willing to participate in two virtual interviews; have good knowledge of the English language.

This research will require about 1-2 hours of your time. If you agree to participate, you will be virtually interviewed on two separate occasions about your experiences and problems with sports gambling. The interviews will be conducted at a time that is convenient for you and will be recorded using a digital voice recorder

There are little to no anticipated risks to participating in this research and you will be provided with a list of counselling resources and/or mental health services that can be contacted should you become upset or distressed as a result of your participation in this research.

There are no immediate benefits for participating in this research. However, the information provided will help raise awareness about the harm associated with sports gambling, and to help inform service providers about the complexities of sports gambling progression. The more we understand about sports gambling difficulties the more informed our care will be.

Several steps will be taken to protect your anonymity and confidentiality. A non-identifying pseudonym will be given and used in the research texts and any dissemination activities (e.g., presentations or articles). While the interviews will be digitally recorded, once they have been transcribed, the digital recordings will be permanently destroyed. The interview transcripts will not contain any mention of your name, and any identifying information from the interviews will be removed. The signed consent forms will be stored in a separate location and not linked in any way to the transcripts. The transcripts will be stored on an encrypted hard drive in a locked drawer in the researcher's office, and only myself (Riley Kostek) and my supervisor (Dr. Noëlla

Piquette) will have access to the interview transcripts. All print data will be shredded and all electronic data will be permanently destroyed after 5 years.

Your participation in this study is completely voluntary. You can choose to opt-out from this study at any point without penalty and without providing any explanation. If you do wish to withdraw from the study, you may do so at any time by notifying myself (Riley Kostek) or Dr. Noëlla Piquette using the contact information provided in this letter. If you choose to withdraw, any information that has been collected will be immediately destroyed (shredding, USBs destroyed, and file erasure) and will not be included in the study results.

Upon completion of this study, the findings will be submitted for publication in academic journals, shared at gambling or addiction conferences, and may also be presented to service providers such as counsellors, educators, and mental health professionals.

If you require any additional information about this study, please call me at 403-795-1517 or via email at riley.kostek@uleth.ca. Questions regarding your rights as a participant in this research may be addressed to the Office of Research Ethics, University of Lethbridge (Phone: 403-329-2747 or Email: research.services@uleth.ca).

Sincerely,

Riley Kostek
Graduate Student, Faculty of Education
University of Lethbridge
P| 1-403-795-1517 E| riley.kostek@uleth.ca

Appendix D: Consent Form

Study Title: Parlays and Problems: An Exploration of Sports Gamblers' Experiences of Problem Gambling Progression

Researcher: Riley Kostek

Supervisor: Dr. Noëlla Piquette

By checking a box, I am electronically initialing the statement. Please check each box:

1. I confirm that I have read and understand the letter of information for the named study and have had an opportunity to ask any questions and have received adequate responses to those questions. []
2. I understand that my participation is voluntary and that I am free to withdraw from the study without giving reason and without penalty. []
3. I understand that no identifiable information will be shared without my permission. []
4. I agree to participate in the study. []

Please choose one of two options for signing this document.

Option A: Physical Signature

Name of Participant

Signature

Date

Option B: Electronic Signature

By typing my name below and checking the box, I am electronically signing this consent form.

[]

Appendix E: Interview Topics

Overarching Inquiry Questions:

- How are sports betting problem gamblers' narratives shaped by psychological, cultural, social, and institutional factors?
- How do experiences, behaviours, and motivations affect their gambling progression?

Potential Topics of Conversation and Lines of Inquiry:

- Gambling and sports gambling initiation
- Lived experiences influencing sports gambling progression
- Sports gambling motivations and beliefs
- Perceived problems with sports gambling
- Sports gambling behaviour
- The connection between sports and gambling
- Community, social networks, and the gambling environment
- Sports gambling and popular culture

Appendix F: Support Options

24 Hour Helplines:

Addiction Helpline: 1-866-332-2322

Gambling Helpline: 1-800-665-9676

Support Services by Geographic Area:

Airdrie

Addictions and Mental Health Services

209 Centre Avenue W, Airdrie, Alberta, T4B 3L8;

Suite 100

403-948-8553 Help Line 1-866-332-2322

Brooks

Addictions and Mental Health Services

403 2 Avenue, Brooks, Alberta, T1R 0S3

403-362-1265 24 Hour Help Line 1-866-332-2322

Calgary

Peter Lougheed Centre – Addictions Day Program

Room 19111, 3500 26 Avenue NE, Calgary, Alberta T1Y 6J4

403-943-6555

1835 House

Recovery Acres Society - Calgary (Funded Agency)

1835 27 Avenue SW, Calgary, Alberta T2T 1H2

403-245-1196

Distress Centre (AHS Funded Program)

1010 8 Avenue SW, Calgary, Alberta T2P 1J2

24 Hour Crisis Line: 403-266-HELP(4357), 403-266-1601 (administration), ConnecTeen 403-264-TEEN (8336)

Adult Addiction Services

2nd floor, 1177 11 Avenue SW, Calgary, Alberta T2R 1K9

403-297-3071 24-hour Help Line 1-866-332-2322

Centre of Hope

Salvation Army Centre of Hope (AHS Funded Program)

420 9 Avenue SE, Calgary, Alberta T2G 0R9

403-410-1145

Aventa Addiction Treatment for Women

610 25th Avenue SW, Calgary, Alberta T2S 0L6

403-245-9050

Insight Psychological Inc.
Suite 703, 7015 Macleod Trail South, Calgary, AB T2H 2K6
403-252-1716

Cardston

Addictions and Mental Health Services
Cardston Provincial Building 576 Main Street, Cardston, Alberta, T0K 0K0
403-381-5183, 403-381-5183 (Booking Office - Lethbridge) 1-866-332-2322 (24 Hour Help Line)

Claresholm

Claresholm Centre for Mental Health & Addictions
139 43rd Avenue W, Claresholm, Alberta, T0L 0T0
403-682-3500

Cochrane

Cochrane Community Health Centre
60 Grande Boulevard, Cochrane, Alberta, T4C 0S4
403-851-6000

Crowsnest Pass

Addictions and Mental Health Services
Crowsnest Pass Provincial Building 12501 20 Avenue, Blairmore, Alberta, T0K 0E0
403-562-2966 1-866-332-2322 (24 Hour Help Line)

High River

High River Addiction and Mental Health Clinic
617 1 Street W, High River, Alberta, T1V 1M5
403-652-8340 1-866-332-2322 (24 Hour Help Line)

Lethbridge

Addictions and Mental Health Services
Lethbridge Provincial Building Main Floor 200 5 Avenue S, Lethbridge, Alberta T1J 4L1
403-381-5183 1-866-332-2322 (24 Hour Help Line)

South Country Treatment

Box 1418 Lethbridge, AB T1J 4K2
403-329-6603

Medicine Hat

Addictions and Mental Health
Medicine Hat Provincial Building, Room #01, 346 3 Street SE, Medicine Hat, Alberta T1A 0G7
403-529-3582 1-866-332-2322 (24 Hour Help Line)

Okotoks

Okotoks Mental Health Centre
11 Cimarron Common, Okotoks, Alberta, T1S 2E9
403-995-2712 or 1-877-652-4700 (Intake Line)

Pincher Creek

Addictions and Mental Health Services
Provincial Building, Room 212, 782 Main Street, Pincher Creek, Alberta T0K 1W0
403-562-5041 (Book Appointments)

Strathmore

Addictions and Mental Health Services
Hilton Plaza, Suite 209, 209 3 Avenue, Strathmore, Alberta T1P 1K2
403-361-7277 24 Hour Help Line 1-866-332-2322

Taber

Addictions and Mental Health Services
Taber Provincial Building, Room #13, 5011 49 Avenue, Taber, Alberta T1G 1V9
403-223-7953 1-866-332-2322 (24 Hour Help Line)

Vulcan

Vulcan Community Health Centre
610 Elizabeth Street, Vulcan, Alberta T0L 2B0
403-485-3356