

**THE CONCEPTIONS OF GAMBLING AND  
PROBLEM GAMBLING WITHIN THE  
CROATIAN CANADIAN COMMUNITY IN  
HAMILTON**

**THE CONCEPTIONS OF GAMBLING AND  
PROBLEM GAMBLING WITHIN THE CROATIAN  
CANADIAN COMMUNITY IN HAMILTON**

An exploratory study and analysis

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A Thesis

Submitted to the School of Graduate Studies in Partial Fulfillment of the Requirements  
for the Degree

Master of Social Work

McMaster University

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MASTER OF SOCIAL WORK (2010)

McMaster University

Hamilton, Ontario

**TITLE:** THE CONCEPTIONS OF GAMBLING AND PROBLEM GAMBLING  
WITHIN THE CROATIAN CANADIAN COMMUNITY IN HAMILTON

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**NUMBER OF PAGES:** 108

## **Abstract**

This study explores the conceptions and understanding of gambling and problem gambling among Croatian Canadians in Hamilton. This study aims to outline how Croatian Canadians perceive and understand gambling and problem gambling, while also examining the level of knowledge and awareness of the current available services and resources for problem gamblers in Hamilton and the surrounding area. Using purposive and snow-ball sampling, five key informants from the community were recruited and interviewed for this study.

The findings from this study demonstrate that gambling and problem gambling is common amongst Croatian Canadians in Hamilton. However, the level of awareness and use of problem gambling services is quite low. The participants were also able to outline a number of key recommendations on how to raise awareness on problem gambling, as well as the levels of service use among members of this community. In addition, the participants also described the concerns of stigma associated with talking about problem gambling, and how this relates to cultural upbringings, such as the influence of religions and communism. Further, while Croatian Canadians may be viewed as a single, cohesive, homogenous group, this in fact is not the case. The community is quite divided, and there are a number of diverse opinions and understandings as a result. The participants suggest that since the community has so many different sub-groups, it is difficult for agencies and organizations to disseminate information, as not all members of the community are being reached. Further, this internal diversity of opinions and understandings of gambling and problem gambling also challenges any totalizing notions of cultural difference, or understanding.

Future studies should consider gathering the subjective experience beyond key informants, and include actual gamblers and problem gamblers of the community. Doing so can avoid in the overgeneralization of the experiences of a select few, while also gaining a larger, more diverse understanding into the experiences of multiple members of the community. Further, additional research studies should focus on trying to understand the stigma of openly discussing gambling. Researchers should try to investigate and understand why there is such a great deal of resistance, and how this in turn relates to the use of problem gambling services and resources.

## **Acknowledgements**

First and foremost, I would like to thank my thesis supervisor Rick Sin. Rick, there are not enough words to express my gratitude and appreciation for all you have done. As my thesis supervisor, I must admit you went above and beyond what I had ever imagined. Never have I met someone so dedicated and willing to assist and support his student's. Thank you for your constant encouragement, feedback, and honesty. I could have not asked for a more amazing supervisor...THANK YOU!!!

A special thanks to my dear friend Keri. I don't think I would have gotten through this year without you!!! Thank you for the endless venting sessions, comments, advice, constant support and encouragement this past year! You are amazing!!! I would also like to thank my favourite teacher, Justyna. At this point I think you have practically earned your B.S.W. and M.S.W.! Thank you for all those late nights of brainstorming and proofreading. Your advice and comments have made me the writer I am today!

To my wonderful family. I don't even know how to begin saying thank you to all of you. It's been a tough year, and I just want to say I couldn't have done it without you! Thank you for putting up with me and my chaos, and always telling me I can do this. Hvala....i volim vas puno!

I would like to thank all of the key informants who took the time to participate in this study. Without your opinions and ideas, this thesis would not have been possible.

To the teaching and support staff of McMaster's School of Social Work. Thank you for all of your encouragement and support throughout this process. For anyone else who has made an impact in my life that I have not yet mentioned, thank you!

I would like to dedicate this thesis to all of the women in my family, for teaching me to be stubborn, to ask questions, and never take no for an answer!

## **Table of Content**

Abstract.....	iii
Acknowledgments.....	v

### **Chapters:**

Chapter 1: Introducing the Research & Researcher.....	11
1.1 Introduction.....	11
1.2 Points of Clarification: Who I Am & Why I Chose This Research Topic .....	12
1.3 Significance of this Research.....	18
1.4 Research Questions .....	20
1.5 Organization of this thesis.....	22
Chapter 2: Methodology.....	23
2.1 Introduction.....	23
2.2 Research Design: What, Why, & How?.....	23
2.3 Selection of Research Participants.....	28
2.4 Recruitment.....	29
2.5 Data Analysis.....	30
2.6 Conclusion.....	33

Chapter 3: Thematic Analysis – Conceptions and Understanding of Gambling and

Problem Gambling Among Croatian Canadians.....	34
3.1 Introduction.....	34
3.2 What is Gambling?.....	34
3.3 General Opinions on Gambling & the Consequences of Problem Gambling .....	38
3.3.1 General Opinions on Gambling.....	39
3.3.2 Perceived Consequences of Problem Gambling.	42
3.4 Types of Gambling.....	46
3.5 Reasons why Croatian Canadians Gamble.....	48
3.5.1 Recreation and Entertainment.....	49
3.5.2 Social Pressure.....	52
3.5.3 Accessibility of Gambling.....	53
3.5.4 Perceived as Potential Source of Income.....	56
3.6 Vulnerable Population: Who is Considered to be Most at Risk? .....	57
3.7 Comments on Existing Services.....	61
3.7.1 Knowledge of Services and Resources.....	62
3.7.2 Recommendations for Improvement.....	65
3.8 Conclusion.....	70
Chapter 4: Discussion – Emerging Theoretical Constructs.....	71
4.1 Introduction.....	71

4.2 Croatian Pride & Conception of Stigma.....	72
4.2.1 Religious Influence on the Conception of Stigma .....	75
4.2.2 Stigma Associated with Discussion of Gambling .....	77
4.3 Conception of Community/Collective Identity.....	79
4.3.1 ‘Croatian Community’.....	80
4.4 Instrumentality of Gambling.....	82
4.4.1 Gambling is to Fill Voids/Buy Love.....	83
4.5 Notion of Trust, Mistrust, & the Presence of the Past.....	85
4.5.1 Lack of Trust in People/Services.....	85
4.5.2 Communism & Trust.....	87
4.6 Conclusion.....	88
 Chapter 5: Recommendations for Social Work Practice, Research, & Education .....	 90
5.1 Introduction.....	90
5.2 Recommendations for Practice.....	90
5.3 Recommendations for Research.....	92
5.4 Recommendations for Education.....	94
5.5 Conclusion.....	95
 References.....	 97



**Appendix:**

Appendix A: Letter of Invitation.....	101
Appendix B: Letter of Information and Consent.....	103
Appendix C: Interview Guide.....	107

## **Chapter 1:**

### **Introducing the Research & Researcher**

#### **1.1 Introduction**

In many parts of the world, gambling has been a part of human activity since ancient times (Custer & Milt, 1985). In fact, four-sided game sticks have been found in Africa, Asia, as well as North and South America, dating back to 6000 B.C. (Tepperman, Kwan, Jones, & Falkowski-Ham, 2004). However, the level of gambling, types of gambling, and how gambling is understood and valued, varies among cultural groups (Oei & Raylu, 2007; Raylu & Oei, 2004). For example, from 1892 until 1969, the only type of gambling permitted in Canada was horse racing and gambling at summer fair midways; which were considered charities (Stevens, 2005). It was not until 1969 that other forms of gambling were permitted, such as lotteries, as a way for governments to raise money for worthwhile causes; such as the 1976 Montreal Olympics (Stevens, 2005). Since then, a number of individual provincial and national studies, across Canada, have been conducted. The focus of these studies varied. Some looked at the general Canadian public, while others looked at specific ethno-cultural groups. These studies have focused on a multitude of areas, which include but are not limited to the conception of gambling and problem gambling, levels of participation, as well as access and awareness of problem gambling services and resources. Oei and Raylu (2007) suggest that there is not

enough literature that focuses on culture, and how this impacts and influences gambling and problem gambling.

For my master's thesis, I chose to study the conceptions of gambling and problem gambling within the Croatian Canadian community of Hamilton. As an exploratory study, the purpose of this research is to explore how members of this cultural community understand gambling and problem gambling, and to examine whether the current services for gambling and problem gambling in the Hamilton area, are culturally relevant or useful to the needs of this community. This next section will outline the reasons as to why I have chosen to study this particular issue within this specific community, by reflecting on my social location as a researcher and member of this ethno-cultural community. Further, I will illustrate why exactly this research is both significant and imperative for social workers, as well as the current knowledge base of addictions and mental health in general. In doing so, I will then outline the premise of this study, in terms of the research questions I will be exploring, followed by an outline of the organizational structure of this written thesis.

## **1.2 Points of Clarification: Who I Am & Why I Chose This Research Topic**

Before going further into the details of my methodology, analysis, and discussion of the results of my study, there are several key points of clarification, regarding the choices made in the planning and execution of this thesis, that need to be addressed:

Firstly, I think it is imperative to reflect and integrate into my thesis, how my social location has influenced my choice in researching this issue within this specific community. Every researcher is drawn to specific areas that he or she chooses to

research, for a variety of reasons. I feel it is important for researchers, such as myself, to be transparent about the choices made in conducting their own research. In doing so, I believe that the reader is able to better understand the perspective from which I undertake my research, and the rationale behind the choices I make throughout the research process.

My decision to research the cultural conceptions of gambling and problem gambling in the Croatian Canadian community of Hamilton, comes from two main sources. In part, my decision of what to study for my graduate thesis was largely informed by the research experience I had as a research assistant last summer. The research project focused on access to problem gambling services within different ethno-cultural communities. I have always been quite intrigued by addictions in general, in terms of how they occur, are understood, and what services and models are available to the public; in order to deal with the different types of addictions that exist. Throughout the research process, I became more interested in the issues surrounding problem gambling, particularly because I did not have a great deal of knowledge about it; and much of what I was researching was very new to me.

The second reason for my choice in this particular research area stems from my own identity as a Croatian Canadian. While working as a research assistant last summer, I began to reflect on, and question how problem gambling was understood in the Croatian community. As a second generation Canadian, the core of my values and ideals stem largely from my cultural heritage. For example, Croatians are largely influenced by Catholicism. Catholicism as a religious movement prescribes its followers with ways of living their lives and understanding the world, in accordance with the beliefs of the faith. Thinking about gambling and problem gambling, I realized that the discussion of this

issue was mute in the community. Being part of this community, I wondered whether this in fact was an issue or not. The fact is that there is very little information on the Croatians cultural understanding of gambling, their levels of participation in it, and access to problem gambling services. As such, part of my interest in researching this community stems from the fact that I consider myself an ‘insider’ and part of this community. I would like to make it clear that I see myself as an ‘insider’, in the sense that I am an active member of this cultural community in Hamilton. I participate in activities and a variety of organizations, and interact with this community on a regular basis. As such, as an ‘insider’ I am privy to knowledge of organizations and groups, and am also able to communicate in the native language, which places me at an advantage in engaging with, and researching within this ethno-cultural community. LaSala (2003) stated that there are a number of advantages associated with being an ‘insider’. First of all, since I feel I am an ‘insider’, I can easily connect with people in the community, as I have already established a rapport and connection to the members. ‘Insiders’ may attract people who are considered marginalized or oppressed, as they may feel that an insider will not judge, or at least misjudge them. LaSala (2003, p. 18) also believes that “the researcher is committed to deconstructing societal misperceptions about who they are”. As a member of the community, I am aware of the potential negative consequences the community can face when given a poor image or reputation. A negative image or reputation can be even more detrimental to ethno-cultural communities, who are often already faced with the additional marginalization of being labeled a minority group. Minority groups are faced with the label of ‘other’, as they are seen as different or inferior, in comparison to the dominant or mainstream group. My intention in doing this thesis on this issue, within the

Croatian community of Hamilton, is to provide a venue for members of the community to voice their ideas, opinions, and concerns related to gambling and problem gambling.

How does my ‘insiderness’ impact not only how I see this issue, but also how I choose to present it? Can I truly be unbiased and objective in studying and presenting this issue?

The short answer is no, as everyone carries with them preconceived notions and experiences. While my intention is not to paint the community with a negative image, it is also not to manipulate these findings in a way to enhance the image of the community.

My concern as a Croatian Canadian is to ensure that the community not be judged or labeled unfairly, as a result of preconceived notions. Rather, I wish to use my unique perspective as a member and researcher to deconstruct the issues and ideas that others may or may not consider in exploring and explaining. It is with the benefit of my ‘insiderness’ that I can try to present this issue in such a way for others to understand the complexity of it, without basing this on a negative preconceived stereotype or image.

Further, LaSala (2003) suggests that ‘insiders’ are privy to special knowledge, particularly regarding culture and cultural values, which assists their research in connecting with a community, but also understanding the dynamics within it. Growing up in this community, I am informed and aware of the many organizations, and associations, as well as the cultural customs important to consider, when meeting with key informants face to face. Thus, my interest in this issue stems from personal interest, as well as my own personal identity; which I feel is a key aspect to this issue. My role as an ‘insider’ not only influences my choice in studying this issue, but also impacts how I understand and give meaning to the data and existing literature; this will be further discussed in the next chapter.

For a long time, I held the assumption that community refers to a geographic entity, referring to a physical environment in which people occupy. While this is partly true, I have learned that community is much more all encompassing. According to Lee (1999), the word community refers to a “group of people” in a network of reciprocal relationships, which are made up of one or more groups of individuals, families, and organizations; in which there exists a sense of belonging (p. 15). Lee (1999) notes there are three types of communities: geographic, function, or interest based. The Croatian community I am referring to in this study meets each of these criteria. This community is one which is situated within the physical space of Hamilton, which shares a common history and cultural upbringing, and is also dedicated to continuing the Croatian culture even outside of Croatia. Therefore, the community is seen as constantly sharing and or negotiating a common concern amongst its members. Lee (1999) suggests communities have boundaries and or defining features, which are recognized by other groups, and are considered part of their identity. Problematic in this claim is the suggestion that communities are constant entities, with features that can be defined and fixed. This assumes that communities can be measured and defined, and in turn leads to the racialization and stereotyping. Rather, while communities can share something in common, they are quite diverse and ever-changing. For example, Croatians in Canada differ in comparison to those living in Croatia, to those who have migrated before and after the major wars. However, Croatians as a whole share at least one or both of the following aspects in common, which binds them all as Croatians. The first is that in some way, their ancestral roots are from Croatia. For this particular study, I am focusing on Croatian Canadians, whether immigrants or born Canadian, that live in Hamilton,

Ontario. The second is that Croatians are a highly religious group of people, which are mostly associated with Christianity. In the case of Croatian Canadians in Hamilton, it is the Roman Catholic Church that elicits a sense of belonging, and is seen as the community's centre and core.

In contrast, culture refers to “patterns of beliefs, symbols and values that develop over time among groups of people”, which makes the people unique and different in comparison to other groups (Lee, Sammon, & Dumbrill, 2005, p. 8). For example, the Croatian culture is highly informed by the Roman Catholic Church which then in turn influences how Croatians see issues such as gambling and problem gambling. Essentially, it is clear how culture and community can be seen to influence one another. However, it is imperative that researchers not make the assumption that cultures and communities are fixed entities. More specifically, not assuming that certain communities and cultures inherently go hand in hand, or that they can be simply defined and categorized. Sin (2007) suggests that researchers must be careful in homogenizing certain populations, which in turn ignores diversity and uniqueness amongst a group. Homogenization refers to the “process of ignoring the internal diversity of backgrounds, aspirations, multiple ethnicities, and experiences of a group of people, thought to all share the same identity” (Sin, 2007, p. 184). This ignores the differences and uniqueness among groups and cultures, which assumes that everyone can fall easily into a single category (Sin, 2007). For example, the Croatian community in Hamilton is made up of a variety of sub-communities, and while I suggest that I am an active member, and that I have interviewed key participants, the fact of the matter is that I likely am not reaching all aspects of this community. As Lee (1999, p. 19) suggests, “we work with segments of a community, the



leadership, emerging leaders, work groups and interest groups”. Essentially, while members of the community may share a common concern or aspect grounded in the Croatian culture, there is also a great deal of difference among the members.

One final aspect that I would like to clarify before delving into my thesis, is to note the way I organize my thesis, and my style of writing. From the earliest stages in preparing to write, I promised myself that I would deliver and organize the information from this study, in such a way that it would be easily accessible to readers of all backgrounds. This is not to say that I intended to make it less specific or complex, but rather to ensure that the ideas and information I would deliver are as straight forward as possible, so that anyone could understand my ideas. Also, I wanted to ensure that this information could be utilized by members of the community with ease. This relates back to my initial goal in producing this study, which was to create a foundation of information in which the community has access to. My hope is that if the community finds this information useful, they are also able to interpret and use it for their needs, without the assistance of an academic.

### **1.3 Significance of this Research**

Along with this short background, in terms of why I have chosen this topic, and how I have decided to write this thesis, I believe it is equally important to discuss the significance associated with this research topic.

As noted in the previous sections, it is important not to assume that all members of cultural groups and communities, such as Croatians, are alike. Whether referring to Croatians in Toronto, Hamilton, London, or Croatia itself, diversity exists amongst

Croatians. It is important to be cognizant of the differences amongst Croatians and other ethno-cultural groups, but also Croatians amongst one another. When conducting my initial review of the literature, I looked at the Croatian community in Canada and abroad as one large group. In doing this, I was not ignoring the diversity amongst Croatians, but rather focusing on trying to gauge how and if any literature exists on this community as a starting point, in defining my research question and topic.

To date, there is little to no knowledge about gambling or problem gambling among the Croatians in general, in Canada or internationally. There is limited research on their levels of gambling, or how they make sense of it at all. Of the studies that do exist, there is a paragraph or so, stating that Croatians gamble, and outline what types of gambling they participate in. Without a good understanding of how Croatian Canadians in Hamilton or elsewhere, experience and see gambling and problem gambling, and whether or not their experiences and conceptions are different from those in the mainstream society, it is hard to tell if the existing services and resources are accessible or relevant. This gap in the literature may be negatively impacting this cultural community, as they may not utilize services and supports, which can in turn ultimately impact future funding decisions. As such, one of the central aims of my thesis is to provide a venue for members of the community, to voice their concerns and opinions on the presenting issue that is unknown, and potentially taboo. My hope is that this research will provoke discussion of the concerns and opinions regarding gambling and problem gambling openly among members of the Croatian Canadian community in Hamilton. The second goal of my thesis is to encourage other researchers to undertake similar research, that is premised on unveiling the ethno-cultural groups' subjective experiences and

understandings of gambling and problem gambling. While the findings are not intended to be generalized, they serve to extend our understanding of the complexity of the changing and diverse social reality. Further, such research can begin to provide greater insight and understanding into service use, and in turn can influence the planning and distribution of resources and services, for mainstream and ethno-cultural communities.

#### **1.4 Research Questions**

With limited information available, I decided to take my research into a new direction, and look more broadly at ethno-cultural groups and gambling internationally and within Canada. I read a number of articles, with a handful that did mention Croatian communities, although the data was quite limited. Most of the studies were premised on the levels of participation in gambling, and whether or not members of these communities were aware of services they could access. However, what was unsaid was how different communities or cultures made sense of gambling and problem gambling, and the relationship of this, to levels of gambling and problem gambling. What is gambling? What is problem gambling? The studies reviewed did not ask the participants to describe what it meant to them; rather focused more on the participation rates and forms of gambling. I realized I was more interested in understanding the subjective experiences that Croatian Canadians attributed to gambling and problem gambling. Thus, the basic question being posed in my thesis is: what is gambling and problem gambling, according to Croatian Canadians? Since this is such a broad question, I decided to break it down into a series of questions, which I felt would help to determine the influence of culture on the conception of gambling and problem gambling amongst Croatian Canadians. I

decided to take my research into this direction as a means of creating a dialogue among members of the Croatian Canadian community in Hamilton. The intent was to begin exploring the subjective and unique experiences of Croatians, by reflecting on their culture, and assessing how this influences the conception of gambling and problem gambling, as well as the relevance of the current services and supports offered in Hamilton.

The first three questions are premised on uncovering the subjective understanding the participants hold, with respect to gambling and problem gambling. The first question asked the participant to explain his or her opinion on gambling. Next, I inquired whether he or she perceived problem gambling to be an issue in the community, and why. In relation to this, I asked the participant to outline how he or she knows that gambling has become a problem. After learning how the participant conceived of gambling and problem gambling, I then asked whether the participant was aware of the problem gambling services and resources offered in Hamilton. I asked this as a means of assessing the level of awareness of the current services, and gaining a better understanding as to whether these individuals feel the current problem gambling services and resources are relevant to this ethno-cultural community or not. Next, I asked the participants that based on their level of awareness, whether they have any recommendations and ideas for problem gambling services and resources, that would be helpful or effective for the needs of the Croatian Canadian community in Hamilton. Lastly, I provided the participants with an opportunity to clarify points made during the interview, or to add any additional information that he or she felt may be useful to my study. Clearly these questions are quite broad. As a result, in order to answer these questions, specific probing questions

were used to elicit more in depth subjective experiences and understandings. A guideline of the main and probing questions can be found in Appendix C.

### **1.5 Organization of This Thesis**

To explain how the research was done and examine the major findings, this thesis is organized into the following chapters:

The next chapter of this thesis is methodology. In this chapter I will describe and discuss the research design. I will provide an explanation and description of my analytical framework, research method, selection, recruitment, and data analysis that was used in the development of this thesis. Chapter three will be about the thematic analysis, in which I will explain and describe the findings to the five questions I initially intended to explore, using direct quotes from the interviews with the key informants. Chapter four will outline the theoretical concepts that emerged from the data. Lastly, chapter five will focus on key recommendations from this study, for social work practice, research, and education; while considering the limitations of this study.

## **Chapter 2: Methodology**

### **2.1 Introduction:**

In this chapter, I will provide a detailed description of the key methodological components of this qualitative research. I will outline what qualitative research entails, and the rationale for choosing this design for this thesis. Next, I will explain how grounded theory is applied to guide the analysis of the research data. This chapter will also provide a brief account of how participants were selected and recruited, and the processes of data analysis.

### **2.2 Research Design: What, Why, & How?**

As a researcher, one of the initial decisions to be made is to decide how the research will be conducted. More specifically, the researcher is faced with a decision, in terms of the type of data to be collected, and how it will be analyzed and interpreted.

For the purposes of this study, I decided to conduct a qualitative exploratory research study. Exploratory research is a form of research that is purposive and systematic, with the intent to “maximize the discovery of generalizations, leading to a description and understanding of an area of social or psychological life” (Smith, Hodgins, & Williams, 2007, p. 123). More specifically, this type of research is premised on gaining insight into a phenomenon that very little is known about, and typically this type of

research is influenced by qualitative research and analysis (Smith, Hodgins, & Williams, 2007). Qualitative research is defined as “research that produces descriptive data based upon spoken or written words and observable behaviour” (Sherman & Reid, 1994, p. 1). The purpose of such research is to explore topics and issues that are not well known, but also to understand the meaning-making process of individuals (Padgett, 2008; Swanson & Chapman, 1994). From this perspective, qualitative methods are used to interpret and understand the meaning of experiences and realities of participants, as these meanings are understood to be socially constructed (Smith, Hodgins, & Williams, 2007; Swanson & Chapman, 1994). The researcher collects the data with the intent of trying to understand experiences and meanings; as such the researcher holds no preconceived notions, nor does he or she have the intention to prove a hypothesis (Swanson & Chapman, 1994). It is through the data analysis process that the researcher interprets the data, through the development of theories and concepts that emerge from the experiences of individuals subjective reality (Carter & Little, 2007; Padgett, 2008). By conducting my research from an exploratory perspective grounded in qualitative analysis, data themes, and shared meaning and experiences will emerge, allowing me to understand the subjective experience and understanding associated with gambling and problem gambling. It is important to note that the purpose of unveiling and understanding these subjective experiences is not to generalize and make conclusions about others groups or communities with the same or similar issues. In doing so, it assumes sameness, and ignores diversity and instability within an ethno-cultural group itself. This is not to say the data is less useful, since it cannot prove or test an already existing idea. Rather, it provides the opportunity to expand the knowledge base of a group, as well as the

diversity associated with how it is understood and experienced amongst a certain group or population.

Using this perspective, I decided to collect my data using in-depth semi-structured interviews. More specifically, I decided to conduct in-depth face-to face interviews with key informants from the Croatian Canadian community in Hamilton. Gambling and problem gambling researchers state that face-to-face interviews are the most effective way to elicit detailed information from people regarding their experiences and perspectives on gambling (Bechhofer & Paterson, 2000; Filstead, 1970; McMillen, Marshall, Murphy, Lorenzen, & Waugh, 2004). An interview guide was used to direct the interview, however, discussion evolved naturally as new questions and areas of concern arose during the interviews (see Appendix C). According to Smith, Hodgins and Williams (2007, p. 57), interviews for research are at their best when they are “brief, stylized, dramatic conversations, partly scripted and partly improvised”. Sherman and Reid (1994) suggest this is the best type of instrument among qualitative researchers, especially when using grounded theory, as it is natural and open-ended, allowing the participant to elaborate on their ideas. This allows the researcher a greater opportunity at understanding the meaning making process. Further, this method is also less oppressive, as it allows the participant the opportunity to control and direct the interview and conversation to some degree.

In total, I decided to conduct six 60 minute interviews that were tape recorded. I decided to tape record these interviews for two reasons. Firstly, it allowed me to naturally have a conversation and truly probe and question the participant, without having to focus on taking notes. Secondly, it allowed me to transcribe each interview in verbatim, and



fully utilize the grounded theory framework, and code the data to discover themes and concepts that emerged from the interviews. It is important to note that prior to the beginning of the interview, verbal and written consent was obtained by the researcher, from the participant, in regards to tape recording, transcribing, and utilizing quotes from the interview within the body of this thesis.

Once the overall methodology has been chosen, it is imperative that the researcher consider what analytical framework to utilize when interpreting the raw data. Even though I am an insider within this ethno-cultural community, my intention in conducting this study was to explore an issue that is not known. Keeping this in mind, after reviewing and researching the different analytical frameworks of qualitative research, I found that grounded theory seemed to be the most appropriate choice; in terms of how I wanted to interpret and analyze the data. Grounded theory is an analytical framework that was developed by Glaser and Strauss (1967), for the purposes of qualitative research (Corbin & Strauss, 2008; Sherman & Reid, 1994). Grounded theory is a way in which theory is developed through the analysis and coding of qualitative data; typically when analyzing interviews or field notes (Corbin & Strauss, 2008). While there are variations of grounded theory, the components of the process of analysis are generally the same, and will be described in greater detail later on. Grounded theory requires the researcher to sift and sort through the data, by creating codes to describe common themes and concepts that emerge from the data (Babbie, 2004; Glaser & Strauss, 1967; Strauss & Corbin, 1990; Corbin & Strauss, 2008; Sherman & Reid, 1994). Essentially, the researcher is responsible for making note of patterns and trends that emerge from the data (Sherman & Reid, 1994). The reason behind this is to allow the data to drive the themes and ideas to

emerge, as opposed to the researcher imposing his or her own views on the data (Babbie, 2004; Glaser & Strauss, 1967; Strauss & Corbin, 1990; Corbin & Strauss, 2008). While I do not intend to impose my own views on the findings, it is inevitable that as a member of the community I have my own opinions and ideas about this issue. As a researcher it is important that I acknowledge this, and the perspective I hold, as a means of transparency. Sherman and Reid (1994, p. 116) suggest that researchers, depending on the type of grounded theory chosen, may choose to conduct a literature review “to survey the field, develop an understanding of what is known, and identify gaps in knowledge; which may give direction in research”. For my thesis, I decided that I would not create a separate literature review chapter, but that I would integrate the existing literature with my own findings. I decided to do this for two key reasons. The first is that I did not want the existing literature to overshadow the findings of this study. Rather, I wanted the findings from this study to be the main focus, and use the existing literature for comparative purposes. Secondly, the constructivist grounded theory approach would suggest that the researcher is not removed from the existing literature or data gathered (Charmaz, 2004; Corbin & Strauss, 2008). “What observers see and hear depends upon their prior interpretive frame of reference” (Charmaz, 2004, p. 509). To suggest that the researcher can conduct the research with a blank slate, ignores his or her lens that is brought to the research process. As an ‘insider’, my experience and membership in the community influences not only how I will collect the data, but also how I will read the existing literature. Essentially, there is an ongoing relationship between myself, the data collected, and the existing literature. Charmaz (2004) and Corbin and Strauss (2008) suggest that constructivist grounded theory is highly reflexive, and requires the researcher to consider

his or her own experiences in relation to the data and the collection process. As Charmaz (2004, p. 509) suggests, “we share in constructing what we define as data”. I therefore decided to put my research findings side by side with the corresponding literature into foreground the dialogic relationship among the participants, other scholars and myself.

Once the above-mentioned research design was completed, it was submitted for review to McMaster University’s Research Ethics Board, and was later approved.

### **2.3 Selection of Research Participants**

For this study, I decided to interview five to six key informants from the Croatian Canadian community of Hamilton. The potential respondents for this study were key informants from the community, and were chosen for their leadership, and high level of involvement in the community. These individuals were not required to divulge whether they gamble, nor were they required to be active gamblers to participate in the study. The criteria the key informants needed to meet were: they were 18 years of age or older and involved within the Croatian Canadian community in some way.

Further, for this study I did not specify a gender ratio for two reasons. Firstly, the focus of my research was on the conception of gambling and problem gambling from the perspective of these community members. As such, I did not specifically look at the experiences of males or females. Being a member of this community I anticipated that I would face resistance, in terms of who would be willing to speak to me. To reduce this potential barrier, I decided to not limit myself and be open to whoever agreed to meet and discuss with me their views and opinions.

## **2.4 Recruitment**

For the recruitment process of key informants, two methods were utilized: purposive and snowball sampling, both of which are selective in nature. Using the first method, a number of steps were taken to recruit potential key informants. The first step in my recruitment process was to establish a contact list, by looking through the telephone book, newsletters, and the public domain, and compiling a list of the different groups, organizations, and associations with the word “Croatian” in them. After finding these different groups, I compiled a list of information, including the president or manager of each group, along with addresses, e-mail addresses, and telephone numbers of these potential participants. In addition, I also included “Alcohol, Drug, and Gambling Services” (ADGS) of Hamilton, as it is the only agency in Hamilton that provides counseling and other services for gamblers and problem gamblers. Once this information was gathered, I mailed a package containing an invitation letter, letter of information and consent, as well as the interview guide for the study, addressed to the managers or presidents of the groups and organizations. These items were provided to the participants, to introduce my study to them, but also to ensure that they have all the necessary information to make a well informed decision regarding their participation in the research process.

Following a two-week waiting period, I followed up with a telephone call to these potential participants, to confirm that they received the information package, and whether or not they would like to participate in the research study. For those who decided that they would like to participate, I arranged to meet and interview them. Before

interviewing, confidentiality and the terms of the study were explained, and written consent was solicited from all participants in this study.

To reach more potential participants, the snowball sampling method was used. At the end of each interview, I asked the participants to suggest the names and contacts of individuals whom they considered knowledgeable or useful for the purposes of this study. I asked for the contact information for that individual, or looked it up again in a public domain. I then sent them the same mail package as the other participants. It should be noted that the invitation letter also included a short paragraph describing that this individual was referred to me by a local organization, agency or interest group.

Gambling and problem gambling are highly stigmatized issues (Sin, 2007). I came to realize it even more when trying to recruit informants for this study. Many people refused to talk with me about problem gambling, as they felt this was not appropriate to discuss it openly. I pleaded and sent countless letters, but realized that people did not want to talk to me, but could not understand why. One individual suggested I was giving Croatians a 'bad name' in doing this research, as I was looking at something negative in the community.

In total, 13 invitations were sent out, but only five responded and indicated that they would like to participate. One participant was interviewed twice, as she wished to clarify some ideas. I feel it is important to note that the recruitment process was rather trying, and I faced a great deal of resistance from the community. While I did anticipate rejection, I did not expect the resistance and anger that some contacts had towards me and this research.

## **2.5 Data Analysis**

The data for this study was analyzed using the grounded theory framework. Grounded theory data analysis “begins with observations, rather than hypotheses, seeks to discover patterns, and develops theories from the ground up, with no preconceptions” (Babbie, 2004, p. 372; Glaser & Strauss, 1967; Strauss & Corbin, 1990; Corbin & Strauss, 2008). I decided to use this particular perspective, since I was more focused on the interviewees understanding of gambling, and did not have a hypothesis in mind. As Charmaz (2005, p. 1) notes it is “a set of flexible analytic guidelines that enable researchers to focus their data collection, and to build inductive middle-range theories, through successive levels of data analysis and conceptual development”. To understand the process in which this occurred, I will outline the step-by-step process of the data analysis component of my thesis.

Following each interview, I would transcribe the interviews verbatim, and utilize the transcript as raw data for my analysis. The first step in grounded theory analysis is to code the words, sentences, and paragraphs of the transcript (Babbie, 2004; Corbin & Strauss, 2008; Glaser & Strauss, 1967; Padgett, 2008; Sherman & Reid, 1994; Strauss & Corbin, 1990). In terms of coding, I am referring to the names of concepts and ideas that emerge from the data (Babbie, 2004; Corbin & Strauss, 2008; Glaser & Strauss, 1967; Padgett, 2008; Sherman & Reid, 1994; Strauss & Corbin, 1990). This is called ‘open-coding’, where the researchers conducting the research, create original codes, and do not use codes from similar or previous studies (Babbie, 2004; Connolly, 2003; Corbin & Strauss, 2008; Padgett, 2008; Strauss & Corbin, 1990). Charmaz (2005) notes that, codes define actions and processes occurring in the data. For example, a key informant might

suggest “people gamble to unwind”. If I was coding this sentence, I would name this action as “relaxation”, and draw an arrow from the word in the margins, to the sentence in the transcript. I would continue this process until the entire transcript was read and analyzed. In addition to coding, I also included memo-writing in the data analysis process. This refers to the observations, subjective comments, and interpretations of the researcher of the raw data, whether it be observation notes or transcripts (Corbin & Strauss, 2008; Filstead, 1970; Sherman & Reid, 1994; Strauss & Corbin, 1990). It is through these memos and notes that the researcher begins to formulate ideas and concepts, and interprets them as findings (Sherman & Reid, 1994). Once the entire transcript was coded, I then created a separate document, and listed all of the codes found within a given transcript into themes and categories (Babbie, 2004; Corbin & Strauss, 2008; Glaser & Strauss, 1967; Sherman & Reid, 1994; Strauss & Corbin, 1990). The themes created a more organized layout, in which the researcher places each of the codes within the appropriate theme; many codes can overlap into other themes (Babbie, 2004; Connolly, 2003; Corbin & Strauss, 2008; Glaser & Strauss, 1967; Sherman & Reid, 1994; Strauss & Corbin, 1990). It is through the categorization of codes into themes and categories that the researcher begins to decipher patterns and trends from the data (Babbie, 2004; Connolly, 2003; Corbin & Strauss, 2008; Glaser & Strauss, 1967; Sherman & Reid, 1994; Strauss & Corbin, 1990). In my last stage of data analysis, I looked at the different themes and categories and began to piece together the themes and patterns as a way to explain the findings of the study. Referring back to the transcripts, I would extract the appropriate quotes that would support these themes and ideas, and use them to support the interpretations and explanations of my findings. It is important to

note that Filstead (1970) reminds researchers to be cognizant that data collection and the analysis is an intertwined and ongoing process.

## **2.6 Conclusion**

In summary, this chapter provided a detailed description of my research design. The research perspective, method for data collection, and analytical framework used in this study were all explained in detail. In addition, both the selection of key informants and the recruitment process was outlined, followed by a step-by-step outline of how the data analysis occurred.



## **Chapter 3:**

### **Thematic Analysis – Conceptions and Understanding of**

### **Gambling and Problem Gambling Among Croatian Canadians**

#### **3.1 Introduction:**

In this chapter I will provide a summary of how the respondents perceive gambling, problem gambling, and existing services. Based on their responses, I have identified eight emerging themes: what is gambling, general opinions on gambling and the consequences of problem gambling, reasons why Croatian Canadians gamble, the population considered to be most at risk, comments on existing problem gambling services, and recommendations for improvement of services and resources.

#### **3.2 What is Gambling? What Does it Involve?**

What exactly is gambling? While it might seem to be a most obvious and simple question, the fact of the matter is that how gambling is understood, varies not only from person to person, but from different cultures and communities. When conducting my preliminary literature review and going through a number of different articles and studies, it was clear that few articles defined exactly what they were referring to when talking about gambling. Would the participant and the researcher be thinking of the same things

when talking about gambling? I came to the stark realization that there is certainly a great deal of gray area, in terms of what constitutes gambling for different people. This is problematic, as gambling can mean a multitude of things, and so I felt it was important to consider asking this, as part of my research question. I felt it was important to inquire how exactly Croatian Canadians understand gambling, and compare and contrast this with the dominant discourse. Smith and colleagues (2007) suggest this is imperative, as people's interpretations of gambling are different across various cultural groups. Further, Smith and colleagues (2007, p. 77) suggest that "the word 'gambling' carries negative connotations based on its historical ties with organized crime". It is imperative to ensure that the research questions and concepts are not value-laden, as this can negatively impact the research; respondents may not open up (Smith, Hodgins, & Williams, 2007). It is recommended to use other words, such as "betting" and "wagering" interchangeably (Smith, Hodgins & Williams, 2007). As a result, while my interview guide uses the term gambling, I also used the terms "betting" and "wagering" interchangeably, to avoid the negative stigmatization.

From the interviews, it was clear that each of the participants shared a similar understanding as to what constituted gambling. The participant's identified gambling as a game of chance, one in which something was being wagered against someone else with no controlled outcome. Typically they made note of money, but some individuals did mention that material items could also be wagered, such as cars. Consider the following quotes:

*"Oh yeah. Um...gambling would be defined as um...wagering anything of value. Um...you know at a chance that you might win or you might lose. So it could be money, it could be for kids wagering*

*their uh...trading cards or things like that. So that would be I guess, that would be the way we look at it here. Right?" – Participant A*

*"Specifically? Oh I don't know. You've obviously got your casino umbrella. I think you've obviously got the horse track. I think you've got anything where something is predicted or set by somebody else, where there's a return, would be an easy way of putting it. So...put a buck in the lottery and hope to get \$50 million, is a gamble. Is it detrimental to your health? No. Can it be? Yeah. So I think anything where you put your money or your uh...hope to some degree, aligned in somebody else's outcome...to me that can be considered gambling." – Participant C*

*"Well my official definition of gambling is any game of chance for money. That comes from the criminal code. Any game of chance for money. That's what gambling is. So, you play in a lottery, you....you um...you know in terms of community too, and this is another thought. I mean you go to a function there's always a tombola or something. That's gambling, right?..." – Participant D*

It is clear that the conception of gambling amongst Canadians and participants is quite similar, not only to one another, but also to the dominant discourse. For example, consider the definition of gambling as it is understood by the Centre for Mental Health and Addiction (CAMH). Gambling is defined as "taking the chance of losing money or belongings, when winning or losing is decided mostly by chance" (Centre for Addiction and Mental Health (CAMH), 2005, p. 9). Casino games, slot machines, bingo, card games, and the stock market, are some of the ways individuals can gamble (CAMH, 2005). Recognizing the similarity suggests that this understanding may have been formulated, or based on the North American ideology. However, despite this similarity in comparison to the Canadian cultural understanding of gambling, there was one minor yet significant difference that should be noted. Of the five key informants, only participant B noted that wagering or betting of any kind, regardless of the item being wagered, was in fact gambling.

*“Oh yeah. Um...gambling would be defined as um...wagering anything of value. Um...you know at a chance that you might win or you might lose. So it could be money, it could be for kids wagering their uh...trading cards or things like that. So that would be I guess, that would be the way we look at it here. Right?” – Participant B*

This description matches the definition provided by CAMH (2005), which suggests that gambling involves a wager of money or belongings as a risk or wager, whether they be large or small, financial or material (CAMH, 2005). However, the other four participants suggested that there was an exception as to what constitutes gambling. They suggested that gambling involved monetary wagers; without money gambling was harmless and in fact no different from any other game or activity. According to the data from this study, it seems that some of the participants associate gambling purely with financial risk. Consider the following three quotes:

*“No. Whatever you play without money, that’s not a problem. Whatever it is...uh...game, but when you go to the Casino, and when you play cards for money, whatever you play for money, whatever you play and bet...” – Participant A*

*“...when people are you know playing for money, aside from a dominimus uh... you know if it’s for pennies or something like. You know a dominimus is somewhat, if all you can put in is like ten cents or a penny or like...it’s not huge then I don’t consider that gambling. Um...or at least it’s just a benign form of gambling...” – Participant D*

*“...What do I consider gambling? Well everything is gambling when you, when you place a bet on something. So you know you wanna be a technical...but I wouldn’t consider uh two bucks on the outcome of the World Cup ‘cause sometimes you do it just, you get in an office pool. We’re all throwing in, somebody makes squares, so you put you’re five bucks. That’s almost a social thing...” – Participant E*

The message in these quotes is clear: ‘real’ gambling requires a large financial risk. According to the participants, it is when the risk is large that the consequences are so

great. It seems that some Croatian Canadians assume that ‘real’ gambling requires the risk of winning or losing a large amount of money, or a highly valued material object. When the financial aspect is so low or removed entirely, it really is not ‘real’ gambling. The participants mentioned that when low financial amounts, such as small change, or inexpensive material items are wagered, this is not really gambling; since the win or loss is not seen as having a large positive or negative consequence on the individual participating in the gambling activity.

### **3.3 General Opinions on Gambling & the Perceived Consequences of Problem**

#### **Gambling:**

After investigating how Croatian Canadians understand gambling, the next task was to begin uncovering the opinions that this ethno-cultural community has regarding both gambling and problem gambling. Most studies on ethno-cultural communities, including some on Croatians, look at the levels of participation and engagement, as well as the rates of gambling and problem gambling. However, a gap exists among how some of these groups feel and understand gambling and problem gambling. This is problematic when trying to understand this particular community, and assessing whether this is an issue. It is also problematic when trying to determine whether the services and resources currently in place, are adequate and meet the needs of this specific ethno-cultural group. I asked the participants to provide me with their own personal opinions, based on their experience and engagement with other fellow Croatian Canadians.

### 3.3.1 General Opinions on Gambling

In reviewing the transcripts, it was clear that the opinions of gambling were quite mixed. Gambling is seen as neither entirely good, nor entirely bad. Two of the participants suggested they had difficulty formulating an opinion on gambling. They explained that this was a result of lack of exposure to gambling and problem gambling.

*“Personally...um I mean I don't gamble...So I've really never been exposed to any huge problems within the family. I've seen it do things to other families...”* – Participant C

*“...So the three or four times I've been to at, ah Casino Niagara, there's always Croatians I've seen there. I don't know um...if the community um, sees gambling as a moral evil or as a fun activity. Um...because I don't have a circle around me that's really into gambling.”* – Participant D

By not seeing the positives of winning big or losing a great deal, these two key informants suggested that they were ambivalent towards the activity altogether. As a result, having limited exposure makes it difficult for them to establish an opinion on this issue. However, all of the respondents suggested that gambling among Croatians was common, and so it was not seen as something negative.

Participant E reflected on his past growing up, and suggested that gambling was always a common activity that Croatians engaged in. Participant A believes that the high level of acceptance may be attributed to the fact that most Croatians were not raised to have hobbies or activities, and so going to the casino was in fact a reasonable substitute.

*“...Because of loneliness, and they don't have friends, and they don't know where they would go out otherwise. And how our Croatians have never learned to “dining out”. We rarely dine out. We are going like a group...”* – Participant A

*“...when we sit around and talk about the good old days on Beach road, half of the topics are about gambling, card games, crap games, you name it...so I could go on and on about gambling stories within the Croatian*

*milieu in that, at that era. So it seems to me that not just Croatians, I would say that maybe it's Eastern Europe, I'm...I'm not sure but certainly it was a part of the culture..."* – Participant E

Essentially, participants A and E believe that most members of the community have and do engage in gambling regularly. As you will note below, the participants share a perception that this is a norm that is acceptable for Croatians in general.

*"Mmm....hmmm....parallels. Um...I think some people, like grow up with it being more of uh...um something that's okay, something that you learn. Like I'm thinking, um...at least a lot of the older Croatian people that I know are really into um, you know...going to the Casino, but much more like lottery and buying lottery. Like even my own grandmother, like lottery tickets every week. No matter what I would tell her, she's gotta buy the lottery, right? ...some might grow up with it too. Like, even in Croatia just playing cards and that kind of thing. Even I...remember my whole childhood like. And even...now at stag parties and stuff like hearing from people like they just play cards and gamble. It's just as common as drinking. It's not really a big deal..."* – Participant B

*"I think...you know I think there's a given norm that "Oh we're going to the casino this weekend" or "we went to the casino" or um...you know it's seen as a normal activity...So I think that there is um...an undercurrent of um...acceptance of social gambling..."* – Participant D

*"Yeah that's fine. Well gambling is, seems to be a normal human uh endeavor uh because whether there's um lotteries and casinos and so on, people are always betting whether they can beat you in a race down the beach or something. So there's something about gambling that's pervasive in human behaviour..."* – Participant E

These quotes demonstrate the acceptance and positive view of gambling, which is also found in the literature. A study based in Ontario was conducted and completed in 1995 by Ferris and Stirpe, which focused on understanding the gambling behaviours and opinions of adults in Ontario. The researchers found that the respondents who gambled more often had more positive attitudes towards gambling, and felt it was not an issue (Ferris & Stirpe, 1995). It is important to note that this was a study looking at the general



perception of Ontarians, and thus did not consider differences among different ethno-cultural communities. Another study was conducted by the Cultural Partners Australia Consortium in 2000, which focused on 14 ethno-cultural groups, one of which was the Croatian community. The study was done in two stages. The first was to conduct a literature review of available journals and reports, hold brief personal interviews with the key informants from each of the communities, and analyze Australian Census statistics, as well as gambling survey data (Cultural Partners Australia Consortium, 2000). The second stage of the research looked at international journals, and did further in depth research on four of the 14 communities; the Croatian community was not chosen for this in-depth analysis (Cultural Partners Australia Consortium, 2000). However, from the personal interviews, the researchers found that gambling is not a problem within the Croatian community (Cultural Partners Australia Consortium, 2000). The study concluded that the attitudes for gambling vary across cultures, and whether it is more accepted or stigmatized (Cultural Partners Australia Consortium, 2000). In 2001, Wiebe, Single, and Falkowski-Ham (2001), conducted a study to measure the rates of gambling and problem gambling among adults in the province of Ontario. One finding demonstrated that gambling is quite common in Ontario, with approximately 83% of adults gambling at some point within the last 12 months of the study (Wiebe, Single, & Falkowski, 2001). Another study by McMillen and colleagues (2004) in Australia studied the impact of gender and culture on help-seeking, by problem gamblers and their families. The researchers used qualitative research methods, which included extensive literature reviews, and semi-structured interviews with community leaders, stakeholders, service providers, as well as current and potential problem gambling service users



(McMillen et al., 2004). Participants of the study came from the Chinese, Italian, Croatian, Greek, Vietnamese, Arabic, and Australian Indigenous (Aboriginal and Torres Strait Islander) communities (McMillen, et al., 2004). They found that Croatian men tended to gamble to avoid isolation and build social networks, especially when immigrating; thus it is considered an acceptable activity to engage in (McMillen et al., 2004). In a later section of this chapter, I will delve more deeply into the issue of why it is an acceptable activity, in relation to the perceived Croatian culture. Overall, the participants in this study generally agree that most Croatians engage in gambling, which is acceptable.

### ***3.3.2 Perceived Consequences of Problem Gambling***

The overall opinion on gambling according to these participants seems to be rather positive. However, a common theme in the responses was that gambling is acceptable to engage in, as long as it is controlled. Once gambling is out of control, it is seen as detrimental and risky, as it holds a variety of consequences according to the participants. Consider the following quotes:

*“They don’t talk because, they are smart, they know that, that this, those things are not good. Its exact, if they do not believe in God. Everyone knows that gambling is, in a way, a very very risky thing.”* – Participant A

*“That’s disease! That is disease. The same like cancer. Yeah, the daughter has a cancer, or leukemia, and uh...the mother has a cancer of uh...that’s a cancer. Gambling is like cancer. Like Cancer. It goes backwards. It spreads. No limits. It takes every aspect of your life. Every uh...thought of it, like of your being”* – Participant A

*“Yeah. I’m a fence sitter. I mean I think it’s great if that’s what you wanna do, as long as it doesn’t become...doesn’t all consume your, your livelihood and everybody around you.”* – Participant C

*“Gambling can be uh, a fun activity in a controlled environment. It can also be an addiction, just like anything else. Um moderate gambling is no different than moderate drinking...um moderate eating bad food. But if its taken to an extreme it can be dangerous. Dangerous! You know?” –*

Participant D

*“I...being a person who never has extreme yes or no's...I don't think gambling is bad or good. I think gambling is like anything else. Um...taken to an extreme it can be devastating, it could destroy a family. But most people are able to control themselves so it's just benign, and you're just having fun... If that persons doing it every week, and their wife decides they can't pay bills, then it's a problem...So...overall, most people can control themselves so I don't see it as bad. But for the one's who can't, it is, it is one of the worst things that can happen to a family.” –*

Participant D

Once gambling is no longer under control and negatively interfering with other aspects of one's life, such as finances, marriage, family, and employment, it is no longer seen as gambling, but rather problem gambling. It seems that Croatian Canadians associate negative life consequences with problem gambling. This ideology is the same as that of mainstream Canadian society. CAMH (2005) defines problem gambling as more than the loss of money, but includes other life aspects that are negatively affected, such as family, education, or the work place. Similarly, Sin (2007, p. 173) describes it as a behaviour that “causes disruptions in any major area of life: psychological, physical, social, financial, or occupational”. Essentially, problem gambling constitutes negative consequences in one's life (CAMH, 2005; Responsible Gambling Council, 2010; Sin, 2007). Consider how participant A described problem gambling. She described it as something that consumes someone in a way that an addiction would.

*“Uh...for me it means disaster/bankruptcy. For me it means, uh, to lose everything in the end. For me gambling is addictive like drugs and all that. Yes” – Participant A*

*“They would be good, they would be good. And...and, they would be good for their uh...social uh, like life, and mental health too. Because once your uh, gambling affects your social life, its affects your mental mentally. And many people actually get ulcers and things like this, you know? Uh...”* – Participant A

*“That’s disease! That is disease. The same like cancer. Yeah, the daughter has a cancer, or leukemia, and uh...the mother has a cancer of uh...that’s a cancer. Gambling is like cancer. Like Cancer. It goes backwards. It spreads. Not limits. It takes every aspect of your life. Every uh...thought of it, like of your being.”* – Participant A

The participants’ description demonstrates that problem gambling takes the form of an addiction, negatively impacting many different facets of life at once. The study conducted by Ferris and Stripe (1995) found that 84% of adults had participated in some form of gambling within the past year, and 2% of the respondents qualified as problem gamblers; according to the South Oaks Gambling Screen [SOGS] (Ferris & Stirpe, 1995). According to Wiebe, Single, and Falkowski-Ham (2001, p. 8), “3.8% or approximately 340,000 Ontarians 18 years or older, reported problems that ranked as having moderate or severe gambling problems on the Canadian Problem Gambling Index”. The consequences associated with problem gambling according to the respondents, was income loss or debt, breakdown of relationships, loneliness, health issues, and increased stress and depression (Wiebe, Single, & Falkowski-Ham, 2001). While no other participant noted this observation, one of the key informants who is highly involved with the community disclosed that some members from the Croatian Canadian community in Hamilton, have attempted to or successfully committed suicide as a result of gambling.

*“...we know two peoples, people who commit suicide. Committed suicide.”* – Participant A

*“...And they never said how much they lost, you know? And then when it went out of hand...of course. The man, the one man hung himself, and...again that’s gossip. I don’t know any further, like you know...Probably because of that. Because his wife and family were so...they still didn’t lose anything, and he couldn’t get out of it, and he thought that its better for him. He was in a way, in my way, he did it, that was act of love towards them. I can’t change, I am going to end it. And he didn’t seek any...any help.” – Participant A*

It is important to note that the consequences of problem gambling are not only serious, but also potentially fatal. Aside from this aspect, it is important to recognize the underlying message this participant is conveying. She makes note in the second quote how the man hung himself, as she speculates, for his family as an ‘act of love’. This idea of doing something as an act for others suggests that gambling is not something that impacts the gambler alone. Rather, gambling, both the positive and in this case the negative consequences, influence, impact, and extend onto others.

*“...gambling is a problem when it affects...other parts of your life too. So for me it’s like if somebody’s coming in and saying “you know my husband or wife wants to leave me...um...you know everybody’s mad at me, we’re going to...you know, we need to go bankrupt....” – Participant B*

This quote demonstrates that problem gambling holds a variety of negative consequences, which extend beyond the problem gambler alone. Wiebe, Mun, & Kauffman (2006) found that approximately 9.6% of the respondents suggested that they experienced negative consequences, as a result of the problem gambling of someone else (Wiebe, Mun, & Kauffman, 2006). Similarly, the study conducted by McMillen and colleagues (2004) found that Croatian women see gambling as conflicting with traditional cultural values, in which gambling negatively impacts the family life and the personal relationships within it.

### **3.4 Types of Gambling**

In Canada, there are a number of forms of legalized gambling, such as slots, horse tracks, scratch tickets, lotteries, and the list goes on. However, the research shows that certain cultural groups prefer certain types of gambling. This was found to be true in my study, as the participants suggested that Croatian Canadians seemed to participate in a select few. According to the participants there are four main forms of gambling Croatian Canadians engage in the most: lottery, casino gambling, cards, and raffles. These forms are actually quite similar to mainstream Canadians, as Wiebe and colleagues (2001) found that the typical forms of gambling among Ontarian's is lottery tickets, raffles, and slot machines.

The most common form of gambling noted by all participants was participating in the lottery. One study found that 52% of Ontarians engaged in monetary gambling at least once in the last twelve months; typically in the lottery and instant scratch tickets (Insight Canada Research (ICR), 1993). The participants also suggested that Croatian Canadians enjoy casino gambling. While the casino refers to the venue itself, the participants often were referring to the slots, tracks, and video gaming terminals, as the most common forms of gambling at the casino. Croatian Canadians also prefer to gamble through card games. The male participants explained that this was common among men, as cards are a typical game played in socialization. The male participants, along with another female participant suggested that at stags, cards are often played as a way to raise money to support the future groom. Lastly, raffles, or a *tombola*, are very popular among Croatian Canadians. At social gatherings tickets are sold to people, and tickets are drawn to raffle prizes. Below the participant provides a detailed description of the process.

*“Sure. You go to a dinner, and um once dinner is concluded, there will be people going around selling tickets um...an arm length is ten dollars. And uh...and uh at the conclusion of the ticket sales, they’ll be drawing some prizes and at the end of the night, all of the prizes usually donated, so there’s no real cost to getting the prizes. At the end of the night they make a few hundred bucks. At a stag, typically its after dinner has been served. Sometimes they sell tickets at the door, and uh there can be two types. Traditionally in most stags have um...one type. You just buy an arm length of tickets and you have all the prizes. More and more they’re following kind of the model that the Italians have where they have grand prizes. And then you have to buy separate grand prizes tickets...” – Participant D*

Clearly this type of gambling is both common, and accessible, as it can be expected at almost any social gathering. What is clear from the interviews is that Croatian Canadians, like other ethno-cultural groups, participate and engage in certain forms of gambling, in comparison to other ethno-cultural groups. In 1999, a study was published by the Gambling Amongst Members of Ethnic Communities Project (GAMECS) (The Ethnic Communities’ Council of NSW, 1999). The three year study was conducted with the aim of understanding problem gambling from the perspectives of different communities, and using this information as a way to create problem gambling resources, that are both culturally appropriate, and relevant to the needs of these specific communities (The Ethnic Communities’ Council of NSW, 1999). The researchers looked at the impact of gambling in nine different ethnic communities: Arabic, Chinese, Croatian, Greek, Italian, Korean, Macedonian, Spanish, and Vietnamese (The Ethnic Communities’ Council of NSW, 1999). According to the findings, each cultural group preferred different types of gambling. For example, Croatian and Macedonian Australians gambled on horse racing, as opposed to their Italian Australian counterparts, who preferred card games (The Ethnic Communities’ Council of NSW, 1999). The researchers concluded that further research is required, to understand the preference of

gambling activities, based on cultural practices (The Ethnic Communities' Council of NSW, 1999). Also in 1999, the Victorian Casino and Gambling Authority of Australia conducted a study on the community gambling patterns and conceptions of adults aged 18 and older, from four ethnic minority groups: Arabic, Chinese, Greek, and Vietnamese (Victoria Casino and Gambling Authority (VCGA), 2000). Similar to the GAMECS study, these cultural groups differed, in terms of the type of gambling they engaged in (VCGA, 2000). Tepperman and colleagues (2004) also found a wide range of difference amongst different cultural groups and their levels of gambling, in terms of what they play and why, which they noted requires more research in this specific area (Tepperman et al., 2004). As the literature suggests, it is important to consider why Croatian Canadians choose these forms, as opposed to others; this topic will be discussed at length in the next section.

### **3.5 Perceived Reasons Why Croatian Canadians Gamble**

As a researcher, my interest is not only in discovering and creating new data, but I am equally interested in uncovering explanations that might otherwise be absent in the literature. In terms of gambling, one of my questions of inquiry surrounds why exactly people engage in this activity at all. A report by Raylu and Oei (2002) suggested that the rates of problem gambling are especially high amongst ethnic minorities in a number of countries. However, even with this, little is known about these groups; in terms of the reasons why they gamble (Raylu & Oei, 2002). According to these participants, there are four main reasons why they believe Croatian Canadians in Hamilton gamble: for



entertainment and recreation, social pressures, accessibility, and as a potential source of income.

### **3.5.1 Recreation and Entertainment**

Participants B and D suggested that one of the main reasons Croatian Canadians gamble is for fun. The participants describe gambling as an activity in which adults participate in as a means of entertainment. Consider the following explanations:

*“Hmmm...just probably the same way that it’s okay to be a weekend binge drinker. That’s what you do for your fun. It’s part of your fun. It probably makes playing soccer or watching it or more interesting...”* – Participant B

*“...people just see it as fun. Yeah. I think they just see it as like, children play with board games, and adults go to the casino...and that’s part of adult fun...”* – Participant B

*“... Um...I think there’s a bit of an adrenaline rush. And um...I think to some degree its obviously got to be fun if people keep doing it. So...my, my take on it would be social, financial...even though it’s going to be generally a losing combo, um... and to some degree its entertainment.”* – Participant C

*“Like people gamble for...enjoyment, fun, relaxation, temporary feel good...um excitement...”* – Participant D

Clearly these excerpts suggest that Croatians gamble as a means of recreational fun and excitement. The literature suggests that other Canadians also find gambling to be a source of recreation and entertainment. According to one group of researchers that studied the general population of Ontario, people gamble as a form of recreation and entertainment (ICR, 1993). This was also confirmed in another study conducted in British Columbia, in which respondents suggested that it was an acceptable form of entertainment, while the numbers for gambling were



lower in comparison to the studies from 1993 and 1996 (Ipsos-Reid & Gemini Research, 2003).

However, what can be further inferred from the data is that to participant C, gambling as an activity reflects the cultural practice and upbringing of Croatian Canadian community members. More specifically, this participant seems to associate fun and recreation with three interrelated aspects when they are intertwined: food and alcohol, people, and entertainment. In terms of entertainment, I am referring to music, dance, and performances. Consider the description participant B provides when describing a typical Croatian gathering:

*“Mhmmm. I mean, if it was going to be, kind of like an event, you’d have uh music. You would have alcohol. Uh...yeah. I mean, you’d have food. I mean...and generally, those three all go hand in hand quite nicely. And it would usually go late. So it’s usually, its not a five minute or half an hour get together. It’s a four five hour stint, with a number of people. So I mean that would be your typical get together. Not too many things are done small. Ha ha ha.” – Participant C*

In this description, the participant explains how these three aspects are a typical staple of most Croatian gatherings or get togethers. It is this type of atmosphere or venue that most Croatians are familiar with, and as such may find it appealing; when looking for an activity or past time. Consider the following descriptions of the casino venue that one informant provides:

*“Very similar. I mean, food’s close by. They give you the ticket’s for the booze. Uh...there’s usually music close by. Or there’s a concert promoted in the facility. So I mean, pick up a hundred people, move them to the Casino, you probably get the same response from the people as having it at the local hall. Minus you wouldn’t get the, you wouldn’t get the gambling component at the hall, but you would have that opportunity...at the Casino, or the track. With all those other qualities.” – Participant C*

*“I think...I think kind of the Croatian slant on things is that there’s always some degree of having....there’s...it’s a strong social network. I mean they go out, they enjoy their alcohol, they enjoy uh... getting together. So it’s a strong social culture. Um...so I mean I think there’s a bit of an overlap when you look at some venues that gambling’s found in, that they overlap one another to what they try to achieve. Uh... I don’t think one drives the other. Um...but I think they fit well in the context that Croatians like to get together in. Whether it be at a show, whether it would be in, in larger groups, uh...with alcohol involved. Um...so I think you know all of that can be found in that environment whether it’s at a casino or at the track or at the slots, uh...that’s there. You know, so those qualities might overlap.”*

– Participant C

His explanation provides a clear comparison of how the casino venue very much resembles the necessary components for a typical Croatian gathering. However, these similarities are not limited to the casino venue alone, but rather can also be compared to other events such as stags and community fundraisers. It is at these events that Croatians also tend to gamble, such as playing card games or participating in a *tombola*. However, an underlying message is that besides participating in the lottery, gambling is a shared experience among a number of people. Gambling therefore creates or is manifested within a social environment.

*“There might be a social component to it. I think it’s probably easier to go to the casino with a bunch of people, as opposed to going, obviously you’re not gunna get too much enjoyment out of playing the lottery. Uh...maybe the horse races, but not everybody’s in that kind of thing, and if you go to the casino, the avenues to go to dinner catch a show there’s more draw, and ultimately it comes down to, so I think it’s probably a social environment as well.”* – Participant C

Essentially, gambling is a means of entertainment, but also as a means of encouraging socialization among community members. Tepperman and colleagues (2004) conducted a study which looked at the gambling behaviours, beliefs, and other related issues amongst a number of different ethno-cultural

groups. For this study, the researchers used data from a previous study conducted by Weibe, Single, and Falkowski-Ham from 2001, as well as the 1996 Canadian Census to gather their data (Tepperman et al., 2004). They found that people from different cultural backgrounds gamble as a form of socialization (Tepperman et al., 2004).

### **3.5.2 Social Pressure**

Within this social environment come social pressures and expectations. Several participants suggested that in the company of others comes the expectation to contribute or gamble, as it is the norm. If one does not gamble and refuses, it is seen as an insult, and leads to judgment by others. Consider the following statements:

*“Mhmmm. Okay...I think there's an expectation that you participate in a....in um a tombola. So...because you would be seen as cheap if you don't buy a ticket. And if you go to a stag...an arm length is ten dollars. If someone says “I just want to buy one or two tickets”, there is no price for that. The expectation is that everyone buys ten dollars.” – Participant D*

*“Yeah. Oh yeah there's a lot of judgment in the community. I think the community um...I think the community will um...I've certainly heard, you know and I don't want to say from a gambling perspective, if you don't contribute, or if you...don't attend an event, and...and you know “why are you speaking? You never participate.” Um...you know if you don't contribute in a fundraiser, you don't care about the end result of the community...So if you don't drink, you don't...you know swear a lot, if you don't do this, if you don't do that, you might be seen as not really part of the community... I think with Tombola's, there's an expectation of that's what we do, if you don't than you're not really one of us. You think you're better than us. So if someone were to say, “Oh I don't gamble” ...there would be an issue of “what? You think you're better than us? You think you're morally superior than us?” – Participant D*

*“I think um...you don't want others to perceive you as cheap. You don't want others to perceive you as not contributing to a cause. And it's a visual, because when they come table to table, and you have eight people at a table and seven have bought their tickets and you're the one person*

*who says no, there better be a good reason like you're an addicted gambler and you have to say no... Um...but...if everyone else is buying a raffle ticket and you don't, you really look funny. And so from a cheapest standpoint, and from um wanting to be seen as contributing, I think there's a social pressure to contribute to that... You work, you go to work there's going to be a lottery um group, there's going to be that social pressure to contribute and everyone seems to do it, and so you do it..." – Participant D*

*"...but I wouldn't consider uh two bucks on the outcome of the World Cup 'cause sometimes you do it just, you get in an office pool. We're all throwing in, somebody makes squares, so you put you're five bucks. That's almost a social thing" – Participant E*

This overall social pressure and expectation seems to be situated within the concern of maintaining a positive reputation. These statements confirm that most Croatian Canadians will gamble in the company of others, to avoid judgment or negative attention from others within the community. As such, it seems as though individuals gamble as a way of fitting in with others. In doing so, they are able to socialize and engage with others, while also ensuring that they are seen positively amongst others within the community.

### ***3.5.3 Accessibility of Gambling***

The key informants also suggested that Croatian Canadians gamble as a result of how accessible it truly is. One of the main responses of accessibility was the relative ease of being able to gamble virtually anywhere. Since gambling is legal, there are a variety of forms available in a multitude of locations. Gambling is not limited to casino venues, but can also be done from the comfort of one's home, such as participating in the lottery or playing scratch tickets, at a social gather, or participating in a game within the neighbourhood.

*“...So since that’s the most traditional form of gambling it...it happens the most often, almost everyday you have the lottery. That would be a reason why that’s one of the most common forms of gambling. Second would be tombola because that’s a community specific thing. So if you are active in the community, which you know...if twenty percent of us are active or you know, in the winter or fall...in the fall, winter, and early spring you have a stag almost every Friday night, there’s going to be a tombola. If you go to an event, there’s always a tombola...” – Participant D*

*“...Uh...I wouldn’t want to speak to the habits of the Croatian people of today and Canadian Croatians, but I...I think it’s always easy to get a card game going. You know and so I think its uh still remains as a, as it probably would be with any culture, something that a lot of people do ...” – Participant E*

Another appealing aspect mentioned by one participant was that the casino’s offer free transportation to and from the venue. She explained that this seemed to appeal to individuals, such as the elderly, who may not want to drive or may not have access to affordable transportation.

*“Mmmm....seniors, widows. Um...because they might find out about the free bus thing, because the casino will give you a free meal, “Oh! I don’t have to cook lunch” ...” – Participant B*

This wide range of accessibility makes gambling more appealing as it is not limiting, but also increases the opportunity for people to gamble in more than one way. In conjunction with this is the relative ease associated with gambling, in terms of comprehension. Each of the participants made note of the fact that gambling is easy to understand and become involved in. Since it is a game of chance, it does not require effort or skill, and so the results are not something that can be influenced by intelligence or understanding. As such, since gambling requires no skill or knowledge, it is accessible to everyone. Consider the following comments made by the key informants:

*“Since language, maybe exactly for that reason they go gambling, and that is easier for them. Since many of our people are intelligent people. But, since they*

*came here when they were already older. By older...I mean after 30. Ah, then it is difficult to learn the language. And they worked in factories, mills, and plants, so they didn't learn the language. And when they gamble....they know with money, they know numbers. Numbers are closer than language. And....Language...I remember people who speak excellent Croatian like this, but they are very illiterate. So...numbers are much easier, when for example, I know nothing about numbers..." – Participant A*

*"Yes yes! There they don't have to...they don't have to concentrate a lot, they don't need to speak, nothing, just say...I don't even know what they say...I never...and... I have probably....I am anti....anti-gambling." – Participant A*

*"No! My grandma knows how to use a slot machine. It's not hard. Bing! Bing! Bing! Colours, numbers big deal. Most people don't even know what they're gambling when they go. Especially like some of these things that can do twenty lines. You just sit there and hit max bet, max bet, max bet...Oh! Won something! Max bet, max bet, max bet....Oh! That's it. You don't need to know English very well at all..." – Participant B*

*"...But I suspect that a lot of people are playing slot machines because you just press buttons, the machine tells you how much you've won, you don't need to speak English to do that. You don't have to be that intelligent to understand the game. Um...and so...it's easy. Lottery tickets, they're also very easy..." – Participant D*

The message in these responses is that most Croatian Canadians may find gambling appealing, since there are no language barriers. Gambling only requires the comprehension of numbers, which is universal. This is an important aspect to consider, especially when considering the elderly or those who have recently immigrated, and are not entirely fluent in English. It might seem less overwhelming and more comfortable for someone wishing to find an activity that is easy to grasp quickly, and does not require learning something complicated.

### **3.5.4 Perceived as Potential Source of Income**

The final perceived reason Croatian Canadians tend to gamble is because it is perceived as a potential source of income. The participants suggested that especially among youth, this was seen as a way to earn money in a way that was both quick and not labour intensive. It is through gambling that individuals are able to afford luxuries that they could not otherwise afford by working a regular job. Consider the following quotes:

*“... I can make more when, when I gamble. I can buy myself a cottage, or... Or a new car, or something. Look, they also went, they won...um...million. They won some...” – Participant A*

*“Only that.... I have observed that the people who have come after the war from Bosnia, after this war, I also know a number of young people and their families....they go a lot to the Casino. Why? Because also stress and everything, and again they want...over there they lost, they had just started...uh, people 30, 40 years old. They had just built a beautiful home, the war came, and they would like to have that...like modern uh...Now! Now! Now! And now they have found that alternative for that, among that...you know? ...” – Participant A*

*“Young people. I think there's a sense of adventure with young for one thing. And I think unfortunately and it's not just with the Croatian culture but I could see it. There must be a lot easier ways to make money than having to work hard like grandpa did or you know forty years in the steel plant and all that stuff. I think a lot of kids think “I'm smarter than that and uh and I can play as the system and uh...” ... I get a sense that some of our young people um think it's fun and easy and uh...a strategy to get ahead. If they're smart enough to play it right...” – Participant E*

However, in reading this excerpt it seems that gambling is not only as a way of making money, but also a way of achieving status, comparable to others in the community. More specifically, by being able to have material goods or finances in comparison to others, seems to be an important aspect for most Croatian Canadians. These responses suggest that gambling allows individuals to minimize the gap of disparity, and allow people to meet the standards and expectations; as created by the



Croatian community. The origination and explanation of these expectations will be discussed at length in the next chapter.

### **3.6 Vulnerable Population: Who is Perceived to be Most at Risk?**

Knowing that gambling turns into problem gambling, the next question is then, who is most at risk of becoming a problem gambler? I decided to ask the participants who they perceived as being most at risk of problem gambling in the Croatian Canadian community in Hamilton.

Only one participant noted that he felt someone with a great deal of exposure to gambling, as well as someone who lacked any education, as being most at risk. Consider his explanation below:

*“Good question. I don’t know if I’d be able to peg one particular group, but...I would, I would generally...I would generally tend to think that if you’re exposed to it earlier...the likelihood of it developing with, it would probably be increased. Um...you hit nineteen, you go to the Casino you may be able to get lucky on the first couple of times, so then it’s, “hey! It’s not bad”. So I...I would guess that probably somebody who doesn’t have a lot of education, who has had a positive experience from a financial perspective early...would probably be...mislead. But I can’t say that one pocket or one age or one gender would really stick out and go “this bunch”.” – Participant C*

Participant C speculates that someone who is young and naive would be most negatively impacted and lured into problem gambling. The study by Ferris and Stirpe (1995) found that the typical problem gambler was older, male, had less than a post-secondary education, and participated in more than one form of gambling. A similar comment was made by two other participants, who suggested that gambling was appealing to youth and the middle-aged generation, since it is seen as an easy way to make money. Consider the following two quotes:



*“Middle aged people, and very old people. Middle aged people thinking....oh, I just made some money here, just a bit more... I can make more when, when I gamble. I can buy myself a cottage, or... Or a new car, or something. Look, they also went, they won...um...million. They won some...” – Participant A*

*“Young people. I think there’s a sense of adventure with young for one thing. And I think unfortunately and it’s not just with the Croatian culture but I could see it. There must be a lot easier ways to make money than having to work hard like grandpa did or you know forty years in the steel plant and all that stuff. I think a lot of kids think “I’m smarter than that and uh and I can play as the system and uh...” ... I get a sense that some of our young people um think it’s fun and easy and uh...a strategy to get ahead. If they’re smart enough to play it right. So that uh is disappointing but that’s life, you know?” – Participant E*

Both participants clearly suggested that those who find gambling appealing as a way to make money with limited effort are likely young and uneducated. The risk is that these individuals only consider the positive outcome of gambling, which is earning money, while potentially ignoring the negative consequences. Thus, they are more at risk. Delving further into these excerpts, it seems that gambling allows those who are younger, the chance to earn or have as much or more in comparison to those around them.

Consider the following quote:

*“Only that.... I have observed that the people who have come after the war from Bosnia, after this war, I also know a number of young people and their families....they go a lot to the Casino. Why? Because also stress and everything, and again they want...over there they lost, they had just started...uh, people 30, 40 years old. They had just built a beautiful home, the war came, and they would like to have that...like modern uh...Now! Now! Now! And now they have found that alternative for that, among that...you know?...” – Participant A*

In this quote the participant describes how gambling allows an individual to make up for his or her loss in a brief period of time. Not only is gambling a way to make

additional income, but it also allows an individual to increase his or her status, by being able to have comparable possessions to others in the community. This is important to consider, especially when those in their youth or middle aged years are faced with lower earnings. The study by Tepperman and colleagues (2004) also found that individuals tend to gamble, as a means of increasing social status. These individuals feel it is necessary to meet the standards of those around them, and gambling allows individuals to enhance their status. The remaining four participants suggest that it is the elderly that they are most concerned about, particularly widows. Consider the following comments:

*“But it has expanded a great deal. And mostly, among the elderly women, they go to the casino, which is very sad, since, uh, some of them are on welfare, some have a very small pension. Pretty often because they are lonely. They no longer feel needed in company. I...very often, they have become widows... And they are alone...”* – Participant A

*“Mmmm....seniors, widows. Um...because they might find out about the free bus thing, because the casino will give you a free meal, “Oh! I don’t have to cook lunch”. And uh....ha ha ha. Uh...you know, “Oh! Let’s go see a show” ...They treat you fairly nice, you know the bus that takes you there, and do do do do do... you know it’s like, it’s like senior’s daycare. It’s wrong. It’s wrong. And senior homes and retirement programs and all these things in general you know promote it. “Let’s play bingo this afternoon and you know once a week take a bus to the casino”– Participant B*

*“Lonely women who’ve lost their husbands, and um middle aged men. Why? Well lonely women obviously they lost their husbands, their life was always revolving around their husband, they’re depressed. They withdraw and start gambling...I think...”* – Participant D

Evident in these excerpts is the perception of loneliness that plagues the elderly, particularly the women. The participants rationalize that these women are lonely for two key reasons. First, they suggest that these women fail to have strong social networks. Participant D describes how women’s lives revolve around their husbands; when they

experience the loss of a spouse, they become lonely. It seems that participant D would suggest that most older widows experience loneliness once their spouses pass, which places them at a risk of problem gambling. Further, another interesting suggestion by the participants for the elderly widows loneliness is a due to the growth of their children and grandchildren. Consider the explanation provided by participant A:

*“Yes, yes. Those who go, you know you saw them yourself, they go by those buses, they are very lonely...they are very lonely and desperate. And uh...um...sad to say, that many of them did come here, after their kids immigrated, and then they brought them there, they needed them to raise their children. As soon as their children reached a certain age, they didn't need Baba's, old Baba's. So the Baba's went to those certain apartments, 155 on Queenston, or around, you know? ...ha ha ha. And now, they are lonely, and because of that thing....” – Participant A*

This participant believes that since these women dedicated their lives to their children and grandchildren, they are left bored and lonely when they are no longer needed. This relates back to a previous comment made by this same participant. She believes that in general, most Croatians have never learned to engage in hobbies or past times. As a result, they turn to gambling and she suggests that gambling is then used as a means to prevent loneliness for these women, which in turn places them at risk of problem gambling.

Reviewing the data, the participants suggest three main groups to be at risk of problem gambling: youth, middle-aged, and elderly widows. This ambivalence of who is perceived as an at risk population of gambling is also reflected in the literature. A study by Insight Canada Research (1993) suggests that according to the South Oaks Gambling Screen [SOGS] assessment tool, only 8.6% of respondents would be considered problem gamblers. However, missing from the data is the characteristics of who would fall into

this category. In 2003 a study was conducted in British Columbia, which looked at the number of residents who might be considered as having problems with gambling, but also analyzed the demographics of who gamblers were, and compared this to studies from 1993 and 1996 (Ipsos-Reid & Gemini Research, 2003). For this study, 2500 adults aged 18 year of age and older living in British Columbia, took part in brief telephone survey interviews, using the Canadian Problem Gambling Index and the SOGS, to assess their levels of problem gambling (Ipsos-Reid & Gemini Research, 2003). It is important to note that the researchers did not consider ethnicity as a criteria, but did recommend the necessity of specialized studies to investigate different ethno-cultural communities further (Ipsos-Reid & Gemini Research, 2003). In terms of ethno-cultural communities, especially the Croatian community, there is virtually no information on who is at risk. Thus, it is important to begin identifying and understanding who is at risk, as there is a huge gap in the existing literature. This ultimately will and can impact who is targeted for services, and whether they are even appropriate. This is particularly imperative, to ensure that the current and future services in place are meeting the needs of those most at risk.

### **3.7 Respondents' Comments on Existing Services**

After uncovering the conception, types, and reasons for gambling, I felt it was appropriate to then investigate how this community feels about the available services and resources for problem gambling. More specifically, I wanted to inquire how well known these services were to the community, whether they were utilized, and gather some ideas on how to improve these services and resources.

### ***3.7.1 Knowledge of Services and Resources***

While it is important to know how communities gamble, it is equally important to be aware of whether or not these communities are aware of what resources are available to them. In collecting my data for this study, three of the five participants were aware that problem gambling services and resources were available in Hamilton. However, only one of the participants, who is employed by a social service agency in Hamilton, was able to outline exactly what is available to support problem gamblers.

*“One-on-one, couples counseling, family counseling, we have one long ongoing closed group for abstainers, and we do referrals to inpatient and outpatient gambling treatment.” – Participant B*

A study conducted by the Cultural Partners Australia Consortium in 2000 interviewed key informants from a number of ethno-cultural communities, including the Croatian community in Australia. The key informant from the Croatian community felt that the Croatian Australians are aware of problem gambling services (Cultural Partners Australia Consortium, 2000). While the key informant is may be aware, this may not reflect whether or not the community is aware. The researchers recommended that more research is needed to consider whether other members are aware to support or refute this claim. According to the participants in my study, it does not seem that the they were aware of the problem gambling services and resources. Two of the participants were able to vaguely describe what they thought was available. In the first quote, the participant is able to describe the general location, but does not describe what services are actually offered. Participant D is able to name a popular responsible gambling campaign that is run by the province, and is able to name one service available. Yet he is unable to

describe and explain what these services and resources actually entail. Consider their responses below:

*“I honestly...I don’t know...uh...uh, I think...I know that you can go, like in an instant clinic...uh...you can go into different clinics. They have a clinic, I think...I don’t know or if it is on...John street or somewhere around Catherine street and Mary street. That...that I know that because I helped a few people. I told them to go there.” – Participant A*

*“I believe they have a chapter of Gamblers Anonymous. Um...whatever the 1-800 number is on T.V. when they have their commercials. Um...you know...the, the whole advertising campaign of ‘Know Your Limits’ if you have a problems you know. I think there’s a website for identifying the problem signs of gambling...” – Participant D*

Even though they suggested they knew what was available and were able to provide vague descriptions, the truth is that they did not seem very aware at all. From these responses, two concerns arise. The first concern is how well the local agencies and service providers are reaching out to educate ethno-cultural communities, such as the Croatian Canadians of Hamilton, and others, on services available to them. This finding also correlates with the level of awareness amongst mainstream Canadians. A general gambling study conducted in British Columbia found that the level of awareness in terms of available services and treatment is quite low amongst the general population of British Columbia (Ipsos-Reid & Gemini Research, 2003). This leads to the question of whether this is even a concern at all in the community, since the services are unknown. In fact, participant B suggests that the services are not being used by Croatian Canadians in Hamilton at all. Consider the following statements made by a Croatian social service worker:

*“But that could, could benefit from help. They don’t think about going for help. As much. Some do, some do. But uh...few, yeah few.” – Participant B*

*“It could if they came. I think it would. If they came. Problem is we have to find a way for people to come. And not just Croatians, but like ethno-cultural groups in general. Like...how do we first of all show them that this is not a scary thing, that this could help, that you don’t need to get to the point of bankruptcy...you know.” – Participant B*

Her statements suggest two key points. She suggests that not only are Croatians not using the services for problem gambling, but that this is an issue among a number of different ethno-cultural groups. A study by Bellringer and colleagues (2008) in New Zealand looking at ethno-cultural groups and gambling, found that some communities did not seek help because they were unaware of what services were available to them. The researchers concluded that cultural beliefs largely influenced how an individual perceived gambling and problem gambling, but also whether an individual would seek outside help (Bellringer, Pulford, Abbott, DeSouza, & Clarke, 2008). Participant B seemed to believe that the lack of service knowledge and use, is directly attributed to the struggle of local agencies in connecting with different ethno-cultural communities.

*“Mmmm...not really. I don’t think they are well...and I’ve, I’ve thought ‘cause this is a challenge for me as a...as a service provider, is part of our...part of our um...you know funding and everything, we need to do community outreach. And we know how to get to the mental health system and um....students and all that kind of stuff, but we’re just trying really hard to figure ethno- cultural communities. How do we get to them...I have one contact in Windsor that has like more than half of his job is to do outreach. So he doesn’t have the same work caseload, so he um...he got to cultural communities through faith based like. And it was hard. It was constant. Call them, no answer. Send them a letter no answer. Try again, go to find out when the religious leader would be there and go there.... Like Hamilton Croatian Canadian, I don’t know how to get to them to tell them about problem gambling services...” – Participant B*

She makes a point of suggesting that community outreach needs to be enhanced, as she feels this will increase awareness and use of services. This raises the question of



whether knowledge dissemination is occurring, or effective at all. Consider the following responses by two key informants who stated they were not aware at all what is available:

*“No. No, but could I find out about it? Easily, yes. But right off the top of my head, no. It’s not something that I soak in if I read. Probably because it doesn’t...I don’t look at it and go “is that me?”. So...it might be out there. But I can’t say that I’m aware of any resource readily by name or contact. No.” – Participant C*

*“Uh no, just the ones that I deal with here. I mean we’ve got a list of if people have issues and they call our office we have um you know well if it’s this, or if your basements flooded then you call here, if there’s an addiction issue you call here and so it would just be whatever is normally in place.” – Participant E*

These informants, while unaware of what is available, are confident that they can find this information. This is likely true, as all of the participants in this study were educated professionals and highly involved within the community, thus having access to many contacts. Despite this, does this really mean the information is accessible? Can other members of the community, such as the youth or elderly populations, find what is available? This is unclear, and as such requires further examination on the part of future researchers.

### **3.7.2 Recommendations for Improvement**

An essential component for my thesis is not only uncovering data, but also gathering recommendations and ideas from the community on how to make services and resources more relevant for members of the community to utilize. The most common recommendation to increase awareness and use of services was to ensure that education is made a top priority. The participants suggested that the community needs to be



bombarded with information and education, as a way to increase awareness and service user. Consider the following comments:

*“Because we are more uh...not that we are that uneducated, many of us are, uh...many of our people came as farmers, just uh...as steelworkers or something, but uh, most of the people did come from the farms. My generation, and one generation before me, those in early sixties, they were really...I won't say primitive, but they were uh...their knowledge was very...limited...” – Participant A*

*“Knowledge would be the first one...Um...somebody's been shoveling slug for fifty years, and they came to Canada with no knowledge in their pocket, they're sure not gunna know the resources that are available. So there, I'm sure there's gotta be a level of education correlation to that as well...” – Participant C*

*“No what I would uh...I would put in the Zajednicar or whatever the Croatians read messaging. You know uh just uh raise the awareness of it...There's lots of people and you file as a group and you get together so ...and start putting ad...you know messaging out. But I don't know how many uh...what the sources of messaging, even whether it's uh...uh Croatian show on radio or wherever Croatians get information is to have an information strategy...” – Participant E*

The key statement in this response is that education and awareness raising needs to occur in a venue that captures many members of the community. One Canadian problem gambling study recommended that services and treatments be more readily advertised, while also targeting the appropriate demographics (Ipsos-Reid & Gemini Research, 2003). When considering how to target these demographics and increase awareness, service providers must be strategic in where they raise awareness, to ensure that they are reaching all or most of the members of the community. According to these participants, it seems that they identify the centre and core for most Croatian Canadians in Hamilton, as the Church. As a way to begin establishing relationships and trust,

community agencies and services need to connect with the community through this venue and one of the best known leaders in the community, the parish priest.

*“...I have one contact in Windsor that has like more than half of his job is to do outreach. So he doesn't have the same work caseload, so he um...he got to cultural communities through faith based like. And it was hard. It was constant. Call them, no answer. Send them a letter no answer. Try again, go to find out when the religious leader would be there and go there. Unless I...went nuts and ran up to the...or told \*\*\*\*\* \*\*\*\*\*,”*  
*“Hey! I'll do a reading”, and then interrupt a reading from the Bible with promotion of my services...”* – Participant B

*“You need community buy in. So...the single most recognized member in our community is the parish priest. You would need the parish priest to actually disseminate more information... but...I think he's able probably to disseminate information a little bit better. Then someone who's of Croatian background that nobody knows in the community that might be trying to do the same thing. It's...but getting buy-in from those people is difficult. It's not easy.”* – Participant D

The common theme in these responses is that a relationship of trust needs to be established, in order for members of the community to open up and utilize social service for problem gambling. In conjunction with this idea of trust and relationship building, is the idea of ‘witnessing’; mentioned by a number of participants. One participant provides a good explanation of what this entails:

*“Witnessing! It's almost like...how they call it, twelve steps or something? When people witness other people, they do open ...they open...open about horrible personal stories. And they told us we are doctors, we are this, we are that now, look at how I emerge from it. And then some of our ladies put their hands up and they wanted to talk about some...something that happened to them. And I...I find it very encouraging, you know?”* – Participant A

*“...that person would tell their personal stories and look at how I succeed after all this brokenness! Then people could embrace and open.”* – Participant A

It seems that many of the participants felt this would be a very effective way in disseminating information, but also in encouraging others to open up and ask for help.

Their rationale is that by seeing someone else speak openly about their issue from the community, that most Croatian Canadians will feel less alone. The key is that people need to see and hear about someone that is Croatian, who has faced trials and tribulations, but has overcome them and become successful. As one participant suggests, it gives them the hope and strength to persevere in difficult times. It also creates a safe space for open discussion and dialogue about feelings and struggles, which it seems from the responses of the participants in general, is almost entirely absent within this community as a whole.

Consider the following comments:

*“...Kind of like a spokesperson. I don't want to say a victim. But uh...somebody who's had, and gone through, and has got through it, and has succeeded and you probably didn't know that person had that problem. You know and uh...people could relate to the person from a cultural perspective. So I think that would probably build confidence in...in that culture. In this case Croatsians. You know, “I gambled my face off and lost everything”. And...was able to come out of it and educate their own people on that saying “well...it's not a bad thing to have if you deal with it like I did”...” – Participant C*

*“Well...I think...mmm...almost like a public health nurse. Who can disseminate information in Croatian. Who can break down some cultural barriers about problems with gambling and other social issues because its a big, big concern. And um...someone that can provide kind of unbiased advice. But it would have to be someone that is completely trusted ...it's...it's very difficult because Croatian's don't trust people unless they know them...” – Participant D*

The overarching theme is that individuals will feel more comfortable and encouraged to open up in the presence of people they can relate to, know, or trust. It makes it less awkward to face a stranger, since these individuals can understand their culture and values, which is an integral aspect of being Croatian. Another suggestion made by the participants is that family doctors require more training and knowledge in

detecting problem gambling. Consider the following explanation provided by one participant:

*“...Now I’m not sure how many Croatian family doctors there are, whether Croatians typically go to a Croatian family doctor. Uh...they’re a line of defense. Because they know if people come in and are stressed, they’ll ask “how is everything going? Like you know your blood pressures a bit...”, and they could incorporate if they had a protocol...a line of questions leading to that. You don’t say “are you a gambling addict? Is that what it is?”. You say “well what are you doing for fun? You go on a vacation because you need a rest? You go to the Casino?”. You know and gradually you can string a story together....” – Participant E*

Participant E believes that in the community, the signs and symptoms of problem gambling, especially among physicians, is unknown. As a result, he believes that most members of the community are not being referred to the appropriate supports and resources, which in turn means people are facing difficulties alone. Essentially, he proposes that knowledge and awareness needs to be increased amongst physicians to detect problem gambling early on, as a means of avoiding negative consequences. A final suggestion made by all of the participants was the need to have problem gambling services available, written and oral, in Croatian. Consider this participants rationale:

*“I think individuals who are born and done any school in Cro, Croatia still consider that their first tongue. And generally speaking...would find resources and lines of communication much more comfortable if they were doing that in their native language. Both written and oral. Um...I think if, if you’re born here, you’ve gone to school here, I think they would fine obviously English as their comfort zone. I think anybody who’s still born over there, and there are lots, that’s probably the populous that needs the help, um...I think that comfort zone, being able to read, listen, and communicate with in Croatian versus English, definitely written definitely, would be their, would be a selling point. Definitely. I think they could talk their way through, but anything written, they would prefer to have it written in Croatian.” – Participant C*

Having services and resources available in Croatian is imperative, when considering the older generation that may not be well versed in English, or recent new

comers. The Niagara Multilingual Prevention/Education Problem Gambling Program (2005), found that there has been an increase in the number of phone calls to the Ontario Problem Gambling hotline, with an increase in request for services and treatment offered in other languages besides English.

### **3.8 Conclusion**

In summation, this chapter outlined in great detail the findings of this study. It provided an overall sense of what gambling is, and the conception of both problem gambling. This chapter also outlined the types of gambling, and the reasons in which Croatian Canadians engage in gambling, and the specific forms that are unique to this community. Further, this chapter also examined who the key informants suggested would be most at risk, and why this was the case. Lastly, the level of awareness and knowledge of services and resources was assessed, followed by recommendations to improve services and increase their use amongst Croatian Canadians in Hamilton.

## **Chapter 4:**

### **Discussion – Emerging Theoretical Constructs**

#### **4.1 Introduction**

The previous chapter analyzed the key findings that emerged from the data, using grounded theory. During this process of coding analysis, some underlying theoretical themes also emerged, that are worth examining in greater depth. While reviewing the data, an overarching theme in the conception of gambling and problem gambling was that culture plays a considerably significant role in the values and ideologies of the Croatian Canadian people of Hamilton. As an ‘insider’ within this community, I am aware of certain unspoken ideas and truths within the culture, that influence how Croatians live their lives and make decisions. This chapter will delve more deeply into the following concepts, and their relationship to gambling and problem gambling within the Croatian Canadian community in Hamilton. In this chapter, I will explore Croatian pride and the conception of stigma, the conception of community and collective identity, the instrumentality of gambling, and the notions of trust and mistrust in relation to openly discussing or seeking help for problem gambling.

#### **4.2 Croatian Pride & Conception of Stigma**

In reviewing the responses provided by the respondents', a common theme that emerged from the data was the idea of Croatian pride. More specifically, how this ethno-cultural group is believed to be proud, and how this impacts the discussion of problem gambling, and the utilization of services and resources.

In every interview conducted, the participants talked about Croatian pride. They described it as something inherent with every Croatian person, regardless of geographic origination. Whether in reference to work, family, or even the way in which they organize and decorate their homes, Croatians take pride in whatever they do. The participants suggest that most Croatians are considered by others, and consider themselves to be hard working people.

*"Most of Croatians are very proud people... And they are very proud of their culture and of...uh, inhabitants... And all those things. Heritage. But...uh, they do gamble. And so many of them are not proud of it."* – Participant A

*"...So I know that typically a Croatian home is well finished and nice furniture and uh they may not have a lot of clothes, but they'll have good clothes and uh...um..."* – Participant E

It seems that these participants would suggest that as a group, most Croatians are determined, and place all of their effort and energy in maintaining a certain reputation or ideal. To these participants, it is this mentality that makes most Croatians work harder towards meeting goals and ideals. Consider a description by one participant regarding her mother's decision on quitting drinking:

*"In Croatia, it was simple. If a person...all of our people are very proud and firm. And when, when people and if here they say... "you, you... you can't quit it on your own". But our people are, I know many people*

*...including my own mother, who stopped drinking on her own, because of, of our ...like we said that she ruined/wrecked our lives. And one day she took the bottle and said, "Here, this is where I stopped, and I will never drink like this anymore", and she did it..." – Participant A*

According to this participant, her mother's decision to quit drinking out of her own will without any support, was a result of her pride. However, reading into this quote a step further, the participant seems to be conveying her mother's strength in choosing to withdraw from her drinking without any support. The underlying subliminal message in this statement, therefore, is that it is considered weak to use supports and services, since the effort is not entirely one's own. According to the responses of these participants, it seems that to have any help or assistance is seen as a sign of weakness, and not something to be proud of at all.

*"Croatsians are not typically people who are going to go up and ask for help. They are going to work it out for themselves, and that's unfortunate because you're quick enough to process by having that person, by seeking out that help. But...my sense is that they wouldn't typically do that." – Participant E*

It is important to consider how this impacts the use, or lack there of, of problem gambling services and resources. Based on these responses, it seems that it is this sense of pride that holds Croatsians back from using services and resources. The mentality is that they can do this on their own, and so the need to know of services and use them is rather pointless. Essentially, it is the inability of Croatsians to deal with issues on their own that makes them weak, which is considered a disgrace and results in negative judgment from other members of the community. The fact is that there are standards, and not being able to live up to them is like failure. Consider the following quotes:

*"Um...culturally like a don't air your dirty laundry kind of thing. Because...if I go for my own personal thing, um...you know like my,*



*my...that same grandmother who was very wise, okay? Her thing was always about...just think about what people would say...about you, right? Behave in a way that people have nothing to talk about you about. That they have nothing to like...uh...what's the expression? That would make you look less than um...perfect? Like you're not. You're weak. You've got, you have some problem, and you're letting other's know about this. It's okay if your own little family, know's that you have a problem. But...don't go out there showing other people you have a problem.” – Participant B*

*“...they probably wouldn't come out openly. I would sense they'd likely be uh...uh a sense of failure. Uh...probably pride. Pretty strong cultural trait. So uh...and I think with that goes failure because if you, if you've gone that far and you're losing things and that likely would be perceived as, as kind of a failing uh...perception from their peers...” – Participant C*

*“This is the uh thing that the Croatian culture would have with the Asian cultures which is saving face. That's very important in those cultures, that you don't want to be seen as anything except successful you know?...” – Participant E*

The theme in these quotes is the concern of ‘saving face’. According to the participants, most Croatians are concerned about how others perceive them, and try very hard to not be the centre of negative gossip or attention. Bellringer and colleagues (2008) also found in their study that individuals often did not seek assistance due to shame of themselves and on behalf of their families, as they were concerned with confidentiality, and having their family's reputations being jeopardized (Bellringer et al., 2008). Evident in the responses of the participants, but also in my own experience as a member of the community, it seems that generally most Croatians are constantly comparing themselves to others in the community. The participants suggest that in general, most Croatians are always trying to ensure that they ‘fit in’, and measure up to other members of the community. In relation to gambling, an individual who is identified as being a problem gambler is seen as out of control, which ultimately means the individual is lacking the

necessary strength that others have. As a strong willed group, being labeled ‘out of control’ or ‘problem’ is not something to be proud of.

#### ***4.2.1 Religious Influence on the Conception of Stigma***

Where does the idea of stigma come from? According to the respondents, this happens to emerge from Christianity. Most Croatians, as noted by the participants, associate with Roman Catholicism. In each of the interviews conducted, all the participants made note of the Croatian Church as an integral part and aspect of the community. It seems from the interviews that religion is very influential for most Croatians, in terms of influencing their ideas and values. One participant described how as a child, it was learned that perfection was a necessity, as this was a key message in the teachings of Christianity. She explained this as an expectation, one in which you were expected to excel and apply to all facets on of one’s life.

*“...most of us, not all of Croatians are Catholics and believers. Because we go to Church and believe in God, and we have to confess, so...we are afraid that uh...this is a sin...that uh...many, many are sins. Many things who look like sins are not sins at all. But, knowing that uh...we would hurt our dearest ones, our neighbours, for our dearest ones, and God, and we try to look perfect from outside, you know?” – Participant A*

*“Religion point of view, and uh, cultural point of view. You have to be perfect. Your...your clothes has to look very nice, you have to be always ironed, you know? Everything has to be ironed from outside, and then inside. But it leads to total disaster, in my opinion, to...to mental, social, and uh....emotional disaster inside, if you are believer, you are tormented...that you hurt God, and everyone...everyone thinks that you are perfect...and then you are eating yourself alive...” – Participant A*

Evident in these statements is that the general values and ideals held amongst Croatians are largely influenced by the Church. Since the Church values are central to the

community, it is important to reflect and investigate how this influences the ideology behind gambling. An article written by Roderick Luebchow in 1985 addressed the concerns of the rise of gambling from the perspective of Christians; which suggests that gambling is sinful, and increasingly available. In fact he notes that in a 1976 report there were approximately 1.1 million compulsive gamblers, and 3.3 million potential gamblers (Luebchow, 1985). Luebchow (1985) suggested a compulsive gambler was someone who has lost the ability to control their gambling, and has no intention to stop as there is no reason. However, it is not known how this information was gathered for this study; whether through statistics or interviews. According to participant A, the Roman Catholic Church does not condone gambling.

*“Faith, our faith says that we do not need to gamble. That is also against our religion.” – Participant A*

She suggests that gambling is against the religious values, which then means it is a matter of being good or bad. Those who do not gamble are good, and those who do are bad. Essentially this equation of gambling as being either good or bad signifies that gambling as an activity could easily become a moral issue. Below is a quote from participant D, and how he believes that in general, most Croatian Canadians perceive gambling as a moral issue.

*“Um...because they still see it as a moral problem. “How come I fail?”. Gambling’s not a moral problem. Gambling is an addiction. And if you treat it as a moral issue, then you make yourself feel more guilty. Okay like “I will confess or something, and never do this again”. Well, the moment you fail, you’re going to feel guilty. When you feel guilty, you’re going to go more. Treating an addiction, those people are trained in what they do. And you know that hopefully has a better success rate than saying “morally I should not gamble”. ...They’ll see it as an individual failure, a moral issue this and that...” – Participant D*

*“Well...in our culture based on traditional Catholicism would say that we do have problems, in terms of um...seeing everything in a moral way as a opposed to a social problem and trying to solve that social problem. Um, do I think that’s the accurate view of the church? No. But people’s perception of being religious, how they would say um “you’re not following what we believe”....” – Participant D*

By defining gambling as a moral issue, it then becomes associated with being evil and sinful. The message for individuals that do gamble is that they are not ‘good’ followers of the church, and are weak. As a result, these individuals develop a sense of guilt, as they feel they have failed in not having the strength or will power to withhold from gambling. This sense of failure results in individuals refusing to open up about their issues, in fear of judgment and ridicule; which will be discussed in the next section.

#### ***4.2.2 Stigma Associated with Discussion of Gambling***

In trying to maintain these perfect images, most Croatians will not openly discuss their problems with gambling. As the respondents’ suggest, in general Croatians are highly concerned with how they are perceived and viewed within the community.

Consider the following quotes:

*“Is it because that we are striving to be good, and to look perfect. Everything has to...It’s the same in, in here. Everyone wants to look like Jones’, and it doesn’t matter how much in debt you are. There too. If there was ah, if there was some kind of a...ugly secret, you know? Avoid it! And, or keep it....Keep it in the family, you know?” – Participant A*

*“Our people are hard to open. Many people are...our people are suffering silently. If they have a hole in the house they won’t tell anyone. You know?” – Participant A*

*“Oh yeah. Yeah. It’s great to talk about everybody else, but there’s nobody talking about you. Don’t be the...the topic of the gossip. It’s okay to gossip. Do not be the topic of the gossip. You know, its okay to talk about others but don’t keep shit...keep your own shit to yourself, is like the*

*thing that like...yeah, I really learned from. And not just my immediate family and my grandparents, but like other Croatian people that were very comfortable to talk about everybody else. But don't talk about...you know. Don't give them anything to talk about.*" – Participant B

The message here is that Croatians need to avoid being the centre of attention, negative attention that is. The best way in doing this is to not openly discuss or divulge the problems one is facing. Rather, Croatians are expected to contain their problems and concerns away from the public eye. Individuals are expected to keep their issues to themselves, to avoid embarrassment for themselves and their family. As one participant stated, this mentality seems to stem from growing up in the villages of Croatia. In the villages, the populations were so small that everyone knew everyone else, and so gossip was spread quickly. Based on the responses from the participants, it seems as though most Croatian Canadians are still concerned about gossip, and so they try in whatever way possible to conceal any of their problems, as a way of avoiding judgment from others. Why this is so important is unclear, but it provides an initial foundation in which other researchers may want to investigate, as the literature to date makes no mention of this. It is not clear how much perceived stigma affects their help-seeking pattern. However, all the participants agreed that generally Croatian Canadians would not seek treatment or services outside of the community. Each of the participants agreed that it would be rare for a Croatian to seek the help of a professional as the expectation exists here in North America.

Since Croatian Canadians are concerned with what others think and ensuring a positive reputation, they are not likely to open up and seek assistance for problem gambling. Consider some of the statements below made by the participants:

*“A majority of Croatians, in the silence of their bedrooms cry and close themselves off, or in the end, they develop mental health issues. Our Croatians rarely look for help...professional help. Most often, like most of the time. They keep it, and it’s a dark secret, among family, family members, or...uh...relatives. Who are good to them, they’ll even try to help them.” – Participant A*

*“It is! Because we are not...uh...uh...pre....how do you say...prepared to be open. Like, back home, people were uh...very, they were using each others tools, they were helping each others on the farm, but the secrets were kept. Not matter what kind of secret. That was a family thing.” – Participant A*

*“...I think the only hush hush thing is the people that do have gambling problems, they want to hide it. And but people do hear about it when obviously when something big happens. So...overall, something that people hide...” – Participant B*

*“Other people finding out. So...we go to um...a medical building where there’s our...Gamblers Anonymous and someone’s going to their doctor. They don’t want to do that. People finding out. Also thinking “oh you’ve got to be really bad to go to one of those!”.” – Participant D*

From these quotes, there is a consistent message: one should hide their faults.

Faults are considered a failure and disappointment not only to oneself, but one’s family.

This is a powerful message, and naturally has a large impact on how people will deal with their issues, including how they will seek any help, if at all.

#### **4.3 Conception of Community/Collective Identity**

An integral aspect of any sort of research is deciding not only what to study, but who and where. For this study I specified a specific ethno-cultural group, Croatian Canadians, in trying to better understand their conception and understanding of gambling and problem gambling. Initially, I envisioned this community as a large homogenous group of members that shared similar traits, values, and even characteristics. However, as

the research process unfolded, I realized that such an assumption was both careless, and potentially wrong. It was careless in the sense that I was assuming homogeneity, but also the fact that I realized in conducting these interviews that the community is not necessarily how it is conceived of. Below is how I recast the notion of community and collective identity.

#### **4.3.1 'Croatian Community'**

As an active member of the Croatian Canadian community, I mentioned previously that the centre and core of the community is known to be the Church. However, it seems that this has never been the case. Consider the following comment made by one informant:

*"...having been a part of the Croatian community here and a fairly active member, like...funny enough like my husband is Croatian, he was born in Croatia, he came here when he was two or three months old, but his whole childhood and early adulthood growing up here wasn't involved in the Canadian Croatian Canadian community in Hamilton. Not in the way, like his dad played soccer, but he didn't do anything else. Not like...both my parents taught Croatian school...Like Hamilton Croatian Canadians, I don't know how to get to them to tell them about problem gambling services...I don't know how to... 'cause everybody is actually very divided." – Participant B*

What this quote actually reveals is that the community is not a single entity, but rather is quite divided and diverse. In fact, the participants went as far to say that there are actually subcultures and pockets within the Croatian community. Consider their statements below:

*"The Croatian community in Hamilton is quite divided. They actually, there's four folklore groups, there's the Church that people do and do not go to, so many that only go for Church...Christmas and Easter. Um...just to keep up appearances. Um there's...um...you know everybody kind of,*



*there's no one so called "centre". Like they're trying. My brother's involved with the sports club that...Green Mountain, and they're trying to make it. I don't know how that's going to fly. Stupid Croatian people. And just the small microcosm can't get along. Can't get along. It's not like you're going to have all of them go out to some big community meeting, you know?..."* – Participant B

*"I think it's got...I think it's got a lot of different pockets, okay which are very close. So you've got different organizations who uh generally have their...bunch. Uh...so take five of them. I think everyone knows one another to some degree, or knows of. Uh and then I think you've got your, your inner core of 200 people, for instance that know each other much more and get together on a regular basis a few times a year for different events. So that's how I would classify it, uh whether it's through social functions, uh concerts, uh church, um sports. So I think you've got your pockets, they all kind of know of one another."* – Participant C

When it came down to deciphering the cause or reason for the community break down into subcultures, no one could provide an answer. As a result I would recommend that this issue be further investigated. The question then becomes, how does this notion of community interact with problem gambling as a social issue and our re-conceptualization of services? In reality, the brokenness of the community itself poses two large problems. The first is that it makes it difficult for agencies and organizations to disseminate their information. As a result, members of the community are not aware of the services and resources available to and for them. Consider this explanation by one participant:

*"It would be a great way to do it because if the communication avenues were there...from a pocket perspective, so if those pockets kept in touch with one another, then it's a lot easier to contact the pocket, as opposed to the 500 people. So from a resource perspective, if that service was available...that in a context that's people could relate to, that would likely be through the same culture through or maybe one of its member's, then you know obviously I think people would feel maybe be a little bit more comfortable knowing that that resource is available. And I think a lot of it would have to do with what background their coming from."* – Participant C



This participant suggests that if agencies were to connect with the different groups and organizations, that they could better inform the community members, which in turn could lead not only to a better educated community, but also an increase in service use. However, with a community so disconnected, it poses the additional issue of shared ideas and opinions. It is within these subcultures that groups of Croatians may share different values and beliefs, in regards to gambling and problem gambling. This creates the dilemma of creating culturally relevant services and resources for a community that does not necessarily share the same conceptions and opinions of gambling and problem gambling. Which opinion is more relevant than others? Who should decide what is culturally relevant? These are just some of the complex questions that both practitioners and services providers can and will face, when trying to determine the appropriate services and resources for this, and other ethno-cultural communities that face this difficult issue. One thing for sure is that any totalizing claim of any cultural community should be put under scrutiny.

#### **4.4 Instrumentality of Gambling**

The previous chapter provided an explanation as to why most Croatian Canadians gamble. An interesting finding that emerged from the data is that there is a sense of instrumentality to gambling. Aside from gambling for fun or to make money, gambling also serves other purposes not necessarily as obvious unless analyzed further.

#### **4.4.1 Gambling is to Fill Voids/Buy Love**

As noted in chapter three, it seems that the participants believe that most Croatians tend to gamble as a past time, and a form of entertainment. However, one participant suggested that it is not about passing the time, but rather about filling a void or sense of emptiness amongst Croatian people. Consider her statements below:

*“Weakness. Something is missing inside and that fulfills you. When we are missing something, something....something has to fulfill us. For some people its faith, for some people uh...friendship, and for some people it's that...gambling! When they give them...they or it...it gives them highs, and you know, adrenaline goes up, and they are so happy...” – Participant A*

*“Something is missing. Definitely. But you know you see that people who don't need money, those millionaires, are gambling. And some of them went...uh...how you call it, bankrupt? But something was missing.” – Participant A*

*“What's missing? Uh...with Croatian people, I...I think mostly what's missing, the parents were always very hard working people. Whether back home, they had to work on the farm, if they worked in the factory, working from the...uh...early sunrise to sunset...and the kids were given food, and they were given uh...clothing and bed. But, they didn't have time to hug them, to embrace them, and kids were like...you know, hungry for affection. So, most of the time, when people came here, and saw all this good life and everything, “Oh! I need more! I need more!” Because they probably needed...deep inside, more love, and more hugs, and more time being spent with them. And they need more. So...they turn to, either of those, I don't know how you call all those things, like gambling with one...addictions...yeah.” – Participant A*

She suggests that people feel empty and lonely, and as such gambling takes this feeling away. It consumes the individual, giving them reason to not think about their loneliness. Her final quote is quite powerful in suggesting that the lack of love and affection may in part be attributed to this void. Her statements infer that this sense of longing for love and affection cannot be filled, and so people turn to alternatives to either avoid those feelings, or experience a fun and happy sensation that they are otherwise

missing. Further, this participant suggests that the elderly, particularly older widows, also turn to gambling as a way to demonstrate their love and affection for their families.

Consider the following quotes:

*“Yes, yes. Those who go, you know you saw them yourself, they go by those buses, they are very lonely...they are very lonely and desperate. And uh...um....sad to say, that many of them did come here, after their kids immigrated, and then they brought them there, they needed them to raise their children. As soon as their children reached a certain age, they didn't need Baba's, old Baba's. So the Baba's went to those certain apartments, 155 on Queenston, or around, you know? ...ha ha ha. And now, they are lonely, and because of that thing, that they don't want to confide to each other how their son or daughter uh...treated them badly. They kind of, uh...closed their selves in. They are still able to...to pay ticket for the bus to go to Casino. They would rather go there and play, than to open to someone. And again in hope...that they'll gain some money, and that they'll give to their loved ones to buy their love.” – Participant A*

*“Void! Uh...escape! From...from whatever, loneliness, or even to buy love. If I get some money, I um...You know, there is one lady... I said, “why do you go, to casino or why do you play lottery constantly?” She...she plays lottery most, more than she uh...goes to casino. I'll mention her name because she's very uh....strong. \*\*\*\*\* \*. She said to me, “I play lottery because, in hope, if I get some money, I'll give that to my grandchildren, and to my children, and even to community, and I'll help poor if I get million”. She told me all that. Uh...she has a very beautiful heart in that regard, you know? But you see she...that's again, “if I only win...they'll love me more”, or something I don't know. Or she'll give them their love. I say to my children, I'll give them twenty bucks I said, “I'm not buying your love”. I...but that's again, Croatian pride. I'm not buying your love, I'm giving you...my love. Because I'm afraid that they'll think that Baka, like grandma, buying us, you know? ...” – Participant A*

Participant A believes that these women are gambling as a means of earning money to demonstrate their love and affection. Two thoughts about this observation can be made. The first is that these women see no other way of demonstrating their love and affection aside from financial means. As the participant suggested, these women did not necessarily grow up hearing “I love you”, being hugged regularly, or receiving large

amounts of attention from their family. As such, these women may believe that the only way to show love is through money. The second idea is that these women may feel the pressures of the Canadian culture. More specifically, these women may assume that in a culture that is so materialistic, that this is the most suitable way to demonstrate love.

#### **4.5 Notion of Trust, Mistrust, & the Presence of the Past**

The data from this study suggests that in general, Croatian Canadians in Hamilton are not willing to openly discuss or use services and resources for problem gambling. Part of this is a result of stigma and there also seems to be a lack of trust in people and services; which prevents Croatian Canadians from obtaining the assistance they need.

##### ***4.5.1 Lack of Trust in People/Services***

As suggested by the participants, Croatians in general are not the type of community that would openly speak about their problems, or seek assistance in dealing with them. It is seen as a bizarre action according to most Croatians. As suggested by the informants, most Croatians do not open up to just anyone, especially a complete stranger.

*“...how do people from other cultures like...counseling is not an exclusively North American thing, but it is something that is very accepted in North American and North American culture, if you can...if there is such a thing a thing as North American culture. But...you know T.V. shows and things like that, it's maybe not the same in Europe. It's more...and in lots of other countries you know, don't take it outside of the family. Keep it in the family. Why would you talk to a stranger about your problems?” – Participant B*

*“... But to go to talk to somebody about your problems...not so much. Yeah. Like I'm the odd duck that wanted to do this, right? So...and people think it's weird, you know? Like I...my late grandmother thought it was weird “why would you want to help crazy people?”. That's the way she said it...” – Participant B*

Inherent in this message is that the stranger is someone unknown, and while this might make it easier to talk, there seems to be no trust. While this is not overtly stated, it seems that to divulge such personal information to a stranger is problematic for Croatians. This might be due to the fact that Croatians feel the need to uphold a certain reputation, even in the eyes of those who do not know them. Regardless, an established relationship and trust is seen as an important aspect of disclosing problems and concerns. Consider the following statements:

*“First...firstly to the priest. First, they go as believers, to confess, confess it. And then...uh...the priest is ...uh...a smart man, and he knows psychology. And all that. And then maybe with everything nicely...after he molds them. And then he advises them to go to a professional, and that he is not....” – Participant A*

*“No. I really don’t know. They, they talk with the priest...because the priest couldn’t tell me. Because of the...that confidentiality. You never know who came for some problem to the priest...” – Participant A*

*“They are not afraid because, priest really has uh...he has to be confidential. I never heard...I’m very close with \*\*\*\*\*. As a close associate, I never, never heard them, him, talking about anybody. ...But he never, never. That’s what I really cherish about him. That’s the only thing. Ha ha. More trust! Because they...they uh, again he made uh...covenant with God that he won’t tell, okay?” – Participant A*

In these quotes, it is clear that the trust in confiding in the priest is an important aspect. Not only is the relationship he has as the community leader important, but also his professional vow to confidentiality. Confidentiality is a major concern according to the participants of this study. According to the participants, they believe that members of the community are concerned that information that is revealed or discussed with fellow Croatians, or professional service providers, will be gossiped about. Essentially, members

of the community have no faith in the concept of confidentiality. However, this concern is elevated when the professional service provider is a member of the Croatian community. Consider the following statements:

*“They would....they would be reluctant. They would rather, for example, to witness or to say horrible things about their selves in front of total strangers in Canada, like you know in some kind of setting, than they would anyone who smells Croatian ha ha ha.” – Participant A*

*“Uh...uh....fear that...uh, uh....somebody will...who, from our community, who work in that field over there, and that they wouldn’t be confidential enough... To uh...to not be able to keep their mouth shut, you know? Because we know that confidentiality is a very big problem among modern society. Ha ha ha.” – Participant A*

*“...Yeah I could see that, especially with the older populations. Yeah yeah....I could see that. Uh... “well they’re gunna tell everybody!”.” – Participant C*

While confidentiality is a professional standard, it seems that members of the community do not believe in it. In fact, the only confidentiality they believe in is the one held by the priest, as he made a sacred vow in the name of God. Inherent in these messages is the concerns of vulnerability, judgment, and fear in opening up to others.

#### **4.5.2 Communism & Trust**

Another interesting aspect to consider as two participants had mentioned, is the lack of trust Croatians have in general, as a result of history. More specifically, the participants noted that most Croatians have difficulty trusting outsiders, as a result of multiple invasions into the country throughout history, including the most recent Balkan War in the 1990’s. Further, many immigrants to Hamilton came from a time of Communist regime as it once existed in the former Yugoslav territory, and so people

learned to keep to themselves and be quiet. While this information was nowhere in the literature, as a member of the community I was able to relate to these ideas.

*“...plus in, in Croatians, our country is geographically very beautiful. Very small, very beautiful, as you know. And uh...people, we were always like um...target, how you say in English. Other...our neighbours, like Hungarian, Germans, Italian, everyone wanted our, either our uh...coast or our uh...continental part. Wherever we were our...uh...Hungary...they were after us, everyone was after us. So, we had to be very proud, and very private, and we learned how to keep all secrets. We were politically involved in you know, one party....that was a secret, because we were afraid. We never knew who was against us...” – Participant A*

*“...Because of that they just...just can't open. It's...it's uh in a way, when you burn your hand, you never would put it back on that place, you know? Once you are burned, you...you have psychological scar, not just physical scar. You are...grieving and...and when we were burned through the centuries, we never knew who was our friend, even in the...uh...90's....like war, you know? We become like war criminals, and we were attacked, you know? We don't trust anybody....” – Participant A*

*“...And that being said, growing up, a majority of the people left a communist country, where you don't trust people in authority because they were...there was an authoritative government. You don't trust things. You don't trust what you read...” – Participant D*

The clear message in these responses is that Croatians are expected to remain private, in terms of their ideas and feelings. However, they are also reluctant to trust others, since they have been deceived in so many ways. As such, part of this mentality prevents these individuals from opening up or seeking services, as a result of paranoia.

#### **4.6 Conclusion**

It is through deeper analysis that I was able to identify additional ideas and concepts from the data. More specifically, this chapter outlined the conception of stigma, where it comes from, and how this impedes the discussion and use of problem gambling

services. This chapter also explored the concept of the collective Croatian identity as a whole in Hamilton. Further, this chapter analyzed the instrumentality of gambling at a more deeper level, and analyzed where exactly the lack of trust in services and resources comes from.



## **Chapter 5: Recommendations**

### **for Social Work Practice, Research, & Education**

#### **5.1 Introduction**

From research, the expected outcome is that the findings will contribute new discoveries, or build on what is already known. Inherent in this, though not always realized, is that it is more than simply the creation and development of knowledge. Rather, it is studies and findings that influence practice, education, and of course additional research. These studies provide new ways of understanding, which impact not only how social workers are trained in general, but how they practice in the context of their work with clients. This is both imperative, and an ongoing process. As issues evolve and change, so will social workers, in what they study, learn, and practice as practitioners. In this chapter, I describe the key recommendations for social work practice, research, and education as a result of this study.

#### **5.2 Recommendations for Practice**

In terms of practice, there are three key recommendations I would suggest for practitioners. The first is that practitioners need to be cognizant of cultural differences, in terms of how they understand issues, but also the ways in which they resolve them. Much like this study, I encourage social workers to take the time—though I am aware it is limited—to explore and understand how his or her clients view gambling and problem

gambling. It is important to do this, as a way of avoiding the development of over-generalized assumptions, but also because it can likely provide a great deal of insight into how to assist the client in resolving his or her problem gambling issue. In conjunction with this is that social workers not assume that because they have 'learned' a specific culture, that they are well versed in the entire culture. Learning is an ongoing process, and is not something that has a definitive end. Further, 'culture', while it can be learned, some aspects cannot. As such, it is imperative that social workers realize they are not experts in a culture or community simply because they read a study or took a course. Rather, I recommend that social workers realize that learning and exploring different cultures, traditions, and perspectives is one step in a process of personal and professional enhancement! Social workers must ask questions and always inquire, as working with different groups requires constant development of oneself. The third and final recommendation I would like to make is to ensure that social workers not assume that certain cultures or groups are homogenous. As the findings from this study suggest, while an individual may identify with a certain culture or community, this does not mean this individual associates with or follows the mainstream values, beliefs, and traditions of that community or culture. Rather, subcultures do exist, and as such social workers are recommended to always ask and explore understanding, culture, and community during the process of engagement and work with clients. I would suggest that future research on Croatian Canadians specifically, consider investigating the causes for community division. As the results demonstrate, this community is quite diverse and divided. However, no informants could explain this. It would be beneficial for future research to

look more closely at this issue, and how it relates to problem gambling and other social issues.

### **5.3 Recommendations for Research**

No research study is perfect; rather they all contain limitations and recommendations that future researchers should consider. In fact, without limitations, there would be no incentive to continue researching. In this thesis, there were a number of limitations. One of the first limitations of my study was only using a qualitative research perspective. While it was useful in analyzing the conceptions and experiences of Croatian Canadians, as identified by the respondents, this is only one form of data. Knowing some of these experiences and understandings, it is important to assess the relationship between conception and actual behaviours. For example, some of the participants mentioned that they were concerned with elderly widows being at more risk of problem gambling. In knowing about this concern, it would be useful in analyzing the statistical evidence of whether or not the elder Croatian Canadians meet the criteria of a problem gambler. Essentially, the quantitative data can be used to assess these concerns and experiences. This is particularly useful when funders and service providers require proof in the form of statistics, to decide whether or not a group or community requires certain services and resources. Using two different forms of data can potentially provide richer results, and new insight and perspectives into the behaviours and experiences of individuals, that may be missed when only using one form in a research study.

While my role as an ‘insider’ was an asset in this some ways, it also served to be a limitation at times. As an ‘insider’, I am privy to certain types of knowledge that others

may not necessarily know, yet I take for granted. ‘Insiders’ may develop tunnel vision, in the sense that they may ignore unique issues and information regarding the group from which they come from (LaSala, 2003). I found this to be particularly true, especially when conducting interviews and not asking the participants to expand or explain their ideas and understandings of the Croatian culture. Since I am a member, I would often relate to what they were explaining, and forget to ask them to describe and explain their ideas, for readers who are not members of this community. This role as an ‘insider’ also impacted the data collection process. Researchers suggest that face-to-face interviews are the most effective way to elicit detailed information from people regarding their experiences and perspectives of gambling (Filstead, 1970; McMillen et al., 2004). However, while this is true, in my experience with this study, conducting face-to-face interviews was quite challenging. LaSala (2003, p. 21) suggested that people may be reluctant to participate in my study, as they may fear that they will ‘lose face’. People do not want to admit they have problems, especially to someone who can potentially identify them. I faced a great deal of resistance speaking to people that do not necessarily gamble, as they were concerned with issues such as stigma and confidentiality. As such, I would recommend that additional ways to collect qualitative data be used in future studies, such as open-ended surveys or telephone interviews. Further, additional research studies should focus on trying to understand the stigma of openly discussing gambling. Researchers should try to investigate and understand why there is such a great deal of resistance, and how this in turn relates to the use of problem gambling services and resources. Lastly, I would recommend that researchers try to speak with gamblers and problem gamblers directly, as opposed to key informants. The data I collected was

certainly useful, but it was only limited to certain individuals opinions. As such, their ideas and opinions may not necessarily be reflective of the community as a whole. By speaking to more members of the community, this can help to avoid the overgeneralization of the experiences of a select few, while also gaining a larger, more diverse understanding into the experiences of multiple members of the community.

My final recommendation in conducting research in addictions amongst ethno-cultural groups, is to ensure that the data collection process integrates the use of a communities native language. As an ‘insider’, and member of the Croatian Canadian community in Hamilton, I am able to speak fluent Croatian, which allowed me to collect data from both English and Croatian speaking participants. This was helpful, since I was not constrained with who I could speak with. It is important that researchers be cognizant that members of ethno-cultural communities may prefer to speak in their native language, as they may be more comfortable and descriptive in their responses. As such, I would recommend researchers to encourage and invite participants to speak or write in their language of preference. While I am aware that not everyone will speak the language of the community or group of study, I encourage researchers to utilize translators, as this will assist in the research process and potentially yield richer data.

#### **5.4 Recommendations for Education**

Education is the foundation and core of the social work profession. It is education which guides and informs students, and future practitioners, about how to work with clients in a multitude of situations, amongst a variety of issues. From this study two key recommendations can be made for the educators of social work education. The first

recommendation would be to ensure that there be a greater emphasis on teaching students about different ethno-cultural communities. This is important as the populations social workers engage with become quite diverse. However, I advise that students, like practitioners, do not assume entire groups and cultures can be learned in a textbook fashion. Rather, I would advise students to be cognizant of basic ideas and features, but to always remember that subcultures and differences do exist, even within cultures themselves. Further, I would advise that social work education also place a greater emphasis on the necessity and integration of research into the learning process. Writing and conducting this research at the master's level is necessary, but this type of knowledge building and skill should be integrated at the undergraduate level. It is important that students learn necessary research skills, so that they can be used in their future practice. I recommend that educators place a greater emphasis and focus on research, not only in conducting it, but also how to analyze and interpret it, as this is the foundation of social work practice.

### **5.5 Conclusion**

In summation, this study demonstrates the complexity of gambling and problem gambling within the Croatian Canadian community. As an exploratory and qualitative data study, it provided the most basic initial understanding into this community, and their relationship to gambling. While this study was not intended to provide ground breaking revelations, its intent was to open a dialogue that in my personal opinion as a member of this community, is both closed and removed. As a researcher, this information is both highly useful and valuable, especially when trying to understand ethno-cultural

communities, and their relationship to social services. Future studies should consider gathering the subjective experience beyond key informants, and include actual gamblers and problem gamblers of the community. Doing so can avoid in the overgeneralization of the experiences of a select few, while also gaining a larger, more diverse understanding into the experiences of multiple members of the community. Further, additional research studies should focus on trying to understand the stigma of openly discussing gambling. Researchers should try to investigate and understand why there is such a great deal of resistance, and how this in turn relates to the use of problem gambling services and resources.

This study provides a number of key recommendations that practitioners, researchers, educators, and students should consider. It is through these recommendations that social work knowledge and practice can be enhanced in ways to assist in the growth and development of practitioners and the profession as a whole.



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**Appendix A: Letter of Invitation**

[School of Social Work's Letter Head]

Date

Name of the Organization/Centre/Group/Interest Group

Position of the invitee

Mailing address

Dear (Name of the Organization/Centre/Group/Interest Group): (Name of the invitee)

As gambling continues to grow more popular in North America, there has been increasing concern regarding gambling behaviours, as well as the availability for preventative supports and services for citizens. I am currently a social work student finishing my Masters of Social Work, at McMaster University. My thesis project is an exploratory research project, studying the conception and understanding of gambling and problem gambling by Croatian Canadians in Hamilton.

**[This paragraph below only to be included in letters mailed to invitees suggested via snow-ball sampling]**

I have interviewed a number of individuals from local organizations, agency's, and interest groups working with the Croatian Canadian community in Hamilton. A participant recommended you for your knowledge of the community. As such, I have contacted you in the hopes that you will consider being part of my study. However, please note that this individual does not know that I have now contacted you, nor will they be informed whether you choose to participate in this study or not.

While I have contacted you to participate in this study, I do not assume gambling is an issue for you or your community. Your input is important for me to understand how you see gambling and ways to better serve your community. One of the reasons people often give for not reaching out for help soon enough is that they do not think that services are available or culturally relevant to them. Through my research, I hope to address this gap, by creating a venue for you and other members of the community to discuss this issue openly and safely. In doing so, my intent is to begin this dialogue, so that this can influence services and supports for members of your community in a positive way. The information generated from this study will be useful for the potential of future studies, but also provide guidance and evidence for policy makers and service providers to strengthen their work and community resources.

Your participation with this research is very important and deeply appreciated. Please keep in mind that participating in my study is entirely confidential, and information gathered will not be used for any other purposes. You may refuse to answer any questions for any reasons without explanation. After the interview, you will receive a copy of the transcript and decide whether you wish to have all or part of the interview kept confidential; and the way you prefer to describe yourself in the report. Your name and position within your organization or community will not be made identifiable without

your consent. However, while confidentiality will be maintained, anonymity cannot be. As the researcher, I will potentially be meeting with you face-to-face. However, a number of steps will be taken to ensure that your identity is not disclosed, or that anyone will know you are participating in this study. For further details about how the interview is conducted, please refer to the enclosed letter of information.

Within the next two weeks, I will be contacting you by phone to confirm the receipt of this invitation letter, and to discuss whether you would be interested in taking part in my interviews. If you prefer not to be contacted, please send an email message to me at [josipoj@mcmaster.ca](mailto:josipoj@mcmaster.ca) or a telephone message at (905) 578-3393.

I thank you in advance for your time and cooperation.

Sincerely,

Jenney A. Josipovic  
Student, School of Social Work, McMaster University

**Appendix B: Letter of Information and Consent**

**Date**

**Letter of Information & Consent**

**Research Project: Conceptions of gambling and problem gambling in the Croatian Canadian Community of Hamilton.**

**Principal Investigator:** Jenney A. Josipovic, Master's Student  
School of Social Work, McMaster University  
Hamilton, Ontario, Canada  
(905) 578-3393

**Purpose of the Study**

The focus of my master's thesis research is on the conceptions of gambling and problem gambling within the Croatian Canadian Community in Hamilton. The purpose of this research is twofold. Firstly, I will explore the general understanding and conception of gambling and problem gambling in this community. Second, based on the comments provided by the participants, I will examine whether the current services for people with gambling problems in Hamilton are culturally relevant to this community.

**What will happen during the study?**

As a research participant, you will be asked to take part in an interview with the investigator of the study. The interview will be approximately sixty minutes in length. The interview will be tape-recorded, with your permission, in order to accurately represent your thoughts and ideas. The interview will be scheduled at a time and in a location of your convenience.

The interview will be conducted in the form of a conversation. Enclosed is a copy of the questions that I will be discussing, in order to give you an idea of how this conversation will flow. The interview will provide you a chance to share your opinion on gambling and problem gambling, as it is culturally understood within your community. Further, we will briefly discuss some of the preventative services, as well supports and services for problem gamblers in Hamilton. You could also comment on whether these social services are sufficient in Hamilton, and if they are accessible and relevant to your community. You are also welcome to suggest changes or recommendations that could make these services better.

**Potential Harms, Risks or Discomforts:**

To say that there is no potential risk or discomfort to you, the participant, would not be truthful. I am well aware of the social stigma attached to gambling and problem gambling. However, by asking you to participate in this study I am not assuming that gambling and problem gambling is an issue for you or your community. Instead, I would encourage you to share your opinions and ideas, within your range of comfort. In no way

will you be pressured to answer any questions if they make you uncomfortable at any time. You do not need to give an explanation, just simply request that the question be skipped. In addition, if at any time you wish to withdraw from the study, you may do so. All that I ask is that once you decide simply contact me as soon as possible to tell me that you will withdraw, with no explanation required. Keep in mind if you choose to not answer a question due to discomfort, this will not be held against you, or disclosed to anyone. Remember your confidentiality will be maintained. No one will be notified of your participation, and your identity will be disguised to ensure you are not identified, unless you state otherwise.

### **Potential Benefits**

There will not be personal benefits from participating. However, this study will give you the opportunity to voice your ideas and concerns regarding this topic, as it pertains to your community. This provides a venue for you to explain your ideas, which may lead you to feel more comfortable in discussing this issue with other researchers, and members of the community. Further, your participation in this study is also contributing to the field of addictions, as well as the knowledge base of the Croatian Canadian Community. To date, there is little to no knowledge about the conception and understanding of gambling and problem gambling among Croatian Canadians in general. This research could lead you to learning new things, including new ideas and perspectives of gambling and problem gambling. Also, the findings of the research may provide the evidence needed, which could assist in advocating for better services and support for Croatian Canadians. This information could provide greater insight into the accessibility, use, and cultural relevancy of gambling and problem gambling services and supports. This information is significant, since these factors ultimately influence funding decisions.

### **Confidentiality:**

Your participation in this study is entirely confidential. I will try my best to protect your privacy and will not be sharing your name or identifying information with anyone without your consent. The only individual who will see your name is my thesis supervisor, Rick Sin, who will also maintain your confidentiality. Since this interview will be conducted face-to-face and your name and contact information could also be accessed in the public domain, anonymity is not possible. You may still be identifiable based on references or comments you make within the interview. However, your participation in this study is entirely confidential. A number of steps will be taken to ensure that your participation in this study remains confidential: First, it is your choice of time and location, in private meeting setting, for our interview. Second, I will protect your privacy, by altering or removing any identifying information from my thesis, and will not be sharing your name or any identifying information with anyone without your consent. Third, once the interview has been transcribed, you will receive a copy via regular mail or as an email attachment. This review will serve to ensure that what is being transcribed is correct, and to omit any statements or quotes that could potentially expose your identity. I will respect your advice on whether direct quotes or composite quotes could be used, and which quotes or information from the interview you do not want me to



publish in my written thesis. Should you have any questions or concerns with any parts of the transcript, please feel free to contact me directly at any time.

The information obtained by me, and the tape recording of our interview will be kept in a locked filing cabinet in my office. It will be until my thesis is defended and has gone through final revisions, prior to binding. After this point, the transcripts and tape-recorded interviews will be destroyed.

**What if I change my mind about participating in the study?**

Your participation in this study is completely voluntary. If you decide to participate, you can decide to stop at any time, even after signing the consent form or part way through the study. If you decide not to participate there will be no consequences to you. If you decide to withdraw at any point, any data you have provided to that point will be destroyed, unless you indicate otherwise. If you do not want to answer some of the questions you do not have to, but you can still be in the study.

**Information About the Study Results:**

I expect to complete this study by September 2010. A summary of the research findings will be available to you, if you so choose. If you would like to have a copy sent to you, please provide me with an email or mailing address.

**Information about being a Research Participant**

If you have questions or require more information about the study itself, please contact myself at (905) 578-3393.

This study has been reviewed and approved by the McMaster Research Ethics Board. If you have concerns or questions about your rights as a participant or about the way the study is conducted, you may contact:

McMaster Research Ethics Board Secretariat  
Telephone: (905) 525-9140 ext. 23142  
c/o Office of Research Services  
E-mail: [ethicsoffice@mcmaster.ca](mailto:ethicsoffice@mcmaster.ca)

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**CONSENT**

**Part A: Participation**

I have read the information presented in the information letter about a study being conducted by Jenney A. Josipovic of McMaster University. I have had the opportunity to ask questions about my involvement in this study, and to receive any additional details I wanted to know about the study. I understand that I may withdraw from the study at any time, if I choose to do so, and I have agreed to participate in this study. I have been given a copy of this form.



\_\_\_\_\_  
**Name of Participant**

\_\_\_\_\_  
**Date**

\_\_\_\_\_  
**Signature of Participant**

**Part B: Tape-Recording**

I have also been informed that the interview will be tape-recorded if I am in agreement. If I am not in agreement the interview will not be tape-recorded.

I am in agreement with the interview being tape-recorded. ☐ Yes ☐ No

\_\_\_\_\_  
**Name of Participant**

\_\_\_\_\_  
**Date**

\_\_\_\_\_  
**Signature of Participant**

**4. Are you aware of any problem gambling services offered in Hamilton, or the surrounding areas?**

**Probing Questions:**

- What is your opinion of the current programs and support services offered for problem gambling?
- Do you think these services are appropriate for the Croatian Canadian community? Why or why not?
- What services and support would you recommend be in place for those seeking problem gambling services from the Croatian Canadian community?

**5. Do you have any recommendations or suggestions, in regards to serving people with gambling problems in the community?**

**Probing Questions:**

- Do you feel anything is missing, in terms of services and supports for gambling and problem gambling?
- What do you think gamblers and problem gamblers need most? Why?

**6. Is there anything else you would like to expand or, or add to this interview?**

**Probing Questions:**

- Is there anything else you would like to say before this interview is complete?