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Risk and Protective Factors Associated with Gambling Consequences for Indigenous Australians in North Queensland

Helen M. Breen

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Abstract The purpose of this paper was to examine risk and protective factors associated with the consequences of card gambling and commercial gambling for Indigenous Australians in north Queensland. With Indigenous Elders' approval and using qualitative methodology, semi-structured interviews were conducted with 60 Indigenous and 48 non-Indigenous Australians in three north Queensland sites. Risk factors associated with both card and commercial gambling consequences were found to be poverty and a reluctance to seek gambling help, while for card gambling only, generational influences was a risk factor. In contrast, protective factors for both card and commercial gambling consequences were reported as positive role models, family relatedness and cultural resilience. Culturally distinctive risk and protective factors, once identified, can be the target of public health strategies to promote responsible gambling awareness among Indigenous gamblers.

Keywords Risk and protective factors · Gambling consequences · Indigenous Australians · Public health

In Australia most gambling is regulated by government and provided commercially in licensed premises. However some cultural groups including Indigenous Australians use both regulated (commercial) and unregulated (card) gambling, where gambling is taken to

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The researcher has full control of the primary data and it can be reviewed if requested by the journal editor.

Being aware of debate over titles used to describe Aboriginal and Torres Strait Islander Australians, the term Indigenous Australians (Mansell 2003) has been used to include all Aboriginal and Torres Strait Islander peoples unless otherwise quoted.

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mean the legal placement of a bet on the outcome of a future uncertain event (Office of Economic and Statistical Research 2008:10). Attempting to create an environment of responsible gambling, a public health model of gambling uses a population-based or macro-level approach to protect, prevent and minimise gambling-related risks and problems. But smaller culturally diverse groups, such as Indigenous Australians, can be overlooked (McMillen and Donnelly 2008; Young et al. 2007). Yet, smaller cultural groups appear to have distinctive gambling behaviours and risks (Thomas and Yamine 2000). It is important to identify ethnic and cultural groups to map out risk and protective factors that may contribute to gambling-related problems (Blaszczynski and Nower 2002).

To minimise problems surrounding negative gambling consequences, public health policy makers are encouraged to distinguish between acceptable and unacceptable risks (Shaffer 2003). However, information about negative gambling consequences for Indigenous Australians is sparse and equally sparse for positive consequences. Further, risk factors that exacerbate negative gambling consequences and encourage further gambling are largely unknown. The situation is similar for protective factors, those factors that protect or reduce gamblers' exposure to harmful gambling consequences. This paucity of information obstructs the development of culturally appropriate prevention, protection and public health promotion strategies for Indigenous Australian gamblers. It is argued that a public health approach geared towards encouraging responsible gambling should guarantee equity in access to protection, prevention and treatment for all groups in a population. Contributing to building public health information to meet the needs of Indigenous gamblers, the purpose of this paper is to examine risk and protective factors associated with gambling consequences for Indigenous Australians in north Queensland.

Gambling and a Public Health Approach

Using the public health approach, one model which provides a conceptual map to investigate gambling is the Model of Influences on Gambling Behaviours and Outcomes (Thomas and Jackson 2004). This model asserts that gambling uptake is influenced by the propensity to gamble and the gambling products and services themselves. It also asserts that various risk, protective and moderating factors are associated with the propensity to gamble, the gambling products and services and the consequences of gambling (Thomas and Jackson 2004). The goal is to identify and modify risk and protective factors to effectively reduce gambling risk and enhance protection. This model adheres to a public health approach by recognising multiple factors beyond the individual that influence gambling involvement. Furthermore, this model adopts Shaffer's (2003) attitude of taking a balanced approach by examining both risk and protective factors because both may affect further gambling decisions. Once identified and analysed, risk and protective factors can potentially inform appropriate public health strategies designed to prevent unacceptable risks, to protect vulnerable groups from gambling-related harms and to underpin health promotion strategies that assist gamblers to make informed gambling choices. For a depiction for the model, see Fig. 1.

Many Indigenous Australian people endure structural disadvantage and poor local resources (Productivity Commission 2010). Community traits such as these 'can concentrate risks of problems with gambling, as well as compound some community-wide disadvantages' (Productivity Commission 2010:3.9). While a public health approach aims to improve the lives of all people, for Indigenous Australians, stress associated with

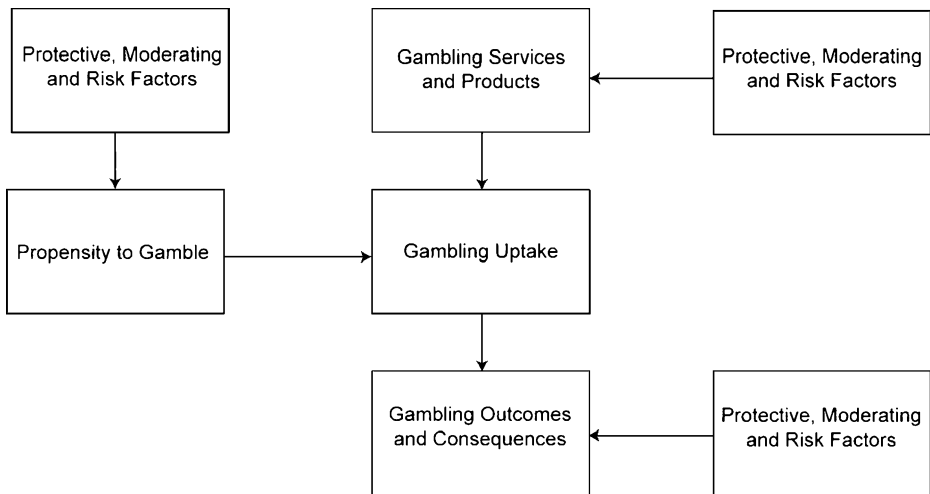


Fig. 1 Model of influences on gambling behaviours and outcomes. Source: Thomas and Jackson (2004:44)

disadvantage may leave them more exposed to risk factors associated with gambling. For example, a post-colonial history of conflict, racism, removal and passive welfare, Atkinson (2002) argues, has made Indigenous Australians more vulnerable to dependency, health and social problems compared to the general population. Gambling is increasingly acknowledged as a public health issue for Indigenous Australians (McMillen and Donnelly 2008; Phillips 2003) and the wide availability of gambling is likely to be associated with higher risks for them (Pearson 2010; QLD Department of Corrective Services 2005; Young and Stevens 2009). This raises two questions: what are the consequences of gambling for Indigenous gamblers and what role do risk and protective factors play in exacerbating or protecting them from harmful consequences of gambling?

Consequences of Gambling

The consequences of gambling are felt by individuals, families and communities as positive and negative effects. For positive effects, one individual gambling consequence is relaxation (Dickerson et al. 1996). For families and communities, gambling often results in social interaction, enjoyment and the opportunity to win money (Aboriginal Health and Medical Research Council of NSW [AHMRC] 2007; McMillen and Togni 2000).

Of major concern are negative effects of gambling. These most commonly arise when a gambler's financial resources are exhausted. Financial hardship can result in being unable to meet daily living expenses, debts, loss of job and for some, poverty (Young and Stevens 2009). Other negative consequences may be experienced as health effects, such as being anxious and preoccupied with gambling (Hunter and Spargo 1988). Interpersonal relationships can break down with suffering experienced by families and children (McDonald and Wombo 2006). Consequences for communities can ripple out as others help to support the problem gambler or are victims of crime (Cultural Perspectives 2005; QLD Department of Corrective Services 2005).

However, negative gambling consequences can be reduced. From mainstream research, individual gamblers with assets may access gambling counselling and/or learn to control their gambling (Thomas and Jackson 2004). Families may support and encourage them to

overcome gambling-related problems (McMillen and Bellew 2001). Over time a community may adapt to gambling. After initial exposure and early onset of some gambling-related problems, gamblers may learn to adapt and control their gambling as the novelty of gambling gradually decreases (Storer et al. 2009).

Risk Factors and Protective Factors

‘Identifying risk factors is important because of the major role they play in the development and maintenance of problem gambling’ (Perese et al. 2005:58). Moreover, the value of risk identification is increased when potential protective mechanisms are also revealed. But there is some complexity in their definitions. Risk is linked to danger and a high probability of adverse outcomes (Lupton 1999) while protection results from taking action to minimise harm, to preserve health and welfare through control by self and others (Werner 1993).

There are individual and environmental elements to risk. For Indigenous gamblers on low incomes, gambling to win money trying to supplement that income (Dickerson et al. 1996) heightens risk. Environmental conditions such as living in an overcrowded, multi-family household with people who need money (Young and Stevens 2009), also heightens risk. Thus Gilgun (1999) argues that for people in high-risk groups, risks accumulate so that they face risk pile-up. A risk exposes a person to danger and potentially harmful outcomes (Werner 1993). Thus, a risk factor for a gambler is a factor associated with an increasingly high probability of adverse outcomes. Risk factors magnify the negative consequences of gambling.

In contrast, protective factors appear to arise from changes in a person as a response to risk, including the capacity to self-correct (Rutter 1990). Protective factors often emerge where there is a risk. Coping with that risk tends to build resilience (Rutter 1990), the ability to spring back from adversity (Deveson 2003). The capacity to modify behaviour in the face of a risk may minimise a gambler’s exposure to harm. In the Northern Territory, Fogarty (2009) found protection in Indigenous card gambling when gambling was self-regulated within a family or kin group, and when some winnings remained in the pool to share with losers. For commercial gambling, some protection was apparent when people gambled with a small group of their family and friends for social and recreational reasons (Fogarty 2009). Protection here lies in collective control minimising adverse consequences of gambling. Thus a protective factor for a gambler is any factor that assists them to make decisions that reduces their exposure to, and protects them from harmful gambling consequences.

Risk and Protective Factors for Indigenous Australian Gamblers

Risk factors intensify the negative consequences of gambling by heightening adverse outcomes for the gambler and others. From previous literature, risk factors associated with negative gambling consequences appear to include demand sharing (McDonald and Wombo 2006), shame about gambling losses (AHMRC 2007) and a lack of culturally appropriate gambling help services (McMillen and Bellew 2001). Demand sharing, based loosely on traditional Indigenous reciprocity, puts ‘relentless pressure’ on people to provide money or resources to gamblers (Martin 1993:106). This extra money allows losing gamblers to extend their gambling, potentially magnifying the negative consequences of lost funds with additional loans and debts. Shame acts as a barrier to accessing gambling help (AHMRC 2007) and may increase negative gambling consequences by some unwillingness to access gambling help services. While it is not

possible to establish a causal nexus between these risk factors and gambling-related problems, these risk factors appear to exacerbate negative consequences for gamblers and others connected to them.

On the contrary, protective factors associated with the consequences of gambling are factors which protect and help gamblers control their gambling with few harmful consequences. Protective factors for Indigenous gamblers may be associated with family and friends providing support to get help and further encouragement to take control over gambling decisions (Cultural Perspectives 2005). Other protective factors are potentially linked to avoiding or ‘dodging’ people who try to coerce past gamblers back into gambling (Phillips 2003:108) and ‘increased resilience’ to control or abstain from gambling through self-help groups (Tsey et al. 2004:135). Further, the Yolgnu people in the Northern Territory suggest that community-based projects could be protective in helping to alleviate structural inequity (unemployment, poverty, boredom) which often leads to excessive gambling (Christie and Greatorex 2009). With the restoration of traditional authority based on land and kinship ties, they maintain they could deal with gambling problems. They argue that governments should support traditional Yolgnu clan authorities as they manage gamblers and gambling (Christie and Greatorex 2009). While conducted in just one community, these interventions were revealed as being likely to assist in controlling gambling and in building community resilience.

Although several risk and protective factors have been identified as being associated with gambling products and services (Breen 2010), little is known about their association with gambling consequences for Indigenous Australians. This limited understanding prevents the emergence of targeted public health gambling strategies for Indigenous gamblers. Thus, this paper focuses on examining risk and protective factors associated with gambling consequences for Indigenous Australians in north Queensland.

Research Methods

This study uses an interpretative, qualitative research paradigm to document the participants’ views about Indigenous gambling (Guba and Lincoln 1989). Additionally, this study is founded ethically and culturally on an Indigenist research paradigm built on establishing and maintaining respectful communications and relationships with people and communities (Atkinson 2002; Martin 2008). Permission was sought and granted by Indigenous Elders, Traditional Owners and a Tribal Council to undertake this research in three north QLD sites. These sites, the Rainforest, Eyre and Gulf Regions of Aboriginal Australia (Horton 1996) are contrasting in location and gambling access. They range from a major city on the east coast with all forms of gambling available, to a western mining town with most forms of gambling except for casino gambling, to a remote northern area with few gambling opportunities.

People thought to be knowledgeable about Indigenous gambling were approached for contacts. Denzin (2000) suggests that researchers seek out people who have had the types of experiences they seek to understand. Such purposive sampling focuses on the depth that can be generated in the resulting sample (Teddlie and Tashakkori 2009). Thus, snowball sampling was used to contact potential research participants until saturation was reached. While generalisability of the research results cannot be claimed with this purposive sample, the explanatory power of the findings articulate the voice of the people from which these findings arose. Using qualitative methods and a semi-structured questionnaire (see Breen 2010); interviews were individual and iterative over several years. Multiple visits were

made and contact was maintained between times. This iterative process yielded the participation of 60 Indigenous Australians (35 women and 25 men) with 13 refusals. Participants had to be aged over 18 years and to live in any of the three research sites. Most participants grew up in families and communities where gambling was present and visible. All were gamblers although 10 were non-gamblers now.

Interviews were also conducted with 14 non-Indigenous Australians who lived and worked in Indigenous communities for long time periods, 14 non-Indigenous gambling help counsellors and 20 non-Indigenous gaming venue managers. Of the non-Indigenous sample, 22 were women and 26 men. There were 13 refusals by gaming venue managers. As digital recording was considered culturally invasive, extensive notes were taken and transcribed immediately. These were returned to the participants for review.

Thematic analysis was used to code and compare data to find emerging themes (Braun and Clarke 2006). A theme captures something important about the data in relation to the research aim. Themes can be generated inductively from the raw data or generated deductively from theory and prior research (Braun and Clarke 2006). This study was inductive as it generated theory from fieldwork, but also deductive when guided by Thomas and Jackson's (2004) Model of Influences on Gambling Behaviours and Outcomes.

Data were coded manually by text units (key paragraphs and/or sentences) into emerging themes. Multiple codes were used if a text theme fitted similar codes to ensure that data and meaning were not lost. To be confident about the emerging themes from the initial analysis, the coding of text was re-visited using a software program Nvivo software V.8 (QSR 2008). This program was effective in handling a large amount of textual data. Its use helped to ensure no theme was overlooked. Themes were sifted through, compared, contrasted and drawn together using the materials of the research. As interpretation and evaluation of the data was undertaken, the research results began to crystalise into key themes and sub-themes.

Results

For the results, risk factors, those that exacerbate and intensify the negative consequences of gambling are presented first. These are followed by protective factors, those that assist people in making informed choices to protect them from harmful gambling consequences. Please note: all quotations are from Indigenous community participants unless described otherwise.

Risk Factors for Both Card and Commercial Gambling

For both card and commercial gambling, risk factors reported to be associated with common negative gambling consequences were poverty, a reluctance to seek gambling help and for card gambling only, generational consequences.

Poverty

Poverty, or relative poverty, usually means that people are living in a state of deprivation, unable to participate fully in the ordinary activities of society. Absolute poverty is the lack of basic life essentials such as food or clothing (Greenwell et al. 2001). Relative poverty as a negative consequence of gambling appeared to increase the risk of adverse gambling outcomes by providing further motivation to gamble, often known as chasing losses. In this

case risks associated with negative outcomes of gambling may result in absolute poverty. The theme, poverty was made up of several sub-themes: debt accumulation, children living in poverty, social isolation and reliance on others for transport.

Debt Accumulation

Gamblers experiencing gambling-related problems may already have loans and debts. However debt accumulation appeared to be a risk factor for some. Several Indigenous participants said when a gambler *“runs out of money and has to sell stuff”* then *“some go from one lender to another, building up debt”*. Others *“might gamble everything they have”* and then take out *“fortnightly loans ... [from] short term and payday lenders”*. Debts accumulate quickly through high interest short term loans. Yet some gamblers did not realise why they were in debt. One person explained this lack of understanding: *“People do not really know the impact ... gambling has on their budget and why they are running out of money”*. Another said *“It is not always apparent that gambling is a problem. It is often in the background”*. By not recognising gambling as being responsible for creating their financial problems, these gamblers continue chasing losses and accumulating debts. Thus, debt accumulation was a risk factor for these gamblers, heightening negative consequences by increasing their level of poverty.

Children Living in Poverty

Gamblers experiencing poverty may have dependent children in need of life essentials such as food, clothes and care. Some parents gamble trying to win to provide for their children. For one person, if her children complain when their father, a *“big card gambler”*, leaves to gamble he says to them *“I’m going out to feed you”*. The family hunts or fishes to get food if their funds have been exhausted. Absolute poverty from gambling losses included *“neglect of kids ... missing school, no food and clothes”*. In some instances, the entire household load was carried by very young teenage women. An emergency housing officer explained this situation as: *“Younger women, sometimes very young, are becoming carers for parents. They often have siblings who they need to care for and sometimes have a baby of their own. Parents have no money and are unable to look after themselves due to excessive alcohol and gambling abuse. These young women keep house as best they can but are not adults. They don’t have any role models for good household management”*. The risk factor poverty produced harmful long-term consequences for these children. Childhood poverty intensified to absolute poverty at times when gambling parents could not provide children with the basic necessities of life.

Social Isolation

Poverty associated with high gambling losses can lead to isolation and shrinking social alternatives. Social isolation is a risk factor which can increase adverse outcomes by creating a climate encouraging more gambling. As a consequence of her gambling, the client of a non-Indigenous counsellor explained social isolation: *“... when her friend invites her over on a Friday night, she won’t go because she cannot afford ‘a six-pack’ [of beer]. So ‘I don’t go as I don’t have any money to go’. That is really common. It restricts peoples’ social outings because they can’t accept people’s invitations and they can’t hold up their part of the invitation financially. It might be something like a trip and they can’t put in for the petrol. ‘I can’t do my bit so I don’t go because I don’t have any money. Can’t go down to the—and have a meal with my friends, because I don’t have any money’. They find that their friends start to drop away. They first accept some help from their friends if they offer*

to pay, but after a while they can't go on doing that. Yet they still keep on gambling. It's very isolating and the whole social thing grinds to a halt". Other non-Indigenous counsellors said that social isolation "grind(s) people down", they gamble and "... [experience] negative impacts such as stress and poverty very quickly". Gambling losses are a consequence of gambling but social isolation heightens harmful effects of gambling by reinforcing problematic gambling behaviour for some.

Reliance on Other People for Transport

Where gamblers have limited access to public transport and cannot afford their own, they usually rely on other gamblers to get to a gambling site. A risk factor for some gamblers was continued exposure to gambling. One long-time resident, a community services worker with gamblers as family members, described a common sequence of events in her immediate community: "Gamblers in—pool their resources to get transport into town to gamble. When in town they have to stay until the driver is ready to return home ... If the driver is winning they might want to stay gambling, so the others have to wait and might have to sleep in the car all night. Otherwise the driver might want to go home and the others might be winning. They won't leave with the driver and then get stuck in town with no way to get home. Impacts on family and children are strongly felt by this behaviour". Other people's decisions can compound the negative consequences of gambling. As a risk factor, reliance on other people for transport appeared to exacerbate gambling risks by lengthy exposure to gambling.

Reluctance to Seek Gambling Help

Being reluctant to seek gambling help was a risk factor associated with some gamblers being ashamed of their gambling losses. Several participants said this unwillingness was due to the "shame factor", being seen as a loser. Several commented about hiding and secrecy "People never talk about their losses they always say they went alright" and "shame factor is high for people". However, when problems with gambling became public knowledge, gossip increased negative consequences "Once gossip gets around the Indigenous community, the shame factor kicks in. This feeds the negative thoughts and ideas". Few went to gambling help services of their own free will: "... [they] won't come in for counselling unless referred. Murris only go when referred, not of their own volition". For some gamblers "Shame...can be a barrier to getting help". This risk factor, a reluctance to seek help, was exacerbated by some Indigenous gamblers being too ashamed to admit their gambling-related problems.

Risk Factors for Card Gambling

Generational Consequences

Generational consequences, such as learning to gamble as youth and missing school due to gambling, appeared to be risk factors that intensified the negative consequences of card gambling.

Learning to Gamble as a Youth

The likelihood of future gambling to increase income appeared to be heightened as a consequence of "Children learn(ing) gambling processes from their families at home". Amongst parents who host gambling "some parents have open house that allows kids to gamble". Some youth started to gamble early "... age groups who gamble are 11 years to

25 years”. This person was concerned that some youth grew up seeing card gambling as a way to make money. She had spoken to a 15 year old girl who described winning \$50 at the card ring for pocket money. Card gambling appeared to a younger research participant, also a gambler, to be spontaneous, “*Youth gambling can happen outside along the road*”. There appeared to be a heightened likelihood of their gambling in the future with negative generational consequences when young people saw gambling as a regular way to increase income.

School Absenteeism

School absenteeism, a negative consequence of gambling, contributed to further generational consequences. School absenteeism can reduce lifelong aspirations and opportunities for youth. Several people expressed concern about the difficulty of avoiding gambling when “... *a lot of kids gambling*”. Some youth were entrepreneurial “*gambling is an issue with kids ... some kids run their own gambling schools*”. The father of a large family, an occasional gambler himself, summed up the major gambling risk in his community as “... *kids missing school*”. This man was working hard to keep his older teenagers at school. Poor educational outcomes were a worry “... *kids not going to school, hard to teach them at school because they are not going*”. Concerned about the long-term consequences of a lack of education, a non-Indigenous pastor warned “*If you can't express yourself and your feelings in words, then maybe you do this the only way you can—in actions and those actions might be harmful or not. If harmful, they can hurt yourself or someone else. This can be petrol sniffing, alcohol abuse, violence, crime etc.*” This pastor worked to provide services for local Indigenous youth. Where school absenteeism was linked to youth gambling, negative consequences arose immediately but also contributed to a longer-term risk factor, generational consequences.

Protective Factors Associated with Card and Commercial Gambling

Protective factors associated with both card and commercial gambling that assist gamblers and protect them from exposure to harmful gambling consequences were reported to include role models, relatedness and resilience.

Role Models

Strong role models were believed to be protective in showing gamblers how to minimise harm associated negative gambling consequences. Several people said “*strong role models*” provide examples of character and integrity in regard to gambling. Being a role model, a key theme, was made up of two sub-themes: generational and extended family role models.

Generational Role Models

Becoming a role model for children meant setting a good example. One older man described how his father explained to him as a teenager “*You lose more than you win—I always remember that*”. This message has been repeated to his descendants over four generations. Family standards matter and parents as role models set rules to create “*a good home life*” and were “*models for others*”. One man, a weekly TAB gambler, said “*Strong family role models help Indigenous people to get ahead*”. The importance of this was illustrated with his family history. His grandparents had few resources, lived in a dirt floor

hut, worked hard and were self-sufficient people. His parents followed this example and eventually purchased their own home. Now this man and his siblings all own their own homes or are paying them off. This happened in three generations and yet Indigenous Australians “*only had money since 1967*”. Earlier role models, his grandmother and his mother, were described as resilient women, matriarchs who were stable family figures. His grandfather and father were decent men who “*liked to punt and drink*”. While most current family members gambled, some did not. This family had a line of role models demonstrating the strength of family ties and the ability to make progress at the same time. Similar family histories were described in this research. Strong family role models were seen as a protective factor assisting these families in making gambling decisions that reduced their exposure to harm over generations.

Extended Family Role Model

Deeply embedded family loyalty was seen when extended family members felt comfortable to step in and give advice about gambling-related problems. As one person explained, someone in the extended family would “*... come down hard with some straight talking. This really works if the talk comes from an uncle or aunt; it makes more of an impression. An uncle or aunt could have been involved with struggles in their earlier life and will explain the effort needed to overcome this*”. Role models provided practical advice to the gambler on how to moderate their activities, to reduce and protect against further problems with their gambling.

Relatedness

Relatedness through extended family support was considered a protective factor for gambling. Indigenous collective values of sharing, connectedness, encouragement and hospitality were perceived to allow people to feel accepted and protected by their kin. Relatedness as a key theme is comprised of two sub-themes: family kin group relatedness and cultural relatedness.

Family Kin Group Relatedness

When asked what constituted a protective factor associated with gambling consequences, several participants said clearly “*family, strong family support, especially being shielded by non-gamblers*”. Some non-gamblers protected gamblers through their support for moderating or abstaining from gambling. Drawing on Indigenous traditions, another person responded that protective factors included “*family ... Aboriginal way, to share*”. Indigenous values embedded in family relatedness provided a bulwark of support for those experiencing gambling-related problems. This was exemplified by: “*Family networks, doesn't matter where you live always can come home and be welcome*” and “*In Indigenous families there are no social outcasts, as there might be with this behaviour in the Western world*”. Family kin group support was available to some gamblers needing help. This appeared as an important source of protection in shielding gamblers from further negative consequences of their gambling.

Cultural Relatedness

Taking a more pragmatic view, cultural relatedness was said to be a protective factor for gambling but not everyone recognised its significance: “*Reintroduce the old culture of respect and traditional values. Getting clarity on what is important in our Indigenous*

culture, understanding our culture and coming down on those [gamblers] who abuse it". Cultural relatedness was important because this helped to clarify traditional values and distinguish between genuine pleas and abusive demands by gamblers. Protection meant "Protective family sharing, older and younger people live together, responsibility falls on older people, collective". This person felt that youth needed to learn more about cultural relatedness "but younger ones use it for themselves, individual. Younger ones need to learn how to share, to develop collective ideas". A non-Indigenous gambling help counsellor reported that one client found resilience in returning to traditional cultural values: "One client who is doing well has a sense of self identity and direction in her life. This is linked to her spiritual history, is connected to her links with the land and her traditional spirit stories. This spiritual link is very strong for her". Gamblers who understood and respected cultural values of relatedness appeared to refrain from exerting pressure on others to share resources. This was protective for them in controlling their gambling.

Resilience

For families with frequent high spending gambler members, there were many adverse consequences. However, learning from experience appears to produce resilience for some. Resilience was perceived to consist of two sub-themes, individual resilience and family support to curtail gambling.

Individual Resilience

Resilience for gamblers involves being able to rebound from negative gambling consequences. One participant felt "*shame if you are not able to provide for your family, if you have wasted your money gambling*". One man had chosen not to gamble after difficult childhood experiences with "*a mother who gambled*". His decision was based on his ability to spring back from earlier hardship. The importance of minimising harmful gambling consequences was captured by another person who had grown up with relatives: "*caught in the trap of gambling*" and who subsequently decided "*that's not the way for me*". He saw gambling as a cycle which was hard to break. A non-Indigenous social worker said that some reformed gamblers had "*have learnt to get over the pain and hurt, but from time to time, slights happen*". A former problem gambler said after "*almost two years of rehabilitation ... [he had] not gambled for 30 years*". Now he counsels troubled Indigenous men on ways to restore their lives using traditional ways of thinking handed down from his grandfather. Some gamblers who had experienced harmful gambling consequences developed personal resilience to protect themselves against experiencing those negative consequences again.

Family Support to Curtail Gambling

Other gamblers developed insight into the negative consequences of their gambling only after they had "*confrontations*" with family members. This was important as it started a process of discussion and negotiation about overcoming gambling-related problems. One person said "*support from family ... protect the family by getting the whole family together to explain the situation*" and "*... manage to move on, with family support and friends, gone through healing process*". Some families had to learn to refuse the gambler's requests for money and loans: "*all start to say 'no' to the gambler*". This was very hard as it contradicted cultural obligations to share. From a non-Indigenous perspective, several counsellors commented that

families provided valuable support once people knew it was needed “*Support from their family ... people say they can’t do this on their own although there is sometimes tension when family members find out the real extent of the problem*”. This person also recognised there was tension when gambling losses were revealed: “*Overall protective factor, strength of the Indigenous community, they pull together with problems, once they are out in the open*”. Indigenous family networks, and the assistance they provide to help curtail gambling-related problems appeared to be a resilient protective factor.

Discussion

From this research, risk factors associated with heightening the negative consequences of gambling were reported as poverty, a reluctance to seek gambling help and generational influences on card gambling. Conversely, protective factors associated with minimising the negative consequences of gambling include role models, relatedness and resilience.

Poverty was reported as a risk factor for exacerbating the negative consequences of gambling. As Thomas and Jackson (2004) noted, low financial resources amplified the consequences of gambling losses by limiting the ability of a person to finance their future gambling. Gambling losses resulted in debts for those with few assets. The ripple effect of accumulated gambling losses was felt by others as gamblers tried to borrow money and other essentials. Demand sharing, if successful, drained resources from other family members or the community, as found earlier by Martin (1993) and McDonald and Wombo (2006). Poverty appeared as a cyclical risk factor fuelling further gambling that, in turn, intensified the negative consequences of gambling for some gamblers.

A reluctance to seek help for gambling-related problems was a risk factor that exacerbated negative gambling consequences of shame, stigma and even denial. Denial prevented some Indigenous gamblers from seeking help as did some lack of knowledge about where to seek help. In contrast to earlier findings indicating help-seeking by Indigenous gamblers (Dickerson et al. 1996), this current research found Indigenous gamblers reluctant to seek help from mainstream services. As identified by the AHMRC (2007) and Cultural Perspectives (2005) gambling-related problems were a source of shame for Indigenous gamblers, some of whom were uncertain about the availability and confidentiality of counselling services. A reluctance to seek help intensified the negative outcomes of gambling for these Indigenous gamblers.

A heightened likelihood of future gambling and school absenteeism were risk factors for escalating the negative consequences of generational card gambling. Being brought up in a household where card gambling was frequent, commencing gambling as a youth, gambling being a source of spending money represented accumulated risk, as defined by Gilgun (1999). Given the accumulated risk and the major role that familial factors play in many children’s lives, generational transmission of gambling norms may be serious and far-reaching. For instance, school absenteeism, appeared to intensify the negative outcomes of gambling by potentially lowering personal, educational and employment opportunities. Although different cultural groups judge risks according to their habits and social norms (Werner 1993), for Pearson (2007) reinforcement of norms that encourage disengagement with the economy contributes to Indigenous disadvantage. A risk factor for increasing the negative consequences of card gambling can arise in the context of a person’s upbringing.

Alternatively, a protective factor associated with minimising negative gambling consequences was reported as having strong role models. Some people found role models helped shield them from pressure to gamble. Role models influenced decisions by showing

people how to act and by protecting them, if necessary, from negative gambling consequences. In north QLD, Pearson, an Indigenous role model and mentor himself, described his father as a most important role model, showing him how to live and accept responsibility (Koch 2007). Similarly, role models in this research exerted a strong protective influence. This strength came from within people and their environment. It was not imposed from an outside agency. Although there were cultural obstacles to negotiate, having a role model was a protective factor by encouraging positive individuals to find ways to avoid negative gambling consequences.

Relatedness for Indigenous Australians was described thus: ‘The social relationships of Aboriginal society are a lot more dense and the networks much more extensive than is the case with white fellas’ (Pearson 2002:24). In this research, relatedness included family and kin group support. One important aspect of relatedness was a return to the Indigenous cultural values. Respect for these values meant feeling accepted and comfortable in approaching relatives to talk about gambling-related problems. Several research participants were positive about assistance received from family in reducing gambling as proposed by McMillen and Bellew (2001). Although social and cultural factors and acculturative stress have been implicated in higher problem gambling rates for people belonging to ethnic minority groups (Perese et al. 2005), this research has shown the capacity to address gambling problems was higher when gamblers had cultural support from family and kin. This finding lends support to the Yolngu people’s proposal to look after their own people on gambling issues (Christie and Greatorex 2009).

Another protective factor appeared to be resilience, or the ability to overcome adversity through personal competence and that of others (Deveson 2003). Several gamblers revealed they had overcome gambling-related problems and dealt with other troubling issues in their lives, supporting Rutter’s (1990) ideas that adversity builds resilience. Both individual and family resilience was built on strength supported by a return to cultural ways of thinking. Phillips (2003) also found that a return to cultural and spiritual healing brought strength in dealing with alcohol, drugs and gambling problems. This finding signifies the importance of cultural influences affecting gambling behaviour and in helping to reduce risks associated with negative gambling consequences. Resilience is reported to be a protective factor in dealing with gambling-related problems.

Conclusions

Using aspects of the public health model, The Model of Influences on Gambling Behaviours and Outcomes (Thomas and Jackson 2004), some risk and protective factors associated with gambling consequences specific to Indigenous gamblers in north QLD have been revealed. Most of the risk factors were associated with structural conditions and personal issues, while most of the protective factors were closely related to family and cultural values. Some of the risk factors revealed in this research had been identified in previous literature on Indigenous gambling, although not in any great depth. In contrast, information about protective factors is very scarce. It has been documented here for the first time that protective factors linked to family and cultural strengths enable Indigenous Australians people to adapt and control their gambling in ways that minimise negative consequences. Furthermore, aspects of Indigenous Australian culture have been shown to be protective through influencing their gambling choices.

For research limitations, another group of research participants and a different researcher may have revealed different views about Indigenous gambling, its consequences and associated risk and protective factors. In addition, using more research sites may have

yielded broader results. However, this research has contributed theoretically to a developing body of knowledge about gambling by Indigenous Australians by revealing that some risk and protective factors surrounding gambling consequences are embedded in distinctive familial and cultural traditions.

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