The gambling world of Asian Americans in Des Moines, Iowa

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The gambling world of Asian Americans in Des Moines, Iowa

by

Steven A. Beeman

A dissertation submitted to the graduate faculty
in partial fulfillment of the requirements for the degree of

DOCTOR OF PHILOSOPHY

Major: Sociology

Program of Study Committee:
David Schweingruber, Major Professor
Andrew Hochstetler
Abdi Kusow
Susan Stewart
Tianshu Zheng

The student author, whose presentation of the scholarship herein was approved by the program of study committee, is solely responsible for the content of this dissertation. The Graduate College will ensure this dissertation is globally accessible and will not permit alterations after a degree is conferred.

Iowa State University
Ames, Iowa
2020

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DEDICATION

I dedicate this to the Southeast Asian Community who has accepted and allowed me to do life with them for the last 25 years. This dissertation has emerged from my interaction and relationship with the community.

I would like to thank my wife, Shawna Beeman, who has carried the weight of a husband in grad school, while raising three children. My kids, Andrew, William, and Chloe who have inspired me to complete the degree.

This work is to the glory of God, there were many times I wanted to quit, but God strengthened me for another day.
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**NOMENCLATURE**

*Hun Dee*  
A transliterated Lao or Tai-dam word for funeral wake, often held in a home.

*T’ver Bon*  
A transliterated Khmer word for a funeral wake or type of honoring, often held in the home.

*Suu-Kwan*  
A transliterated Lao word for a celebration, often held in a home.

Mom/Mat  
Dealer in a card game at home.

Four-Cards  
A game of chance using Four cards.

Thirteen-Cards  
A game of chance using 13 cards.

*Hoi/Toi Teng*  
A form of community micro-credit.

VIP  
Very Important Person.

OG  
Original Gangsta (a slang expression for the older generation).
ACKNOWLEDGMENTS

I would like to thank my committee chair, David Schweingruber, and my committee members, Andy Hochstetler, Abdi Kusow, Susan Stewart, and Tianshu Zheng, for their guidance and support throughout the course of this research.

In addition, I would also like to thank my friends, colleagues, the department faculty and staff for making my time at Iowa State University a wonderful experience. A big thanks to the grounded theory seminar, which was such a great help. I want to also offer my appreciation to those who were willing to participate in my interviews and observations, without whom, this thesis would not have been possible.
ABSTRACT

Gambling is ubiquitous. Gambling is state regulated through casinos and unregulated on Friday night poker night or a bet between coworkers over a game. Gambling in the Southeast Asian American community is unique because it has been normalized within the community. Gambling in the Southeast Asian Community is always expected when there is a large get-together. In the last thirty years, gambling in the community has changed from underground casinos and illegal microfinancing to legal casinos and the use of financial system, but a remnant of gambling continues in the community at wakes, graduation parties, and even one-year old’s birthday parties. These regular events are part of the socialization of gambling in the community. The closed network of the community allows for gambling to continue with the checks and balances of face and trust. Face is the image of self that is given hoping others accept it. Face and trust give power to informal control measures, such as gossip, to keep people from cheating and paying their gambling debts. Participants gambled within a gender-framed masculine hegemony where both the men and women “do gender”— while gambling. There was a gender narrative that everyone knew and acted towards. Sex-segregated spaces are used to prevent men and women from deviating from these narratives. When participants did deviate from the gender narrative, the community responded through direct confrontation or gossip. The gender narratives were one variable in how men and women do money work. There are four types of gamblers (recreational players, capitalist, thrill-seekers, and avoiders) based on how they did money work while gambling. Community, money work, and gender are interwoven together into a larger concept of a gambling world.
CHAPTER 1. INTRODUCTION

Gambling is a ubiquitous pastime in the United States. Gambling involves risking money, a car, jewelry, or anything of value for the chance of getting something more valuable in return (Substance Abuse and Mental Health Administration (SAMHSA) 2014; Raylu, and Oei, 2002; Lesieur 1984). The gamble has three steps: what is being wagered, how is it played, and what the winner will receive (Goffman 1967, Price 1972). There are many forms of gambling, which can be found in casinos, horse and dog tracks, convenience stores, neighborhood playgrounds, bars, and church halls (Reith 2006). In the United States, 40 states have legalized casinos, either tribal or state (Miller 2019), and 46 states have a lottery (Miller 2019). In 2015, more than $4.2 billion was wagered on sports events in Nevada, the only state where sports betting was legal, but this does not include an estimated $90 billion that was bet in offices, dorms, and among friends and family (Miller 2019). The revenue for tribal casinos in 2017 was $32.40 billion and for state-sanctioned casinos in 2018 was $41.68 billion (Miller 2019). People gamble for entertainment and relaxation, to support community welfare, to socialize, and to win money (Sobrun-Maharaj et al. 2012, Reith 2006, Ladouceur 2002, SAMHSA 2014, Park and Losch 2016, Steinmüller 2011). Most people who gamble do so innocuously; however, for some people it goes beyond casual play and becomes negatively life-altering, which affects the community as well. The effects of gambling can be seen in any community where gambling is present.

Background: Southeast Asian Americans and Gambling

Some types of people gamble more than others. Men gamble more than women (Hing et al. 2014, Johansson 2009), and younger people gamble more than older people (Volberg et
Gambling is also more common among the poor and those with lower socioeconomic status (Volberg et al., 2001), including immigrants and racial/ethnic minorities (Raylu and Oei 2004, Welte et al. 2008, Petry et al. 2003). For this dissertation, I studied gambling among residents of Des Moines, Iowa, who were immigrants (often refugees) or descendants of immigrants from Cambodia, Laos, or Vietnam—including the Tai-dam, Hmong, and Tai-luu peoples. Then Governor of Iowa Robert Ray opened the door during the refugee crisis, and many Southeast Asians moved to Des Moines and established a new life here, contributing to the culture, business, and development of the city.

Some researchers have claimed that gambling is especially prevalent among Asian Americans. Petry et al. studied Southeast Asian refugees and discovered that more than 70 percent were pathological gamblers (Petry, Armentano, Kuoch, Norinth, and Smith 2003). Petry et al. define pathological “as a disorder” involving the “preoccupation with, tolerance of, and loss of control related to gambling” (Petry et al. 2003:1142). Lesieur et al. found that 13 percent of Asian Americans were considered pathological gamblers “where black, whites and American Indians had lower rates” (Lesieur et al. 1991:523). Among Chinese restaurant workers in Montreal, New Zealand, 19 percent were determined to be pathological gamblers (Clarke 2006). A statistically random sample of Cambodians living in Long Beach, California, showed 13 percent were considered to have lifetime disordered gambling (Marshall, Elliot, and Snell 2009). However, other researchers claim that Asian Americans have low rates of gambling. According to Welte et al., “Asians were the racial group that showed the lowest gambling involvement” (Welte et al. 2008:130). A New Zealand study concurred, claiming "Gambling participation, gambling related harm and problem gambling prevalence –least amongst refugees, less amongst Southeast Asians" (Sobrun-Maharaj
An Australian study in 2001 similarly found fewer Asians gambling than whites, but "problem gambling scores were higher in Asian youth" (Moore and Ohtsuka 2001:11). Although it is unclear from the literature whether Asian Americans have a greater issue with problem gambling compared to the general population, it is a concern for them. In one survey, forty-one percent of Asian Americans indicated gambling was a problem in the community (Fong et al. 2009).

What does gambling mean for Southeast Asian Americans? Can it be understood as economic behavior? A product of culture? Socialized behavior? To fully understand this gambling world requires applying the sociological imagination—understanding the intersection of biography and history (Mills 1959).

**Purpose of the Study**

This study will investigate gambling behavior in the Southeast Asian Community in Des Moines, Iowa, particularly as it is connected to meanings of community, money, and gender.

Among the questions I will address include: How is gambling used to build and encourage community? What aspects of community life center around gambling? How is gambling in the Southeast Asian context perceived at the wake, graduation party, and casino? What positive or negative contributions are gambling making to the community? And how is community constructed by people gambling together? How is gambling behavior socialized in the community?

How does gambling define or reinforce gender norms in the community? Do women gamble differently than men? Is there an expectation that men should gamble more or risk
more to reify their masculinity? Are there strains in roles because of parental gambling and its impact on the family?

How is money constructed through gambling? What is the meaning of gambling in the homes of those who oppose it? What is being taught to children about gambling? Is gambling discussed in homes, and if so, how? Does the meaning of money determine how gambling is practiced?

This dissertation seeks to understand and analyze the culture and change process of gambling behavior and outcomes. This dissertation will show how community, money work, and gender are related. The community is the foundation of gambling among Southeast Asian Americans in Des Moines, Iowa. How the community uniquely offers many venues and opportunities to gamble outside of the casino affords all gamblers a place to act toward their view of money. Gender expectations in the community guide gambling behavior and outcomes, including views on money.

This study of the gambling world was approved in 2017 by the Institutional Review Board at Iowa State University. I conducted semi-structured interviews with 29 people and observed gambling at a casino and at various community events. I used grounded theory to analyze my data. The name “grounded theory” explains the goal of the approach: to develop theory that is grounded in data.

The Researcher

In the early 1990s, I begin pastoring in Des Moines, Iowa. I began working with Southeast Asian refugee families. I am white and began to learn their language and culture. I started a language-based Khmer church and organized a ministry for English-speaking children and youth of refugees. In the Asian American community, I am seen as both a
spiritual leader and a community organizer. I have been active in the community for the last 30 years. In 2007, my master’s thesis looked at social problems among Asian Americans. I surveyed Southeast Asian Americans between the ages of 18 to 35 asking what they considered were the biggest issues facing their community. The number one issue identified through this fieldwork was gambling. This doctoral work expands on this to discover how routinized gambling is constructed in community, while doing gender and doing money work.

Outline of the Dissertation

This dissertation follows a traditional dissertation format. Chapter two is the literature review, focusing on the topics of community, money work, and gender. Chapter three focuses on research methods, including the author’s positionality, the sample, how the fieldwork was accomplished, the conceptual frameworks used, ethical considerations, and how the data were analyzed. Chapter four focuses on the connection between gambling and community, chapter five on the meaning of money in gambling, and chapter six on gender and gambling. Chapter seven summarizes my findings and what contributions this dissertation makes to scholarly literature.
CHAPTER 2. LITERATURE REVIEW

Overview

Gambling has been studied and discussed for centuries (Rosecrance 1988, Schwartz 2006). Currently in the United States it is studied sociologically (Leisure 1988), psychiatrically and psychologically (Barnes, Welte, and Tidwell 2017), in economics (Grinols and Mustard 2005) and in leisure studies (Sullivan 2016; Wiley, Shaw and Havitz 2000). This study will look specifically at gambling through a sociological lens. Some major sociological studies examined various aspects of gambling, including the medicalization of gambling, gambling and stigma, and gambling as a social problem (Nichols, Stitt, and Giacopassi 2004). Very few studies specifically study Southeast Asian Americans and gambling even though they are a more vulnerable population in the pan-Asian spectrum—the majority of Southeast Asians from Cambodia, Laos, and Vietnam came to America as refugees and have the lowest SES of all with Asian Americans. Fong et al. surveyed Asian Americans living in Los Angeles and found that among Asian Americans, 41 percent believe gambling “impacted their community ‘a lot’” (Fong et al. 2009:177 ). Gambling studies rarely discuss the community that surrounds gambling and how that community may perpetuate a gambling world. Although there are studies on non-financial motives for gambling (Clark 2008, Lee, Lee, Bernhard, and Yoon 2005), there is no research on the meaning making of gambling money. Studies that discuss gender and gambling generally focus on women’s gambling as a public health problem (Wong, Zane, Saw, and Chan 2013; McCarthy, Thomas, Bellringer, and Cassidy 2019). There has been very little research examining masculinity and gambling (Wolkermir 2012, Walker, Hinch, and Weighill 2005, Cassidey 2014, Hunt and Gonsalkorale 2018) and the role gender plays in gambling. In this
study, I look at the role of gender narratives and how these influence gender displays in gambling and where those gender displays are negotiated. This dissertation brings significant insight to the rarely discussed subjects of gambling in relationship to community, gambling and the meaning making of money, and the intersection of gambling and gender. This study fills in gaps regarding social life as expressed through gambling behavior, particularly as that behavior constructs meanings of community, money, and gender.

**Past Sociological Accounts of Gambling**

This study will look specifically at gambling through a sociological lens. Some major sociological studies have undertaken the task of studying gambling including the medicalization of gambling, social problems, and stigma (Nichols, Stitt, and Giacopassi 2004).

**Medicalization of Gambling**

Social scientists have categorized and typified gamblers for years seeking to understand the motivation behind the behavior (Goffman, 1966, Lesieur 1984, Cotte 1997, Lee et al. 2005). One of the ways gamblers have been categorized is by the medicalization of gambling. This section traces the history of how gambling became a psychological problem that needed to be treated. In the process, they operationalized when gambling behavior was disordered. Medicalization is “defining a problem in medical terms, usually as an illness or disorder, or using a medical intervention to treat it” (Conrad 2005:3). Medicalization is the social construction of illness, that is, that individual agents create meaning from and label ideas that make them real in their consequences, in this case, illness (Conrad and Barker 2010, Rosecrance 1985). Illness is examined through the lenses of culture and history (Conrad and Barker 2010). It is similar to the construction of deviance, where the first step is
to determine that the behavior is not “acceptable” and is therefore deviant (Conrad and Barker 2010, Rosecrance 1985). Medicalization of an idea or problem is done sociologically rather than just biologically, that is, it is given a medical label (Conrad and Barker 2010). Second, the step to medicalization is to find the appropriate vehicle that will legitimize the new medicalization status. There are three ways something is medicalized: through the medical establishment, through organized movements, or through professional communities (Conrad 2005). Gambling was medicalized through coordinated social movements and the professional community (Conrad 2005, Rosecrance 1985).

Gambling has been studied by sociologists and psychologists alike, but generally, the structures of gambling and its negative effects have been in the field of psychology (Lesieur 1984, Ladouceur et al. 2002). The constructionist perspective of social problem literature can look at how the medicalization of gambling contributed in viewing gambling as a social problem. “A constructionist prefers to use the term claim” (Harris 2013:7). A claim is an assertion about a problem in society; it may or may not be true (Harris 2013). The first claims makers using the medicalization of gambling as a social problem were in the late 1950s. In 1957, Willis, an alcoholic, started his gambling fellowships called Gamblers Anonymous (Dickensheets 1997). Gamblers Anonymous started their first chapters crafted after the idea and success of Alcoholics Anonymous—the medicalization of alcoholism (Gaudia 1987, Rosencrance 1985). For the next 20 years, these claims makers continued to make their claims about gambling until it was recognized by the mental health community as a problem. In 1984 the American Psychiatric Association (APA) outlined what pathological gambling looked like and added it to the Diagnostic and Statistical Manual of Medical Disorders III (DSM) as a psychological disorder (Gaudia 1987). It was included with other impulse
disorders like pulling one’s hair out and kleptomania (Reilly and Smith 2014). It included seven criteria that mostly dealt with personal, family, and financial problems associated with gambling (Reilly and Smith 2014). Instruments were developed to quantify, study and determine the severity of the disease. The South Oaks Gambling Survey (SOGS) and the Diagnostic Interview Schedule (DIS) were based on the DSM III, which defined pathological gambling as “chronic and progressive failure to resist impulses to gamble, and gambling behavior that compromises, disrupts, or damages personal, family, or vocational pursuits” (Eisen, Seth et al. 1998). In 1994, the APA outlined ten diagnostic criteria. Five of the ten diagnostic criteria needed to be met to be considered pathological—the word the APA used. These criteria were roundly criticized because they were based on only those who sought treatment, yet the most pathological gamblers did not seek treatment (Reilly and Smith 2014). These new guidelines did not account for any continuum in gambling behavior, it was discreet, they were clinically pathological gamblers or not (Reilly and Smith 2014). There was no threshold for what would constitute a problem gambler: would it be one who met two or three of the criteria but not four or five (Lesieur 1998, Ladouceur 2002, Park and Losch)? Those who did not meet five of the ten criteria were considered problem gamblers, but there was no operationalization of whether that meant they met one or four of the criteria (Smith and Reilly 2014). More instruments were used to determine pathology: a new DIS based on the DSM IV, the National Opinion Research Council Diagnostic Screen for gambling (NODS), the Problem Gambling Severity Index (PGSI), and the Lie/Bet (Appendix H shows the various test measurements) to rule out problem gambling are just a few of the ways clinicians, sociologists, and lay people through self-assessment could determine the level of problem gambling (Park and Losch 2016, National Council of problem Gambling 2019, New
York State Office of Addictions Services and Supports 2019). The PGSI ranked severity from “not at risk”, “low risk” (at least one yes), “moderate risk” (at least two or three yeses), and “high-risk problem gambler” (at least four yeses). Pathological gambling has always been closely tied with substance abuse, particularly alcohol and smoking, and recently the APA re-categorized pathological gambling; it is now found under behavioral addictions and is termed gambling disorder rather than the pejorative nomenclature of pathological. (See Appendix I for a thorough look at the many ways the literature has attempted to medicalize problem gambling.) One of the criteria, dealing with illegal activities, has been removed from the DSM–5 (Hasin et al. 2013). Rather than using the word pathological (too clinical, soon outdated) or compulsive (layman's description), much of the literature refers to anyone who meets three or more of the classifications to be a problem gambler (Clarke et al. 2006, Park and Losch 2016) and anyone who meets four or more would be considered disordered, within a 12-month period. The following chart taken directly from the DSM–5 outlines the criteria for gambling disorders.

Table 2: Criteria Pathological Gambling Found in DSM – 5

<table>
<thead>
<tr>
<th>DSM–5 Persistent and recurrent problematic gambling behavior leading to clinically significant impairment or distress, as indicated by the individual exhibiting four (or more) of the following in a 12-month period.</th>
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<tr>
<td>1. Needs to gamble with increasing amounts of money to achieve the desired excitement.</td>
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<tr>
<td>2. Is restless or irritable when attempting to cut down or stop gambling.</td>
<td></td>
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<tr>
<td>3. Has made repeated unsuccessful efforts to control, cut back, or stop gambling.</td>
<td></td>
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<tr>
<td>4. Is often preoccupied with gambling (e.g., having persistent thoughts of reliving past gambling experiences, handicapping or planning the next venture, thinking of ways to get money with which to gamble).</td>
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<tr>
<td>5. Often gambles when feeling distressed (e.g., helpless, guilty, anxious, depressed).</td>
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<td>6</td>
<td>After losing money gambling, they often return another day to get even (&quot;chasing&quot; one's losses).</td>
</tr>
<tr>
<td>7</td>
<td>Lies to conceal the extent of involvement with gambling.</td>
</tr>
<tr>
<td>8</td>
<td>Has jeopardized or lost a significant relationship, job, or educational or career opportunity because of gambling.</td>
</tr>
<tr>
<td>9</td>
<td>Relies on others to provide money to relieve desperate financial situations caused by gambling (APA 2013:585).</td>
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This medicalization of gambling has not been accepted worldwide. In Australia, it is considered a social and public health issue. Problem gambling is defined as the “result of the confluence of factors incorporating the individual gambler, the wider gambling environment and the social context” (McMillen et al. 2004:27), therefore, problem gambling affects relationships, finances, physical and mental health, loss of control, frequency and pattern of behavior with negative results (McMillen et al 2004). There are some benefits of the medicalization of gambling. It could help gamblers see the problem outside of themselves, allowing them to “absolve themselves partially of guilt and responsibility for misdeeds” (Rosecrance 1985:275). Medicalization intends to destigmatize and make the behavior amoral, at least to the sufferer (Conrad and Barker 2010). Stigma is when the general population sets apart, avoids, even persecutes those whose behavior or characteristics are different from what they hold to as normal or acceptable (Goffman 1963). Sometimes, even the medicalization of behavior does not reduce stigma because stigma, like medicalization, is a social construction (Conrad and Barker 2010). There may be some potential drawbacks to medicalization as well. The medicalization of gambling and its treatment, particularly that of Gamblers Anonymous, is based on an abstinence model, which may not be realistic (Rosecrance 1985). Medicalization individualizes the issue and removes it from its historical
and cultural influences (Conrad and Barker 2010). “Rather than seeing certain deviant behaviors as symptomatic of problems in the social system, the medical perspective focuses on the individual diagnosing and treating the illness, generally ignoring the social situation” (Conard 1973:19). When a problem is realized by an individual, or the medicalization of a problem is individualized, stigma can occur.

**Stigma and Gambling**

In this section, I will be discussing the issue of stigma and the effect of stigma in general, particularly among Asian and Asian Americans as it relates to gambling. Goffman's work on stigma is foundational to any understanding of stigma. He defined stigma as a "special kind of relationship between attribute and stereotype" (Goffman 1963:4). There are two kinds of stigma; Goffman called them the "discredited" and the "discreditable" (Goffman 1963:4). The discredited are those who have noticeable features that deviate from the accepted norms: physical differences or deformities, perceived character impairments, or lineage such as race or religion (Goffman 1963). The discreditable are those who know their own stigma, but it is not known to the company around them. Twenty years later Jones et al. continued this discussion on stigma by adding new expressions regarding those who deviate from the norm. They used the expressions mark, markable, and marked and how these expressions are distinct from Goffman's in the way they are operationalized. A mark is anyone who has "perceived or inferred conditions of deviation" (Jones et al. 1984:8) from the norm. A markable person is one who carries discredited physical, character, or lineage deviance. A marker is, to use Goffman's language, "a normal" who sees or applies the discrediting to the person—to the marked. However, a marked person is not necessarily stigmatized (Jones et al. 1984).
In research studying the impact of stigma on the mentally ill, stigma was operationalized with cues, stereotypes, prejudice, and discrimination (Corrigan and Watson 2002, Corrigan 2004). Self-stigma is the result of the internalized cues (labels), prejudice, and discrimination or as Goffman said, "enacted, perceived, and internalized" (Goffman 1963, Donaldson et al. 2015:165). Enacted stigma is actual discrimination, avoidance, or persecution because of the stigma. Perceived public stigma results in feelings of contempt and ostracism (Donaldson 2015, Link and Phelan 2001), which leads to low self-esteem, self-prejudice, and self-discrimination (Corrigan and Watson 2002, Corrigan 2004, Hinge et al. 2016, Link and Phelan 2001). Expanding the concept of stigma, Luoma et al. found that this same stigmatizing effects of mental illness were also found in substance abuse and treatment studies; they added the concept of shame as it relates to "self-stigma—shame, self-evaluative thoughts, and fear of enacted stigma…" (Luoma et al. 2008:157). The stigma of mental illness, drug abuse, and even disordered gamblers has been explored. The stigma of mentally ill and substance abuse corresponded directly to the stigma experienced by disordered gamblers (Donaldson 2015, Hing 2015, Horch and Hodgins 2008). Perceived stigma affects quality of life, openness to help, the perception of others’ willingness to help, and one's self-identity (Luoma et al. 2008).

Gay, Gill, and Corboy talk about the pervasiveness of gambling in Australia and how that may mediate gambling from being stigmatized in general—a situation similar among the Asian American community regarding gambling (Gay, Gill, and Corboy 2016; Scull and Woolcock 2005). When it is routinized in the community, the routinization mitigates the stigma of gambling. However, when the gambling goes beyond the acceptable norm, it is stigmatized. In interviews with drug addicts and those on the streets, there were clearly those
who were worse off, even if everyone was using. The term “crackheads” was stigmatizing label used in stereotypes, prejudice, and discrimination—a line was made that when one crosses it, they are no longer included with the normal, whatever that normal is (Copes, Hochstetler, and Williams 2008). Disordered gamblers find themselves stigmatized by the community if they have crossed some line (Sobrun-Maharaj 2012, Donaldson 2015, Goffman 1963). Goffman considered full-time gamblers part of the socially deviant (Goffman 1963), and this may be expanded to the problem gambler as well. To change a quote from Goffman, "How does the stigmatized "gambler" (replacing the word "person") respond to his situation?" Stigma is processual and interactive. Gamblers use different tactics in dealing with the stigma; avoidance, humor, or trying to pass are some of the ways the discredited learn to survive (Goffman 1963). Or some choose to quit gambling to remove the stigma, to create a self they were comfortable being (Hodgins and El-Guebaly 2000).

Stigma is a two-sided coin: on one side it may deter Asian Americans from gambling too much or at all because they fear they will be swept in with the stigmatized; on the other side of the coin, however, it may keep them from getting the help they need and further encourage them to gamble in order to prove that things are okay and they recover loss of face (Sobrun-Maharaj 2012, Donaldson 2015, Moore and Ohtsuka 2001, Goffman 1967). When face is lost and a person is stigmatized, it may become a problem for the community, not just the individual. Another way of studying gambling is by looking at the effects it has on individuals and communities.

The Effects of Problem Gambling

This section will address the consequences related to problem gambling. Problem gambling brings with it a myriad of social issues. These become the distinguishing points of
the difference between the social gambler and the problem gambler. The problem gambler contrasted with the casual or social gambler will show a greater tendency toward addictions (Donaldson 2015, Reith 2006). Heavy drinking, drugs, and smoking are associated with problem gambling (Welte et al. 2001, Ladouceur et al. 1999, Reith 2006). We see the effects of problem gambling in comorbidity issues of substance abuse, suicide ideation, and financial catastrophe such as bankruptcy and huge debt (Lutz and Park 2014). Problem gamblers are 6.3 times more likely to abuse alcohol, 5.4 times more likely for drug abuse, and seven times more likely for nicotine dependence (Petry, Stinson, and Grant 2005). A more recent study indicates a higher percentage of alcohol and drug abuse for U.S. native-born Asian Americans than the first generation (Savage and Mezuk 2014).

There is a higher rate of suicidal ideation among problem gamblers than those afflicted with alcohol or drug abuse. Gamblers attempt suicide more than nongamblers, and cities with increased gambling have twice the risk of suicide (Moghaddam 2015). A study in Australia found that nine percent of problem gamblers have considered suicide (Reith 2006). Gamblers’ spouses are three times more likely to attempt suicide than the general public (Lesieur 1998). Problem gambling in adolescents shows a major increase in suicide ideation. A Quebec study found that 46 percent thought of suicide and 25 percent attempted suicide contrasted to nongamblers at 27.7 percent and 7.8 percent respectively (Ladouceur 1999). Some studies have shown no statistical difference between communities with casinos and suicide rates (Nichols, Stitt, and Giacopassi 2004). “However despite the complexities involved in disentangling the various contributory factors to such scenarios, the … weight of evidence showed that gambling did have distinct effects” (Reith 2006:5.10) on suicide and suicidal ideation.
Problem gamblers are financially burdened because of gambling with as many as 28 percent of male problem gamblers declaring bankruptcy (Lesieur 1998), more than 65 percent have had to borrow money to pay bills (Reith 2006:5.11), or steal money to gamble more (Ladouceur 1999, Suomi 2013). A study conducted in the United States on communities with new casinos found that bankruptcy was significantly greater in these communities compare to similarly matched communities in the same state (Nichols, Stitt, and Giacopassi 2000). A follow-up study confirmed that the proximity of a casino brought a rise in bankruptcy and had a profound local effect, but not a national effect (Barron, Staten, and Wilshusen 2002). Problem gambling becomes a risk to small business owners who have lost their businesses due to gambling losses (Scull and Woolcock 2005). In Iowa, within the first year of casinos being open, more than 15 percent of credit problems were related to gambling up from two to three percent before the casinos were open (Reith 2006). These financial issues affect not only the individual but the family as well (Scull and Woolcock 2005). Problem gambling affects family finances, which in turns impacts intimate and family relationships and can be a predicator of violence in the home (Suomi 2013).

Effects of Gambling: The Community

The effects of gambling on the community are complicated and murky. The effect of gambling on the community may be positive or negative; an exploration of the literature shows both. Some studies indicate no statistically significant relationship between the presence of a casino and crime (Stitt 2003) whereas others show a direct link between casinos and crime (Grinols and Mustard 2006, Dunkley 2000). The state is interested in gambling's success despite the negative effects of problem gambling for individuals; it is a source of income for the state (Ladouceur et al. 2002, Schwartz 2006, Larimer and Neighhors
There are two areas of concerns and two areas of strength that gambling brings to the community.

The first concern relates to the intimate relationship of couples. Those who live with or have intimate relations with a problem gambler often report violent outburst and attacks (Suomi 2013, Muelleman 307). In a study using emergency room patients they found an increase odds ratio of being the victim of intimate partner violence if their partner was a gambler, and of those whose partners were problem gamblers, 64 percent attributed the violent attack to gambling (Muelleman 307). It was not always the gambler as the aggressor; sometimes the gambler would be the victim of violence. The aggression was often toward the gambler because the relationship had been damaged by lies, by stealing from family members, and by anger directed toward the gambler because of lack of change (Suomi 2013) as family and close intimate partners would physically lash out. Children of problem gamblers grow up in homes with financial insecurity, substance abuse, and family violence (Suomi 2013, Darbyshire, Oster, and Carrig 2001).

The second area of concern in the community is found in the home as well, but with the family. The effect of problem gambling on children is pervasive, systemic, and embedded in a family structure. It affects them psychologically, socially, and financially, and initiates the vicious cycle of gambling as children grow up to be adults (Jacobs et al. 1989, Welte et al. 2004, Darbyshire 2001). Darbyshire et al. mention that children growing up in a problem gambler's home experienced loss. They outlined five areas of loss: (1) loss of physical presence when the parent or parents were more concerned with gambling than being home with the children (Suomi 2013); (2) loss of "existential" presence, because even when the parent or parents were home, they were preoccupied and were not available to help, guide, or
love; (3) "loss of relationship" (2001:35) presence, the problem gambler changed and there was a loss of relationship soured on broken promises and lies; (4) "loss of trust" (2001:35) was a regular response from children whose homes were turned upside down by the inconsistencies, lies, anxieties, and mood swings of the problem gambler (Suomi 2013); and (5) loss of physical needs being met. Whether it was children having to miss school to keep the problem gambler from going out to gamble or lack of food and clothing, there was significant loss growing up in the home of a problem gambler. "Children living in problem gambling families may be ‘homeless,’ long before the family home has been lost" (Darbyshire 2001:42).

It is naïve to think that gambling has only detrimental effects on any community. Studies have shown an increase in income for communities that have a casino (Chhabra 2007). One study showed that within the first four years a casino opens on a Native America reservation, employment increases by 26 percent and poverty decreases (Evans and Topoleski 2002). In Iowa alone, there are more than 36,000 jobs made available because of casinos (Chhabra 2007) and $1.1 billion dollars was infused into the economy through jobs, taxes, and charity (Iowagaming). In the Iowa study, the economic impact is clearly positive except in two communities, where they concluded, “If solely based on tangible benefits and costs, the gains outweigh costs” (Chhabra 2007:181).

The other gain gambling brings to the community is a destination to have fun and relax. Casinos are adapting to the times. The extensive buffet, the public’s nearly whole-hearted acceptance, the concerts, meeting rooms, and the connected hotel makes some casinos a destination (Klas 2011). The most common reason Iowans went to the casino was for “entertainment or to have fun” (www.iowagaming.org). Play is the foundation of culture
or at least is integral to cultural (Caillois 2001, Huizinga 1950). Casinos bring a ludic escape for the push and shove of the grind, a place to get away from the rigor of life (Caillois 2001).

A Minnesota study indicated six motivational characteristics of the “no-problem” gambler: (1) fun; (2) “get something for little”; (3) change up activities; (4) enjoy the competition; (5) pressure from friends; and (6) to give to charity. (Laundgran et al. 1990:13). A study of older Minnesotans found the four main reasons they frequent casinos is to socialize, to eat, for something to do, and for the shows, which were characteristic of the "no-problem" gambler. When interviewed they understood that going to the casino was entertainment. Only 7 percent surveyed went because of financial reasons. One senior is quoted, "Money lost is entertainment" (Hope and Havir 2002:189). Entertainment, socialization, food, and having a night out are positive culture-building, community-enriching activities that casinos provide. Americans are very acceptable of the idea of gambling and casinos in particular. In 2014, 87 percent of those interviewed said gambling was an acceptable activity, and 70 percent thought that casinos created jobs and boosted the economy (Sutz 2014).

**Gambling and Genetics**

Within in the last 20 years, more research has been conducted on the etiology of gambling, whether genetic, environmental, or both. Two studies on twins have been conducted to study the heritability of disordered gambling. The first study is called the Vietnam Era Twin Study (VETS) (Slutske, Zhu, Meier, and Martin 2010). The VETS looked at adult twin males and reported that “23% of the monozygotic (MZ) and 10% of the dizygotic (DZ) co-twins of men with pathological gambling, compared with 1.4% of the full sample, had a life history of pathological gambling (Slutske et al. 2010:624). A follow-up of the VETS looked at 4,764 twins in Australia, a study that included both men and women.
Slutske et al. concluded that “the genetic risk factors implicated in the liability to disordered gambling also did not significantly differ between men and women” (Slutske et al. 2010:630). The VETS and the Australian Twin Study concluded that genetics played a larger role in disordered gambling than shared environments or non-shared environments, but neither did the authors discount the effect of family environments. “This is not to say that shared family environmental factors may not be important in the development of disordered gambling” (Slutske 2010:630). For example:

An exemplar genotype x shared environment correlation for disordered gambling arises when a child is raised by a biological parent with a gambling problem. In this scenario, the child is potentially exposed to a problem gambling role model and inherits problem gambling susceptibility genes (Slutske 2010:630).

The VETS and Australian Twin Study both used adult twins, the Minnesota Twin Study longitudinal study looked at younger twins from the ages of 18 to 25 years of age (King, Keyes, Winters, McGue, and Iacono 2017). The Minnesota Twin Study reported that shared environments played a greater role in 18-year-old participants than genetic factors. As participants aged, the effect of shared environments decreased as genetic factors increased in importance (King et al. 2017).

The idea of a genetic cause behind disordered gambling can simultaneously release those with a gambling problem from stigma and at the same time cause problems with recovery for those who seek help. Disordered gambling that is a result of genetics “could help to temper the kinds of negative attitudes towards addiction that are widespread among members of the public” (Lebowitz and Appelbaum 2018:717). When people view addictions from the perspective of genetic factors at work in the individual, there is less stigma attached to the addict (Lebowitz and Appelbaum 2018). However, when people are viewed with genetic-factored addictions, there can be a sense of “genetic essentialism—the misguided
view that DNA contains the biological, largely immutable ‘essence’ of a disorder” (Lebowitz and Appelbaum 2018:717).

Various studies and researchers have looked at gambling as the construction of a social problem: the medicalization of gambling, gambling and stigma, the effects of gambling on the individual and the community, and a biosocial look at disordered gambling. I look at how gambling has changed but persisted in the community and what practices continue to make it viable. I look at how gamblers viewed money meaning and how they acted towards those meanings. I also discuss the role of gender and gambling and the effects of a gender narrative in how men and women gamble.

Gambling World: Community

This section will explore the literature on the importance of culture norms and narratives for Asian American gambling. There are differences among Asian cultures regarding gambling. For example, in China, the rich will often place big bets and show ambivalence to their losses as a show of their wealth (Steinmüller 2011). In traditional family systems based on patriarchy, if the father gambles, the children will follow his lead. The male gambler establishes his status, his role, and his character at the table. In Vietnamese culture, the four cardinal sins are “womanizing, drinking, drug use, and gambling” (Ohtsuka and Ohtsuka 2010). Cambodians are known for having fun and having a good sense of humor (Bit 1999). They look for opportunities to be with each other and celebrate. Cambodian, Lao, and Tai-dam cultures are unusual in that they have many elements of a matriarchal society, such as woman being expected to handle the home (including the finances), to solve familial conflict, and are traditionally equal to the man in many ways (Bit 1999, Demont and Heuveline 2008).
For the Asian American, gambling is a “form of culture” in that it has been part of the everyday life of Asians for centuries (Ndubisi et al. 2014:128) Raylu and Oei contend that the Southeast Asian American culture is the cause and continuance of gambling (Raylu and Oei 2004). Cultural activities and views about culture vary even with the broad concept of “Asian,” with varying beliefs and structure brought into gambling (Sobrun-Maharaj et al. 2012, Blaszczynski et al. 1998, Ohtsuka and Ohtsuka 2010, Tse et al. 2010). Culture is doing things together with a shared understanding (Becker 1982) that culture brings meaning to community, money, and gender. Culture is maintained in a tight-knit community, where people know each other and each other's business. For example, within the Cambodian culture, relationships are a premium. Isolation, labeling, and gossip are forms of informal control over cultural or moral rules (Bit 1991). The community uses these informal controls to “deal with routine and problematic circumstances” (Hall 1987:13).

The community literature helps in framing the discussion around the Asian American gambling worlds. Community goes beyond private or home relationships (Studdert and Walkerdine 2016). Broadly, community is how people do things together in relationship (Becker 1982, Studdert and Walkerdine 2016, Perkins and Long 2002, Fine 2014). Community means relationships between people with shared beliefs. What are common elements of a community? The first element of a community is people getting together. Community does not mean they get together on a regular schedule but that they get together with a sense of purpose, which may be face-to-face or even virtually (Mason 2000). Community can mean networking, connecting, taking care of each other, and following practices of the group (Perkins and Long, 2002).
Second, a community does things together. Lin Nan discusses the intersection of structure and action in a community, which is possible because of “the resources of group,” accessibility, and use. (Nan 1999:35) Shared resources such as money, influence, and wealth also includes the “collective assets” – the mores, reciprocity, and trust (Nan 1999:42). Getting things done would be difficult without a level of shared resources in the community, including access for economic gain (Portes 1993:1324, Nan 1993). These shared resources give opportunity for action. Accessibility and use are the “networks and resources” available for the community and who has access to these shared resources (Nan 1993:41). This includes places to meet and structures that provide access to money or help. Shared resources, access, and use create and sustain social capital in the community (Nan 1993). Nan argues that social capital is as much relational as it is structural. Nan indicates three possible returns for group action: economic, political, and social (Nan 1993:40).

Third, community is maintained through network closure, which builds trust, routinizes standards for how to do things together, and uses informal control. Networks are the “set of social relations or social ties among a set of actors” (Emirbayer and Goodwin 1994:1448). Hall defines network “as the set of linkages, representing transactions and relationships, between the actors of a population” (Hall 1987:12). Network closure is where the actors are connected with each other and where there is “more frequent interaction, mutuality, and responsiveness and less openness to others” (Hall 1987:12). A closed network could also be called a social circle (Burt 2000, Emirbayer and Goodwin 1994, Coleman 1988). This network closure facilitates the construction of social capital where individuals interact. Network closure allows for the foundation of trust to be built. Trust can be built in a social circle because everyone knows everyone else and their actions. This trust is built on
individuals being committed to the community by keeping their reputation for integrity (Coleman 1988). Network closure is a necessary feature of a community that allows for conventions and practices to be effective; without closure there is no way to enforce how they do things together. Conventions and practices are the established way of doing things together, the “generally accepted and shared, habitual, taken-for-granted ways of understanding, communicating, cooperating, and doing” (Hall 1987:12). Conventions and practices limit behavior considered bad by the community or encourage the behavior the community finds desirable. (Coleman 1988). When most people are connected and know each other, conventions and practices can be readily reinforced (Coleman 1988, Hall 1987). These conventions and practices are reinforced through informal controls. Informal controls include boundaries, sanctions for those who deviate, and loss of reputation through information channels. Shared resources, social capital, and trust are constructed and maintained by individuals who choose to participate in the community. The community is not static, but changes as people involved in the community change and challenge the system. No matter the community or institution, there is always room for negotiation through interaction (Strauss 1978).

I will use a social world analysis to explain the gambling world of the Asian American in Des Moines. Social world analysis conceptualized by Tamotsu Shibutani, from his understanding of Dewey, operationalizes social worlds as an “organized outlook, built up by people in their interaction with one another; hence, each communication channel gives rise to a separate world” (Shibutani 1955:566). Shibutani saw three areas of the social world: communal associations which include the ethnic groups and the underworld, organizational associations like medical doctors or an orchestra, and voluntary association which would
include “the world of sports” and “stamp collecting” (Shibutani 1955:566). Strauss defines social order as “the larger lineaments of groups, organizations…that yield the structural conditions under which negotiations of particular kinds are or are not initiated by or forced on actors” (Strauss 1978:12). Unruh calls social worlds “diffuse and amorphous in character” (Unruh 1979:115). He defines these social worlds “as an internally recognizable constellation of actors, organizations, events, and practices which have coalesced into a perceived sphere of interest and involvement for participants” (Unruh 1979:115). Understanding community through a social world analysis includes looking at the “larger structural considerations” that “need to be linked explicitly with a more microscopic analysis of negotiation process” (Strauss xi: 1978). Strauss defines community as the performance of roles and rules in getting things done together. How to get things done is usually agreed upon together relationally; when this agreement does not occur, there are “alternatives to negotiating include at least persuading, educating, manipulating, appealing to the rules or to authority, and coercion (Strauss x: 1978). This way of framing the world by looking at how people did things together began by looking at patients who were dying. Stauss studied the interaction between the dying patient, the healthcare workers, and the families (Strauss 1978:101). Other uses of this analysis looked at taxi-dancers in Chicago (Cressey 1932), how the art world is organized and structured (Becker 1974), and even how negotiation, organizations, and conventions take place in court proceedings (Ulmer 2005). Strauss noted that the interaction observed must be viewed “‘within’ the “larger social structure.” The micro-interactions of analysis are influenced by social structure and social structure influences micro-interactions (Strauss 1978). Strauss argues that each social world will have one primary activity, a place where the activity takes place, the use of technology, a division of labor, and organizations
(Strauss 1978). The social world is a fluid, always-changing push-and-pull phenomenon between micro-interactions and the larger macro-world, with the social, processual world in the middle (Collins 1981, Fine 2014). Money is used differently depending on where gambling takes places as people do money work while gambling.

**Gambling Worlds: Money**

What is money? Economists have long said that money is a “medium of exchange” that includes accounting, payments and savings (Ingham 2000:19). When money is viewed as simply a “medium of exchange” it is seen as neutral and simply a tool used in a sophisticated barter system (Ingham 2000:20). “Money has acquired the value it possesses as a means of exchange; if there is nothing to exchange, money has no value” (Simmel [1900] 1978:156). This idea of money as only a means of exchange comes from the concept that before money there was only a barter system in place. Eventually, money came to symbolize what could be purchased with the money. The concept of money then became not a means of exchange, but money became credit (Ingham 2000:23). Money as credit was a way of accounting for what was owed. When money became more than just a neutral, sophisticated exchange in place of a simple barter, to an accounting of credit, money became social and psychological (Ingham 2000, Simmel [1900] 1978).

Money goes beyond neutral fiduciary exchange; money has a social factor in human behavior. To understand the social aspect of money, Lea and Webley refer to money as a both a tool and a drug. Lea and Webley define money as a tool to buy or a medium for exchange for something a person wants from another. As a tool, in the metaphorical sense, money is “the most efficient means yet discovered of making such exchanges possible” (Lea and Webley 2006:163). Money then is constructed as a tool, a tool with great social
implications. Money can be used to show someone’s status, increase their power, or many other purposes (Lea and Webley 2006). Lea and Webely also compare money to a drug, “in this extended sense is any functionless motivator, obtaining its motivational effect by a parasitic action on a functional, evolutionarily adaptive system” (Lea and Webley 2006:165). As saccharine mimics the effect of sugar on the body, money “‘act(s) like’ natural incentives at a cognitive level” (Lea and Webley 2006:165). Money motivates the mind and behavior through biological instincts (Lea and Webley 2006). Money is greater than just a medium of exchange, however; the idea that money has biological connections for motivating action and behavior is a contested premise (Lea and Webley 2006). Whether money has a biological connection or not, money has a strong social connection.

The sociality of money extends to every aspect of life. “Money is social: it is a claim, if not on ‘society,’ then on varying modes of shared existence and experience. Money has a social life, then, in myriad different ways” (Simmel [1900] 1978:394). When money became credit, it meant that money became a social institution, that money created “social relations,” and that it became the contractual agreement with the state (Ingham 2000:23). A concept related to the social life of money is that money is a social construction. Money, whether pieces of metal or paper strips, has no inherent value or understanding. Society gives value and understanding to money as a form of credit, creating a semi trusting relationship with the government and each other (Ingham 2000, Baker and Jimerson 2002, Simmel [1900] 1978). “The ability to construct such symbolic objects attains its greatest triumph in money” (Simmel [1900] 1978:129). This social construction has many more meanings than just accounting or credit; money is very “personal” and “subjective” (Rose and Orr 2007:743, Simmel [1900] 1978). Some people use money to display power and status, other use money
for security, and others use money for entertainment (Rose and Orr 2007). Money has multiple motivations for how it is used. Rose and Orr looked at five motivations related to money: status, achievement, anxiety, worry, and security. These motivations were operationalized and used in analysis with several sample groups. Rose and Orr compared these findings with how participants purchased goods and services using a compulsive buying scale with each group. Rose and Orr determined that a person’s meaning of money influenced how goods and services were purchased as well as spending priorities. “One of the central findings in this research is that money behavior is hardly rational; rather, it is the result of powerful and often unrecognized (emotional) forces that reside deep in the psyches of individuals” (Rose and Orr 2007:757). I would disagree with the statement that money behavior is hardly rational. I argue that people act towards money in particular ways to perpetuate money meanings.

Schweingruber and Berns introduce the concept of money work in their seminal study of door-to-door sales (Schweingruber and Berns 2003). Work is used by interactionist to mean that humans have creative agency in how they construct, interpret, and then act towards those meanings (Harris 2008). Money work involves drawing upon meanings of money to get things done (Schweingruber and Berns 2003). They offer five “interconnected types of money work” (Schweingruber and Berns 2003:467): 1) Money meanings used as form of persuasion; 2) money meanings used for worker control; 3) money meanings used to strategize decision making; 4) money meanings used in “impression management” (467); 5) money work used to create money meanings (Schweingruber and Berns 2003). I looked at how money meaning in gambling affects where participants gambled, what games where played, how the bet was played, and who they gambled with as participants did money
work—constructing, interpreting, and acting towards their money meaning. Gender also
affected the meaning making of money.

**Gambling World: Gender**

The connection between gender and gambling is rarely discussed. To understand how
gender interacts with gambling, it is important to understand gender. West and Zimmerman
broadened the idea of gender from a category that “is” to an interaction that “does” in their
seminal article, “Doing Gender” (West and Zimmerman 1987). West and Zimmerman
defined three terms that were helpful in a discussion regarding gender: sex, sex
categorization, and gender. Sex was defined as the socially determined biology based on
genitalia and other physical characteristics. Sex category defined how people enacted the
social expectations of what it meant to look and act as a man or a woman. Thirty years later,
gender scholars see sex as a social construction as well as gender (Lamanna, Riedmann and
Stewart 2020). Gender is more fluid than binary. Rather than using sex categorization, the
expression “gender expectations” is used “to describe societal attitudes and behaviors
associated with an individual’s sex assigned birth” (Lamanna et al. 2020:56). Gender is both
a structure and an activity. Gender is a structure of what a man or woman should act like, talk
like, and think like in a given situation, not merely an individual performance or role but a
way of “interacting” (Connell 1995:75) that can conform, deviate, or even reject the gendered
expectation. Stewart argues that men and women internalize society’s expectation of what it
means to be a man or woman, including the division of labor and norms— that are then
displayed and observed in interaction. These interactions can construct and reinforce gender
even when it is negotiated (Stewart 2003:779). Gender is also the “activity of managing
situated conduct in light of normative conceptions of attitudes and activities appropriate for
sex categories” (West and Zimmerman 1987). This means that gender is not only a role, but a situational interaction based on social conventions and practices that establishes what the community says a man’s or woman’s attitude, or activity, is to be appropriate. West and Zimmerman stress the idea that gender involves a situation where the norms are known. Connell agrees with this sentiment and argues further that “gender is not fixed in advance of social interaction” (Connell 1995:35). These situations then create multiple-gendered interactions (Connell 1995:37).

These gendered interactions take place because of gender beliefs or narratives that describe how men and women do gender (Ridgeway and Correll 2004). These gender beliefs create a gender frame that becomes like a map on how to act, interact, and interpret social interactions. Ridgeway and Correll explain how common perceptions of gender create a gender frame so that gender is always considered even when not consciously considered. These gender beliefs can create a system for inequalities in position, status, and resources. Two examples of these inequalities are seen in how women are perceived as mothers and how women compete in games.

**Being a Mother**

What are the expectations of being a mom, and how does gambling affect those expectations? Since gender is socially constructed, and being a woman is socially learned and constructed, it is safe to say that being a mother is socially constructed as well. Being a mother is not necessarily natural or inherent. There are the biological aspects of giving birth, but is that all that is necessary in being a mother, that is, just giving birth? Most would say it is not, that there is more to being a mother than just biology. So if being a mother is constructed, then we realize that there is a socially defined role called mother. This role has a
social and historical context—determining whether the woman has played her role well, that is a good mother. Motherhood like the self is processual—it means becoming and having agency. A woman has many things to balance in her world: self, work, relationship to her spouse (if she is married), children, and family (Nuske, Holdsworth, and Breen 2014). This balance is not easy. Who receives the preponderance of her attention? Often, time, money, and children become standards for judgment. Self and society become the judge (Maher and Saugeres 2007) of who is a good mother. Mothers have their own construction on what makes them a good mom. If a mom feels trapped and did not want to be a mother, she may hold resentment to her child (de Beauvoir 1949), spend less time with her child and not provide emotional support. Other women may find their identity as a mother the most fulfilling part of their lives (deBeauvoir 1949, Mercer 2004, Johnston and Swanson 2006). These mothers may neglect other parts of who they are to devote exclusively to fulfilling that role. Finding their identity includes time spent at home versus at work, negotiating a work identity separate from their identity as a mother (Johnston and Swanson 2006). Moms not only have to construct what it means to be a good mom, but also are concerned with their appearance and how others view them. They work hard at managing how others view them as mothers. Goffman called this impression management (Goffman 1956). Women managing their identity are judged on how clean their home is, how orderly their husband is dressed, and how clean and well-dressed their children are when in public (Colett 2005). There are both internal expectations and external pressures in being a good mom. There is very little literature that addresses the issue of being the good mom and gambling (Casey 2007, Shead, Derevensky and Meerkamper 2011, Li 2007). In chapter five, I discuss how women are held at a different standard than men.
Is being a good mother compatible with gambling? It depends. Emma Casey studied mothers and the National Lottery in the United Kingdom. She found that women, and particularly mothers, incorporated playing the National Lottery as part of the props and tools of impression management in becoming a good mom. The lottery ticket takes little time to purchase, unlike going to a casino to play. It can be a family event, where members of the family get to choose the numbers, and then the family gathers around the television to watch the numbers be drawn. This framework of the good mother continued, and they acted toward this meaning by using their winnings to pay off debt, provide for the home materialistically, and pay bills. There was a distinction made by the mothers in the study that they were good mothers by playing the lottery and not going to the slots or the casinos (Casey 2007).

Following Casey, a study was conducted in Canada, surveying 3,089 people about the relationship mothers and fathers had in the promotion of gambling. The researchers showed that children of parents who had promoted gambling or did not consider it harmful were more likely to gamble themselves (Shead, Derevensky and Meerkamper 2011). The researchers also demonstrated that mothers were more likely to purchase raffle or lottery tickets at local betting shops, while fathers gambled with slots, cards, or at the casino. Mothers more than fathers tended to talk to the children about gambling, and these parents talked to their sons more than they did to their daughters, reifying the gender norms that more men than women will have problems with gambling (Shead et al. 2011). Being a good mom meant discussing gambling and money with their children.

The expectation of being a good mom says mothers are caring, responsible, and being present. These expectations are how they balance work and family; fulfilling these expectations often comes with guilt and pressure. This construction of the good mom is
either reinforced or destroyed by how gambling is done, the extent of gambling, and the effects gambling has on the family.

**Sports, Gambling, and Gender**

Most gamblers are men, but most qualitative studies have not addressed the idea of gender and gambling. Wolkomir stands out as an excellent article on gender displays in gambling. She studied a group of men and women who played Texas Hold ‘Em together. In these sporting venues, men can take risks and live up to the culturally created masculine ideal, especially of aggression, power, and dominance (Wolkomir 2012, Anderson 1999). Wolkomir uses sports as basis for comparison with gambling. What happens when women want to be involved in these gendered games?

Women who entered into these traditionally masculine games are faced with a masculine place, are subjected to comparisons to men, and their femininity is challenged. A masculine place is where the activity is framed as masculine-normative, and when this masculine-normative behavior becomes the ideal, it is hegemonic. In some activities, success is how the game is played. Wolkomire invokes a comparison to snowboarding and gambling, discussing how a snowboarder’s physical strength and power are culturally attributed to masculinity (Anderson 1999). Gambling does not require any strength or power moves. Yet, how the game is played is consistently gendered. Men are considered aggressive and capable while women are viewed as “passive and emotional” (Wolkomir 2012:414). Identities are forged in these hegemonic contexts; men are viewed as ideal because they fit the ideal cultural standards of masculinity. These identities are furthered embedded by the language and symbols of the games themselves. Men in snowboarding borrow language from street gangs and punks—masculine subcultures—using expressions like “gangsta” or calling their
group of friends a “posse” (Anderson 1999:61). In gambling, there is similar masculine language, with men calling themselves the “alpha male” or the “general” (Wolkomir 2012:414). As the game is masculinized, women’s identities are created within this frame. Women who snowboard are powderpuff; they are called babes, or even tom-boys or lesbians (Sisjord 2009, Anderson 1999). Women involved in these sports had to endure this masculinized language. In gambling, men used sexualized and masculinized language to intimidate the other players. When someone decides to fold, that is a sign of submission and the other players will say they “folded like a little girl” (Wollkomir 2012:416).

So how do women manage in masculine places? Some women continue the status quo, playing the feminine role that is expected; some challenge the system; and others find ways to engage in the game by separating themselves from masculine domains. Wolkomir shows how some women, when playing poker, use the man’s preconceived notions of gender to deceptively work the table to their advantage (Wolkomir 2012:417). They understand that men do not expect them to bluff, and they use this to their advantage. Some women challenge the system by trying to be just like the “man.” This may be in style of play. They may take risks, play more aggressively, or disguise themselves not to be treated like a woman (Wolkomir 2012). One snowboarder enjoyed the idea that once her gear was on, there was no way she stood out in the group. She was just another snowboarder, not a woman snowboarder (Sisjord 2009).

The last way women manage in a masculine environment is to isolate from the masculine place. This may mean forming their own group (Anderson, 1999). Managing may also mean finding ways to do what you want without being with men; sex-segregated spaces are one way to do that, another is through the internet. Women enjoyed internet gambling
particularly because they could be anonymous, felt safer, and the game was less of a masculine place (Corney and Davis 2010). This allowed them to keep their femininity and not be subject to the barrage of sexualized, masculine remarks. Others who wanted to gamble at a casino but not at an expense to their femininity enjoyed playing the slots (Bunkle 2009). When women played the slots, they were playing against a machine rather than others. Playing the slots did not require any hegemonic bargaining, that is, they did not have to give up who they were as women to participate, and whatever risk they took was not gendered. Playing the slots was based on whatever they wanted; there were no cultural expectations (Bunkle 2009). In my research, I show how gender cultural narratives affect men and women in how they view money and gambling.
CHAPTER 3. METHODS

Gambling has been around for thousands of years. Gambling affects nearly every culture in the world. Gambling can be seen in formal, government approved institutions such as the lottery or a casino, or informally with a friend’s poker night or a sports bet on the game. A wide range of studies offer different views on the effects and problems of gambling in the Asian American Community (Fong et al. 2009). Southeast Asian Americans (those whose heritage countries are Laos, Cambodia, or Vietnam) participate in gambling both in formal institutions and informal ways in their homes or with sports betting. Gambling activities can be found at baby showers, birthday parties, funeral wakes in the home or at graduation parties. One would be surprised not to see gambling at a party or potluck. This study will investigate social life as expressed through gambling behavior and communication, particularly as it constructs meanings of community, money, and gender using data from the Southeast Asian Community in Des Moines, Iowa.

I chose to use a qualitative approach to this research. Qualitative research is interested in both description and explanation. I am looking for a rich and thick description of the gambling world. Qualitative methods allow me to hear what is not being said and see what is not being shown. I have chosen to use a grounded theory approach, which allows the data to speak. It gives voice to the participants and then ties it back to literature while creating a theory. Grounded theory is “collecting data to construct theories from the data themselves….Grounded theory begins with inductive data, invokes iterative strategies…between data and analysis, uses comparative methods, and keeps you interacting with your data and the emerging analysis” (Charmaz, 2014). I will analyze the data using a
grounded theory approach with symbolic interactionism as the “theoretical perspective” as a way of understanding (Charmaz, 2014:277).

**Symbolic Interactionism**

Symbolic Interactionism relies on “the perspective of the people actively involved in it” (Schweingruber and Berns 2010:306). It begins with the concept that no things have inherent, natural meanings (Schweingruber and Berns 2010). It carries the idea that people construct the world they live in through interaction with it (Manis and Meltzer 1978). Blumer canonizes three principles of interactionism: 1) “that humans beings act toward things on the basis of the meanings that the things have for them” (Blumer 1969:2); 2) “that the meaning of such things is derived from, or arises out of, social interaction” with others (Blumer 1969:2); and 3) “meanings are handled in, and modified through, an interpretive process used by the person in dealing with the things he encounters” (Blumer 1969:2).

One layer of Blumer’s first premise, that humans act towards things, is that the self is included as something one acts towards. Interactionism maintains that the mind is the result of symbols and meanings, specifically, communication with others. We are primarily socialized by others through communication and symbols that we have been given, though socialization is processual and a continual process (Schweingruber and Berns 2010, Cahill 1999). The self is also situated socially; it seeks to understand what role it has with others by “taking the role of the other”—that is, how do others see me.

Another layer is from Blumer’s second premise: we learn the meaning of things through interaction with others, not just what is done but how it is done (Schweingruber and Berns 2010). Meanings can change and be interpreted differently. Meanings are learned from others. Sometimes these meanings make sense and are used while other times the meanings fail to make sense and cannot be used. Someone may have been learning a particular kind of
meaning for something, but when they try to act using that meaning, it does not work for them. In this acting towards meaning, interactionists call this “work,” like “emotion work” (Hochschild 1979) or “money work” (Schweingruber and Berns 2010).

Blumer’s third premise is how people do things. There must be shared meaning in doing things together or we would never be able to do anything together (Schweingruber and Berns 2010). Symbolic interaction is about social life together in different contexts and settings (Denzin 1970). Community and social worlds are constructed by a shared meaning for things and are done together (Schweingruber and Berns 2010). What are the shared meanings of gambling? Community? Gender? How do Southeast Asian Americans act towards these meanings? The mind works to imagine how a scenario would work out before acting on it. Interaction is not a stimulus-then-predetermined-response model; rather, our actions are not predetermined, but processual, thought out, and creatively responsive (Schweingruber and Berns 2010).

Symbolic Interactionism methodologically attempts to gather data from a variety of sources to discover how individuals have constructed meanings in the world they live in (Schweingruber and Berns 2010). My research included observations, semi structured interviews, and informants. I went to the three casinos for observation (Prairie Meadows, Pleasant Hill, Lakeside, Osceola; and Meskwaki, Tama) although most of my visits were at Prairie Meadows. I joined participants at the casino to watch them gamble. I met people I knew in the Asian American community at the casino and discussed the project as well. I went to birthday parties and baby showers and saw gambling. I conducted semi structured interviews with men and women regarding their gambling experiences and gambling in the
community. I shared ideas and concepts of the project with non-participants along with and participants to affirm direction and accuracy.

**Research Sample**

The research participants all live in the Des Moines area. They were all over age 18 years (legal age of gambling in Iowa is 21). Their heritage countries were Cambodia, Laos, or Vietnam. All interviews were in English, and everyone spoke English. I have been in the Asian American community for more than 25 years as a spiritual leader and community organizer. From these contacts, I was able to ask people to help by sitting down with me for an interview. The selection criteria needed to be met age 18 or older; ability to understand and speak English; from the Des Moines area; and of Southeast Asian heritage. Whether they gambled or how often they gambled was not relevant because, in this community, they are all affected by gambling in some way. I used a theoretical snowball sampling. Theoretical snowball sampling, in this case, was that I would ask the participant whether there was anyone they know that I would benefit from interviewing, or if they knew someone they themselves could ask to participate. I realized after 21 interviews that I had only seven women, so I purposely and for the sake of theory looked for more women to interview. I direct-messaged four women through Facebook messenger, and three of four were willing to meet for an interview.

I had two snowball referrals. The one snowball referral was after the interview with a participant and his wife. The husband took a picture with me and messaged it to his friend so his friend would interview with me. Eventually, his friend did the interview, but the interview took three months to coordinate. The second snowball reference came through after I had reached theoretical saturation, that is, I was not hearing anything new from the interviews and had stopped interviewing. I accepted the interview, however, because he was
considered a high rolling gambler. Another participant asked six people to participate, and all of them said no.

Through my many interactions in the Southeast Asian American community, I found different levels of participation in the gambling world that made up a continuum of involvement, so I had this in mind regarding whom I would ask to participate (Darbyshire et al. 2000, Griffiths and Delfabbo 2002, Moghaddam et al. 2015). For the semi structured interviews, I looked for those who had never gambled (I found none), ones who do gamble (there was a spectrum of gambling involvement from only social gambling, or gambling just once or twice a year to those heavily involved in gambling, going weekly or daily), as well as those who had quit some forms of gambling but not all (there were two people), and those who had completely quit (I have found one that has quit all forms of gambling, but two who now rarely gamble—only twice a year). Six people told me they did not want to be involved in the study, and one person who responded to my inquiries.

**Context, Demographics, and Perception**

The context for this study is Des Moines, Iowa. Des Moines has one casino in a suburb and two casinos within an hour away. Des Moines is home to almost 10,000 Asian Americans (Iowadata). Southeast Asians from Cambodia, Laos, and Vietnam came to the United States in the 1980s fleeing war and civil strife in their countries. They came over as refugees. They established businesses, worked, and began a new life in Des Moines. Nearly 80 percent of the participants grew up poor in lower class neighborhoods.

Demographically I picked Southeast Asian Americans as participants because I have worked closely with them and knew gambling was routinized in their community and was often viewed as a social problem. The participants for this study ranged from the youngest being age 20 to the oldest in their 60s. There were 29 total: 18 men and 11 women. They
were all Southeast Asian Americans. All have been around gambling, some for as long as they can remember. Some were weekly gamblers; others rarely gambled except for when the lottery reached a certain threshold. The earliest gambling participant was five years old when he started. On average men saw gambling at an earlier age than women, and begin gambling at an earlier age than women. (See Appendix A.)

The participants’ view of gambling varied widely. Two specific questions were used to discover how they viewed gambling. The first of these questions was “What is gambling to you?” and the second question was “Why do Asian Americans gamble?” The majority mentioned some economic benefit. It was at the question “Why do Asian Americans gamble?” that participants would express their dislike for gambling, or that gambling was bad, or that they did not participate in gambling, yet all of these participants gambled—even though they considered it bad. (See Appendix B for some of the answers they gave.)

**Research Design**

Looking at the enormous amount of research on gambling, it has mostly centered in quantitative designs in the psychological field. After reviewing the literature, I found three areas that were not thoroughly researched, and which showed gaps in the present literature. First, regarding gender, particularly of women in gambling, I found that gambling is traditionally a male-dominated activity and limited research has been done on gambling and gender. I wrote questions that endeavored to discover the sociological imagination of gender and gambling. The primary way of studying gambling in the current literature is to look at the negative effects it has had on the person along with the community. I have included questions that considered the positive and negative effects of gambling on the person, the family, and the community. The idea of making money, even more than risk or entertainment or hope, seems to be the motivating factor for gambling, yet there is very little literature
regarding the economic motivation of gambling. I have asked specific questions that look at the role of money and gambling. Each question in the semi structured interview had a specific goal, whether to discuss community, money, gender, or demographic information (Appendix C). Where possible, open-ended questions were used in the interview. Closed questions are useful, such as, “How old are you?” or “How old were you when you saw gambling for the first time?” Closed questions are used for gathering specific demographic-like information. Open-ended questions do not have a one- or two-word answer. Open-ended questions are asking for the interviewee to tell a story or describe a situation (Arksey and Knight 1999). The first question I asked, “Tell me about growing up,” was open-ended. Retrospectively, this question may have been more complex than it should have been, I tended to use many prompts to explain this question. Questions should not be too complicated (Arksey and Knight 1999), and that first question about growing up was too complicated.

After a careful review of the literature and seeing these gaps of community, money, and gender, I wrote out a series of questions to build theory still grounded in the literature. The first two interviews I conducted were before any literature review and were part of a graduate course on qualitative methods. This trial experience helped in focusing the questions. For example, the first question was, “Tell me about growing up.” In the first two pilot tests, both interviewees discussed how poor they were growing up. I was surprised that this was the main thrust of their answer and used some of that language as prompts for the final draft. I then took the questions to a grounded theory seminar for discussion and refinement. Questions that showed my own negative bias were removed or rewritten. Once I had gone through these iterations, the full list of questions was part of my dissertation.
Following the passing of the preliminary exam and dissertation proposal, I applied for Institutional Review Board (IRB) approval. The questions for the survey were reviewed again. One question asking for a family tree to be written out was removed for confidentiality reasons. I chose to use semi structured interviews because this interview style is used successfully in grounded theory. These were “active” interviews; often we would wrestle with conceptual ideas and thoughts together.

In preparation for the IRB, I passed the human subjects training online modules. I filled out the IRB application and attached the informed consent, interview protocol, and observation protocol. I sent the application for IRB approval and was emailed a list of corrections that needed to be made to help facilitate approval. I was asking specifically that the informed consent for both the interviews and the observation not require a signature. This request for waiving the signature was based on illegal activity that often surrounds gambling. Informal gambling (house parties, sports betting) is illegal in Iowa, and a signed consent would have hindered me from getting interviews. It was important that I waive the signature to extend confidentiality to the participants. I set up a meeting with an IRB staff, and we walked through the application together. This meeting helped me understand exactly what needed to be added or extracted for approval. I was scheduled to meet with the full board.

In my meeting with the full IRB, I was asked to clarify the conflict between my position as a spiritual leader in the community and my position as a researcher. I am a pastor of a small Khmer-language Christian Church in Des Moines. I have worked in the community with Cambodian, Hmong, Lao, Tai-dam, and Vietnamese youth and children as well. There were two conflicts. The first conflict is that members of the community may feel
obligated to give me an interview even though they do not want to because I have assisted them or because of my position in the community. The second conflict was that a religious person (as I was viewed) was breaking social norms by regularly going to the casinos and sitting with those gambling at different house parties. The first conflict has not materialized, though most people have said yes to being interviewed. Those who said no did not seem to hesitate or even apologize for declining. I had six people decline my request. As to being seen at the casinos, my presence has shocked some. When I have been approached at a casino, I had to explain quickly that I was there at the casino to study gambling. This explanation was received well and did not affect the ministry at all. After meeting with the IRB board, I was approved to begin my study. All consent forms did not need to be signed. (See Appendix D for IRB Approval Letter and Informed Consent.)

Data Collection

Triangulating the data verifies the research by bringing together diverse sources of data that confirm with each other the phenomenon that is being studied (Miles, Huberman, and Saldaña 2014). To triangulate the data, I used interviews, observation, and informants. Semi structured interviews make up the bulk of my data. Semi structured interviews have the “main questions and script are fixed” (Arksey and Knight 1999:7). The semi structured interview gives flexibility to explore meaning-making and allows for the interview to also give input on the direction of the interview (Arksey and Knight 1999).

Recruitment

Once approved by IRB, I posted a general plea for participants on Facebook to generate interest. I received two interviews from this general post. I used Facebook messenger to direct-message folks that I knew at least fit the criteria (age and ethnicity), I know more than 200 people on my friend’s list who match the criteria. I started with those
that I knew gambled because they posted gambling stories or stories of going to the casino on their Facebook page. I would direct message them a week or so after their post. I contacted them through direct-message; I would send them the informed consent to review if they thought they would be interested in doing an interview. After reading the informed consent, we would attempt to coordinate dates and times. For example, the first interview was from a random Facebook message of a 38-year-old Cambodian American who thought he saw my car in front of his house. He sent me a direct message and asked if it was me. In reality, he had not seen me at all, but I used the situation to ask for an interview. He was more than happy to help out, and we met the next day for an interview. In contrast, another participant said yes, but to secure the interview took more than three months of negotiations and scheduling. I had texted several people who indicated they wanted to participate based on previous conversations regarding the project. They all said yes, except for one who said he was too busy to participate.

**Interviews**

I asked the participants where they felt comfortable for the interview. I conducted interviews at my office in the church, in their home, at restaurants, and coffee shops. The varied settings did not seem to influence the transparency of the conversation. What did seem to matter was who was present. One interview highlight is as follows: I arrived at the home to interview a man in his thirties. We met in his kitchen. His mom and dad were also present. They participated in the interview as well, interjecting their ideas and stories. The man I came to interview seemed less forthcoming because his parents were present. They were not native English speakers and would often interrupt or misunderstand the question. These interruptions and off-trail conversations made the scheduled interview more difficult.
I brought the informed consent with me to the interview and gave them a paper copy at each interview, even though they had previously received an electronic copy. The first part of the interview was small talk and catching up on our lives. This social interaction at the beginning of the interview seemed important to make a relational platform to do the interview (Arksey and Knight 1999). After I knew they read the consent, I would explain the research and ask permission to record the conversation. While they were speaking, I would take notes. Taking notes during the interview process was essential. Note-taking showed my engagement and showed the interviewee the importance of the conversation. Note-taking was also a safeguard if there were any mechanical malfunctions. I had one interview where the recording device did not work. As a result, I had to rely on my notes, but he agreed to answer any questions that I was not entirely sure of how he had responded. Using my written notes, I was able to reproduce much of our conversation. However, I did go back to him for some member checking and work out some of the details of the interview. After I finished an interview, I would stop the recording, which was done on my iPhone. When I returned home, I would upload the file to my computer and send it to GMR transcription service for transcribing. Once uploaded to my computer, the audio file was deleted from my phone.

When I received back the first interview, I was shocked. The transcripts made it look as though I was always interrupting. In my pursuit of staying engaged, it seemed like I said, “yeah” and “okay” incessantly. After reading that first transcript, I tried to reduce my verbal affirmations and instead used my body to show interest by leaning in and giving eye contact (Arksey and Knight 1999).

Observations

Another method I used was observations. I regularly went to the nearby casinos to hang around and see people I knew. When invited I would go to birthday parties or baby
showers. When a friend’s dad passed away, I went to pay respect, but also to observe any
gambling. I have not seen any gambling at these events except gambling for drinks. When I
asked why they were not gambling for money, they said they were too poor. At one baby
shower I did not see any gambling at all, but found out later that after I left, cards were
brought out and they began gambling for money. I went to one wake and was informed that
they asked those coming not to gamble at their parent’s wake because they had seen the
devastation of gambling in the community. I discovered later that there was gambling at that
home, just later in the evening and they kept the gambling in the garage so the couple, who
had asked that no one gamble, did not know. At the beginning of the research, I was invited
to go to the casino with a married couple. They were both gamblers and enjoyed gambling. I
watched for one hour and was given tips on how to play and bet. Following each
observational experience, I would either go to my car or wait until I got home to write what I
saw and put the conversation on paper. I have kept these observational notes on the
computer.

**Informants**

The last method I used was informants. I used both participants and non-participants
of the research to confirm or enhance what I was hearing or thinking. Sometimes it seemed
like I was getting conflicting information, particularly regarding how high a pot could go in a
home during a funeral wake. I met one of the participants months later and asked him
directly about this discrepancy and what he thought. He explained that the discrepancy was
not misleading, but rather it depended on what the individual sees. After doing some data
analysis on gambling and gender, I shared my insights with two non-participants to hear their
perspectives. Both affirmed that what I shared was what they had seen in the community as
well. I sent the chapter on community to a participant in the study to read it. The participant
said that it felt like I was actually there during the time I had described (see Chapter 4). They
informed me that my analysis was accurate.

Using multiple-data methods helped in understanding the phenomenon that was
occurring and who was involved. This triangulation strategy was a key piece to
understanding the data in a more rigorous dimension, which is important when using
grounded theory. Grounded theory uses all available data to compare with each other
constantly. (Glaser and Strauss 2008).

**Data Analysis**

The data analysis was an iterative process. The process consisted of cleaning the data,
condescending the data, open coding the data, and axial coding, which is looking for
categories that fit together, and then applying a selective coding under which many
categories fit. The first task in the analysis was reading through the transcripts; there were
more than 1,000 pages. I benefitted from reading through the transcripts while listening to the
recording. Listening to the recordings while reading the transcripts allowed me to hear the
tone and timbre of their voices. After reading through and listening, I would make
corrections where the transcriber missed a word; I would add pseudonyms where names were
accidentally spoken, and fix any transliterated words that were used from the Laotian,
Cambodian, or Tai-dam language so it would be uniform throughout the project. For
example, *Hun Dee* (Laotian for a funeral wake) or *Su Kwan* (Laotian for a celebration) or
*T’ver Bon* (Khmer for a funeral wake or celebration). Once the transcripts were fixed, I
needed to condense the data.

Data condensing is the process of selecting and focusing the data (Miles, Huberman,
and Saldaña 2014). When data condensing, I removed instances when I said, “yeah” or
“okay,” thereby combining the thought of the participant. Data condensing made a more
natural read after combining the thoughts of the participant. I went back through the data again and selected what was most salient to keep, removing conversation trails that discussed topics such as cooking or old memories. Data condensing is not reducing data but strengthening it by letting it focus on what is most important (Miles, Huberman, and Saldaña 2014).

Once I had the data condensed, I took two opportunities to bring one page of my data to a grounded theory seminar. Names were removed from the data. We open coded the data, and from this open coding emerged the idea of the “good gambler” and “gambling outcomes,” which helped in looking at issues in gender and in money work. The grounded theory seminar helped by having other researchers with different perspectives engage in the data together. This helped me engage into the data even more. I began to code the data using Nvivo v.12 on my own. Open coding begins by naming each line (Charmaz 2014). I used broad categories, and these codes were transferred from transcript to transcript. As I read the next transcripts, I did the same process. I coded from the existing codes that were created from that first interview, and from the grounded theory seminar. I added to this list what new concept was presented, there was a constant comparison (Glaser and Strauss 2008). I did this with all interviews. I primarily focused on community, money, and gender, but was not limited to these three; these became my filter and standpoint (Saldaña 34). In the second iteration, I saw emerging categories and processes (Charmaz 2014). I constantly compared and contrasted the data as to what was similar and what was different (Goulding, 2004).

After two open coding iterations on my own, I had 29 open code categories as follows:

<table>
<thead>
<tr>
<th>Community</th>
<th>Initial view of gambling</th>
<th>Gambler identity</th>
</tr>
</thead>
<tbody>
<tr>
<td>Casino v. house</td>
<td>Definition of gambling</td>
<td>Gambling frequency</td>
</tr>
<tr>
<td>Family and gambling</td>
<td>Emotions</td>
<td>Gender</td>
</tr>
<tr>
<td>First time gambling</td>
<td>Face</td>
<td>Sex-segregated spaces</td>
</tr>
</tbody>
</table>
As categories developed, I began the axial coding, which was looking for subcategories (Charmaz 2014). I have six axial coding categories, and 10 open codes.

Table 3.1: Six Axial Coding Categories

<table>
<thead>
<tr>
<th>Community</th>
<th>Perspective on Gambling</th>
<th>Gender</th>
<th>Identity</th>
<th>Gambling Outcomes</th>
<th>Money</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contrast Casino and House</td>
<td>Definition</td>
<td>Sex-segregate Spaces</td>
<td>Good Gambler</td>
<td>Donating as Loss</td>
<td>Money Work</td>
</tr>
<tr>
<td>Family and Gambling</td>
<td>Motivation to Gamble</td>
<td>Masculinity</td>
<td>Gambling Identity</td>
<td>Problem Gambling</td>
<td>Money Talk</td>
</tr>
<tr>
<td>Initial view</td>
<td>Informal Control</td>
<td>In the blood</td>
<td>Situation that Brought Change</td>
<td>Winning</td>
<td></td>
</tr>
</tbody>
</table>

Finally, I used selective or focused (Charmaz 2014:147) coding to look for relationships, categories, concepts, and even anomalies that would shed light on gambling in the Southeast Asian American community. In the focused coding, I concentrated on three categories: community, money, and gender.

Table 3.2: Three Focus Coding Categories

<table>
<thead>
<tr>
<th>Community</th>
<th>Money</th>
<th>Gender</th>
</tr>
</thead>
<tbody>
<tr>
<td>Community vs. Casino</td>
<td>Money Work/Talk</td>
<td>Sex-segregated Spaces</td>
</tr>
<tr>
<td>Network, Trust, and Face</td>
<td>Motivation to Gamble</td>
<td>Masculinity</td>
</tr>
<tr>
<td>Informal Controls</td>
<td>Winning</td>
<td>Gendered Games</td>
</tr>
<tr>
<td>Socialization (initial view/experience)</td>
<td>Situation Brought Change</td>
<td>Informal Control</td>
</tr>
</tbody>
</table>
I developed these three categories into the three substantive chapters of this dissertation. In the community chapter I argue that the social world of routinized gambling in the community has changed over time because of outsiders, the presence of casinos, and cheaters in the system. In the chapter on money work I argue that gambling becomes a way of enacting money meaning and use, particularly by how they viewed using money in gambling to reach their goal, how they were able to accomplish this goal, and what stories they told themselves about money to continue gambling the way they did or change the way they gambled. In my research, I define four types of gamblers: the recreational player, the capitalist, the thrill-seeker, and the avoider. In the chapter on gender I argue that gender narratives mapped out how men and women do gender while gambling and the how a gender framed informed gambling behavior.

Throughout the process, I wrote memos that show the analytical process, ideas, or gaps in the data (Charmaz 2014). Though I did write memos, I did not write enough memos or write them frequently enough, which made for more difficulty in presenting the data. The collective memos I did write helped organize the data for better research and writing (Charmaz 2014) The complexity of gambling fits well with a grounded theory qualitative approach rather than trying to explain it with one theory (Griffith and Delfabbro 2002). I am creating theory from the interviews, observations, and informants by synthesizing the data and grounding it in the literature.

**Ethical Considerations**

As I designed my research and collected data there were three ethical issues that needed attention: the confidentiality of participants, the position of power, and the potential for illegal activity.
Confidentiality

I wanted to make sure that participants would be protected from any legal recourse. During the IRB process we discussed the need to waive signatures for those participating in interviews. The IRB consented to this. I also wanted to have only verbal commitments if I was observing or participating. If I was observing, I had an informed consent protocol that I would say and ask for a verbal affirmation. In the event that someone did not speak English, someone in the group could interpret and get a verbal commitment for the observations. There would be an understanding that at any time I could be asked to stop observing and leave.

Power

The second issue was the issue of power. Every interview engenders positions of power (Nunkoosing 2005). The interviewer has power compared to the interviewee. This power dynamic was exacerbated in my situation because of my position in the community. I have been a spiritual leader in the community and a community organizer. I have known some of the people in this project for more than 20 years. There were some participants who would view me as their spiritual helper, while others knew of me in this role but not as part of our relationship. The community is small, and therefore everyone knows everyone. If I meet someone for the first time, it is likely I know a relative of theirs. This long-standing community relationship has allowed me more unfettered access than others would have if they just showed up to do the research. Even with this access, I had to make it clear that I was doing this as a researcher. The ethical dilemma of power and position had to be routinely discussed and was always part of the invitation to participate and the protocol. The informed consent for the project helped solidify the researcher role. It mitigated the power position of
spiritual leader and community organizer, leaving only the position of power from being the researcher.

**Illegal Activity**

Formal gambling at a casino is legal and regulated by the state, whereas informal gambling, such as high-stake (more than $50 per person) poker nights and sports betting are against the law in Iowa. During my two pilot interviews, I was surprised to find that one of the two interviewees was a bookie. He had been a bookie for more than five years. This helped me understand the details of illegal activity associated with gambling. As well, I had heard of pots that went as high as $2,000 at a funeral wake.

In order to protect the privacy of the participants, I followed strict protocols for data collection. All invitations for interviews done through text or Facebook were immediately deleted following the interview. Once the audio files were uploaded to my computer they were deleted from my phone and the trash file was then deleted. The transcribed interviews are stored on a password-protected, encrypted computer, of which I am the only user. They are stored in a nondescript folder. Pseudonyms were given to each participant. Ages were given as a range, and other life descriptors were generalized so they are not specific enough to identify a participant by the information provided. For example, rather than saying, they had two boys, the written description would say have they two to three children. This generalizing of data was a way to safeguard participants. All of these methods were accepted by the IRB.

**Issues of Trustworthiness**

Just as for the quantitative sciences, it is important that qualitative research accurately describes the phenomenon which is to be understood. Qualitative researchers measure the
trustworthiness of the data on four criteria: credibility, transferability dependability, and confirmability.

**Credibility**

Credibility is the concept that the research design, analysis, synthesis, and conclusion accurately describes the phenomenon being studied. In a constructivist paradigm, such as grounded theory, this would mean that the conclusion is hermeneutically sound based on the data. It represents the collective understanding and ideas of the data (Guba 1989, Lincoln, Lynham, and Guba 2000). One of the ways credibility was achieved was through the grounded theory seminar. We open coded material together. Also, I presented some findings at the Midwest Sociological Society based on my data for public review. Throughout the process, I was always looking for negative cases that did not align to the emerging data.

**Transferability**

Transferability is how the data relate to similar contexts. In qualitative research, generalizability is not a concern. Generalizability requires a random sample and statistical significance. In qualitative research, the standard is transferability, that is, how do the data reflect similar experiences of others elsewhere (Guba 1989, Lincoln, Lynham, and Guba 2000). This can be accomplished through triangulation and informants. I presented my findings of gender and gambling to a Cambodian pastor from Long Beach, California (which has the largest population of Cambodians outside of Cambodia). He was able to confirm the transferability of the conclusions and saw the same markers in his own community. I think that is why it important to provide detailed descriptions, especially in the observations. Detailed descriptions assist others in understanding what is happening with this phenomenon.
Dependability

Dependability is really an examination of the procedure and interpretation of the data (Guba 1989, Lincoln, Lynham, and Guba 2000). In order to achieve dependability, I kept a record of my observations, I wrote memos on what I was thinking and seeing during the research process, thereby creating an audit trail. I brought data to the grounded theory seminar and we open coded information together. I also brought findings from the data to the grounded theory seminar for discussion.

Confirmability

Confirmability asks the question, “would my conclusions be similar to others who looked at the same data?” (Guba 1989, Lincoln, Lynham, and Guba 2000). In order to achieve confirmability, the need for triangulation is important. I used three methods of discovery: interviews, observations, and informants. I also used member checking when drawing new conclusions. Using the grounded theory seminar also contributed to confirmability because the analysis did not rest only on my perspective or bias. My transcripts, memos, and observations provide an audit trial that helps in confirmability (Bloomberg and Volpe 2016).

Limitations and Delimitations

There are limitations to any research, whether it be the sample, financing, or research design. In qualitative research, the design itself has the inherent limitation of the researcher. This project was no less susceptible to this limitation. In order to compensate for this limitation, I tried to triangulate the data and do member checking with different findings. I used non-participant informants to clarify ideas I had. I had the opportunity to use the grounded theory seminar for coding, discussion, and analysis with peers and the chair of my committee.
Another limitation was my own positionality. I am a white male pastor doing research among Southeast Asian Americans. This position of mine creates two significant limitations: first, the participants may not be forthright, and second, I cannot understand the participant phenomenologically. During the interviews, participants would regularly guard their language. When a “shit” or “fuck” would slip out, they were apologetic and embarrassed. I would assure them that nearly everyone responded that way during the interview, and that they should not worry. However, it was clear that they did not want such language to slip out, and planned not to swear in front of me. If something that simple was being monitored, I wondered what else was not being said. I tried to come across as nonjudgmental and open, but I was still seen as a spiritual leader by many.

The other limitation is that I am not an Asian American and have not lived the Asian American experience. This makes me the perpetual outsider. I do speak Cambodian fluently and know most of the physical cues of deference and respect, such as how to greet someone, how to sit, or how to walk past someone older than you. I speak a little Laotian and understand similar things in the Lao and Tai-dam culture as well. Yet, for all the insider knowledge I have, I am not an insider, and will never be an insider. I have not grown up liminally. I have not watched my mom or dad play cards through the wee hours of the night. I did not grow up as a refugee in America. Though this is a limitation, my 20 years of being with the community has helped open a door for gathering data and interviews in the quest for understanding the gambling world.

Delimitations

Prior to beginning this study, I made several choices that limited the scope of the research. I was not studying addictions, such as drinking or drugs. I was only studying gambling, and not from the perspective of addiction or social problems. I chose during the
dissertation proposal to look at community, money, and gender, knowing that this profile may change as the data emerges but was confident I could find something. I chose Southeast Asian Americans versus just studying anyone who gambles because it followed up on my master’s work that looked at social issues facing Asian Americans in Des Moines. The sample also must be over 18 and must be able to speak and understand English. Even though I speak Cambodian, I do not speak Laotian, Hmong, Vietnamese, or Tai-dam well enough to conduct an interview. The process of trying to find interpreters and then translators would make the project too expensive and cumbersome.

Conclusion

In this chapter I reviewed the key questions of the gambling research including community, gender, and money. I discussed the research design using semi structured interviews, observations, and informants. I went through the 29 participants and their perceptions of gambling. I gave a step-by-step guide to the process of grounded theory from open, axial, to selective coding. It showed where progress was made and the iterative process of theory building. I established trustworthiness in my data by using triangulation, audit trials, informants, grounded theory seminar, and member checking.
CHAPTER 4. COMMUNITY

Gambling is a regular part of what it means to be in the Southeast Asian American community. Gambling can create a community experience that builds companionship and trust (Davis 2016, Steinmüller 2011). It can also tear a community apart (Davis 2016). In Southeast Asian communities, both in their heritage countries and in the U.S., gambling is part of the social connection. One will often see cards, dice, and money at celebrations or get-togethers, funeral wakes, graduations, birthdays, and potlucks. These are times for members of the community to be together, and that also means that there will be gambling (Price 1972, Hing et al. 2014, Sobrun-Maharaj et al. 2012, Steinmüller 2011). In the Asian American community, gambling is acceptable behavior—as long as it does not have negative effects.

How does the gambling world of the Southeast Asian Americans in Des Moines work? How is the gambling world arranged, who organizes the events, and how has it changed in the last three decades? Anslem Strauss discusses the importance of looking at social worlds and the processual order of those worlds. He mentions the importance of organization, technology, intersections, segmenting, socialization, and arenas (Strauss 1978). The gambling world of Southeast Asian Americans is a social world in its own ecosystem. This social world is a closed system of face and trust that is built through socialization and informal control. This paper will look at the organizational structure of gambling and how it has changed in the community in the last thirty years. I will examine the intersection of gambling and community events, as well as different kinds of gambling at home, in underground casinos, legalized casinos, micro-financing, and sports betting. I will look at how new people and new places changed the gambling experience. I argue that the social
Organizational Gambling Structure in Different Arenas

Interaction with others is central to most gambling games except for slots. Gambling requires social organization and this organizational structure depends on the community’s expectations. Gambling interactions take place at community events, at home with the family, in underground casinos, and through relationship networks. There are six settings of gambling in the community: community events, the home, underground casinos, legal casinos, micro-financing, and sports betting. Each of these contexts has people who lead, people who take part, and a way of potentially making money through gambling. With the exception of casino gambling, gambling is rooted in relationships.

Gambling in the community is built on a closed network, with face, trust and community practices. This can be seen in the first two settings I describe, community events and home gambling. I will then explain how the factors of network, trust, face, and community practices work and the impact of socialization. I will then provide an example of how these factors work when I discuss the underground casino which was prominent in the community until these factors were disrupted. Following this disruption, people began to look for a safer place to gamble without these factors in the legalized casino. This was a sea change in the community that affected micro-financing and will soon affect sports betting as well.

Community Events

Community gambling takes place when members of the community gather to celebrate an important occasion such as a birthday party or graduation, or a solemn occasion
to grieve with the family after the death of a loved one. This is known as *Hun Dee* or *T’ver Bon*. *Hun Dee* is a transliterated Lao expression that means “house of good,” an expression used to refer to the home where a wake is being held in honor of someone who has passed away. In Khmer, they use the term *t’ver bon* which means “to make merit,” which is a general phrase for a time to celebrate, however, by adding Khmaoch to the phrase, T’ver Bon Khmaoch, it is specifically for a wake. The wake is a place where one can add merit to one’s life by giving money to help the grieving family. The act of giving the money brings good, or merit. In both a *Hun Dee* or a *T’ver Bon Khmaoch*, gambling is present and expected.

Gambling appears at community functions, where the host provides the space and the resources. The host of a community event will provide the cards or dominoes or whatever else is necessary for gambling to occur. Lucy and Samson, a married couple with children, talked about the ubiquitous nature of gambling and how they provided the cards when they hosted a graduation party for the oldest child: “Mostly parties, because nowadays if you go to graduation parties, …or anything …there’s people gambling already, cards. Yeah, and you see that a lot. So, you also you wanna provide your guests with little cards.” Fredrick, a young professional in his thirties who grew up with parents forbidding him to play cards tells it like this:

“The majority of the time, there’s cards always. And if there’s not, they’ll send one of the kids to go get the cards. Yeah, it’s always – it’s either me or growing up it was either me or someone, “Hey, go get uh this many cards.”

The host will often remind the guests to bring their money to the party to gamble, especially a get-together with friends. If it is a *Hun Dee* or a birthday party, no reminder is needed. Participants know the expectation and come prepared to gamble. The host makes plans for gambling by rearranging the house or providing outdoor seating with tables and chairs.
During a *Hun Dee* or a big celebration, most of the furniture in the main room (living or family room) is moved out providing a completely open space. Six-foot tables are set up against the wall with prepared food, rice, eggrolls, several stir-fries, fruit, and other dishes, in large temporary aluminum catering roasters. The food is made by the house or by family and friends. If the weather is nice, men will be outside grilling meat or fish. Four or five coolers filled with beer, pop, and water will be on the floor. Hennessey shots are poured and offered. Plastic mats are placed around the room for people to come and sit around the mat and eat. The open floor makes room for more people to sit and eat than a traditional table-and-chair arrangement. The sitting arrangement makes an ideal setting for card playing. If the weather is nice, tables and chairs are borrowed from the local Buddhist temple and set up outside. When this is the case, there are fewer people eating inside. Most guests will eat outside, and the gambling will take place at the tables. The arrangement is functional for the hundreds of people coming through the home to celebrate or grieve. It provides room to eat, socialize, and gamble.

When people come to pay their respects or join in the celebration, many come to gamble as well. The host provides the venue and the cards, and those who come know and expect that there will be gambling. Zoey, a young mother in her thirties, said this regarding gambling where she sees gambling in the community: “Like everywhere. Any funerals, and weddings, and there's always gambling, and I just remember like when we were really little, and I would want to go home, and we would stay there all night long.” Zoey’s expectation is created from years of being taken to community events and watching her parents gamble throughout the night. When she attends a community event as an adult those expectations are met. Lucy and Samson, a married couple with grown children, Samson told me about about
their expectations when they go to a *Hun Dee*: “We’ll stay there for like a couple of hours. We go tribute and give the family some money—and then he’ll stay and drink and eat, and then gamble for like an hour or two hours.” As an example, Samson mentioned that when they attend, they may give $50 to the family and keep $50 to gamble while they are there. John, a professional craftsman in his thirties, explained the importance of money in the community, “It’s a big part of the community. It’s, you know, the Asian community makes their connections with money, and gambling is one aspect of that. It’s also a social aspect. When you’re gambling at someone’s home, you’re not out to take their money. You’re just out there to have a good time.” Money is given to the family to support them in their grief or celebrate with them at a birthday or graduation. Money is the connector and gambling is part of that connection in the community.

When attending a *Hun Dee* or celebration, I will bring cash. Once I arrive at the house or venue I will look for where to offer my gift. If it is at a *Hun Dee*, there is usually a designated place where a member of the deceased’s family will receive my donation and write my name in a notebook with the amount I donated. If it is birthday, graduation, or wedding, there is a table with a box of envelopes available for me to put my money. I take the envelope, write my name on the front of the envelope and place the envelope in whatever container or box is made available. This is the common practice in the community.

The host plans for gambling, the community expects to see people gambling, and the gamblers come to gamble. Not everyone likes this aspect of community events. Fredrick, who is not much of a gambler, has an issue with the *Hun Dee* structure, especially those whose motive is to only come to gamble. “It’s just like you go to a *Hun Dee* to pay your respects, and you’re gonna come over here and just start gambling. It’s just like I don’t know,
within the Asian community, this is what I hate.” He recognizes it is part of the way the community works, but he does not like this aspect of the community.

People come ready to gamble at these community events. Some come ready to start the game. Charles, a thirty-something married professional with children, discusses what that structure looks like when he mentions the gamblers versus people who gamble at a Hun Dee.

Yeah, because the gamblers are always going there prepared to play. Gamblers and people who gamble—The one who go there—to gamble are just gambling for fun. They’ll play like five dollars all night. Because the card game’s fifty cents. But the gamblers are the ones that have the deep pocket and they want to win. And they’re all at it against each other. You know? They won’t eat, they won’t sleep, they’ll sit for two days.”

When the gamblers walk into the event, everyone knows that they have come to gamble. If a card game has not started, they will start the game. Notice that organizationally gambling just seems to happen. Yet, all the components are prepared for gambling: the place, the food, and the environment—many people coming there at the same time. Gamblers come with money to play and get the action going. Flora, a thirty-something service worker married with children, goes to a Hun Dee ready to start up a card game when she arrives. She comes to be the “mom,” or dealer. “Mom” is the expression used for the dealer whether a man or woman. The mom brings enough money to cover the first two or three deals in card games such as 13-Cards, or in a roulette-style game that includes dice and animals on plastic board. The mom is the house. The mom may come to a Hun Dee to not only pay respect, but also to gamble. Sometimes there is a discussion of who will be the mom for the game. The mom usually is the person who has the most cash; however, people know who comes to the party or Hun Dee to gamble.

However, these gambling circles do not include everyone. An analogous example would be dancing at a wedding. Dancing is expected and offered to everyone. Everyone sees
people dancing, but not everyone dances. Chloe, a thirty-something married professional with children, mentioned that she saw at least four games going on at the last *Hun Dee* she attended with her husband. Fredrick paints a picture of what a house party or *Hun Dee* may look like: “You gotta game in the front room, a game in the garage, the game in the backroom, the game downstairs. You know you got different games going because people just wanna gamble.”

Families can attempt to negotiate the routinized gambling experience, but it is not an individual family’s decision. The community is its own entity. I went to a *T’ver Bon Khmaoch* to pay respects to someone who had passed. The garage was open, people were grilling and eating in the garage. I greeted everyone as I walked through the garage to the house. I took off my shoes at the door and proceeded into the home. I did not knock; knocking is not necessary because the house is always open. I asked where the surviving spouse was in the house. They indicated she was downstairs. The public spaces were filled with people. When I found the surviving spouse, I gave her my “offering” and we sat and talked about her husband for a while. She handed the money, usually placed in white envelope with your name on it, to someone nearby who wrote the total of my gift and my name in a spiral notebook. I looked around to see who was gambling and what games were being played. Usually, the gambling takes place later in the evening. I did not see any gambling, and I was shocked. I asked the host later where the gambling was at the *t’ver bon khmaoch*. He told me that they specifically asked that no one gamble at this event since gambling had done so much damage to family members. Later I learned that some of the men were gambling through the night; they just gambled without the hosts knowing. People come expecting to gamble. If the host does not provide a venue and the resources for gambling,
participants will take it upon themselves to gamble on their own despite the host’s wishes. Since gambling is an expected part of the community experience, gambling is taught and practiced in the home.

**The Home**

Parents and extended authority figures such as aunts, uncles, and grandparents gamble and teach the children how to gamble. When family comes over for a weekend get-together, or a holiday, cards and dice are made available for gambling.

Gambling at a home with family and friends is geared towards fun more than it is for the money. Family means more than just siblings and parents. Family is the immediate family plus extended family of grandparents, aunts, uncles, and cousins. Families regularly play cards together for money. Though Zoey’s parents were regular gamblers, she was not involved in the gambling scene until she went off to college. In college, she met up with her older cousins and they gambled together on the weekends, not for dimes or a few dollars, “it was a lot of money. Like it would – because I would always be afraid to play by myself sometimes. So, I would always like – We put our money together like me and a friend of mine, and then we would play that way.” Many of those I interviewed enjoyed gambling with friends or family more than going to a casino. Gambling with family and friends was about having a good time while maybe winning some money. Benjamin, a thirty-something married blue-collar worker with children who enjoys gambling every week at the casino, contrasts casino gambling with gambling at a family party, “I think it’s more fun. Just because, you know, you know everybody. You’re joking with them. And you’re just basically having a good time, while you’re spending money.” At the casino, people may come in groups, but they most often play separately. This is expressed clearly from Rhonda, a twenty-something married professional, who despises gambling because her mom and dad
struggle with bills from gambling losses. Yet, Rhonda enjoys hanging out with family and gambling—that is okay:

Like all our lives, we’ve kind of connected over food and like just sitting together and talking together. Like gambling at home, I’m okay with. You know, even though yeah, you can make—you make money when you’re at home and that’s probably why I like it more because one, you’re playing with your cousins and your friends, your close friends. No one is really doing you dirty like that. Two, you’re not losing as much as you would at the casino. And three, I’m home to keep track of time.

Gambling in the home is safe and fun, and children to adults will gamble together. The community events are an extension of the home gambling experience.

**What makes gambling work**

Gambling in the community flourishes because of a closed network characterized by face and trust built and maintained through socialization and informal control of community practices. Putnam defines social capital as the “features of social organization such as networks, norms, and social trust that facilitate coordination and cooperation for mutual benefit” (Putnam 1995:67). These networks and practices do not dictate how people must act, but they create opportunities for some behavior and put obstacles in the way of others. This section explores how gambling is sustained and encouraged through network closure, face, trust, socialization, informal controls and community practices. These ideas will be used to understand why some gambling experiences remain while others have dramatically changed.

**Network Closure**

Hall defines network as “the set of linkages, representing transactions and relationships, between the actors of a population” (Hall 1987:12). Network closure is a network “in which everyone is connected such that no one can escape the notice of others, which in operational terms usually means a dense network” (Burt 2000:8). A closed network would indicate “more frequent interaction, mutuality, and responsiveness and less openness
to others” (Hall 1987:12). These networks are a tight-knit, closed community where everyone effectively knows each other, helps in creating trust and social capital (Burt 2000). Community events, such as birthdays and graduations, occur randomly throughout the year. In the past and sometimes presently, invitations are hand delivered. Wedding invitations were and are still hand delivered; folks will often go house to house to invite the guests. Even if an invitation was not received for a wedding reception, graduation party, or Hun Dee, these events are open to the community. These community events are spread through the network of family and friends. I went to several Hun Dee/T’ver Bon Khmaoch as a participant observer and where I knew the family of the deceased. What I noticed was that the participants were mostly from the ethnic heritage of the family. If the deceased was Cambodian, the participants were mostly Cambodians; if the deceased was Laotian, the participants were mostly Laotian. The mourners and friends who came rarely varied outside of the ethnic community. Most people knew each other. This network closure allowed practices and informal controls to contribute to social trust (Halstead and Deller 2015; Rogers and Jarema 2015; Burt 2000). These community events were opportunities to celebrate a good thing or support each other in times of grief with people they knew and trusted. Gambling is part of these events, however, and gambling at a community event is similar to being with family and friends; it is not primarily for economic financial gains.

Face

Face “may be defined as the positive social value a person effectively claims for himself by the line others assume he has taken during a particular contact. Face is an image of self delineated in terms of approved social attributes—albeit an image that others may share” (Goffman 1967). Face is critical in Southeast Asian community. Face is established through being trustworthy. It is important in keeping face to follow through with approved
social attributes. When this does not happen, there is a loss of face. This loss of face erodes the trust and affects a person’s reputation in the community (Mauss 2011). Face plays a role in keeping gambling in the community. If face were of no concern, people would cheat or refuse to pay back debts from gambling, and gambling would cease. But since there is a great concern with keeping face, that is, keeping the image of self in good standing in the community, community gambling continues.

Face is expressed in other ways as well. Impression management is about building or protecting face (Hu 1944). Participants discussed efforts to build up their face by how much they or others gambled. Betty, a married woman in her thirties with children, told stories regarding people, including herself, who bet big even when they did not have the money to play to build up their face “because you don’t want to be embarrassed of not having that cash like they do. And you start saying, ‘Honey, will you go to an ATM for me and take out $500.’” Betty’s story of playing beyond their means to keep face illustrated the concept of impression management. Face is keeping up with the expectations in the gambling circle. This includes how much money is thrown on the table so that everyone knows you make enough money that you can bet with that amount of money. In a discussion about keeping face in the community and how it relates to gambling, Zoey said, “Because you want to make it seem like you have that money to gamble. Even though you might not, but if they see you dropping, you know, like $100 bucks on a whatever, then it'll look like you have money. It's a very big thing to just – the appearance of that is huge.” Face is also keeping your word and paying your debts. Charles, who was a bookie, decided to keep $6,000 in bets rather than pay out his customers. He realized he would lose face by doing this, so he took a loan from his bank to pay everyone off at a considerable pain to himself. He was protecting his face. He
worried what the community would say about his reputation. This is an example of keeping face.

**Trust**

Face becomes the basis for trust. Trust is the acceptance of others to the face that is offered (Gawley2007). Gawley borrowing from Goffman says trust emerges from “social interaction” which “includes reflective interpretation by actors and audience members alike as they assess the validity of each other’s activities and perspectives within and without direct interaction with prospective trustees” (Gawley 2007:48). The pattern of meeting with each other to support each other can create trust. Trust is developed when people act according to the standards that the community expects including honesty, not cheating when gambling, caring for each other, and following other conventions and practices of the community (Lewis and Weigert 1985). This social interaction creates trust. Trust provides for a relaxed and supportive atmosphere where everyone comes in knowing what to expect and how to act, whether at a house party or community event. The interaction is visible at community events, Hun Dees, and gambling with friends at a house party.

Trust emerges through social interaction, and this includes gambling. Gambling with friends at a Hun Dee or house party is not only for winning money but is also framed as helping people in the community. The dialogue surrounding gambling with friends centered around how their gambling loss helped people they knew. This dialogue reflects not only a way to keep face because of gambling loss, but a way of fostering trust among friends and other members of the community. When loss is defined as charity or a donation, it builds trust among participants. Betty characterized it like this: “Like I feel like it’s just charity… to play at people’s houses. I’m not there… to make big bucks, let’s put it that way.” She called gambling at community events charity. Others used the term donation, for example, at a
house party and especially at a Hun Dee there is a bowl set aside for winners to throw in to help pay for the expenses of the party. When participants are gambling, some winnings are used for the family, Zoey explained how she saw this happening.

And like when people do win, I know that most of the people I knew always gave back. They gave back to the community or they donate to the temple or they donate to like, you know, the – Yeah, you give a little back. So that's, I guess that's a plus. And they do that too. When you're at a Hun Dee there's always a bowl that's for the house, you know.

So, in practice gambling does help others. Many participants expressed that one of the only good things about gambling was it brought people together. Grace said, “It helps the community because some of the winnings, they give it back to the community by — donating it. So, I think that’s what helps. It brings the community together in a way because it's a way for everyone to hang out, have a good time – and have fun together by gambling.” This tipping structure is then used to justify losses as helping others who are not as fortunate. Harlan and Chloe, a married couple with children, discussed that when they lose, they look for reasons that their loss was charitable and beneficial. This type of gambling created a space for trust where people cared for each other:

“And then we find reasons – like, whoever won, we find reasons why they deserved to win it. Let's say,… someone wins the–most of the money that–by the end of the night. And then we're like, ‘Alright, well–’” He's got this to pay for, and he's got this many kids.’ ‘He doesn't have a job.’ … And then, ‘…He's the only one working. Wife's not working, so they can use it.’ Or vice versa. And we'd always find reasons ‘Okay they deserve to win.’”

This constant reframing keeps gambling among family and friends alive in the community because gambling at a community event, house party, or Hun Dee is not only about money, it is building trust through relationships.
Socialization

Gambling has been so much a part of the community; it seems like a fixed trait—like gambling is “in the blood.” There is some indication that gambling addiction may be related to alcohol and drug addiction in the DNA structure of the person (Slutske, Zhu, Meier, and Martin 2010, King, Keyes, Winters, McGue, and Iaono 2017). However, the interest and exposure to gambling is transmitted through socialization. Gambling is learned behavior. Gambling is socialized in the community by its ubiquitous presence in the community and by the parental instruction or lack of instruction in the home. When referring to gambling many participants used language that it was in the blood or the genes. Levi articulately describes growing up during the gambling years thinking it is “in the blood” but describing how gambling is socialized in the community:

I felt like it was the thing to do. Like, it’s in our blood. A lot of people say that. “It’s in our blood. It’s in our blood.” Like gambling is in – it’s in our culture. It’s in the blood. And, you know, I had believed that for so long to the point where I’m like, “No, it ain’t.” Because I’m sure you’ve heard that before though. I did believe at one point, you know, like, “Oh, this–maybe we do.” You know? You see it all the time growing up. Everywhere you went. House parties, Hun Dees, casinos. You’ll see it like sports betting or like even when you’re like at home watching sports,… so you’re like literally breathing—gambling.

Whether there is a propensity towards gambling or not, the socialization of gambling can be seen within the sample community and the change in socialization over the last 30 years.

Many of the participant’s parents were part of the underground casino or were heavily involved in gambling. The average age of participants seeing gambling for the first time was eight years old for the women and six years old for the men, with the average age of gambling for the first time being 18 for the women and 12 for the men. Levi, who is in his thirties, explained the underground casinos like this:

“Growing up, we went to a lot of household parties every other weekend, if not every weekend. My parents were the gambling type, where they would stay three days
straight gambling at the same household. Um, yeah. So, that kind of took a toll on, like, life for me growing up as in I thought that is what you were supposed to do.”

Levi’s parents were gamblers. His mom was a bookie and she and her husband would often pair up at a house party to be the dealers. Levi grew up with gambling. Growing up with gambling parents at underground casinos, Hun Dees, and sport betting socialized Levi into believing that gambling was how “you were supposed to be.” Flora’s parents went to parties every weekend—underground casinos and community events. She remembers gambling for the first time when she was 10 years old at her grandfather’s wake. The game that most kids learned in those days 20 or 30 years ago was Four-Cards. Flora gambled her first time playing Four-Cards. I asked if she won and she said she did win, “And that got me addicted. That winning part.” Children would sit on their mother’s lap as the mom played all through the night. Harlan remembers how the gambling scene was when he was growing up:

Yeah, …they’d have a party for us and they’d bring all their friends over…that’s where my trigger started. When we’d have birthdays, they’d bring all their friends over and they would just gamble and drink….Eat, drink gamble, and just get sloppy…And there’s Hennessey everywhere, and beers, and — gamble, and gamble. When I was five, my mom told me to come sit with her while they were playing cards. And she would teach me Four-Card when I was five years old….And I learned how to play Four-Card when I was five years old. And it just, uh –it just went from there.

The socialization of gambling occurred in the home through the parents and the access to underground casinos. Bringing a child to the casino and gambling all night is illegal, but bringing a child to an underground casino or community event and playing all night was acceptable. For many of the men in the study, their first gambling experience was on the lap with their mom, more so than for the women. The younger participants and the women participants were less likely to have stories of all-night, all-weekend gambling experience with their parents. Their first gambling debut was the casino when they were of age.
**Changes in Socialization**

In the last 30 years, the gambling world of Asian Americans has changed. Thirty years ago, gambling was common at nearly any get together, such as a funeral wake at someone’s home, a child’s birthday party, a house party, and especially at underground casinos. The socialization process began for the older participants 30 years old and older in the home and community events. What changed in the socialization process? The first change was the limited number of underground casinos they began to shut down because of legalized casinos opening. At the same time, lack of trust in the community meant there was less opportunity for parents to take their children gambling with them. With the decline of underground casinos, only *Hun Dees*, birthday parties, and house parties were available for community gambling. Presently, these community gambling scenes are held too infrequently to create the same pattern of socialization. The second change was the attitude of the community regarding parenting expectations and gambling. Even though gambling is not considered taboo in the community, the value placed on parenting and the manner in which they grew up influenced them in regard to socializing their children in gambling. The parenting norms have changed (see Chapter 6). Som said if he saw parents treating their children as he was treating growing up, that is, staying up all night gambling with a child on their lap, he would confront them,

> If I saw somebody else doing that, I'm like, hey, it's time to take your kid home. I would say this is an adult activity. Ya know, I would say, this is an adult activity. I'd say you've got your child here. You've got a child laying next to you. That's crazy. You know, no. I'm not gonna allow that, you know, and I wouldn't be a part of that.

**Socialization processes at Home**

Gambling is still socialized in the home through parental example, and as their own parents, there is very little instruction on the dangers of gambling. Gambling guidance is categorized
in four ways: silence, hypocritical, moralistic, and face-saving. Silent instruction was when parents never said a word about gambling. Hypocritical instruction was when parents told their children to not gamble—but gambled in front of them. Moralistic instruction is where the parents forbid their children to gamble. Face-saving instruction was when parents told the children to not lose face when they gambled by losing too much money or causing problems.

**Silent Instruction**

Most of the participant’s parents gave no moral guidance on gambling. This was reflected in my conversation with Benjamin and his family. We discussed his own gambling habits and how he was rearing his children. His oldest child plays cards with the family, no instruction is given regarding the dangers of gambling, and there is a general acceptance that his child will grow up gambling as well. “I think because they’re used to seeing it, since they were kids, you know? I’m guessing my kids will probably grow up and gamble. They see it, they do it.” Many participants said that their parents gave no instruction regarding gambling problems or any other kind of behavior. Som discussed his parent’s lack of moral instruction regarding gambling and other issues.

We never talked about it. Not in an Asian household. You don't talk about it. You don't. There's a lot of stuff we didn't talk about. You don't talk about sex; you don't talk about drugs. You don't talk about any of the stuff that you're supposed to be talking about, and saying, hey, don't do this, right? Until you get into the position. Then they're like, don't do that. It's too late now!

There may be a fear that a discussion of immoral behaviors may increase the probability of those behaviors occurring. Silence was the most common method of instruction reported. The second instruction type was hypocritical.

**Hypocritical**

In hypocritical instruction the parents were clear that the children should not gamble, but at the same time, the parents were gambling in front of them. The parents not only
gambled in front of their children, but took their children with them to gamble. Participants were aware of this hypocrisy and called it out during the interview. Harlan, a married blue-collar worker in his forties, said that his dad instructed him "No drinking, no smoking, no gambling"; but both parents gambled, and so he thought gambling was acceptable. Paul’s mom told him to not gamble when he was a teen, but when he won money gambling and she heard about it, she wanted to borrow money from him. This made Paul, now a single dad in his thirties, think gambling was okay and that his mom’s ask was hypocritical.

**Moralistic**

Only three participants discussed how their grandparents told them not to gamble. Each of these participants lived in a multigenerational household with their parents and grandparents. In these cases, the parents did not discuss gambling with the participants—only their grandparents. In all three occasions, their parents gambled, but the grandparents did not. In all 29 interviews only John’s parents, who did not gamble, told their children to not gamble. Interestingly, all these participants who were expressly told not to gamble do indeed gamble, except for one. The last form of instruction is face-saving.

**Face Saving**

Face-saving instruction is when parents tell their children that gambling is okay as long as they do not lose too much. Face-saving may take a simple form like, “if you lose, don’t cry” to more complex renditions about how gambling is not a problem unless it creates problems for you. Robert’s grandma told him, “Don't lose too much, and if you lose—or, if you win, don't use that winning cash to gamble more.” “Don’t lose too much” is the mantra, because if one loses too much, gambling will affect their life negatively and they will lose face. Most of the participants expressed a similar view of gambling, that unless it prevented them from paying a bill or if they had to borrow money, gambling was not a problem. But,
face-saving in gambling can cause extra pain because the gambler may not want anyone to know and may not be able to access the help needed. Zoey expressed the concept of face-saving well:

That's why people always say, “Oh, you don't have a problem,” because they don't want to admit it because if you admitted that there is a problem than it does look bad on family. And then, you know, like nobody wants to talk about it. Everybody wants to say that, “Oh, so and so can't pay for their car,” because it's embarrassing. And then you’re embarrassing your family by like, you know, if you can't afford certain things. It does look bad.

The embarrassment that comes from loss of face keeps gamblers from seeking help, particularly among Asian Americans (Sobrun-Maharaj 2012). Face is part of the instruction and direction that parents and those in authority give regarding gambling.

**Informal Control and Community Practices**

People routinize experiences “by establishing generally accepted and shared, habitual, taken-for-granted ways of understanding, communicating, cooperating and doing” (Hall 1987:13). This applies to conventions and practices in how to gamble at public events such as a community events or Hun Dee. Participants are expected to act according to community standards. Three of the conventions and practices that participants are expected to keep in gambling: gambling is sex-segregated (with specific exceptions), gambling problems should not be mentioned, and cheating is bad—those who cheat lose face. Each of these conventions and practices are enforced by the community.

**Sex-segregated**

In large events that take place in a home, such as a Hun Dee or community event, men gamble with men and women with women. That is the community practice. There are women who gamble with men, but only when they are with their husbands or if they come with enough money to be the mom. If they attempt to just play with the men, gossip ensues
and people say how masculine those women are who gamble with men, or how disrespectful they are for gambling with men. The gambling is expected to be sex-segregated. When Zoey’s uncle tried to deviate from that system, Zoey’s mom chastised him, “I remember hearing my mom was like, when one of my uncles was trying to play or something. She's like, ‘What are you doing here?’ You know, ‘You're not supposed to play with the women folk.’”

**Sweep problems under the rug**

Another one of the community norms is that gambling is only acceptable if it does not go too far, meaning that a person’s problems do not become public. Sweeping problems under the rug keeps gambling a part of community life. Nearly all the participants grew up without being taught the problems that could result from gambling. Keeping the practices meant accepting gambling and not bringing up problems. It is a loss of face to talk about problems. Levi tells the story of man’s accusation of cheating and how things went too far at a *Hun Dee*. The community took care of the situation on their own. No police were called—they swept the problem under the rug. The community practice is to keep quiet and not bring up any potential problems. Gambling is not a problem unless others know because they had to borrow money, could not afford food, or went bankrupt.

**No Cheating**

Another important norm forbids cheating. When gambling takes place with family members and members of the community within their network, cheating is not acceptable. If anyone is caught cheating, they lose face and their reputation is ruined. No one expects these kinds of things and especially at *Hun Dee*, which is held to honor a deceased loved one.

These practices are easy to enforce within a small community where everyone knows each other, whether through scolding (“you shouldn’t be with women folk”), gossip (“those
women are masculine”), by sweeping gambling problems under the rug, or even handling problems in the community by physical force.

**Underground Casinos**

The following section explores how these factors of network closure, face, trust, and community practices allowed for underground casinos to succeed and what led to their downfall. More than 30 years ago, underground casinos were found all over Des Moines. They were abundant and active. They would sometimes last all week long or, at a minimum, all weekend from Friday to Sunday. They differed in focus from family gambling or community events—they were about making money.

These house casinos were organized by a group of families. They would invite other members of the community to contribute. Food and drink were available; sometimes there was a charge per plate. Each week or weekend the underground casino would be at a different family’s home. The casinos would rotate among different houses, and without being in the community, one would have no knowledge of such casinos. The house owners organized these casinos. They provided the place, their home; they provided food and drink; and they provided the cards, the dice, or the dominoes.

Anousone, a college student in his twenties, remembers his dad driving up to the city from their rural community to participate in gambling. “He would either go to the casino, or he would go to a gambling house….and he would take me with him, too. So, I mean, all the time.” These gambling excursions happened every weekend. For Anousone’s dad the underground casinos were a way to provide extra money or savings for the family. He traveled an hour each way to take part in gambling to make money. Betty’s mom and dad were also part of the gambling organization as participants. “When I grew up it wasn’t just *Hun Dee*, it was just something that they had,” Betty told me. “It was just their own little
casinos. Asians had their own casinos at home. So, it’d be one week is at, let’s say, uh, a friend of my mom’s, you know? They do one whole week there and they just keep going.” This was how Betty’s parents made extra money. Betty contrasts these gambling houses from the Hun Dee. Gambling does occur at these wakes, but Betty wanted to distinguish between them. These gambling houses were throughout the city. These underground casinos were more prevalent 30 years ago than today. Betty described how underground casinos were organized before they died down to just a few today:

It was just a weekly thing. There was a group – yeah, it was every day. It was a group of families and just, …they get together and drink and all that. And after drinking, it’s gambling. Gambling for days and weeks. They packed their kids. This is back in, like I say, 19 – I was growing up in the ’80s, so probably from ’80 to ’90 and I can say late’90s when it all died down.

When asked during the interview process where a Southeast Asian American, who was an outsider to the city, would find gambling action in the city all of them said the casino. No one said to look for the underground casino, nor did any mention the gambling that takes place at community events like a celebration or a Hun Dee. This reflects the participants protecting the closed network from outside threats, a change from 30 years ago when the community was more open to outsiders. Underground casinos and community events were successful because of the trust engendered by face, community practices, informal controls, and network closure. When these processes were attacked from the outside, it created a seismic change in the system.

Several factors contributed to the decline of the underground casinos. During Hun Dees and especially underground casinos, people would often come from out of state to participate, but they came to win money at all costs. These outsiders were accepted as part of the close-knit Asian American experience—even though they came from different states. The
assumption was that they had shared community practices. This assumption of acceptance into this closed network allowed outsiders access to cheat those within the closed Des Moines network built on trust and face. Outsiders taking advantage of a closed system by deception disrupted the system of trust, especially in the underground casinos. Eventually most of these underground casinos closed. During the underground casino years, the pot would get up to $10,000 in cash. If a person wanted to stay in the game but did not have the cash, they could put in car titles, whole paychecks, or jewelry as collateral. Gold jewelry worn in the Asian American community is typically 24 Karat gold. If they lost, they had a limited time to buy back their jewelry or regain their paycheck back minus the bet plus the interest from the winner. In the 1990s, fake jewelry was used as collateral. These outsiders would throw in the fake jewelry in an attempt to continue winning. If they lost, they did not care because the jewelry had little monetary value, and they went back to Wisconsin or Minnesota. It was their appearance as an insider (being Asian-American) but their status as an outsider that allowed them to cheat the system. They were able to avoid the informal controls that used face and trust as ways to enforce community practices.

Face and trust were critical to the success of underground casinos. People did not talk openly about them, and they played by the honor system of not cheating. When outsiders began to join these underground casinos, losing face was not important to them because they were not part of the local community. Reputation is important in a small community, but if someone comes from outside the community, it is not important at all. These outsiders were willing to break the rules to make money. The practice of no cheating was violated by using fake jewelry. This behavior could be handled effectively within the community through informal controls by talking to the person, using gossip, or even confronting the person. All
these options are effective when keeping face is important in the community. But, in the case of outsiders, keeping face was not important because they did not belong to the community that they cheated. As a result of these outsiders, gold jewelry and personal checks were no longer accepted as collateral, and they are still not accepted today. Trust was destroyed when outsiders redefined the situation for making money at any cost. This crisis of trust made the casino a more attractive choice. The underground casinos were for making money, but when trust was broken and the casino offered a bigger prize, the motivation for gambling changed for many people.

The Legal Casino

Legal casinos are regulated by the state. They have strict rules for behavior and how games are played. Casinos have formal controls with cameras and security guards. They are safe places to go and gamble without worrying about those who cheat. However, casinos lack community attributes of face, community practices, informal controls, network closure, and mutual trust.

Legal casinos are open 24/7, so they offer easy access to the contents of gamblers’ bank accounts through Automatic Teller Machines (ATMs), and there is, theoretically, a chance of winning more money because more people are gambling. Three casinos are located within 30 minutes to an hour drive from Des Moines. The casinos opened around the same time outsiders were infiltrating the underground casinos, offering a gambling experience outside the community.

At the casino, people go to have fun and win, and community is not as important as it is at a community event. The casino has a variety of games. There are, however, some differences. Children are not allowed to go in a casino—in Iowa, one must be 21 years or older. Casinos seem safer, but they also create a more dangerous gambling scenario without
the social controls that were in place before through a closed network with face, trust, and informal controls based on community practices.

At the casino, the building is open to everyone. People are not playing against people they know. When people play against people they know, they have the tendency to mitigate against betting big. The current community message is that if you want to try to make money or win money, go to the casino. Community events are for relationships with people you know. Grace, a white-collar professional in her thirties, explains it this way:

I think at a house party, you don’t really look at the amount that you're spending because you know that at the end of the night, it's going to go to someone you know. It's a friend. You know? It's one of a friend or family member that’s going to be getting the money, anyways. So, it's someone you know. So, –regardless, it’s okay, you know.

The casinos offered a community-free gambling experience without need for face, community practices, informal control, or network closure.

There is no concern about face when gambling at a casino. One can hide losses and wins, and no one in the community will know. However, the money is going out of the community. Blake’s mom did not worry about her face in the community. Blake laments how his mom’s gambling at the casino, staying for days and nights at a time, caused so much havoc in his family. Blake remembers being homeless through high school because of his mom’s casino gambling. There was no community to know or intervene. Casinos offered gambling without the presence of community. Bruce, a white-collar married man in his thirties, explains how face makes a difference between community gambling and going to the casino:

Because your house party, you’re playing amongst people that you know, that you probably see a lot. The house you’re playing in is the house that – that is, you’re not playing against anybody that’s just not giving you their own money. So, you – I’m not playing against you and saying, “Hey, I’m taking your money. I feel bad because
I just took your lunch money for the week.” And you’re at the casino, you’re like, “Oh, I don’t care.” So, that’s why when people are more aggressive – people are more aggressive in the casino because they’re wanting to win that bigger pot or whatever because it’s not against a family member or minor. I’m not taking your lunch money for the week, so…

At the casino, the conventions and practices are different. Friends may come in together and then go their separate ways playing the games they like best. There are new conventions and practices, like not talking about how much was won or lost in the evening. Informal controls are replaced with formal controls such as security cameras, pit bosses, professional dealers, and guards. The legalized casino is a change that marked the end of most of the underground casinos where more uncontrolled gambling took place outside of community protection. Other arenas of gambling were affected as mutual trust was challenged.

**Microfinancing**

As the legalized casino began replacing the underground casino because of outside cheaters and the presence of legalized gambling, there was a ripple effect upon other gambling contexts, including microfinancing. Another form of gambling is a micro-finance loan system called *Hoi* in Laotian or *Tong Tien* in Cambodian. People in the community disagree about whether this is a form of gambling. However, it does revolve around risk and making money. The goal of *Hoi/Tong Tien* is to receive a large amount of cash without going through a bank. Having access to money was vital when Southeast Asians first arrived in the United States, yet most had no idea about banking, credit, or finance. Som describes his parent’s financial relationship in the United States:

My dad didn't pay off his house, which he didn't know anything about finances, until literally ten years ago. He had a loan since 1981 at 13 percent because he knew nothing about finances. Umm, so yeah, I definitely grew up in a house that didn't know much about finances, and that was never educated in finances, um, especially in
the American culture, you know, you come here, it's a little bit different in how money is used, and how you can gain more money.

Without understanding the financial systems in a new country, having no credit, and working low-skilled jobs to make ends meet, microfinancing became a solution to many members of the Asian American community. If they needed to purchase a vehicle or make a down payment on a home, microfinancing became an option.

A community leader would contact members of the community that they felt they could trust. They call this person “the mom.” The mom is the person who has trust in the community, has money to cover anyone who defaults, who makes sure people pay their end of the agreement, and who collects the money for the loan. The mom could be a local store owner that everyone knows or a local community leader who has earned the trust of the community. Once the mom has established a group, the group determines how much they are going to finance for each month. Each participant in the Hoi/Toi Teng will have access to the loan money during the length of their Hoi/Toi Teng. The amount agreed upon by the group is then divided by how many people are in the group. For example, if the group wants to finance $10,000 per month and there are 20 people in the group including the mom, the monthly cost per individual in the group would be $500. Each person is now committed to paying $500 per month for the next 20 months. A designated day and time are set for everyone to bring their portion of the money to the mom. The first month the payment is $500 per person, and this goes directly to the mom. The second month, there is a scheduled meeting with any of the participants that want the $10,000 that month. Those interested in the money that month sit with the mom and bid for the amount they are willing to pay everyone back with interest for the loan for that month. If three people come to the meeting, there would be three bids, hypothetically the bids could be $25, $50, or $75. The person with the
highest bid gets the money that month. They will get all the money minus the interest. The interest is subtracted from everyone’s payment of $500, which means this second month everyone only paid $425 per month and the bidder gets $8,500. Once the bid has been received, the mom calls all the folks in the group to let them know how much they owe. The group members can pay this in different ways. They can come over and pay in cash or check, or many group members leave signed, blank checks with the mom. If a signed blank check is left, the mom calls the person to let them know for how much the check will be written. When a person has received their money sans interest paid out, they are considered “dead” and will be required to pay the full $500 each month for the remaining cycle. Eventually, everyone in the group receives the $10,000. Theoretically the longer you wait, the less interest you will have to pay, and the more money you will make. Microfinancing becomes a way of saving money with good interest attached. But there is a risk that you may not get your share of the money at all. One way is that problems can arise in this system if the mom takes off with the money and leaves the community, or if the people in the group default after they have received their portion. The mom covers their default for that month, and the group looks for a person to replace them. The community knows who is trustworthy and who pays on time. The decline in *Hoi/Tong Tien* is similar to the decline in the underground casino. *Hoi/Tong Tien* is based on a closed network built on face and trust, where informal controls can enforce practices, yet when these things are lacking, the community deteriorates.

*Hoi/Toi Teng* is only practical in a closed network where everyone knows each one (Coleman 1988). The level of trust is phenomenal, only those they know are ever invited. Those who have a reputation for defaulting or not having enough money are not invited into the group. The microfinancing group is very selective, and is based on face and trust. As the
community grows larger, there is more of a chance of betrayal and loss. Those who are still participating in microfinancing know the individuals personally or will choose not to get involved. Microfinancing is ethnically driven. Laotian Americans participate in microfinancing with other Laotian Americans, and Cambodian Americans with other Cambodian Americans—people stayed within their closed network for the security it offered them.

**Banking System**

As the legalized casino creating a more legitimate way of gambling with formal controls, so too did the financing sector with *Hoi/Tong Tien*. As credit scores and banking systems were understood and the community continued to grow and expand the last 40 years, *Hoi/Tong Tien* became less popular. Young people did not seem to have the same relational connection based on mutual trust to the community that would facilitate this kind of microfinancing. People do not trust as they did in the past for various reasons. They may have been hurt in the process by not getting their money. Perhaps there is a sense of hesitancy because this form of financing is under the table, or the relationships that build trust are no longer present. The idea of getting a loan from community members does not have the same appeal when they could simply go to the bank and get a loan. Some participants did not even know that people were continuing to take part in *Hoi/Tong Tien*. Others thought that microfinancing was still practiced, but on a much smaller scale than in the past. Issues of mutual trust and learning about the banking and credit industry have affected the amount of people using *Hoi/Tong Tien* and its long-term viability in the community. As the community understood more about banking and credit, they relied more on these established systems. Also, as more were cheated of money promised them, they chose not to participate.
What made *Hoi/Tong Tien* successful in the past was the idea that a good reputation was important and worth keeping. *Hoi/Tong Tien* worked because everyone viewed each member of the group as someone who would pay the money back with interest. The money with interest is paid back for the entire duration of that *Hoi/Tong Tien* cycle because everyone is following the community practices agreed upon. It must be paid on time. Participants are not to drop out once they have received their money. When money is not paid, or people are not on time, it is the role of the mom to contact participants. They can encourage them or on the other hand, insinuate that people could talk badly about them as a way of getting people to pay according the agreement. The practices of the community and the informal control of these practices only work when keeping face is important to the participants. In the last 30 years, there has been decreasing participation in *Hoi/Tong Tien*. Roger complained that he has seen two things happen. The first was that when people did not pay, they would move away to not lose face in the community. The second thing he saw was a mom successfully completing several *Hoi/Tong Tien* loans, but then turning against the community, taking all the money and leaving town. This betrayal of trust makes *Hoi/Tong Tien* a less appealing choice for many. Roger, a blue-collar worker in his thirties, said, “Every month you’ve got to— every two weeks or two months, whatever, you have to put it in like a bank account mode. Yeah, it’s like a loan, things like that. Yeah. But if I was you, I don’t trust that. It’s worse than gambling. It’s like, ‘Can you trust that person?’ You know?”

**Sports Betting**

Sports betting is another segment of gambling in the community that is effective because of the factors of closed networks, trust, face, and norms. I interviewed one bookie, one bookie companion, talked to two adults who grew up with their moms as bookies, and four people who gambled on sports. Sports betting can be as simple as placing a bet with a
friend for money, a meal, or a case of beer on which team is going to win as a game is watched on TV with friends. The bet can also involve a bookie where a call or text is placed to wager money on a game. The bet is usually established by the bookie, in terms of the spread. When betting with a bookie, the bet is not just who wins, but who wins by how many points (under or over). This is called a spread. Sports betting can also include placing a bet on a game or a series of games, which is called a parlay. One interview was frequently interrupted by the participant because he had put money on the football game he was watching on TV during the interview. He started off the interview with “Side note: I'm betting on this football game.”

Thirty years ago, bookies in Des Moines carried books, hence the name bookies. Now much of the betting is done electronically with phones and computers. The records, either in books or electronically, include everyone’s bets or parlays—how much they bet and whether they won or lost. Calls were made to the bookie and a bet was made without cash; the bet was always on credit. People still call their bookies. The more sophisticated bookies have their own websites for their clients. There are both men and women bookies. Two participants’ moms were bookies when they were growing up. Zoey remembers her mom being a bookie:

I think my mom was a bookie. Does that count? Yeah, I’m pretty sure my mom was a bookie when I was growing up. So, the gambling—Yeah, now that I think about it gambling was definitely a big part of it, because I remember her collecting money from people. And she'd have a book, names...and like when we're...at dinner or something, we’d have like three TVs playing three different football games.

The bookie system is mostly on credit unless the person placing the bet cannot be trusted. Bets made on the weekend are due a week later. Bookies go home-to-home to collect losses on Friday and go home-to-home to pay the winners on Saturday. Sports betting can be very
lucrative for the bookie, if they set their spreads correctly. Anousone, who has friends who are bookies, explains the process:

That’s why you run off of credit. You’re running off of credit the whole time, so the games—you don’t pay until a week after on Friday. And then he doesn’t pay out until Saturday. So, he collects all of that money that people have lost—and then he’ll come and give whoever won theirs. And then he’ll keep the rest. He’s always on top. [Laughs] Always. And I know, I mean, I, I have like two, two of my best friends are bookies, so I know how much like, they make. Like I count the money with them, and I know it’s a lot.

Though one can bet on any sport, including fish fighting. Football is the favorite. Participants explained that sports betting made watching the game more exciting. Anousone, who won solid for five years in sports betting, got into sports betting because he saw it as a way to make money: “So, I liked it because I knew sports. Like I was—I knew the stats, and the offenses they ran. And that’s why I saw it as being lucrative, because I could,—that’s what I had the chances of winning. And I had only saw it as that, as like where am I gonna win, and that’s all I wanna do, is to win.” Amy bets only on the Superbowl; she takes extra money to play. Sports betting for her is a way of making money on a risk. “I don’t know anything, so I’m just kinda… you know, looking to see who I think is gonna win, or whatever. You know, so sometimes I get lucky, and sometimes not.” Som started sports betting in college with his buddies:

You get around, you start watching sports with your buddies, and you know, you got people who know people that you know can get you, you put some bets on, once they start doing you’re start something when you watch a bunch of games drinking all freaking day, you're like, oh, okay, here's ten bucks, twenty bucks, twenty-five bucks, alright, here's fifty bucks, let's do a parlay you, becomes again a habit.

The bookie is someone they know, someone they socialize with on a regular basis or see in the community. Bookies are not taking calls from random strangers; they are working
illegally, so they must know their clientele. There is a level of trust that is developed between the bookie and the sports better.

The sports betting arena, as for so much of gambling, is built on trust. This same trust and face is used by the bookie to collect debts—to keep face the participant wants to make sure to pay on time. Sports betting is based on credit—no one puts any money down; the bet is based on the face of the person. So if the losers do not pay, the winners cannot get paid.

Anousone explained it clearly:

It’s like a 70 percent chance somebody’s gonna pay. Because your face, the Asian culture and how big your face is. Your face is all you got, the Asian culture, the Asian community here is so small. So, if you do me wrong, nobody else is gonna take your bets. You’re done. And I’m gonna start telling people you’re a piece of crap and you don’t pay up. And…then you’re gonna just stay stuck in your house, and you’re already addicted to gambling so you can’t stop that. And how are you gonna gamble if you don’t pay up?

The losers and winners have one week to settle their debt or receive their money. There are no written agreements or signed documents. This is all done under the table, illegally. If you are a bookie, you have an obligation to pay out all the winners. If someone does not pay up, the bookie uses the culture of face-keeping to get the money. The bookie has a two-pronged method of getting his money. First, they cut off the bettor from placing another bet. Second, they talk to other community members regarding how this person did not pay the loss in a bet. The loss of face not only becomes an incentive to the gambler but also a warning that no other bookie should pick up this person who cannot be trusted.

When interviews were being conducted for this study, sports betting was illegal and not made available legally, but this has changed. Now, for those with money, they can legally sports bet from the casino with an app on their phone. Those who may not have the money to gamble at the casino will still use their bookie, who conducts business using credit. Sports
betting through the casino is legal. It is also a safer bet because the money is guaranteed after a win. There are formal controls used by the casino to assure the gambler that a winning will be paid. An informant told me that he is still making $2,000 per week during the football season, even after sports betting was legalized. Yet, I believe legalized sports betting will reduce the amount of bookies and amount spent on illegal sports betting, because eventually people will prefer a system not based on face, trust, and informal control.

**Conclusion**

I showed how gambling in the Southeast Asian community is found in community events, at home, at underground casinos, through a microfinancing system, and illegal sports betting. Community gambling occurs regularly at birthday parties, get-togethers, and funeral wakes. It is planned for by the hosts and expected by the guests. This community gambling is built on face and trust. Community gambling is about being with family and friends more than it is about making money. Gambling at home is a way to be together and spend time together. It is at the root of all the other experiences. It is in the home that it is practice and socialized.

I described the system of underground casinos that were prevalent 30 years ago for the purpose of making money. I explained how these underground casinos were successful because they existed in a closed network and worked on face, trust, norms, and informal controls. Outsiders with no regard for face took advantage of the trust given them and cheated, disrupting the entire system. Underground casinos faced this challenge at the same time legalized casinos were opening. Folks interested in trying to make money abandoned the underground casino with its norms and informal controls in favor of the legalized casino with its formal rules and enforcement. This shift not only affected the underground casino system but also microfinancing and sports betting.
The microfinancing was affected by leaders who took money from their group and left town, leaving the group stranded. At the same time, the community began to learn about the banking system, savings, and the financial market. Unsecured loans from microfinancing, which were successful in closed networks of face and trust, had less allure than established banks.

Sports betting is just now in the midst of change as recent legislation has legalized sports betting. At the present, there is no empirical data to know how legalization will affect illegal sports betting. However, by looking at past results of the underground casinos and microfinancing, illegal sports betting will eventually wane in popularity.

Gambling in the Southeast Asian community has changed in the last 30 years because of outsiders who broke the system through cheating and changes such as legal casinos and banking systems. Now much of the gambling is done at the casino or through legalized sports betting, where community, relationships, face, and trust are not important. Community gambling, even the underground casinos, had an insular effect because those venues were based on a closed network, and face was important to keep. Underground casinos, microfinancing, and sports betting contained elements of trust and face that built and maintained community but are now disappearing. The remnant of this is still found in the routinized community gambling at home and at a Hun Dee/T’ver Bon Khmaoch.

Three general conclusions can be made about the gambling world of Asian Americans. Gambling is part of the life of the community. Gambling is expected, planned for, participated in, and accepted. Gambling is part of the way Southeast Asian Americans socialize, party together, and mourn. Gambling availability has changed and will increasingly change.
The socialization of gambling through the frequency of weekly gambling at the underground casino is not available, therefore children are not exposed to gambling at such an early age as they were 20 or 30 years ago. Parental expectations are changing regarding what is appropriate child-rearing habits, e.g., bringing a child to gamble all night.

Gambling at community events works because it takes place within a closed network built on face and trust, perpetuated through community practices enforced through informal controls. Gambling in the community is about who is present. Gambling allows for extended time together, creating relationships, and having a good time. There is an expectation that people are honest, and gambling is significant for establishing mutual trust in the community. Community event gambling and home gambling are relational and will likely remain in the community.

This gambling world phenomena is not unique to Des Moines. The Asian American community is small compared to other metropolitan communities like Minneapolis, Boston, or Long Beach. What is experienced here is certainly found in these other communities as well. It would be good for further studies to examine whether these other communities have been experiencing similar changes the last 30 years.
CHAPTER 5. MONEY WORK

What is at risk in gambling? Money? Loss of face? Status? Schweingruber and Berns (2003:448) coined the term “money work” to describe how “social actors choose appropriate money meanings from their cultural toolkits to pursue their goals in particular settings.” What are some of the meanings of money, and how do they affect gambling? Money can be used in gambling for entertainment purposes. When money has been budgeted, the loss is expected, and gambling is for the ludic element only (Ricketts and Macaskill 2004, Steinmüller 2011, Hing et al. 2014). Money can be used in gambling as an investment to make money (Ricketts and Macaskill 2004; Bosco, Lin and West 2009). Filipinos call certain kinds of gambling an investment, viewing the casino like a bank (Sobrun-Maharaji et al. 2012). Another view of money is spending money at the casino or on the slots as a way to control one’s fate and metaphorically express freedom and opposition to authority (Davis 2016). Money can be used for status. There are rules in how money creates status (McMillen et al. 2004). One rule is never talking about wins and losses within a gambling context (Vince 2012). Placing big bets can be a way to increase status—especially in masculinity (see Chapter 6) (Davis 2016, Vines 2012). Money is what is most often gambled. Therefore to understand gambling, I will first answer the question, what is money?

The Social Construction of Money

Money, bills, and coins have no intrinsic value of their own save the metal and paper they are imprinted on. Money becomes useful when it is used as an exchange (Simmel [1900] 1978). Money is only useful as an exchange because people have placed value on it, that is, money is a construction of society. Objects are regularly assigned meaning throughout history, including money and gifts (Mauss [1954] 2011; Simmel [1900] 1978). Money has
meaning (Carruthers and Espeland 1998; Schweingruber and Berns 2003); and money is social (Simmel [1900] 1978). Zelizer discusses special money, how people create meaning out of money by where money comes from, how money is earned, or for what money is used (Carruthers and Espeland 1998, Zelizer 1989). She claims that inheritance money is viewed differently from lottery winnings because people attach meaning to money depending on how it is received. Zelizer says that people for centuries have earmarked money for certain purposes. For example, some money goes towards paying bills, while other money is used for entertainment. Dave Ramsey, a modern pop financial radio personality, recommends earmarking money and placing it in envelopes based on the budget one creates (Cruze 2019). Money becomes part of our life. Kostigen claims that money defines who we really are. “That value system often defines our social status, our professional lives, our leisure abilities, our relationships, and most of all our purchasing power. In other words, money defines us in a way” (Kostigen 2002:3).

Money for fun, money for investment, money to express freedom, money to show status are interpersonal and intrapersonal symbolic meanings of money (Schweingruber and Best 2003). Understanding how people view money and do money work could help predict how they would gamble. Attitudes, beliefs, and perception of what others are doing all influence behavior (Berkowitz 2004, Moore and Ohtsuka 1999). “If men define situations as real, they are real in the consequences” (Thomas and Thomas 1928:572). Thomas’ Theorem is related to Blumer’s first principle of Symbolic Interaction, “that humans beings act toward things on the basis of the meanings that the things have for them” (Blumer 1969:2). Those who gamble act towards these meanings of money. An example of doing money work, someone may gamble high stakes because his meaning of money is that money is an
investment. But what if he loses? If he loses, he must decide what to do next, and this is money work. As another example, they may use the meaning of money as entertainment, so they budget and play accordingly. If they lose, they are still going to have a good time because it was a budgeted expense. People act towards their various views of money meaning. Gambling becomes a way of doing money work by acting towards money meaning. This is particularly true for how they viewed using money in gambling to reach their goal, how they were able to accomplish this goal, and what stories they told themselves about money to continue gambling the way they did or else change the way they gambled. In my research, I define four types of gamblers: the recreational player, the capitalist, the thrill-seeker, and the avoider.

There have been past attempts at categorizing gamblers based on motivation or how much money gamblers spent. My research and the four types of gamblers is a better system for understanding gamblers and how they gamble based on their doing money work.

**The Categorization of Gambling Types**

Other attempts at categorizing gamblers looked at what motivated people to gamble. Neighbors et al. surveyed 184 college students asking them to give their top five motivations for gambling. The survey resulted in 766 reasons, which were synthesized into 16 different motivations. The top five motivations for gambling were money, enjoyment/fun, social reasons, excitement, and occupy time/boredom (Neighbors, Lostutter, Cronce and Larimer 2002). This research was helpful for looking at different motivations. However, the research could not be used as a way to look at money meaning and how those meanings related to gambling motivation, which was beyond the scope of the study. Similarly, June Cotte observed and conversed with 41 active gamblers in a casino. Cotte constructed eight types of gambling: gambling as learning, as a rush, as a self-definition, as risk, as cognitive self-
classification, as competing, and as communing (Cotte 1997). Cotte’s work was more than just describing the gambler’s motivation by describing various gambling experiences. Cotte, however, lacked explaining how money meaning was constructed and how that related to gambling motivation and behavior. Lee, Lee, Bernhard, and Yoon surveyed 437 gamblers at a Korean casino. Using factor analysis combined with cluster analysis, they constructed four categories of gamblers: 1) challenge and winning seekers; 2) only winning seekers; 3) light gambling seekers; 4) multi-purpose seekers. These clusters would also reflect how often they went to the casino, how much money they spent, and what motivated them: socialization/learning, challenge, escape, or winning. Whatever reasons were given, winning money was also important (Lee, Lee, Bernhard and Yoon 2005). This thorough research by Lee et al. looked at motivation, time spent at the casino, and how much money was spent from each cluster. However, Lee et al. still did not offer a way of looking at how money meaning played a role in gambling.

Looking at the analysis from Wagner, Hamilton, Anderson, and Rempusheski’s work on identity work among older gamblers, they found Low, Mid, and High gambler identities. These identities were based on self-identification, motivation to gamble, how frequently they gambled, how long they gambled, whether they had a loss limit, how much they spent, negative consequences to gambling, and any attempts at quitting (Wagner, Hamilton, Anderson, and Rempusheski 2017). Wagner et al.’s work was helpful in framing and typifying gamblers; I use similar frameworks while improving on his typology by adding the social construction of money and money work. This study intends to fill the gap in the literature by creating types of gamblers that look at how money meaning extends to
motivation and behavior. I argue that a person chooses “appropriate money meaning… to pursue” (Schweingruber and Berns 2003:448) their gambling behavior.

For this study, I have constructed four separate types of gamblers by looking at 10 characteristics of gamblers using Blumer’s three premises as a hermeneutical guide to how they viewed gambling money. Blumer’s first premise in interactionism is that people “act toward things on the basis of the meanings that the things have for them” (Blumer 1969:2). The participants acted towards money used for gambling based on how they viewed the money. Blumer’s second premise is “the meaning of such things is derived from, or arises out of, the social interaction that one has with other people” (Blumer 1969:2). Participants created meaning through interactions with parents, friends, and the community, which shaped their meaning of gambling money and their self-described definition of gambling as well. Blumer’s third premise, “these meanings are handled in, and modified through, an interpretive process used by the person in dealing with the things he or she encounters” (Blumer 1969:2). The meaning of gambling money changed through a process of interactions with themselves and their own behavior. Many participants moved from one type of gambling—doing money work a certain way—to something completely different because of an experience they reflected on.

Meaning Making and Money Work

I looked at 10 different variables that help to identify four types of gamblers: the recreational gambler, the capitalist, the thrill-seeker, and the avoider. I looked at the self-described reasons for gambling, the money they started with, what they did with the money they won and the money they lost. These first four variables defined each person’s meaning of money. Each type of gambler had different money meanings that they acted towards in doing money work.
Table 5.1 Meaning Making of Money

<table>
<thead>
<tr>
<th>Type of Gambler</th>
<th>Meaning of Gambling</th>
<th>Starting Money</th>
<th>Meaning of Winnings</th>
<th>Meaning of Loses</th>
</tr>
</thead>
<tbody>
<tr>
<td>Avoider</td>
<td>Gambling is a waste</td>
<td>Extra cash</td>
<td>They did not play</td>
<td>A gambling loss was a donation or to be social</td>
</tr>
<tr>
<td>Capitalist</td>
<td>Source of income</td>
<td>Capital</td>
<td>Re-invest in gambling or use as income</td>
<td>Business expense</td>
</tr>
<tr>
<td>Recreational</td>
<td>Fun and Entertaining</td>
<td>Entertainment budget or extra money</td>
<td>Entertainment</td>
<td>Expected entertainment cost</td>
</tr>
<tr>
<td>Thrill-seeker</td>
<td>Thrill, rush</td>
<td>Whatever money they can get</td>
<td>More fuel for gambling</td>
<td>Reason to keep gambling</td>
</tr>
</tbody>
</table>

These money meanings affected *where they played the game, what they played, how they played those games, how much money they risked*, and *additional techniques and practices to sustain the appropriate meanings of money*. Gamblers *talked about the social contexts where they developed and/or changed their orientation toward gambling*. 
<table>
<thead>
<tr>
<th>Type of Gambler</th>
<th>Gambling locations</th>
<th>Games</th>
<th>Style of play</th>
<th>Money risked</th>
</tr>
</thead>
<tbody>
<tr>
<td>Avoider</td>
<td>With family</td>
<td>Cards, lottery</td>
<td>Reluctantly</td>
<td>Less than $50</td>
</tr>
<tr>
<td>Capitalist</td>
<td>Mostly sports betting and casinos</td>
<td>Games involving skill</td>
<td>Strategically</td>
<td>$200 or more</td>
</tr>
<tr>
<td>Recreationl</td>
<td>Social events preferred</td>
<td>Casinos; cards, slots</td>
<td>Stuck to limits</td>
<td>Less than $300 Lessor than $300</td>
</tr>
<tr>
<td>Thrill-seeker</td>
<td>Casinos</td>
<td>All varieties</td>
<td>Chase losses, go for broke</td>
<td>Large amounts</td>
</tr>
</tbody>
</table>

These variables were used in determining each type of gambler and how they did money work.

This next section will be a detailed look at how each of the four types were defined by their meaning making of money and their acting toward those meanings in money work.

**Gambling for Fun, The Recreational Player**

The first type of gambler is the recreational gambler. The recreational player viewed gambling as something they spent money on to have fun; 9 of 29 viewed gambling this way (31 percent). They were all women except one. All but three women interviewed viewed gambling as recreational (see Chapter 6).
Self-described Reason for Gambling

Recreational gamblers gambled for fun and entertainment (Davis 2006, Hope and Havir 2002). Zoey, a young woman in her thirties who works in the service industry, explained it like this: “I’m always just there to just have fun—I’m not like aiming at—winning like thousands of dollars.”

The origins of money used for gambling

In making meaning of money, the money used for gambling was specifically earmarked for this purpose (Zelizer 1978). An essential element for this group was that they budgeted money to gamble (eight out of ten). The money for gambling was a line item in their spending, such as shopping or going out to eat. The recreational gambler viewed money within the context of a budget. Gambling money was budgeted entertainment. Nancy, a young professional, married with a family, compares her gambling to other forms of spending money such as shopping:

Nancy: I used to go with just $20 back in my twenties, and I would be fine. Like I lose that twenty or I win something off of it, and I’m like, “Let’s go home!” And then now it’s like so different. [laughs]

Steven: What changed?

Nancy: What changed? Probably, like that’s my entertainment, you know? So, I don’t go out no more. I don’t go, you know, shopping much, and so my entertainment is going there. And, you know, spending a little bit more than $20.

The recreational player does money work by keeping a budget. They compare gambling to buying or purchasing something else of value. Gambling money is a budget item or extra cash, a form of specialized money that they use for the purpose of gambling (Zelizer 1989). As long as the money is budgeted or extra, that is, it is unaccounted for in the budget, it is discretionary and can be used for any purpose.
The meaning to money won

Gambling money was either budgeted or it was money unaccounted for from a zero-sum budget. Recreational gamblers played more with their winnings because they viewed their winnings as unaccounted-for money. If they did not play the money, they used the winnings to buy things that had not been budgeted such as shoes, purses, or even going out to eat. Amy said, “If it’s extra money, you can do whatever you want with it. You can buy a new pair of shoes—or buy a new purse.” Even though gambling money was budgeted, no one likes to lose.

The meaning to the money lost

When recreational gamblers lose, they view the money lost as other things they could have done with that extra money. There is an attempt to justify any loss of money. Zoey talks about how she views money lost: “Like, I could’ve just lost that a different way anyway, or something like that. You always justify like, ‘Oh, it was gambling, but I could've lost it this way or that way or doing this the same way.’”

Where they gambled

Recreational gamblers viewed gambling as a form of entertainment, therefore they enjoyed gambling at house games more than gambling at casinos. House games are familiar games played with family and friends. Betty described her gambling at a house party this way:

If I had a choice—if someone gave me a choice about gambling, which one would I rather do? House gambling. It’s enjoyable. Because… your $10 can last for hours where you go to a casino, your $10 don’t last for an hour. So that’s just a waste of gas. That’s just my personal opinion. Where, you know, I could sit around and play Four-Cards with eight people—And I have $10. It will last me a whole hour. You know?
Gambling is not about the money only. Gambling is about building relationships and enjoying the company of family and friends. Recreational gamblers enjoy community events and the mutual trust that is built through gambling (see Chapter 4). They choose house gambling as they act towards the meaning of money for them—money is budgeted for expenses, gambling included.

**What games they played**

Most recreational gamblers enjoyed being at home or at community events playing cards. When they go to the casino, they mostly enjoy playing the slot machines. Only one recreational gambler in this study bet on sports, and that was only once a year. Recreational gamblers played games that were quick and easy, like Four-Cards (see appendix E) or slots. The games they played were for fun, not to make money, but to be entertained. This reinforces their view of money as a line-item in a budget. Recreational gamblers do money work by choosing to play certain games.

**How they played**

Because gambling money is budgeted money, recreational gamblers gambled within this budget framework. They referred to this as knowing their “limit.” Grace, a thirty-something professional whose father was a heavy gambler, said, “I think I'm a good gambler because I know when to stop. It's not that I know how to play the cards or play the slot machines. It's that I know my limits and I know what I could play up to, and I know when to walk away.” Establishing limits on how much they play helps recreational gamblers continue to view gambling as an acceptable form of entertainment. They bring their budgeted amount, making small bets to keep the night of fun going as long as they can on a budget.

**How much money they were willing to risk**

Recreational gamblers are typically mid-level gamblers, keeping the gambling under
$300. They may or may not play their winnings. They gamble with the money they have budgeted to play. Rachel, a downtown professional, loves her scratch tickets but never gambles beyond what she can afford:

I already plan out billing-wise, rent, utilities, car payments, insurance. I make sure I have it to pay it. If I don’t have it and I get in an accident, that’s going to be a pain in my butt – even more money wasted – or if I need groceries, I’m going to be starving because I decided to gamble it away. I’d rather be fed than hungry.

Recreational gamblers do not feel they are truly taking a risk. The money is extra, unaccounted money or money earmarked for entertainment. If they did not use this entertainment money for gambling, the money would be used for shopping or going out.

**What techniques or practices did they use**

It is important to note that even though winning is important, for the recreational gambler the most important thing was to have fun and be with friends and family. Recreational gamblers put themselves in a position where gambling is a social activity such as a house party, community event, or going out with their friends. Nam, a married blue-collar man in his thirties, was a recreational gambler who used a technique to make sure his fun was not blindsided by spending beyond his limit. He brought into the casino only the money he had budgeted to gamble and his driver’s license. He left his debit and credit card in the car so that if he lost all his money, he would not be able to get more money out of the ATM. The long walk following his loss to the car would be enough to encourage him to go home.

**The social context where their gambling habits originated or changed.**

For Grace having a limit originated from her home life growing up. Grace’s family still lives in the first house they purchased upon coming to America. Grace’s mom holds on to a vacuum cleaner that was given to them by their sponsor more than 30 years ago. Grace
remembers being poor and having a rationed dessert portion each week after they got groceries. However, as they started to do better financially, Grace’s dad started gambling:

Ooh, gambling. So, I'm not a big fan of it, but believe it or not, I was raised in a family that—My dad gambled a lot—and I remember the nights when my mom would be screaming and yelling about gambling away money that we didn’t have. Or, I mean, he did it at a point where we were actually a little bit more, like, stable—is when he friended gambling. But, I mean, it's just – back then, it wasn't good when I was younger. Because he would be gambling all the time and he would use so much of our money to gamble.

Grace uses these stories to create meaning of gambling money and behavior. These stories were created in interactions with others. Gambling is okay when it has a limit, and when gambling money is a budget item. All but three of the recreational gamblers in this study had a story they used in keeping their gambling recreational. Stories helped in doing money work. Growing up, Flora’s family gambled every weekend. They would go to underground casinos from Friday to Sunday (see Chapter 4). As Flora got older, she asked to stay home by herself because she was tired of the gambling scene. Flora confronted her mom’s gambling habits, and was knocked off a chair when her mom through a purse at her. This story happened two decades ago but is still prominent in Flora’s gambling journey. She is careful to not let gambling get too far and to always see gambling as entertainment rather than a money-making venture.

For the recreational gambler, money for gambling was different from money used in the household to purchase food or pay bills. Rachel told me she does not use her household money to gamble. “I already plan out billing-wise, rent, utilities, car payments, insurance…. I never take from that.” Gambling money is designated for entertainment and fun. Money for living is separate. Occasionally, for the recreational gambler, money designated for household goods and services is used in gambling, resulting in a conflicted conscience over
its use. Betty, a recreational gambler said, “Because after I lose $1,000, like I can say that day that I lost $1,000, …I knew I was wrong. I felt guilty for it because I felt like it was my kids’ money, you know, like I took that away from my kids.” Designated money for recreational gambling should not come out of household budgets for these gamblers.

**Gambling to Invest, The Capitalist**

The second type is the capitalist. The capitalist gambler views gambling as a way of making money. Gambling is transactional and treated as business. The capitalist has rules to follow that increase the likelihood of taking money home. They see gambling as a means of making money. Five out of the 29 had this view (17 percent). They gambled for the money and the investment opportunity.

**Self-described Reason for Gambling**

When asked to define gambling, the capitalist frames gambling in regard to making money. Charles, a business professional in his thirties, started gambling at age 14 to make money and later went on to be a bookie. He said, “Gambling is a means of income—or, I should say, it’s a risk to earn income.” They gambled differently because of this orientation. The definition of gambling helped the capitalist believe his gambling was an investment, no matter how risky it was to play.

**The origins of money used for gambling**

The capitalist gambler used capital to make money. They used this money to live—it was like a job to reinvest winnings to make more money. Most often these gamblers used money from another job to invest in the work of gambling.

**The meaning to money won**

For the capitalist, the winnings were the return on investments, a form of income that was either spent on whatever they wanted or was reinvested. John used his winnings to go to
trade school and graduated without any debt. Charles became a bookie to earn money. His nine-to-five job was not paying enough to make ends meet. He asked his bookie if he could work for him. As a bookie, he was making money to make more money “I wanted more money,” he said. “I wasn’t making a lot of money. I wasn’t as smart, wasn’t as educated. So, thought the risk, the rewards were there.” He used his money to invest in his gambling to make more money.

**The meaning to money lost**

Lost money for the capitalist meant lost return on investment. They created rules that governed how they played and had a strategy laid out on how to win, and they were successful most of the time. Anouonse explained how the capitalist gambler handles loss:

Some weeks you’re gonna take a loss, and that’s okay, because you restrict yourself — to how much you lose. Then the weeks you win, you’re gonna win more than what you lost overall. So overall your whole period of time you would have won money.

Sometimes, though, when a loss occurred, the pain was visceral. Som, a married man with children, was a good sports bettor in college and early on in his marriage. He knew sports and he knew how to win. He placed a bet on a fight where he was confident that he was going to win. The bet did not seem like a risk to him, but an investment to make more money. When he lost that bet, he felt like he had died. In business terms, he went bankrupt:

“Why would I risk losing all this money that I just worked so hard for? And it just made me think about all the things I had to do to get that money. The countless hours, the countless grinding. I was sick, It made me literally, I mean, even thinking about it right now makes my heart hurt, just sick.”

Som gambled on sports for years, winning some and losing some. It was part of the risk. But, when he gambled on that fight and lost, the risk became greater than the reward.
What games they played

Unlike other gamblers who varied their gambling experiences, capitalist gamblers concentrated their efforts into the play that they felt most confident would earn them money. Anousone liked sports and studied them daily. “I liked it because I knew sports…. I knew the stats, and the offenses they ran. And that’s why I saw it as being lucrative, because I could—I, that’s what I had the chances of winning. And I had only saw it as that, as like where am I gonna win, and that’s all I wanna do, is to win.” John had the same ideas about poker. He knew he was good and he knew the rules to win. He went to the casino every day for several years, earning money to pay for college. This specific-game strategy fits their view of money: it is how they do money work.

How they played

John, a local craftsman in his thirties, gambled several times daily for several years to pay for his education. John told me in detail about how he created rules to follow:

I made trips to the casino in between classes. A lot of the people that were at the tables were the same people every day as well. I learned how they played and tried to be as unpredictable with my playing style as I could. That way I could maximize my earnings and minimize my losses. I also treated it as a job instead of a hobby or a game. I had rules that I followed so I wouldn’t gamble more than I could afford. I kept a running total of my wins/losses for the week. If I won 300 on Thursday, but I lost 400 on Wednesday, I’m still down 100.

Gambling was a way of money making, not just theoretically, but in practice. John graduated debt free from school. He only played poker and knew how to win. Gambling was based on following the rules they created, which included what games they played and how much they bet.

How much money they were willing to risk

The capitalist gambler spent more than $200 per experience. Money to gamble was either extra cash from their primary employment or came from gambling winnings. They
counted wins and losses and were never willing to lose more than they won. Money was used as a tool to make more money.

**What techniques or practices did they use**

Capitalist gamblers who were making money kept the rules they gave themselves. John had rules for betting and a strategy to win, making sure he won more than he lost. John said, “When I gambled, I set a limit of 100, sometimes 200. If I lost that in a day, then I would leave. I would continue to play as long as I was winning, even if I had class in a few minutes. Once I felt I was on a losing streak, I would stop if I lost 100 from the winnings.” Anousone’s rules were to study all the details of every player and every game, and never to chase. Chasing is when the gambler uses gambling to try to win back the money, they lost gambling. Robert made rules so that he would never spend more than he budgeted, including only playing the money he brought in and never the money he won.

**The social context where their gambling habits originated or changed**

Origin stories are used to explain how a person gambles. Robert, a twenty-something college student, is new at gambling, but he gambles to win. He sets up rules that he plays by, a budget he follows, and a strategy to take money home. He does this because of his story growing up. His parents were gamblers:

Sometimes our family wouldn't have enough money to get any groceries. So, we would starve for about, maybe, a couple of weeks. Yeah. A couple of weeks, at most. The only thing we could probably afford is, like, maybe eggs, and rice, but sometimes that would run out. Well, actually, in a way because I know that they lost a lot of money, and it makes me think like why I should go gamble, or I could go gamble, but I shouldn't bring no more than, like, $40. I'll leave my debit card at home. Just bring $40 in cash with me.

Robert’s orientation and behavior was shaped by the interactions he had growing up. His parents’ failure to provide for him and the family shaped Robert’s view of gambling and how he would participate.
Other social contexts moved participants from one style of play to another. Capitalist as well as other participants modified doing money work when they had incredible loss, which they talk about with a sad tale (Wagner et al. 2017). Capitalist gamblers quit when they abandoned their way of getting things done or when the loss becomes greater than the reward.

Anousone was a sports bettor who played by the rules. He studied the teams, and one of his rules was to never chase. He enjoyed great success and used his winnings to buy things for nieces and nephews, things he was denied because growing up his parents lost so much money to gambling. He played to meet his needs and to care for those he loved. Anousone played by the rules he developed to win. Those rules kept him in the winning circle until the day he abandoned them. One weekend, he lost his first game, and instead of quitting for the weekend, which was a rule for him, he chased. He chased himself into a hole that he could not come out of, losing $2,400 in one weekend. He remembers saying that he was no different from his parents and the other junkies in how he lost money gambling (Copes, Hochstetler, and Williams 2008). Eventually, he sold drugs to pay off his bookie. After that experience he quit:

I was done, I was done. I said, I don’t ever want to feel like that ever again. I never wanted to – I looked at myself in the mirror you know, when I did lose all that money, and I was like, I never wanted to be what I saw that day. I saw somebody who threw all logic out the window and I’m a very logical person.

Anousone no longer gambles. His story of loss reminded him of the value of money. Finally he said he realized “the importance of what that money meant.” The goal of the capitalist is to come away from the gamble with money. When he lost all of that money, he had to reinterpret his orientation and behavior. Anousone had abandoned the way he did money
work and it hurt him. The loss hurt him enough that he modified his orientation and behavior related to gambling.

Som is a married family man with a successful business. He started sports betting in college, and it became habitual. He enjoyed making money gambling on sports. One day he lost a lot of money on a fight, a gamble he was convinced he could not lose. That night he lost an amount so high that he refused to answer how much during the interview. The loss was a devastating:

Interviewer: How did you feel?

Som: How did I feel? I felt horrible. I felt like death. I felt like, this is, why am I doing this to myself? Why would I risk losing all this money that I just worked so hard for? And it just made me think about all the things I had to do to get that money. The countless hours, the countless grinding. I was sick, It made me literally, I mean, even thinking about it right now makes my heart hurt, just sick, that I would allow myself to do that. I think that from that day on, I knew for sure that gambling was not for me. I knew that gambling it was a bad thing, because, number one, I'm not good at it, and it just made me feel bad. I didn't ever want to feel bad. I don't want to feel bad.

Money meaning changed. He thought about how money had new meanings of hard work and long hours. Som no longer gambles unless he feels socially obligated to play cards at a community event. He plays his $50 and calls it a donation. “If you lose, because that's what I'm gonna do is I'm gonna lose. I'm not a good gambler. I just tell 'em I'm donating. I'm donating. Okay, let's have a little bit of company. …I'll donate a little bit, so that's what ends up happening.” Anousone and Som both modified their meaning of gambling from capitalist to avoider, now both seeing gambling as a waste. When the capitalist model failed, a change in how money was used to get things done changed also changed.
Gambling for the rush, Thrill-Seekers

The section details the thrill-seeker. The thrill-seekers do not gamble for money or entertainment. They gamble for the rush. Money is fuel for the rush (Lee et al. 2005). There were 10 out of 29 who viewed gambling this way (34%).

Self-described reasons for gambling

Paul, a single dad in his thirties who became a dealer at the casino after years of thrill-seeking gambling, said, “When you’re there just to have fun, it’s fun. You’re here to gamble, you might win, you might lose, but when you’re there to just strictly gamble, it’s addiction levels.” Thrill-seekers described gambling with words like winning or “double your money,” but what made these gamblers different was that winning was about the emotion and rush of the win, not the money. Thrill-seekers always talked about the ideal of winning, but winning rarely happened. They usually left empty-handed. They sought an experience of winning. They remember how it felt physiologically to win, and they gambled to reproduce this experience. They talk about winning because winning is where they feel the rush. Harlan, in his forties and well known locally as a gambler, explained the feelings this way:

It's trying to win everything you can. … It's – I want as much money as possible from it. I mean there is a certain rush. That might be some of it, too, you know. When you – you just – some people might think it's just about the money. But there's actually – there's a – something in the euphoria in there…. No, I – I want the money, but– But there's times where – I'm like, 'gah, gah, gah,' you know? Like, the rush, too. There's a rush and the money. I wanna win the money though. So that makes it more fun.”

Harlan is a local legend because 10 years ago he won more than $50,000 in three days playing cards at the casino. During this winner’s high, Harlan looked at gambling differently. Look at Harlan’s description: “win everything,” “as much as possible,” “rush,” “euphoria,” and such excitement is just described by “gah, gah, gah.” That rush of winning changed his life. Within a year he had gambled away all the money he won and had to sell everything he
had purchased to survive and to gamble more. He could not quit. He was looking for the rush:

    Harlan: All I was doing was trying to get money to gamble.

    Chloe (Harlan’s wife): He was living to gamble. Just trying to get that money back.

    Harlan: Yeah, that feeling.

Notice that even though Chloe mentions money, Harlan mentions his feeling. Gambling is all or nothing. Gambling is not about winning and leaving with money. Gambling is not keeping the limits or playing by the rules. Gambling is going for broke to feel that rush of winning and spending all the money available to get that feeling again (Zola 1963).

**The origins of money used for gambling**

Bruce, a thirty-something professional, shared his experience: “Um, see, the thing is, yes, it should be part of anybody’s budget to have entertainment in life. But sometimes, when it gets uncontrollable, it’s like, ‘Hey, you have the ATM card. You can withdrawal anytime you want.’” The ATM is a regular source of income for the thrill seeker and becomes a pipeline for the fuel. Benjamin talked about how he would bring more money to a community event versus the casino because there is no ATM in the host’s home. Benjamin used household money to gamble as did 50 percent of the thrill-seekers. They funded their gambling in three ways: they used the household or family money that was intended for bills and necessities, they spent their winnings, or they withdrew money from the ATM. All money became fuel for gambling, including the winnings.

**The meaning to money won**

The money won at a casino went right back into gambling. If a thrill-seeker leaves the casino with money, the money goes back to paying bills, or going out to eat, or shopping excursions. Levi explained it well when he talked about the meaning of the money he won:
Because it’s not my money. Well, I mean it is my money because I won it, but it’s not really my money. And that $2,200 or $2,300ish, … some of it went back to the casino, like a chunk of it. But then I learned; I brought it home to my girlfriend at the time. And I was like, “Hey, look. Here you go. Go, do whatever you want with this. This is fun money.” You know? Whatever. And I just pocketed the rest. Gamble again, I’m sure. Or went out drinking.

First, notice that he did not view the money as his own until he left the casino with that money. Second, money won is fun money to do whatever they want because it is not money earned. Money won or lost has no value except what it can do to get the high or thrill in the gamble.

The meaning to money lost

Thrill-seeking was not only about going for broke, but money lost value as being meaningful for anything but chasing the rush. Paul talks about his days of gambling: “How much did you lose tonight?” “Oh, 100 bucks, I brought in 100, and I’m…Because technically that money wasn’t yours ’til you left the casino…that was on loan. Until you – because you didn’t walk out with it. You walked in with 100, right?” Thrill-seekers do not count the money they lost from the winnings, but only the money brought to gamble.

When thrill-seekers were unable to get a rush because they lost their money, they took the loss personally with a lot emotion and anger. They called themselves names like “idiot” and “stupid.” They talked about how mad they were about losing. Harlan talked about how angry he became and how deeply personal losing was. “There was a couple times when I thought it was the end of the world, you know? Super mad. Eff this and eff that.” The loss was not about the money, however. The loss was personal. They were angry they did not get their rush. The thrill-seekers saw money as fuel for their rush. Roger said, “What the fuck did I do this for? Damn it. How am I gonna get this money back? I get in that mode where I’m
just like, oh my goodness, I get pissed. I get so pissed to where I’m just like – and you can’t do crap about it.”

**How they played those games**

The distinguishing aspect of the thrill-seeker is their meaning for money as fuel, which caused them to “go for broke.” One hundred percent of thrill seekers played with the attitude of going for broke. Thrill-seekers do not gamble to purposely lose all their money. They go to the casino to flip their money to double their paycheck, but they end up chasing their money (Lesieur 1984). They know if they stop and use some self-control they can leave the casino with money, or at least lose only what they brought. But they keep chasing. Levi, a thirty-something professional, told his story like this:

I took $600. And went to the casino. I was like, “I’m just going to play $100.” And then I had cash in my pocket, so I just kept coming out. And then next thing you know I had $100 left and I’m like, “What the hell?” You know? Like, “What the hell am I going to do with this $100?” See? And I should save it because when I sat in the car, I’m like, “Man, I could have used that $100 right now.” But I was–in my head, I was like, “I’m already down $500…It might—it might change. The luck might change. It might win at least some of it back.” And I think I believe I did get up to $300, but I was still trying to chase that extra $300 to break even.

**How much money they risked**

Thrill-seekers spent much more money than any other type of gambler. Thrill-seekers would spend $300, but betting would go much higher than that. Paul lost more than 80,000 in eight years from gambling. Money was the fuel to get the thrill. The higher the win the greater the thrill.

**Additional techniques or practices to sustain the appropriate meaning of money**

Thrill-seekers had three practices that kept up their meaning of money as fuel for the rush. The thrill-seeker continued to do money work by frequently going to the casino or other places to gamble. The thrill-seekers went every day or at least every weekend. Thrill-seekers
mentioned how often they went to the casino: going to the casino was regular, consistent, and alone. Thrill-seekers used the ATM as a pipeline for fuel to get more money to gamble. They would come into the casino with a rule or a certain earmarked amount to gamble, but after that was gone, there was a still need to chase after the rush. The ATM provided the means for getting more money to gamble. Last, the thrill-seekers chased after they money they lost. Most would say they were chasing after money when in fact they were chasing after the thrill of the win. When money is fuel for the rush, thrill-seekers act in certain ways towards that meaning, hence the frequency, the use of the ATM, and the chase.

**Social contexts where they developed and/or changed their orientation toward gambling**

When the money is gone there is regret. And along with regret came this realization that money is not just fuel for a rush, but necessary for living expenses. After they left the gambling venue, thrill-seekers would remember the responsibility they had and the need for money to meet their daily needs. How did their gambling orientation and behavior affect other financial needs in their lives? The thrill-seeker’s view of money as fuel contributed to the awful consequences whereby they needed the gambling money they burned through for everyday expenses. There are two reasons that some thrill-seekers stopped gambling for the rush. First, it was when they had no money for living expenses. Second, was when they experienced life events beyond their control such as a new baby and a death in the family. These life events were catalysts for reevaluating the meaning and use of money.

Paul, a former card dealer at the casino and now a craftsman, was raised by a single mother, and money was always tight. When he was single, Paul was a gambler. He lost over $80,000 during his gambling career, before becoming a dealer himself. He enjoyed the rush of the win and used money as fuel for his thrill-seeking. When Paul and his girlfriend had
their first child, Paul began to rethink his use of gambling. When asked if he still gambles, he says he cannot gamble anymore:

Paul: I can’t. (He looked over at his child who was with us during the interview –field notes)

Interviewer: Why not? Oh, because of your child.

Paul: Yeah. And—I don’t wanna be broke … and I don’t wanna struggle. I’d rather not chance it. Not with my child.

Paul knew he needed to have money to provide for his child. He wanted to give his child a good life without the struggle he experienced being raised by a single parent.

Levi had a similar story. Levi grew up in a gambling home. His mom was a bookie, and his parents went to weekend parties where they played the role of dealer the entire night. He followed his parent’s example, gambling at extreme levels looking for that rush. After Levi and his girlfriend had a child, he thought about the value of the money and how it was spent. The change did not happen overnight. He struggled between his own meaning of gambling and using money for what he called an “addiction” along with taking care of his child. One year he claimed his child on his tax returns and took the money to the casino. He justified going out and gambling by saying he was going to win for his child. He lost his entire refund that week. He recalls:

Like, damn. I could have used that for something else, you know? Or when…like I’m struggling for like to buy diapers or like something that he wanted. I’m like, “…That money would have been good right now, but I gambled it away, you know?” [My child] didn’t know, no. But I did, you know? So, I was kind of like, “Oh, shoot. So, maybe I’m going to reevaluate my life a little bit.” Um, I still have that urge at times, but then when it happens the same result, I’m thinking the same thing like, “Duh. Dang, I could have used that $500 or $200.”

Now he “cringes” just thinking about losing a hundred dollars. Things have changed with responsibility. “For a really, really, really, really, really—see, $400 is a lot to me. $100 is a
lot. But I think before, I wouldn’t care. Early 20s, no bills, no nothing really. No kid. So, you’re like $400? Whatever.” There is a difference between living with no responsibilities and now having a child. Money changed meanings but acting towards those new meanings was still a struggle. When Levi’s meaning of money changed, so did his money work. He went to the casino less; he budgeted his money for his child and their family needs. He still gambles, but now he gambles with what he has budgeted, and keeps to the rules. Before as a thrill-seeker, even if he saw that money was earmarked for a household expense, it was spent looking for a rush. Lucy said it succinctly: "When you are addicted to gambling, you don’t want to pay your bills, you just wanna go gamble." The thrill-seeking behavior can change within a social context. The change begins with a new meaning of money and a new way of doing money work.

Gambling is a waste, Avoiders

The last type of gambler was those who rejected gambling as a means of entertainment, who saw it as a way to make money, or a way to get a rush. They saw money used for gambling as a waste. Only four of the twenty-eight participants were avoiders. They never gamble or gamble only once or twice a year, mostly with family at holiday get-togethers.

Self-described reasons for gambling

Gambling is a waste of time and money. Bobby, a thirty-something factory worker, purchases scratch-off tickets twice a month, not for himself but for his mom. Occasionally he plays the lottery when the payout is high enough, but he never spends too much money: “But it was never more than like $10. …It didn't make no sense to me to spend that much. Because, you know, like the Powerball it's like the odds are 250 million to one? Even if it's like the billion-dollar price, it's like I don't have $250 million to buy so many tickets.”
The origins of money used for gambling

Money used for gambling was already lost money. Rhonda works hard for her money and she is not going to use her money to try to get rich by gambling. Rhonda’s parents gamble regularly, and she was adamant against the idea of gambling. Her interactions with her parents shaped her orientation and behavior about gambling:

Because like the way that I grew up, it’s like you always work so hard for what you have. You never get a hand-out. There’s never anything that just falls on your doorstep. That’s not how I am and I know that that luck will never come to me. It just doesn’t. Like everything that I’ve had to get is always on my own.

Money represented hard work. Avoiders’ meaning of money was the sweat and hours of work. Avoiders did not see the reward of exchanging hard-earned money with the risk of gambling.

The meaning to money won

Money won in gambling is unanticipated and treated ambivalently. Gambling is not about the money won. Gambling is something to be avoided, therefore they rarely gambled. Rhonda, who gambled once in Vegas when she was underage, won $3,000 in an evening. Here is her reaction to how she felt, “Good, and then I went shopping. And then I was fine. I didn’t really want to go again. I just said okay, this works.” The meaning of money won was that it was good, fine, and okay, but not desired.

The meaning to money lost

Blake is another example of an avoider, but with a different story. Blake is a hardworking, middle class production worker with a wife and kids. He abhors gambling and does not see any need for it. His wife, Nancy, enjoys gambling and is a recreational player. He is okay with her activity because her gambling is not affecting their life like his mom did to him growing up:
Blake: Well, I guess, like growing up...When I watched my mom take it too far, she almost broke up um the family where my dad took my brother and left town. Yep.

Steven: Where were you?

Blake: Popping houses, at church, everything, my friends...Yep. And then my brother and dad, they went out of state with his family. And my mom still would be at the casino. Yep. That's when I, you know, in my head, I was like that's taking it too far. Where you're damaging other people's lives.

A broken family and living homeless throughout junior high and high school helped form a meaning of money lost in gambling for Blake. Gambling was wasteful and dangerous. It was not only money lost, but also home and family.

Yet even avoiders gamble socially at least once or twice a year. Blake felt forced to gamble through social pressure. He played $50 to get his friends off his back. Som, whose gambling career went from capitalist to avoider, also reluctantly gambles with friends. When he does so, he calls the money he plays with a donation because he expects to lose:

I just tell 'em I'm donating. I'm donating. Okay, let's have a little bit of company. Let's just—fine, I'll donate a little bit, so that's what ends up happening, is you end up playing cards, and whatever, drink some beers, and just enjoy each other's company, and don't make a big deal of it.

Donation is the term regularly used for loss by avoiders and the recreational player. I was sitting at the casino doing some observations when I ran into a Cambodian friend. I asked her how she was doing and she replied that she had been donating to the casino. Harlan and Chloe talked about how when they have lost to family and friends they make up reasons why the money loss is okay, such as they needed the money more than we did, they have more kids that we do, or they are without a job and this money could really help them. This language helps in keeping face and meaning making of money. If the money lost is a donation, it is not really gambling as much as those losses are helping others.
How they played those games

Bobby is an interesting avoider. Although he does not play cards, go to the casino, or bet on sports, he regularly purchases scratch tickets and lottery tickets for himself and his parents. Bobby does not see the benefit in gambling, but knows that the tickets mean a lot to his parents, especially his mom. He spends $24 a month gambling. The motivation is a dream to be a millionaire, so he spends what extra cash he has. The money is not budgeted, the money is not his entertainment, and he is not making much money on his gambles. The most he has ever won is $150. When purchasing scratch tickets or a lottery, it is just a routine part of his shopping:

I just play because I can afford to do it. I buy scratch off tickets for my mom because, you know, when I stop at the store—they got those lottery vending machines—so like after I pay for my groceries, like I got a few dollars over, I buy like five, six dollars worth of scratch off tickets. I just give them to her.

Bobby grew up without seeing his parents gamble much. They did not host big parties or go to community events with Bobby where there was a lot of gambling.

How much money they risked

Avoiders risk little money. They prefer keeping their money rather than waste their money on gambling. When the situation seemed like gambling was required, they participated with the bare minimum to play, perhaps fifty dollars or just a few dollars after grocery shopping. The money they earned working was too important to waste in a risky game. The avoider only sees gambling money as a waste or a donation. They view money as earned through hard work. After Anousone’s huge gambling loss, he, like Som, moved from capitalist to avoider. He had to take a temporary job to make money. Money he made working had a different meaning from gambling winnings:

After that, I had that temp job through Wells Fargo, and I was like, it was hard for me to spend. I was only making like $13.25 an hour at the time, and like, I mean that’s
$400 after taxes on a paycheck, you know, but it was hard for me to spend that $400, and that’s when I knew, like, if it’s hard for me to spend this $400, why’d I spend those thousands every week? So easily.

Additional techniques or practices to sustain the appropriate meaning of money

The avoiders did not seem to have particular techniques or practices to sustain the appropriated meaning of money to them. They go to community events where people gamble. They go to the casinos with friends. Blake’s wife Nancy even hosts parties for their friends to come over to eat, drink, and gamble. The avoiders’ rejection of gambling is never judgmental nor do they cut off the culture of gambling around them. Avoiders say that money and family are more important than risk of gambling.

Social contexts where they developed and/or changed their orientation toward gambling

The avoiders may not like gambling or may have a neutral attitude towards it, but the difference is that they rarely play. Fredrick, a twenty-something professional, is also an avoider. He does gamble but would not call himself a gambler; he gambles once or twice a year. He repeatedly said in the interview that he does not gamble. His mom and dad both gambled at community events. His parents gambling never financially affected the family. Fredrick’s parents lectured him about not gambling:

I grew up with it and … my dad was always beating in my head. He’s like “Don’t play with cards.” He’d say like “Period,” Like “Period. Never play with cards.” Like playing cards. He didn’t want me to do nothing with it. Even when I was younger, and you know we used to have cards at my grandma’s house and … we never played with them, we just used to just throw them at each other. That’s about it, but then he was always like “Don’t.” Even when I’m just messing around with it, he would just grab the cards “Don’t play with cards.”

He chose not to gamble because of the strong admonition from his parents. Even though he was surrounded by gambling, it never interested him.
Conclusion

The concept of doing “work” has been applied to multiple arenas of social life: emotion work (Hochschild 1979), tip work (Wilson 2019) and scores of other studies. Schweingruber and Berns apply the concept of doing work to money work (2003). I am applying this concept of doing money work to show how people gamble. Doing money work, that is, acting on money meanings to get things done (Schweingruber and Berns), was determined by their gambling orientation and behavior. Four types of money meaning were identified in gambling: money as entertainment, money as investment, money as fuel, and money as waste. Each of these money meanings required the participant to do money work differently to maintain their view of money. This included how they spent money gambling, how often they gambled, what they did with losses and wins, and the rules they created that continued to support their view of money. These meanings for money were not static, but as Blumer noted in his third premise, meanings were handled, modified, and interpreted.

Understanding money work in a gambling world helps to understand the gamblers’ in their orientation and behavior. The stories and activities from the participants offer a depth to gambling research that is rarely seen. This research also delivers an alternative way of looking at gambling motivation and behavior that are not rooted in the medicalization of gambling. I am adding to the social construction of money literature while I build on prior research on how people act towards money meaning, providing new insights in both money work and gambling.

This study also provides a helpful typifying scheme when speaking with people who gamble. I have used this typifying scheme many times in speaking with friends about gambling. Listening to their stories and their meaning making on money and their actions towards that meaning, has been useful in helping them make constructive decisions about
their own gambling habits and their view of money. This typifying scheme is neither stigmatizing, nor does it medicalize gambling as a disorder. The typifying scheme provides a framework for discussion that assists the person in making decisions about gambling.

Asian Americans view gambling as one of their most pressing social problems (Fong 2009), and research that is centered within their context without anyone losing face (see Chapter 4) is helpful (Conrad and Barker 2010). Asian Americans have the lowest rate of participation in programs like Gambler’s Anonymous (GA). Perhaps the low participation rate in GA is because of loss of face in admitting a problem, and the expectation of GA to cease all gambling, which is more difficult in an Asian American context (Rosecrance 1985). This typifying scheme provides a framework for looking at their meaning of money and how they act towards that meaning when they gamble, giving them agency to make their own choices.
CHAPTER 6. GENDER AND GAMBLING

Gambling is not inherently a gendered activity or sport (Wolkomir 2012). Sports are not naturally gendered, but society determines which sports are gender appropriate (Wiley, Shaw, and Havitz 2000). Gambling is not inherently masculine but has historically been viewed by U.S. society as a masculine endeavor (Wolkomire 2012, Li 2007, Sisjord 2009, Bunkle 2009). Why are sports viewed as masculine? One answer is that men have had more control of their leisure activities. Sports as a leisure activity has been a man’s privilege. Men have had more leisure time and a greater ability to choose leisure activities than women, who were expected to take care of the home and children. In these sporting venues, men can take risks and live up to the culturally created masculine ideal, especially involving aggression, power, and dominance (Wolkomir 2012, Anderson 1999, Goffman 1967). In this chapter, I discuss doing gender while gambling among the Southeast Asian American sample.

Theoretical Understanding

Narratives are stories that explain or define a phenomenon, situation, or person (Loseke 2007, Kusow and Eno 2015). Loseke argues that narratives create identities and that this narrative identity construction occurs in all areas of social life. (Loseke 2007:662). Stories affect interactions and interactions affect stories. Each person is an active participant in this process. This chapter will show specifically how narratives give meaning to gender and how gender is performed (Carter 2017). I argue that cultural gender narratives about women and men penalize women who gamble recklessly while at the same time reckless behavior is expected from men. I further argue that men do gender by telling stories. These stories build up their status as a man, yet do not reflect how gambling is done in everyday life. Women tell a different story the upends the story that men tell. Narratives
Most gambling research is about men, with fewer studies published on women and gambling. Gender is the construction and interaction in everyday life that reifies gender expectation differences provided in cultural narratives (Loseke 2016, Lamanna et al. 2020). Gender expectations are the “societal attitudes and behaviors expected of and associated with an individual’s sex assigned birth” (Lamanna et al. 2020:56). Gender expectations affect how things are done culturally, institutionally, and individually (Schippers 2007, West and Zimmerman 1987, Padavic 1991, Lamanna et al. 2020). Interactionist say that people attribute different actions and attributes to each gender, creating a sex role for both the actor and the audience in the Goffmanian sense (Eagly, Wood, and Diekman 2000, Wood and Eagly 2012). Therefore, “individuals” are “enacting culturally fashioned scripts and socially prescribed roles in front of others” (Lamanna et al. 2020:60). This dramaturgy becomes part of the narrative for how to act (Lamanna et al. 2020, Wood and Eagly 2012). Ridgeway and Correll see gender differently, dismissing identity and role theory for a more structural view of gender. “Instead, gender is an institutionalized system of social practices for constituting people as two significantly different categories, men and women, and organizing social relations of inequality on the basis of that difference (Ridgeway and Correll 2004:510). Masculinities and femininities are culturally defined structures that are internalized and acted towards (Lamanna et al. 2020). People believe that men have and should have more agency, control, and competitiveness (Eagly et al. 2000, Lamanna et al. 2020). People believe women are more communal, serving, and caring (Eagly et al. 2000, and Lamanna et al. 2020). The beliefs become narratives for how to do gender. I see cultural narratives as part of a gender belief system that men and women act towards to get things done. To understand these cultural narratives, it is important to understand the context in which they are experienced.
Cultural Narratives of Men and Women

Gender cultural narratives are stories that everyone knows and are used to guide interactions of gender. Gender is a cultural narrative that is “woven throughout social life” (Loseke 2014:665). This section looks at the cultural narratives of men and women and how they play a role in doing gender while gambling. Loseke uses the concept of formula stories to explain how stories produce “cultural identities” (Loseke 2013:664). The formula story is defined as “the typical actor engaging in typical behaviors within typical plots leading to expectable moral evaluations” (Loseke 2013:664). An example of a formula story, traditionally in the Southeast Asian American community, the man would come home and give his paycheck to his wife to manage the household. The woman held some authority in the home (Schenk-Sandbergen 2008), including handling all the household finances. The woman controlling the finances was not every participant’s story, but was a common practice held among many participants. Zoey, a married thirty-something professional, said that the women in her family are strong, loud, and in charge. In fact, Zoey’s mom was a bookie for years when Zoey was growing up. Zoey said it was the women who ran her home. Som, a married business professional in his thirties with children, explained his family of origin’s division of labor and his present situation with his wife. His father had control over the finances and today Som does as well. When discussing the concept of who is in charge of his home, there is still a tension to manage. Som clearly says he is charge of the finances and of the home, yet he concedes that his wife, an entrepreneurial businesswoman, is the one who manages the day-to-day operations and defers to Som as the decision-maker. As Som talks, the light dawns on him of the power his wife holds in the family relationship:

I make a lot of decisions, but their mom defers to me on it. But at the same time, I take her opinion. …She knows that some things need to get done. And she's gonna say, hey dad, I need you to take care of this, I need you to go discipline, be that hand,
you know. She defers it to me, and she makes me be that man, you know but, which
in turn, she's kind of running it, right? Because she's using me as a pawn.

Even though women have a voice and are taking care of everything, there is still an
inequality in the division of labor. Women handle the upkeep of the home and the care of the
children. This is a traditional norm for the division of labor in a household (Hochschild
1988), however, among the people that talked with me, women also had a voice in decision
making and maintained power in the family. In Som’s family, his wife coordinates not only
the production of the home life—cooking, cleaning, children—but when he needs to, he
intervenes in decision making and discipline. Women are considered powerful figures in the
family. For example, Fredrick was discussing women with his mom in how he should find a
wife. She warned him to be careful of women from a different ethnic group because they are
too powerful. There are elements of in-group/out-group rhetoric within the story and some
racial bias. Merton mentions how out-groups are judged unfairly for the same practices of the
in-group (Merton 1948). Whether her comments are in-group/out-group rhetoric or racial
bias, her comments reveals a cultural narrative that is active within the community, that
women have power:

She always tells me you have to be the head. You have to be the man. You know you
gotta be the man. And my mom doesn’t—she kinda gave me the impression like I do
whatever your dad tells me to do. You know so it’s just—it’s just like she like when
used to be in a relationship, she’s like, “You should never let this woman just step all
over your neck, and you need to be the head of the house.” See that’s what she told
me.

Betty, a forty-something married woman who works in health care, talks about this cultural
narrative of the powerful woman. “But just listening to what it is, it’s woman runs that place.
Where they come to America, it’s men that runs this place.” When talking about her own
family of origin:
She’s the keeper. She has the money; she runs the rules. And they still do it here. And here it’s more the man—the man shows more… I feel like the men shows more, uh, demanding, the more commands here. Yeah. I think. But, growing up, my mom. My mom gets her two-cents put in. She gets to say what she wants. So, yeah, she gets to. My dad just sits there like a little dog.

Much of Southeast Asian culture, which includes Cambodian, Laotian, and Tai-dam, is unique in that it has many elements of a matriarchal society. The woman is expected to handle the home, which includes overseeing the finances, and solving familial conflict, and is traditionally equal to the man in many ways (Bit 1999, Demont and Heuveline 2008, Schenk-Sandbergen 2008). Women gamble equally to men, and some are even sports bookies. Even so, there is still a sense of masculine hegemony that is especially seen at public community events and in gambling.

The cultural gender narrative does not expect men to participate in household labor such as cooking, cleaning, or childcare. Public community events are no exception. The details of an event, which include preparing the house, cooking, and hosting, are the responsibility of the woman. Men are on-call if they are needed, but not actively participating. There were no stories of how men should act or what they should do. The onus of responsibility for the family, community events, and culture is on the woman. An example of how these gender narratives are reified is seen in this one observation at a Hun Dee: an adult son was asked by his mother to go and fry some chicken. He told her in terse expressions that he was not going to help at all. She moved on and did the frying herself. At another Hun Dee, I saw an example of how the gender narrative was negotiated: the men were grilling and helping around the house. One of the women told me how exceptional this was for the men to be so involved. She further stated that their work was a reflection of how much their loved one who passed away was appreciated. The general patterns of sex
categories are that men are instrumental in the important things that matter, and women are critical to items of care and relationship (Ridgeway and Correll 2004). These narratives become a gender frame, always in the background of public gatherings and events, defining the situation (Goffman 1956).

The gender narrative is a like map that informs participants how to do gender at the community level, that is, when the community gets together for an event. This map informs them of the division of labor, how to gamble, and what games to play. Community events are particularly gendered, and gambling is given a gender frame (Ridgeway 2009). A gender frame is how individuals and groups use sex categorization to organize and stereotype using shared gendered expectations that are culturally informed (Ridgeway 2009, Ridgeway and Correll 2004). There is a gendered frame at community events that tells everyone how Asian Americans do gender or negotiate gender while gambling. Community events are family-friendly. The whole family comes over. There is food, drinks, and lots of people. Children are often seen running around and playing their own games. Men congregate with men and women with women. Women prepare the food and care for the children. Husbands may grill outside or run errands, and are available for whatever their wives tells them they need. At a *Hun Dee* or *T’ver Bon Khmaoch*, food is available throughout the day and evening—particularly in the evening when people will come over to pay respects after work. There will be 50 to 250 people a night that come by the house to give respect, eat, drink, and socialize with their friends. As the night progresses, cards are brought out to play. The host is expected to have cards available. Not everyone gambles, but everyone expects to see gambling and many come specifically to gamble. Gambling at these community events is where the gendered narratives define the situation for women and men doing gender.
Doing Gender in Gambling: Responsible vs. Risk-taker

I have established that the gender narrative for Southeast Asian American women is that they are responsible, and the men do not have the same responsibilities. These gender narratives affect how women and men do gender when they gamble and determine the community response when women challenge that narrative.

**Responsible**

When women gamble, they stay responsible, especially as gambling relates to them as a mother. One of the ways that gender and gambling is performed is the intersection of the division of labor and gambling—caring for the children. Caring for the children is an expectation of the woman. For example, a family comes to the home to pay respects for a Hun Dee. The husband stays outside to eat and drink while the wife goes inside and talks to her friends. The older children run around or gather together downstairs on their phones. As the night progresses, the cards are brought out and the younger children are with their mom as she sits down to gamble. The mom is still responsible to care for the child, but this responsibility does not prevent her culturally from playing cards with her friends. Harlan remembers his first time gambling at the age of five, “When I was five, my mom told me to come sit with her while they were playing cards. And she would teach me Four-Card when I was five years old.” His story was not an isolated one, Fredrick recalls when he was five:

I used lay on my mom and you know sit cross leg. And when I wanna go to sleep and—because they’re there too late, I lay my head on her thigh while she’s gambling, and I would just watch and just fall asleep there. And …I just fell asleep because it was so late, and the reason why I remember that story is because they were gambling. They were gambling all night, and that’s how I fell asleep.

The expectation is for the mother to care for her children, and that she can do that adequately while she is gambling. There was no story offered where the child fell asleep with the father while he gambled. Nor were there any stories of a young girl falling asleep in her mother’s
lap while the mom gambled.

Women in the study clearly wanted to represent themselves as good mothers—a common theme in the gambling literature (Casey 2008). Lucy, a married pink-collar worker, always tries to spend her winnings for her household: “If I win something at Prairie Meadows [the casino], I will go to Walmart to go buy groceries to stock up on my necessities.” The women were conscious of their gender role especially as mothers. This socially embedded expectation showed up in how many of the women gamble. Women gambled with a concern for the money and taking care of the house. Women used money that they budgeted or extra cash to gamble. They understood that if they gambled away too much money it would affect the bills or things they could purchase for their children. So they only gambled with money that they had budgeted for gambling. The way they do gender is by making sure that they could meet the responsibilities necessary for taking care of the house. If they lost, they did not need to worry about whether the lights would be on or whether there would be food on the table. When these women gambled, they gambled for fun and did not have the stress of not having money to take care of the family. When they won extra money, the winnings were mostly used to take the family out to eat. Doing gender did not stop at the card table or the slots, it was the core of how they made meaning of money and how they spent their money.

**Risk-Taker**

When men gamble, they are expected to take risks and are not held responsible for the outcome. During a community event, men and women play separately. Men are playing Thirteen-Cards and women are playing Four-Cards. These games are not inherently gendered. The men and women regularly mentioned that women play Four-Cards and men play Thirteen-Cards. These games are played very differently in the betting structure. In
Thirteen-Cards, the initial risk is much greater. The dealer sets the limit per hand anywhere from $20 to $100. This bet is made before the player even looks at the hand he was dealt. There is no bluffing, folding, or raising the bet. In Thirteen-Cards, the bet is straight, fast, and aggressive. There is a gendered performance of taking risks and making bigger bets. Men were expected to bet big and go for broke (See Chapter 5). Because men were expected to be risk-takers, they gambled not for the money, but for the thrill of the win. In my research on gambling and how meaning making of money played a role in how people gambled, only the male participants were thrill-seekers (see Chapter 5).¹ The men gambled for the risk and the thrill that gambling gives. The majority of these men gambled with any money available to them; it did not make a difference where the money came from, whether the money to gamble was family money, money made from gambling, or extra cash. The money was fuel for the men to gamble. Levi shared his problem: “When I’m struggling to buy diapers or like something he (his child) wanted. I’m like, ‘Well, that money would have been good right now, but I gambled it away.’” He was not concerned about the impact on his child or family until after his loss. He was looking for that rush from gambling. When these men make money gambling, they put the winnings right back into gambling. Gambling is always the chase to win what was lost—to get that winning feeling or rush. The cultural narrative is that as a man, one has to take risks to gamble and gamble hard, to go all out, to go for broke (Walker, Hinch, and Weighill 2005). It is an all-or-nothing risk mentality. Here is how Benjamin describes this:

Because … once you hit, then you’re thinking like, “I’m on a roll.” You know what I mean? And then, so you spend more money. I mean, you put that money back in, put that money back—Yup. And then basically, that’s what ends up happening. Instead of leaving for home with more money in your pocket. You’re leaving the casino losing

¹ Women can also be thrill seekers, but in my sample, all thrill-seekers were men, though there were plenty of stories told of women who were thrill seekers.
the money that you brought with you.

When men do gender while gambling, they take risks because that is what the cultural narrative says it means to be a man.

Men’s risk-taking gambling behavior is essentialized as part of who they are as men. This is seen in several conversations about gambling. Risk-taking gambling is not only assigned to men but sexualized as well (Wolkomir 2012). Lucy refers to herself as being more of a man than her husband, because she is taking bigger risks in gambling. She says, “Because, he don’t have the balls like I do.” Balls is a sexualized reference that refers to being a man or even “the man,” which in Lucy’s case balls meant making big bets as a man would do (Poulton 2012, Nilsson 2013). Paul recalls a story about his own masculine performance: “There were a few times, I went to the ATM… I did it for like, $1,000 bucks. Walked out with like $3,000. And like my friends were like, you got balls, and I’m like that’s the name of the casino.” Paul, like Lucy, equated this kind of gambling with masculinity. He thought that risky gambling (i.e., having balls) was how gambling should be done as a man. He was reflecting a common narrative about men and gambling and the masculine hegemonic nature of gambling—men need to be risky and prove their masculinity (Goffman 1967, Nilsson 2013). This risky behavior is not condemned, but it is talked about by sexualizing it with anatomical slang. Thereby it is equating men’s behavior in gambling as natural and therefore acceptable—even expected for the man or to be the man.

The gender narrative for men is that they are risk-takers. This narrative becomes a toolkit (Swidler 1986) in how to do gender while gambling. Men are expected to bet big, to make the bet that shows they are not afraid. These narratives give an excuse to the male gambler for excess and risk because it is who they are essentially.
**When Women are Risk-takers**

Yet, both men and women have problems when they become too risky in their gambling, some losing family, others losing all their possessions. The response from the community towards women who gamble recklessly is markedly harsher than it is for men. Men are protected and given excuses by others, whereas women are judged by their gambling problems. The woman gambler who has a problem is given a discredited identity (Goffman 1963). Culturally, women are supposed to be responsible. So, when a woman does not gamble in a responsible way, she is not doing gender according to the narrative. She is attempting to create a personal narrative of self that is different from the formula story of the cultural narrative (Loseke 2013). She is perceived as not caring. Men and women will judge women who have a problem, but dismiss men who have problems gambling as just being men. The narrative is that it is natural for the man to take those risks—this is an example of male hegemony in the culture and the burden women must bear to be the cultural moral standard.

As noted already, there is an expectation that men will take greater risks gambling (Goffman 1967). This risk taking is attributed to being a man—how men are “supposed” to act. What is said about men when they have a gambling problem? What happens when they lose houses, cars, or create trouble at home because of gambling? Harlan and his wife talk about Harlan’s past problems. Harlan won a considerable amount of money playing cards at the casino. That same year, he lost all the money he won, lost everything he had purchased, and was penniless. He met his wife shortly after he had lost everything. Even after they had a child together, Harlan kept gambling. Chloe explained:

> Every paycheck was—Yeah. Every paycheck would go—Cause we, he lived with his parents. Every paycheck would go to the casino. And then, when we had our daughter
we lived with my parents for a while. And still, every paycheck would go to the casino. I made him sign out\(^2\) and pay bills.

Even though Harlan was married and had a child, he continued gambling. He was chasing the thrill of the win. Eventually, his wife Chloe intervened so that he could contribute to the family budget. Harlan’s character was not excoriated, his identity was not discredited. Chloe said, he was “pretty bad,” even though he lost all his money and continued to gamble for the next year, selling everything to gamble more. Excuses were made and his identity was kept intact. Zoey’s brother had a gambling problem. The problem was serious enough that his wife threatened him with “You have to [quit] or else.” When Zoey talked about her brother’s gambling problems she said, “he got that bad.” Notice, his problem was personal and not related to his role. Her brother signed himself out because of his wife’s insistence. There was no mention of him being a poor husband or father; his role as man was not related to his gambling difficulties. There were no details about her brother’s gambling problem except that it was bad. However, when Zoey talked about one of her cousins, who was a woman, the conversation was remarkably different. Rather than make an innocuous, vague judgment like “it was bad” when talking about her male cousin, she had a descriptive story and stronger language about her female cousin. Notice the emphasis on the mother’s ability to provide:

> She was making like almost a hundred K a year and everything, and then all of a sudden she got so addicted to it and she lost her job, everything, and she cleared out her 401k … But it was that, it was to a point where like, he, when she was in the casino and he was just trying to get his daughter milk, like there was not even money in there or anywhere for him to even get her milk. She was two—or she was one or two at the time. And so,…that broke my heart.

Her problem was not only that she was ruined financially, but that her husband was not able to get their daughter milk. Zoey brought the milk up twice. Her cousin’s problem was

\(^2\) “Sign out” is a process where a person signs documents that legally prevents them from returning to the casino.
associated with how she performed her role, not as an individual problem, but her role as a mother. This becomes the gossip to remind other women to be careful not to gamble too much.

When Betty mentions her mom, she is upset because of her mom’s gambling problem and her refusal to take responsibility. When Betty was growing up, her parents were both regular gamblers. They gambled each weekend at house casinos that were extremely popular in the community. Gambling was an extra form of income for them. When the casino opened, things changed; there were fewer house casinos, and Betty’s mom started going to the casino. She lost so frequently that she no longer took responsibility for the household bills. Her parents mortgaged the house twice to gamble. These losses were placed squarely against her mom. Her mom was the one with the problem, because her dad was paying all the bills. Though both of her parents were gambling, her mom was not contributing, therefore, it was only her mom’s fault. Betty wanted her dad to divorce her mom and threatened him that if he did not divorce his wife (Betty’s mom), she would leave. Eventually her parents divorced. Betty judged her mom harshly for not caring or taking responsibility and gambling away her money instead of helping with the bills:

You know, so it got to where I was being abused at one point because my dad was frustrating my mom’s a gambler and I’m the oldest. So he takes it out on me. And what I was saying, well, because my mom’s a gambler, I knew exactly what it was growing up, so. Yeah. I knew it was all—it had a lot to do with money because all you hear from the room was, “Money.” You know? Like my dad wouldn’t give his check to her because, you know, bills need to be paid…but it didn’t get to the point where all the lights were turned off’ or we didn’t have food on the table or anything like that.

Betty felt like it was the woman’s responsibility to run the affairs of the house. Traditionally, in Asian American homes, the man would be expected to give his checks over to his wife to pay the bills and manage the home. When Betty’s mom fails to do this because of gambling,
even though the bills were taken care and there was always food on the table, she was judged by her daughter as having a problem. Also note that when Betty was being abused by her father, the blame was placed on her mother because her mom had the gambling problem.

In my interview with Blake, he said he was not a fan of gambling even though his wife gambles and they have parties where friends come over to gamble. He views gambling from the lens of what happened to him growing up:

Well, I guess, like growing up…When I watched my mom take it too far, she almost broke up um the family where my dad took my sister and left town. Yep. I…[was] popping houses, at church, everything, my friends…Yep. And then my sister and dad, they were down in Alabama with his family. And my mom still would be at the casino. Yep. That’s when I, you know, in my head, I was like that’s taking it too far. Where you’re damaging other people’s lives.

As Blake discusses his mom’s gambling, she is described as the one who broke up the family and displaced him. He was left homeless. Even though his father and sister left, he placed the blame on his mom and her gambling problem. She was not there to provide or give care. This sense of care was an expectation from mom. Publicly men are not subject to the judgment of the community, whereas women are treated harshly. When men have problems gambling, they are exempt from judgment because they are following the gender narrative of being a risk-taker. But when women have problems gambling, they are judged because their gender performance in gambling is going against the gender narrative that they are responsible for.

**Doing Gender in Gambling**

Men portray themselves as more strategic gamblers, yet the reality is that the men have no strategic advantage over women. The discussion of the strategic man is seen in community events. Organized events have a natural tendency to separate the sexes in Southeast Asian events. The men play Thirteen-Cards and the women play Four-Cards in their sex-segregated spaces. The men do gender in gambling by using stories that build up
their male hegemony, only to see that gambling routines are very different from what they are saying. Women tell a different story. There are competing narratives. Loseke notes that “actors in plural and heterogeneous social environments often tell their stories to very different audiences for very different reasons” (Loseke 2013:675). Women tell their stories of doing gender as well.

**Sex-segregated Spaces**

During community events, the games are mostly sex-segregated; men gamble with men and women gamble with women. For example, men play Thirteen-Cards while women play Four-Cards. Men are expected to be outside or in the basement, and women are inside near the food (see chapter 4). For many participants, men and women playing together at a community event would seem odd. Zoey said this, when talking about men playing inside with the women: “it’s just—it’s not—just sitting with the women. I think that might just be a gender thing. It’s always like, ‘You should be outside or something,’ you know?” She then tells a story of when her uncle tried to play Four-Cards inside: “Yeah. I think it’s just the way it is. It’s not proper. I remember hearing my mom was like, when one of my uncles was trying to play or something. She’s like, ‘What are you doing here?’ You know, ‘You’re not supposed to play with the women folk,’ or whatever.” There is a real sense of doing gender, where one should know his or her place and understand the unwritten rules for how to do gender in gambling. In these spaces, women can keep their space their own and men keep their space. These sex-segregated spaces act as natural deterrents for men and women to play certain games within their gendered groups. As sex-segregated spaces are enforced, certain card games are associated with men and women. Men interpret these card games very differently from women.
Gendered Games

Men believe that women do not play certain games because it naturally fits the man, who is more strategic. When men discussed the difference between the two card games played at community events, they referred to Four-Cards as less of a thinking game. Thirteen-Cards is played similar to poker. The 52 cards are divided four ways by a dealer called the mom. Each player has 13 cards. Cards are arranged like a pyramid: five cards at the bottom, five cards in the middle, and three cards at the top. The goal is to have a better hand than the dealer. Each level (5, 5, 3) is another hand of poker, as in flush, straight, three-of-kind, pairs, etc. (see Appendix E for complete description). The gambler must arrange the cards so that the most powerful set is on the bottom, then middle, and last the top. The goal is to beat the dealer. In talking about this game, the men’s stories revealed that they believed men and not women enjoy Thirteen-Cards because it required sophistication and complex thinking and is played at a greater risk. Som explained:

Men will normally play like a more, more, per se, sophisticated game like a Thirteen-Cards or poker, something that's gonna be more thinking, you know, and the ladies will play something easy or softer, like a Four-Cards or Blackjack, something, but I mean that's kind of how normally how the games are played.

Som characterizes Four-Cards as softer and easier; he contrasts this with the men who play games that are more sophisticated. When Som makes this statement about the different games, he concludes by saying that is the normal way gambling is done—that is, the gender narrative being performed. The male hegemony in gambling assumes that women are not at the same sophistication or mental strength to play certain games; therefore, the women play Four-Cards, a simple game, while they have the advantage as strategic players (Wolkomir 2012, Gerdes and Gränsmark 2010). Fredrick even refers to Thirteen-Cards as a masculine game. Fredrick called playing Four-Cards a softer game and referred to Four-Cards as the
powder-puff version of gambling: “I feel like Thirteen-Cards, that one is just like very, very like more complex. I feel like it’s more of a masculine game. Like they have powder puff football, but they have men’s football too.” Men considered themselves complex risk-takers, whereas they thought women were less strategic and, therefore, preferred an easier game.

**Gambling Upended: Private Gambling**

However, these conclusions by the men are upended outside the public performance, in how Four-Cards is played, and in the role of the dealer in Thirteen-Cards. Women shared a counter narrative of doing gender while gambling. Doing gender while gambling with gendered games is for public performances. However, when family or friends get together and it is not a public event but a private event, women and men play Thirteen-Cards, Poker, Texas Hold ’Em or Four-Cards together without any duty towards doing gender. These family gambling times are where participants prepare for their gambling performance but not for the gender performance. Bruce, who comes from a gambling family, says everyone plays Thirteen-Cards, Poker, and Texas Hold ’Em, even his grandma. Zoey mentioned that in college she would get together with friends, both men and women, to play Poker or Thirteen-Cards. In these small, intimate settings, gender performances were not needed, but for community events, doing gender is expected. Chloe mentioned that when she and Harlan were at a Hun Dee she saw women dealing cards in Thirteen-Cards, while Harlan did not see any of the women at all. If Thirteen-Cards were such a sophisticated game, how do women play it in the home or small gatherings? This challenges the men’s narrative that women do not play because it is too sophisticated.

**Gambling Upended: The amount of Risk**

The cultural gender narrative is that men are the risk-takers and women are the responsible ones. In Thirteen-Cards an individual bet can be from $20 to $100 per hand. Men
do gender by betting big. When Women play Four-Cards it seems to reinforce the gender narrative that women are responsible because of how Four-Cards is played. Four-Cards consists of making small bets, which is considered more responsible than betting big. In Four-Cards, there is no set mom or dealer, the game is more communal (Eagly, Wood, and Diekman 2000). The dealer moves from player to player. The game is played in two movements, in successive rounds, until only one or two people are left. The object of the game is to beat everyone’s pairs. The first act is to place a bet, usually one to five dollars, after the participants looks at their cards. The Four-Cards are divided into two hands. In order to win, one must beat all the other players with both hands. Whoever wins both pairs will take the pot, and this usually takes several rounds. At the end of the first round, any player that lost may get back in by buying half the pot. Four-Cards is fast moving, starting with small bets and filled with lots of bluffing, fun jesting, and very intense moments. Betty tells a counter-narrative. Betty thinks Four-Cards looks simple to play, but it is just as difficult to win as in Thirteen-Cards. She tells a story about how her little brother thought he could do so well playing Four-Cards with a group of older women. She laughed at how his money was taken so quickly. Because the cultural narrative is that women are responsible, the personal narrative tells them to make small bets. In Four-Cards, the opening bets are small—non-aggressive, with less individual risk, but the pot can get large because the game has more “legs” (more people who are able to play) and it takes several iterations to get to the winner. If someone loses one round but wants back in, they are required to put in half of the pot to buy themselves back into the game. Chris and Rhonda, a couple in their twenties, were talking about the difference between men and women gambling. They said the women were more cutthroat, and competitive, the pot was greater in Four-Cards, and there would be a lot
of screaming. Chris thought that Four-Cards was more social, and this was one of the reasons women liked the game so much, “And with Four-Card,” Chris said, “there’s no limits. So, I think the girls—that’s why the girls like to play it more than Thirteen and it’s more money if you think about it. Everybody is playing Four-Card and you get like ten legs.” A Four-Cards cash win could be over $1,000. Four-Cards can have a much higher payout then Thirteen-Cards. Zoey noted that when men see how high the pot is in Four-Cards they will give money to one of the women playing to try to win some money. When women play Four-cards they are doing gender, fulfilling the narrative of the responsible gambler, while at the same time reaching for a bigger win and, thereby, a greater risk than the men have with Thirteen-Cards.

**Gambling Upended: “The Mom”**

As mentioned earlier, women mostly play Four-Cards and men play Thirteen-Cards. There is no written rule that women cannot play Thirteen-Cards or that men cannot play Four-Cards, however, to do so could stigmatize the player, especially the woman. When Betty wants to play with the men, she will often hold herself back because she is concerned about what people will say about her:

> It has nothing to do with men or women not letting them play. …When you go to a house party and all you see is men sitting around a table playing cards. I’m like, “Oh, I want to play so bad. I know how to play this game. I want to play….You know? But … you feel uncomfortable because you’re the only girl. It’s more of respect…You don’t want someone to talk like, “Oh, my gosh. She’s a female. She’s going to play with all the males?” You know kind of talk.

Fredrick agrees as he talks about the women he sees playing Thirteen-Cards: “Yeah. And the majority of the women that play Thirteen-Card are masculine women. Well, that I’ve seen. They’re really powerful women. Like these are like, ‘Dang, she gets into it.’ to me. I don’t know if they see any like—usually these masculine women they play the Thirteen-Cards.”
When a woman enters into the male space and gambles with the men, she is stigmatized and has to pay the price for going against the gender narrative. However, men can be given a pass to play with the women. Women will let the men gamble with them and men will not be stigmatized by the audience. When Fredrick’s dad plays Four-Cards, he does so without stigma. This is another example of male hegemony within the community.

However, even in Thirteen-Cards, which is said to be too difficult for women and is a masculine game, women can play it, but at a price. The gender cultural narrative is that a mother takes care of things and is responsible. There is an expectation in the community that women, particularly mothers, take care of the house and family. The narrative plays a role in how women can enter into the masculine space of Thirteen-Cards.

Thirteen-Cards is played with a dealer. The three other players are playing against the house or the dealer. The word for the dealer used by the Lao and Tai-dam is “the mom.” Whether the dealer is a man or a woman, the dealer is called the mom. When I asked why they refer to the dealer as a mom, most did not know the origins of the word, yet they came to similar conclusions. Fredrick called the mom “Mother Goose” because she has all the eggs, the money to cover everyone. Zoey says it is because the mom is “the one that takes care of the winner and takes everything away from you. The tiger mom.” The dealer is called the mom because the mom must have enough money to pay out the winners. If a group of men are getting together to play Thirteen-Cards, they will determine who is the mom by who has the most money. At community events, men and women will come to the event to purposely be the mom. When a woman wants to play Thirteen-Cards, she must come as the mom because it is a place of power and she is more accepted than if she just wanted to join the men playing cards. She is negotiating her gender performance and using the cultural

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3 The Cambodian word for the dealer is similar, it means dealer, business owner, or female animal.
narrative to have a place at the table. The games become a place for gender performance. Sometimes women will team up with their husbands to be the mom together. The idea is that a woman is unable to play Thirteen-Cards with a group of men as a player, but she can come as the dealer (the mom) which shows the tension within the community regarding the status and place of women. There is an acknowledgement that women are responsible. While at the same time, without her coming as the mom or with her husband, she is stigmatized for playing with the men. She is not prevented by any written rule, but by the gendered frame of gambling at a public event—that Thirteen-Cards is a masculine game.

This gendered situation is often negotiated. For example, when Betty goes to community events to gamble, she purposely goes to be the mom. She enjoys playing the dealer and having money to cover the games. Here, Betty explains why she shows up to be the mom:

You get to set the rules and ...you’re the one that comes out. See, when I’m the mom, ...I don’t sit there and say, “Oh, I’m mom because I have money.” Or, “I’m mom because I’m trying to make money.” I don’t come with that attitude. I come with an attitude where, “I’m mom. I have enough to cover you.” I’m going to throw my money to make you guys $10 heavier. Go home today. You know, kind of like, like it’s charity to me.

Betty comes as the mom not to cheat them or make money off them, but so that they have a good time and go home with some extra money. For Betty, when she takes the role as mom, she is doing charity work. Betty is upending gender narratives by playing cards with the men. She comes to gamble as the mom and at the same time reifies the gender norms that women are responsible.

Men do gender by the stories they tell about how much they risk and how strategic they are in gambling. Women tell a counter narrative that upends the men’s stories in many ways. The women talk about gambling together with men at small co-ed events and with
family. They tell stories of the greater risk and greater reward in Four-Cards than in other
games the men play. They tell stories of inclusion in gambling with men when they play as
“the mom” who takes care of everything.

**Conclusion**

I make the argument that gender cultural narratives directly influence the gender
performance during gambling, and that these narratives are rooted in male hegemony. This
places a greater burden on the woman’s performance. The gender narrative said that women
are responsible. Women demonstrate that gender performance by the good mother display
and by keeping a budget even when gambling. The gender narrative of men said that they
were reckless. Men demonstrated this gender performance by betting big and going for
broke. Men do gender by telling stories of their own strategic prowess and how much more
they are willing to risk. Women tell their own stories of doing gender. Women play Thirteen-
Cards and Poker, women do gamble for a higher payout, and women come to play the role of
the mom with all men. In many ways, the cultural gender narrative seemed to favor men, but
it is the women who strategically use the narratives for their own inclusion while telling their
own story.
CHAPTER 7. CONCLUSIONS

This research is the culmination of two years of research in the Asian American community in Des Moines, Iowa. In my previous research in 2007, I used a convenience survey where 51 percent of the population indicated that gambling was a problem in the community. In trying to understand the dynamics of gambling in the community, I felt it was necessary to do this qualitative research project. I looked at three specific aspects of gambling: community, gender, and money work.

Summary of the Findings

In discussing how gambling became routinized in the community, I looked at how gambling was socialized and how informal controls perpetuated gambling routinization. Gambling is socialized in the community through the home by gambling together as a family and from the lack of inculcation provided to avoid the pitfalls of gambling. I expounded on how participant’s gambling changed in the community in the last 30 years through the breaking of community practices from outsiders and the introduction of outside forces. Community gambling flourished in the past because it was protected by a closed network. This closed network was successful because of the conventions and practices in getting things done, as well as face and trust. This network was effective for enforcing community standards and practices through informal controls based on face-saving. Informal controls such as sex-segregated spaces and gossip were successful in a closed network. Outsiders from other states who were allowed into the network to gamble because they were also Asian Americans; there was an expectation that they would keep the same conventions and practices. These outsiders did not come in to keep the community standards of doing community together, and they were not worried about losing their reputation in the
community through the loss of face because they were outsiders. They came to defraud others to win money in gambling. These changes affected underground casinos, microfinancing, and potentially sports betting. Gambling is still present in the community at community events such as birthday parties, funeral wakes, and graduation parties.

Another change that has occurred in the last thirty years is the difference between the generations. The first generation of Asian Americans spoke little to no English. They worked low paying jobs which required no skill. There was no avenue for making more money except gambling at underground casinos or community events. They had no knowledge of the banking system and had no credit score. Microfinancing allowed them to finance a home or a new car. The present generation speak English fluently. They hold successful careers, with a way to advancement. They understand the banking system and care about their credit score. When the older generation gambles, they gamble with more money and the need to win. When the younger generation gambles, they gamble with less money and are motivated not by the win as much as the relationships. When a member of the older generation comes into a community event such as a Hun Dee or T’ver Bon Khmaoch to gamble, the game and the play of the game is changed.

I also looked at how participants did money work. I created four types of gamblers based on how they did money work using 10 characteristics: (1) their self-described reasons for gambling; (2) the money they started with; (3) what they did with the money they won; (4) their response to money they lost; (5) where they gambled; (6) what they played; (7) how they played those games; (8) how much money they risked; (9) additional techniques and practices to sustain the appropriate meanings of money; and (10) the social contexts where they developed and/or changed their orientation toward gambling. The four types of
gamblers were the recreational player, the capitalist, the thrill-seeker, and the avoider. The recreational player did money work by budgeting their money, including gambling money. The recreational gambler was careful about spending money because of conscientiousness about the needs of the family. The capitalist did money work by using money to make money. Money was viewed as capital, a way to more money. Capitalists had a strategy that they used to sustain their view of money as a capital. They gambled specific ways where they believed they could make money. Thrill-seekers saw money as the fuel to get the thrill they were seeking. Money was used to burn—it was a means to an end, the thrill of winning. Thrill-seekers went from broke. They gambled to use all their money to get a thrill or rush. The last group, the avoiders, did money work by not gambling. Money used in gambling was a waste. They viewed money for the security it brought them. Avoiders did money work by calling money used in gambling a donation, which further distanced them from gambling behavior and motivation.

Women and men both gambled, however, the way they gambled was affected by their doing gender. The gender cultural narrative said that women were responsible and men were reckless. Men did gender by telling stories about how strategic there were in gambling. These gender narratives became a map for how to do gender while gambling. When women were doing gender while gambling, they gambled while being a good mom, and they gambled responsibly. Because of the gender narrative that women are responsible, women were judged more harshly than men when their gambling was disordered.

Men took great risks in how they gambled by placing big bets. They were given a pass for their reckless gambling because that was “natural” for a man. They demonstrated their masculinity by how much they bet. They considered themselves more strategic by
denigrating Four-Cards as an easy and soft game, while they played what they claimed was the more strategic, difficult game of Thirteen-Cards. Women used this narrative for their own inclusion and told a counter-narrative; they played all the same games as men. They played for a bigger payout in Four-Cards, and came to gamble with men as the mom.

**Contributions**

This dissertation contributes to the literature in three ways. This research contributes to a gap in literature in the sample used in the study. There is a lack of literature regarding Asian American gambling, particularly Southeast Asian Americans. This dissertation also contributes to understanding the world of gambling and gambling’s routinized structure within a community. This gambling phenomenon is not unique to Des Moines, but is seen throughout the United States wherever there are pockets of Southeast Asian Americans. This dissertation explains the process and theoretical basis for the continued production of gambling in the community.

This dissertation contributed to the literature of doing money work by applying the concepts of doing money work to how people act towards the meaning of money. This research is the only study of its kind that discusses the motivation of gamblers based on how they view gambling money and how these views were used towards certain attitudes and actions in gambling that sustains those meanings.

Last, this dissertation contributed to the discussion of doing gender by highlighting how people do gender while gambling which required a gender narrative that acted like a map for how to navigate the terrain. This same map was used to judge others by how well they did gender while gambling. The narrative addressed issues for both men and women. The contribution is significant especially as it relates to how men and women gambled
differently and offers a theory that they gamble differently because they are doing gender while gambling.
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# APPENDIX A. DEMOGRAPHICS

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<th>Pseudonym</th>
<th>Age</th>
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<th>Initial View</th>
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* Indicates they have self-reported that they no longer gamble at all
I think it's just a way of, uh, trying to have a windfall, or trying to get lucky, or trying to change your life, um, with no direction, per se. I think gambling is just something, it's an outlet for people to feel like, um, they can change their lives, with money, which I think gambling presents itself, right? Like, you can, you can win a lot of money, and your life can be changed. I think that's how – that's how I think that's how I think people think of it. The thought and chance of winning (male)

Mine is just the possibility of winning. Like, I don't go and – I feel like I need to lose my whole paycheck. Because, you know, like you do. To win, extra income (female)

I think it's just a way of, uh, trying to have a windfall, or trying to get lucky, or trying to change your life, um, with no direction, per se. I think gambling is just something, it's an outlet for people to feel like, um, they can change their lives, with money, which I think gambling presents itself, right? Like, you can, you can win a lot of money, and your life can be changed. I think that's how – that's how I think that's how I think people think of it. (male)

I think it goes back to not having anything. I think it goes back to just, you know, trying to have more than what you have. And that's the only way that they know. They're not taught any other way. They're not taught to invest their money, to buy real estate, you know, and the ones again, the Southeast Asians and Asians in general that have learned good finances, (male)

Extra income. Southeast Asians gamble because it’s an outlet for them to get savings. To get extra income that they wouldn’t be able to obtain or that they don’t know how to obtain – any other way. (Male)
Entertainment. For entertainment or to pay off gambling debts (female)

Bad… to chase their money (male)

Anything you waste your money on (female) It is a habit.

It is in the genes, in the bones, part of nature to gamble (male)

Betting money on something for a prize. Mostly for me it's just when they're just – just get-togethers, that's about it. (male)

I am not a big fan, it is like an addiction (female)

I don't know. Because it's in their nature? I don't know. (female)

Gambling is entertainment, a means of income, or an addiction. Again, it’s been part of their norm in the society. We’ve been embedded in it. (male)

Go out and spend money trying to make money. I think because they’re used to seeing it, since they were kids, you know? I’m guessing my kids will probably grow up and gamble. (male)

A snake that hypnotizes you. (male)

Just having some cash, and going to the casino, and expecting yourself to win extra cash back. (male)

Game of Risk. Because with all Asians to me no matter what shape, size or old age they are, they have like a competitive nature to them. All of them do. That I’ve seen. (male)

It’s the numbers thing. I know there are statistics, too, that Asians are fascinated with numbers, so I think that could be right up to it. (female)
### APPENDIX C. INTERVIEW QUESTIONS

**Background:** This is information asking them to self-identify. It may also contribute to how they view themselves in terms of economic status. In two exploratory interviews, the first question “Tell me about growing up” got the same response, “POOR”.

<table>
<thead>
<tr>
<th>Background (B); Community (D); Money Work (M); Gender (G)</th>
<th>B</th>
<th>D</th>
<th>M</th>
<th>G</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tell me about growing up?</td>
<td></td>
<td></td>
<td>M</td>
<td></td>
</tr>
<tr>
<td>Where did you grow up?</td>
<td></td>
<td>B</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tell me about your family.</td>
<td></td>
<td></td>
<td>B</td>
<td></td>
</tr>
<tr>
<td>Parents, Siblings</td>
<td></td>
<td>B</td>
<td>G</td>
<td></td>
</tr>
<tr>
<td>Rich, poor</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>For 1.5 and 2: What was like growing up in Des Moines compared to your friends? <em>(This shows level of acculturation)</em></td>
<td></td>
<td>B</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tell me what a typical weekend would look like with your family?</td>
<td>D</td>
<td>G</td>
<td></td>
<td></td>
</tr>
<tr>
<td>How was money spent in your family?</td>
<td>M</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>What did you parents tell you about how to spend your money?</td>
<td>M</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>What generation are you?</td>
<td>B</td>
<td>D</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Who do you identify with generationally?</td>
<td>B</td>
<td>D</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Where were your parents born?</td>
<td>B</td>
<td>D</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Where were you born?</td>
<td>B</td>
<td>D</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Gambling Milieu**

<table>
<thead>
<tr>
<th>What is gambling to you?</th>
<th>D</th>
<th>M</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>I am doing my research on Asian American gambling. If someone move to the community, what would you tell them about how gambling works in Des Moines?</td>
<td>D</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Who gambles in your family?</td>
<td>B</td>
<td>D</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Grandparents?</td>
<td>B</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mom &amp; Dad</td>
<td>B</td>
<td>G</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Siblings</td>
<td>B</td>
<td>G</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Aunts and Uncles</td>
<td>B</td>
<td>G</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Who gambles more your mom or dad?</td>
<td>G</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>How often do members of your family gamble?</td>
<td>D</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>How often do you see gambling in the community? What settings did you see them in?</td>
<td>D</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>When was the first time you saw gambling?</td>
<td>D</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Do you ever play the lottery?</td>
<td>M</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>When was the first time you gambled? What was that like?</td>
<td>D</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>How often did that take place: casino, funeral, house party, sports party?</td>
<td>D</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Have you ever started and stopped? Why?</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Casino?</td>
<td>D</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Funeral or community event?</td>
<td>D</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>House party?</td>
<td>D</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lottery</td>
<td>D</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>-------------------------------------------------------------------------------</td>
<td>---</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sports Betting</td>
<td>D</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Were the gambling events intense or just for fun? Or Both?</td>
<td>D M</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Describe in detail a typical scene of people gambling.</td>
<td>D M G</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>What kind of gambling is taking place?</td>
<td>M G</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>How does gambling differ in each environment? Casino, House party, Community event, Slots</td>
<td>M G</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>How is money spent differently in the different environments?</td>
<td>M G</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>How do men and women gamble differently? Is it exclusive? Are the same games played differently? Slots, Cards, Dice (What card games are being played? Do men and women play the same games? Are some games more for women than men? Why? What games do the kids play?)</td>
<td>D M G</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>What are some of things your parents said about gambling growing up?</td>
<td>D</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Gambling Minds**

<table>
<thead>
<tr>
<th>What do you need to do to win?</th>
<th>M</th>
</tr>
</thead>
<tbody>
<tr>
<td>What do you need to think to win?</td>
<td>M</td>
</tr>
<tr>
<td>When is the best time to win at the casino and why?</td>
<td>M</td>
</tr>
<tr>
<td>When is the best time to win playing cards and why?</td>
<td>M</td>
</tr>
<tr>
<td>Tell me what you say to yourself if you just lost a lot of money?</td>
<td>M</td>
</tr>
<tr>
<td>Do you have any lucky bracelets, strings, clothes or anything you wear to win?</td>
<td>B</td>
</tr>
<tr>
<td>Are you a good gambler? If so, why?</td>
<td>M</td>
</tr>
<tr>
<td>How do know when it’s time to quit?</td>
<td>B</td>
</tr>
<tr>
<td>What are the strategies to win?</td>
<td>M</td>
</tr>
<tr>
<td>What games are just luck and what games require skill?</td>
<td>B M</td>
</tr>
<tr>
<td>How do you know if you are going to be lucky in gambling?</td>
<td>B</td>
</tr>
<tr>
<td>How do you know if you are going to be unlucky?</td>
<td>B</td>
</tr>
<tr>
<td>Is gambling a good way to make money? If so, how?</td>
<td>M</td>
</tr>
</tbody>
</table>

**Gambling around you**

<table>
<thead>
<tr>
<th>When do Asian Americans typically start gambling? What about you?</th>
<th>D</th>
</tr>
</thead>
<tbody>
<tr>
<td>What kind of gambling do you prefer? And Why?</td>
<td>B M</td>
</tr>
<tr>
<td>In a month how often do you gamble?</td>
<td>B</td>
</tr>
<tr>
<td>Give the details of a local story where gambling has gone too far?</td>
<td>D M</td>
</tr>
<tr>
<td>What is the most you have won and how did you feel and what did you do after you won?</td>
<td>M</td>
</tr>
<tr>
<td>What is the most you have lost and how did you feel and what did you do after you lost?</td>
<td>D M</td>
</tr>
<tr>
<td>How has gambling had a negative effect on you growing up?</td>
<td>D M G</td>
</tr>
<tr>
<td>How did your parent’s gambling influence your view of gambling today?</td>
<td>M G</td>
</tr>
<tr>
<td>How do you know when someone has a gambling problem?</td>
<td>D</td>
</tr>
<tr>
<td>Tell me about someone who has had a serious problem from gambling?</td>
<td>D</td>
</tr>
<tr>
<td>Tell me about someone whose family lives on gambling.</td>
<td>D M</td>
</tr>
<tr>
<td>Gambling and Religion (Not address in this study, but for further research)</td>
<td></td>
</tr>
<tr>
<td>---</td>
<td>---</td>
</tr>
<tr>
<td>Are you religious or spiritual?</td>
<td>D</td>
</tr>
<tr>
<td>What religion do you identify with?</td>
<td>D</td>
</tr>
<tr>
<td>What does your religion say about gambling?</td>
<td>D</td>
</tr>
<tr>
<td>How does your religious and spiritual beliefs impact gambling?</td>
<td>D</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Gambling and Culture</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>What makes someone “Asian”? <em>(Do they feel accepted in their own community, this may impact how much or little they gamble or at least how they gamble)</em></td>
<td>D</td>
<td></td>
</tr>
<tr>
<td>Do you speak your heritage language? <em>(Do they feel accepted in their own community, this may impact how much or little they gamble)</em></td>
<td>D</td>
<td></td>
</tr>
<tr>
<td>What are the positive outcomes of gambling in the community? Please be specific.</td>
<td>D</td>
<td></td>
</tr>
<tr>
<td>How does gambling hurt the community? Please be specific.</td>
<td>D</td>
<td></td>
</tr>
<tr>
<td>In your opinion, do Asians gamble more than other groups? Why do you think that?</td>
<td>D</td>
<td></td>
</tr>
<tr>
<td>In your opinion, why do Southeast Asians gamble?</td>
<td>D</td>
<td>M</td>
</tr>
<tr>
<td>For first generation participants, “How is gambling different from your heritage country?”</td>
<td>D</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>House Casino:</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Have you ever had a casino or a big house party with gambling in your house?</td>
<td>D</td>
<td></td>
</tr>
<tr>
<td>How would anyone know where to go to gamble at your house?</td>
<td>D</td>
<td></td>
</tr>
<tr>
<td>Why do you want to get people together to gamble?</td>
<td>D</td>
<td>M</td>
</tr>
<tr>
<td>Do women and men typically gamble together in the same room? Same Game? How is it different?</td>
<td>G</td>
<td></td>
</tr>
<tr>
<td>Who makes the food?</td>
<td>G</td>
<td></td>
</tr>
<tr>
<td>Where do the kids do at these parties?</td>
<td>D</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Bookies (Mostly for future research)</th>
<th>M</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>How did you get into the business?</td>
<td>M</td>
<td></td>
</tr>
<tr>
<td>How do you hedge your bets?</td>
<td>M</td>
<td></td>
</tr>
<tr>
<td>Do you use in online companies to protect your money?</td>
<td>M</td>
<td></td>
</tr>
<tr>
<td>What is the most dangerous part of this work?</td>
<td>D</td>
<td></td>
</tr>
<tr>
<td>How often do you do this line of work? Is it you only income?</td>
<td>M</td>
<td></td>
</tr>
<tr>
<td>Why did you choose to be a bookie?</td>
<td>M</td>
<td></td>
</tr>
<tr>
<td>How does this effect your family?</td>
<td>G</td>
<td></td>
</tr>
<tr>
<td>1) Do you work alone or with a group?</td>
<td>D</td>
<td></td>
</tr>
<tr>
<td>2) Tell me how you get your clients?</td>
<td>D</td>
<td></td>
</tr>
<tr>
<td></td>
<td>3) What is the main reason you are a bookie?</td>
<td>M</td>
</tr>
<tr>
<td>---</td>
<td>------------------------------------------</td>
<td>---</td>
</tr>
<tr>
<td></td>
<td>4) How do you keep from getting caught or arrested?</td>
<td>D</td>
</tr>
<tr>
<td></td>
<td>5) Explain for me, step-by-step, how a transaction would be completed from the first phone call to getting or paying the money.</td>
<td>B</td>
</tr>
<tr>
<td></td>
<td>6) Tell me what you have done in the past to get money that was not paid to you.</td>
<td>D</td>
</tr>
</tbody>
</table>

Appendix: rules, policy and norms.
Describe to me how to play the different card games.
APPENDIX D.  IRB APPROVAL AND INFORMED CONSENT

Date:  6/30/2017
To:  Steven Beeman
     103 East Hall
     510 Farm House Lane

From:  Office for Responsible Research

Title:  Gambling Worlds: A study of Southeast Asian Gambling: Community, Gender, and Money Work

IRB ID:  17-500

Approval Date:  6/30/2017
Data for Continuing Review:  5/29/2019

Submission Type:  New
Review Type:  Full Committee

The project referenced above has received approval from the Institutional Review Board (IRB) at Iowa State University according to the dates shown above. Please refer to the IRB ID number shown above in all correspondence regarding this study.

To ensure compliance with federal regulations (45 CFR 46 & 21 CFR 50), please be sure to:

- Use only the approved study materials in your research, including the recruitment materials and informed consent documents that have the IRB approval stamp.
- Retain signed informed consent documents for 3 years after the close of the study, when documented consent is required.
- Obtain IRB approval prior to implementing any changes to the study by submitting a Modification Form for Non-Exempt Research or Amendment for Personnel Changes form, as necessary.
- Immediately inform the IRB of (1) all serious and/or unexpected adverse experiences involving risks to subjects or others; and (2) any other unanticipated problems involving risks to subjects or others.
- Stop all research activity if IRB approval lapses, unless continuation is necessary to prevent harm to research participants. Research activity can resume once IRB approval is reestablished.
- Complete a new continuing review form at least three to four weeks prior to the date for continuing review as noted above to provide sufficient time for the IRB to review and approve continuation of the study. We will send a courtesy reminder as this date approaches.

Please be aware that IRB approval means that you have met the requirements of federal regulations and ISU policies governing human subjects research. Approval from other entities may also be needed. For example, access to data from private records (e.g., student, medical, or employment records, etc.) that are protected by FERPA, HIPAA, or other confidentiality policies requires permission from the holders of those records. Similarly, for research conducted in institutions other than ISU (e.g., schools, other colleges or universities, medical facilities, companies, etc.), investigators must obtain permission from the institution(s) as required by their policies. IRB approval in no way implies or guarantees that permission from these other entities will be granted.

Upon completion of the project, please submit a Project Closure Form to the Office for Responsible Research, 202 Kingland, to officially close the project.

Please don't hesitate to contact us if you have questions or concerns at 515-294-4566 or IRB@iastate.edu.
INFORMED CONSENT DOCUMENT: INTERVIEW ONLY
Title of Study: Gambling Worlds

Investigator: Steven Beeman
This form describes a research project. It has information to help you decide whether or not you wish to participate. Research studies include only people who choose to take part—your participation is completely voluntary. Please discuss any questions you have about the study or about this form with the project staff before deciding to participate.

Introduction
The purpose of this is to understand the gambling habits and attitudes of Southeast Asian American in Des Moines, Iowa.

You are being invited to participate in this study because you are Southeast Asian and may have information regarding gambling in your community, whether or not you participate in gambling or not. You should not participate if you are under 18 or you cannot speak English.

Description of Procedures
If you agree to participate, you will be asked to participate in a face-to-face interview. Questions will be about you and how you grew up, your family, your community and gambling. Interviews will last an one to two hours. The interview will be audio recorded. Additional interviews, less than an hour, may be requested in the future if needed for clarification.

Risks or Discomforts
While participating in this study you may experience the following risks or discomforts: There may be emotional discomfort in talking about the negative personal, family, financial, or work related effects of gambling, or how you have felt rejected in the community because of gambling. There may be emotional discomfort from answering the question if gambling has negatively affected your life or the life of someone you love.

Benefits
If you decide to participate in this study, there will be no direct benefit to you. It is hoped that the information gained in this study will benefit society by helping understand the role of gambling in the Southeast Asian community in Des Moines.

Costs and Compensation
You will not have any costs from participating in this study. You will not be compensated for participating in this study.

Participant Rights
Participating in this study is completely voluntary. You may choose not to take part in the study or to stop participating at any time, for any reason, without penalty or negative consequences. You can skip any questions that you do not wish to answer. Your answers will not affect how I feel about you nor will it cause me to judge you.
If you have any questions about the rights of research subjects or research-related injury, please contact the IRB Administrator, (515) 294-4566, IRB@iastate.edu, or Director, (515) 294-3115, Office for Responsible Research, Iowa State University, Ames, Iowa 50011.

Confidentiality
Records identifying participants will be kept confidential to the extent permitted by applicable laws and regulations and will not be made publicly available. However, federal government regulatory agencies, auditing departments of Iowa State University, and the Institutional Review Board (a committee that reviews and approves human subject research studies) may inspect and/or copy study records for quality assurance and data analysis. These records may contain private information.

To ensure confidentiality to the extent permitted by law, the following measures will be taken: names or distinct personal events should not be used in the interview. You will be provided a false name for the study. Your study records will be labeled with this false name will be used instead of your own name when results of the study are shared. The lists linking your false name to you will be stored in a locked file cabinet in my office. All audio is transcribed by myself or by GMR transcription service, a group that specializes in transcribing, they are not located in Iowa. Your identity will be confidential throughout the research process and in the writing of the paper. Specific names and situations will be modified to protect your identity from being discovered. Please be aware that physical copies of data will be stored in a locked file cabinet in my office and electronic data (audio recordings, written notes, transcripts, etc.) will be saved on my personal laptop that is encrypted in addition to being password-protected.

Questions
You are encouraged to ask questions at any time during this study. For further information about the study, contact Steven Beeman at 515-360-9748 or my supervising advisor, Dr. David Schweingruber at dschwein@iastate.edu.

Consent and Authorization Provisions
I am not requesting that you sign this informed consent. This will protect you and me and make sure that whatever we talk about we will have a more open conversation. I trust that you have been given the time to read the document, and that your questions have been satisfactorily answered.
INFORMED CONSENT DOCUMENT: OBSERVATION ONLY
Title of Study: Gambling Worlds

Investigators: Steven Beeman

This form describes a research project. It has information to help you decide whether or not you wish to participate. Research studies include only people who choose to take part—your participation is completely voluntary. Please discuss any questions you have about the study or about this form with the project staff before deciding to participate.

Introduction
The information will be used to understand the gambling habits and attitudes of Southeast Asian American in Des Moines, Iowa.

You are being invited to participate in this study because you are Southeast Asian and may have information regarding gambling in your community, whether or not you participate in gambling or not. You should not participate if you are under 18 or you cannot speak English.

Description of Procedures
If you agree to participate by allowing me to observe you gambling, you will be expected to gamble as you normally would gamble in that situation (casino, informal gathering, community event). Your participation will last for one to two hours or more depending on the activity. Conversations and actions will all be noted with pen and paper and used as data in understanding gambling worlds.

Risks or Discomforts
While participating in this study you may experience the following risks or discomforts: You may lose money gambling while I am observing your gambling game.

Benefits
If you decide to participate in this study, there will be no direct benefit to you. It is hoped that the information gained in this study will benefit society by helping understand the role of gambling in the Southeast Asian community in Des Moines.

Costs and Compensation
You will not have any costs from participating in this study. You will not be compensated for participating in this study.

Participant Rights
Participating in this study is completely voluntary. You may choose not to take part in the study or to stop participating at any time, for any reason, without penalty or negative consequences. You can skip any questions that you do not wish to answer. Your answers will not affect how I feel about you nor will it cause me to judge you.

If you have any questions about the rights of research subjects or research-related injury, please contact the IRB Administrator, (515) 294-4566, IRB@iastate.edu, or Director, (515)
294-3115, Office for Responsible Research, Iowa State University, Ames, Iowa 50011.

**Confidentiality**
Records identifying participants will be kept confidential to the extent permitted by applicable laws and regulations and will not be made publicly available. However, federal government regulatory agencies, auditing departments of Iowa State University, and the Institutional Review Board (a committee that reviews and approves human subject research studies) may inspect and/or copy study records for quality assurance and data analysis. These records may contain private information.

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APPENDIX E. RULES OF CARD GAMES

Thirteen-Cards

The Pack

A standard 52 card deck is used.

The Deal

Thirteen-Cards is played with the entire deck of cards. The game usually has a dealer. The dealer deals all 52 cards to the participants, including themselves, starting to their left, dealing themselves last. Each participant will have ¼ of the deck, 13 cards.

Rank of Cards

Aces are high and twos are low.

Ace, King, Queen, Jack, 10, 9, 8, 7, 6, 5, 4, 3, 2

Suits (Diamonds, Hearts, Clubs, Spades) have no ranking order in this game.

Play of the Game:

One pair (one pair of the same numbered or face card)

A pair (two of the same numbered or face card, Aces high, twos low)

Three of Kind (Aces high, twos low)

Straight (5 cards in consecutive orders, e.g. 2, 3, 4, 5, 6)

Colors (FLUSH) all from the same suit but not in consecutive order, e.g. 2, 5, 9, 10, Q (all clubs)

Full House (Three cards of the same number combined with two cards of the same number)

Straight Flush (Five cards in consecutive order of the same suit, e.g. 7, 8, 9, 10, J (all spades)

Royal Flush (Ace, King, Jack, Queen, 10 of the same suit)

Four of Kind (Aces high, twos low)
**Automatics:**

Loss: If a player puts a better hand in Line Two than in Line One, they are automatically disqualified and lose.

Win: All Colors, OR six set of pairs.

**Object of the Game:**

The object of the game is to have a better hand than the mom (dealer). The goal of Thirteen-Cards is to have the best of three lines of play. Each player lines their cards up in the following fashion, Line One – 5 cards; Line Two – 5 Cards, and Line Three – 3 cards. Line One must have the players best hand, Line Two second best hand, and Line Three the third best. Each line looks like a hand of poker with the following hands and the order of their ranking.

**Bidding:**

Participants must place their bets BEFORE they can look at their cards. Bets are placed based on the amount of money the mom has. The players are playing against the mom. For example, if player one, player two, player three, and player four are playing and player one is the mom, then player two, player three, and player four are playing against player one.

After the cards are dealt, everyone (including the mom) puts their cards in order. Cards are placed down face down until everyone is finished. Then everyone turns their cards face forward to see who beat the mom. Example, if player two and player three have better lines then the mom then the mom must pay them, if player four does not, player four will have to pay the mom.
Four-Cards

The Pack:

A standard 52 card deck is required

The Deal:

The dealer is whoever won the last game. The dealer passes out four cards to each player. You can have up to 10 players (sometimes referred to as legs).

The Rules:

Each player looks at the cards to determine which two card combination will be able to beat everyone else’s two-card combination. The first two card combination is called the front, the second two cards combination is called the back. The player that has the best front and back of everyone else is the winner. A tie would consist of losing the front but winning the back; or visa-versa.

Rank of Cards:

A, K, Q, J, 10, 9, 8, 7, 6, 5, 4, 3, 2

Play of the Game:

Aces are high and 2s are low.

Any pair will beat the highest number combination, number combinations are the addition of two cards. Pairs are better than numbers. Any face card combo will beat any two cards added for a number but can never beat a pair.

For example:

Ace + 2 = 3
Ace + 3 = 4
7 + 2 = 9
Nine is the highest number you can have of card combinations. 10, J, Q, K are all zero when adding. But they have higher rank. J+9 = 9 which would beat 7+2 =9, however those combinations would lose to A+9+9.

Object of the Game:
The object of the game is to have the best two card combination two times (front and back) of everyone in the game.

Bidding:
When the players see their cards, they can place their bet. The bet is decided on by the house or a consensus. Traditionally, a low bet is either $1 or $5.

The first movement everyone shows their first combination of two cards and then whoever is still in the game to show their second combination of two cards. Or in the first movement everyone shows both sets of pairs. Once the pairs are set, no player can change them.

If a player loses both, they are out. If a player loses one but not the other, they are still in. Those still in the game play a second round. If a player is out, and wants to play the second round they can join back into the game by putting half the amount of the pot into the middle. For example, if there were 10 legs and the bet was $5 then the pot would be $50. If a player lost in the first round, they could put in $25 to join in the game. Now the pot is up to $75 and then everyone bets again on this round. If there are five left, the pot is already at $100. The second would just consist of those five unless others buy back in. I

In the second round if there are two remaining, they have two options: 1) they can choose to split the pot; 2) play against each other to see who wins the pot. It usually takes more than two iterations of the game to come to a final winner.
**War or Killer**

**The Pack:**
The standard 52-card pack is used.

**The Deal:**
The entire deck is passed out evenly as possible to each player.

**Rank of Cards:**
2 (high) A, K, Q, J, 10, 9, 8, 7, 6, 5, 4, 3

**Rank of Suits:**
Spade, Hearts, Diamonds, Clubs

**Object of the Game:**
To get rid of all your cards first.

**Bidding:**
Bets are place prior to seeing the cards.

**The Play:**

 Whoever has the lowest three goes first. A run can start with a single card, a pair, a triple, or some play with straights (straights are a game variant).

 Each player must place a card or cards down with a higher rank or higher suits than what was previously played. If they are unable to do so, they must pass. If all pass, the player who placed the last card, can start with any card he or she would like and there is another run.
Example:

Single run: Player One places a 3 of clubs (the lowest club); Player Two places a 6 of clubs down. Player Three places a 6 of hearts down. Each player trying to find a higher number or higher suit than the previous card laid down. This continues around the players until no one can beat the last card placed and the person who placed that last card down can now begin a new run.

Doubles run: Player run places a pair of fives. Player two places a pair of 10s. Player three places a pair of Kings. The next play is player one. Player one passes. Player two passes. Now player controls the next run. Player three can place a single card or more pairs or even play a three-of-a-kind. Player three would start a new run.

A bomb is a four-of-a-kind. A bomb can be put down at any time, unless the bomb is beat by another bomb (highly unlikely), the player who places the bomb now controls the next run.

Red Cards

The Pack:
The standard 52 card pack is used.

The Deal:
Four cards are dealt to each player, starting with the dealer and then to the right. The flop is 12 cards, 3 cards in front of each player turned face up. Dealer is chosen by whichever player cuts the highest card by on suit, Spade (high), Heart, Diamond, Club.

Rank of Cards:
A (High), K, Q, J, 10, 9, 8, 7, 6, 5, 4, 3, 2

Rank of Suits:
Red cards (hearts and diamonds) are all that are counted for points.

The object of the Game:
To reach par which is 70 points.
**How to play:**
The dealer goes first. The dealer will look for pairs or cards that equal twenty from the flop in the middle. Once a card is played from their hand (if possible) then they draw from the deck. If they can play it from the flop cards by making 10 or a pair they do that, if not, that card become part of the flop. It moves to the right, Player 1 then does the same thing, plays what is in her hand and draws a card to play or make it a flop.

When everyone has used all their cards in hand and the draw deck is gone. Each player counts their points. Only red cards count in the points. A, K, Q, J are worth 20 points. All other cards are added up per number on the card.

Whatever number is higher than 70 is what is paid. For example, if they dealer has 85 points, she has 15 points (85-70=15). If no one else has a number higher than 15 she would win. However, if player two has 90 points (90-70=2). Player two is the winner. The person with the lowest number has to pay the most.

**Betting Structure:**
At the beginning of the game, the players decide what a point is worth. Usually, it is something like 5¢ or 10¢ per point. Pairs of A, K, Q, or J can be worth $5. If one player gets 140 points everyone else owes her $2 each.

After the points are counted. Anyone with at least 70 points is excluded from having to pay any money out. Whoever has less than 70 points must pay. If more than one person has less than 70 they would each pay a portion of the total. For example, if player one has 90 points (90-70=20) then player one has 20¢ coming to them. Player two, has 75 points, player three has 65 and the dealer has 50. Player three and the dealer would each give a dime to player one totally 20¢. In a different scenario, player one has 90 points, and player two and three both have over 70 points, but the dealer only has 40 points. The dealer would have to pay player one 20¢ alone.

**Six Cards**

**The Pack:**
The standard deck of 52 cards is required.

**The Deal:**
Each player is dealt six cards.

**The Rank:**
A (high), K, Q, J, 10, 9, 8, 7, 6, 5, 4, 3, 2
The object of the Game:
To win the last round of the game on the sixth card.

Bidding:
Bidding takes place before the cards are viewed by the participants.

Play of the Game:

The person who deals the cards (not a mom/dealer) starts by putting down a card into the middle. The other players must play a higher card of the same suit to take control of the next round of play. If a player does not have the suit or a high enough card, the player must discard one of the cards to the table.

Whoever won that first round, now gets the opportunity to control which suit is being used. The same process occurs until each player only has two cards left. If a player folded or lost three times they are out of the final round. If a player starts a round a loss does not count against them even if someone has a higher card then they in the round.

Whoever won round 4 has control of the next and most important round. The object is to win on the last card. Each participant sets up their last two cards. The player who won the last round shows his first card usually a high numbered card and then flashes the sixth card. However, if someone has a higher numbered card in the same suit, they take control of the sixth hand (this can happen, but it is not the normal scenario). The last card determines who the winner is. Whoever has control of the sixth round (usually the player who started the fifth round) determines the suit of the sixth round, which give them the advantage.

For example: Each player has six cards. The person who deals the cards throws down a 5H. Player two throws down a 7H, player three doesn’t have any hearts and folds that round, and player four throws down a 9H. In this round, player two and player three both
have losses. Player one who started the game and player four who had the best card can count that as a win.

Player four starts the second round. Player four plays a 3C. Player one, two, and three all fold. This could be telling player four that no one has any clubs, however, it may mean they do not want to waste a high club on that round. Player two and three now have 2 losses. Player one has one loss. Player four wins another round and is still in control of the next hand.

Player four leads the third round with a 10S. Player one throws down a JS. Player two folds and is now out of the game. Player three throws down a AS and is now in control of the next round. Player one has two losses.

Player three leads the fourth round with a KD. Player one needs to stay in the game and plays a AD. Player four folds and picks up their first loss.

This is the fifth and sixth round which happen quickly and consecutively. Each player must set both cards up and there is no changing. Player one leads. Player one leads with a JH followed by a 10C. Player four has a JC in front followed by QH. Player three has 10H in front and KC in the back. Player three wins the game because his card is the higher than player one’s card who led this round of the fifth and sixth card simultaneously.
APPENDIX F. TESTS USED TO ESTABLISH PROBLEM GAMBLING

To Rule Out Pathological Gambling

Historically, clinicians have indicated that another series of questions added to the intake process would be difficult to include. The instrument will be useful in clinical settings where clinicians have limited time and often are required to collect a great deal of information from each patient. A two-question survey will hopefully be met with less resistance and allow us to establish a “foot hold” within the intake process.

The Lie-Bet tool (Johnson et al., 1988) has been deemed valid and reliable for ruling out pathological gambling behaviors. The Lie-Bet’s two questions consistently differentiate between pathological gambling and nonproblem-gambling and are useful in screening to determine whether a longer tool (e.g., SOGS, DSM-IV) should be used in diagnostics.

Lie-Bet Screening Instrument

1) Have you ever felt the need to bet more and more money?
2) Have you ever had to lie to people important to you about how much you gambled?

SOUTH OAKS GAMBLING SCREEN (SOGS)

1. Indicate which of the following types of gambling you have done in your lifetime. For each type, mark one answer: “not at all,” “less than once a week,” or “once a week or more.”

<table>
<thead>
<tr>
<th>Not at all</th>
<th>Less than once a week</th>
<th>Once a week or more</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. played cards for money</td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. bet on horses, dogs or other animals (in off-track betting, at the track or with a bookie)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>c. bet on sports (parley cards, with a bookie, or at jai alai)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>d. played dice games (including craps, over and under, or other dice games) for money</td>
<td></td>
<td></td>
</tr>
<tr>
<td>e. went to casino (legal or otherwise)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>f. played the numbers or bet on lotteries</td>
<td></td>
<td></td>
</tr>
<tr>
<td>g. played bingo</td>
<td></td>
<td></td>
</tr>
<tr>
<td>h. played the stock and/or commodities market</td>
<td></td>
<td></td>
</tr>
<tr>
<td>i. played slot machines, poker machines or other gambling machines</td>
<td></td>
<td></td>
</tr>
<tr>
<td>j. bowled, shot pool, played golf or played some other game of skill for money</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

2. What is the largest amount of money you have ever gambled with any one day?

___ never have gambled
___ more than $100 up to $1000
___ $10 or less
___ more than $1000 up to $10,000
___ more than $10 up to $100
___ more than $10,000

3. Do (did) your parents have a gambling problem?

___ both my father and mother gamble (or gambled) too much
___ my father gambles (or gambled) too much
___ my mother gambles (or gambled) too much
___ neither gamble (or gambled) too much

4. When you gamble, how often do you go back another day to win back money you lost?

___ never
___ some of the time (less than half the time) I lost
___ most of the time I lost
___ every time I lost

5. Have you ever claimed to be winning money gambling but weren’t really? In fact, you lost?

___ never (or never gamble)
___ yes, less than half the time I lost
___ yes, most of the time

6. Do you feel you have ever had a problem with gambling?

___ no
___ yes, in the past, but not now
___ yes

7. Did you ever gamble more than you intended? YES NO

8. Have people criticized your gambling? YES NO

9. Have you ever felt guilty about the way you gamble or what happens when you gamble? YES NO

10. Have you ever felt like you would like to stop gambling but didn’t think you could? YES NO

11. Have you ever hidden betting slips, lottery tickets,
gambling money, or other signs of gambling from your spouse, children, or other important people in your life? ___  ___

12. Have you ever argued with people you like over how you handle money? ___  ___

13. (If you answered “yes” to question 12): Have money arguments ever centered on your gambling? ___  ___

14. Have you ever borrowed from someone and not paid them back as a result of your gambling? ___  ___

15. Have you ever lost time from work (or school) due to gambling? ___  ___

16. If you borrowed money to gamble or to pay gambling debts, where did you borrow from? (Check “yes” or “no” for each) ___  ___

<table>
<thead>
<tr>
<th></th>
<th>Y</th>
<th>N</th>
</tr>
</thead>
</table>
a. from household money |   |   |
b. from your spouse |   |   |
c. from other relatives or in-laws |   |   |
d. from banks, loan companies or credit unions |   |   |
e. from credit cards |   |   |
f. from loan sharks (Shylocks) |   |   |
g. your cashed in stocks, bonds or other securities |   |   |
h. you sold personal or family property |   |   |
i. you borrowed on your checking account (passed bad checks) |   |   |
j. you have (had) a credit line with a bookie |   |   |
k. you have (had) a credit line with a casino |   |   |

**Scoring Rules for SOGS**

Scores are determined by adding up the number of questions that show an “at risk” response, indicated as follows. If you answer the questions above with one of the following answers, mark that in the space next to that question:

Questions 1-3 are not counted

___ Question 4: most of the time I lost, or every time I lost
___ Question 5: yes, less than half the time I lose, or yes, most of the time
___ Question 6: yes, in the past, but not now, or yes
___ Question 7: yes
___ Question 8: yes
___ Question 9: yes
___ Question 10: yes
___ Question 11: yes

Question 12 is not counted

___ Question 13: yes
___ Question 14: yes
___ Question 15: yes
Questions 16a through 16i are counted

Total = ________ (20 questions are counted)

**3 or 4 = Potential pathological gambler (Problem gambler)

**5 or more = Probable pathological gambler

The NORC Diagnostic Screen for Gambling Problems
INSTRUCTIONS: For each question asked, circle YES or NO. When interview is complete, for questions for which R said YES, mark the corresponding box in the right-hand margin, ignoring items that do not have a corresponding box. Add up the number of marked boxes to determine R's score. A score of 0 indicates that results are not consistent with problematic levels of gambling. A score of 1 or 2 means that results are consistent with mild but subclinical risk for gambling problems. A score of 3 or 4 indicates results are consistent with moderate but subclinical gambling problems. A score of 5 or higher means that results are consistent with a likely diagnosis of pathological gambling, consistent with the diagnostic criteria of the DSM-IV. The highest score possible is 10.

1. Have there ever been periods lasting 2 weeks or longer when you spent a lot of time thinking about your gambling experiences, or planning out future gambling ventures or bets?
   YES SKIP TO 3
   NO GO TO 2

2. Have there ever been periods lasting 2 weeks or longer when you spent a lot of time thinking about ways of getting money to gamble with?
   YES
   NO

3. Have there ever been periods when you needed to gamble with increasing amounts of money or with larger bets than before in order to get the same feeling of excitement?
   YES
   NO

4. Have you ever tried to stop, cut down, or control your gambling?
   YES GO TO 5
   NO SKIP TO 8

5. On one or more of the times when you tried to stop, cut down, or control your gambling, were you restless or irritable?
   YES
   NO

6. Have you ever tried but not succeeded in stopping, cutting down, or controlling your gambling?
   YES GO TO 7
   NO SKIP TO 8

7. Has this happened three or more times?
   YES
   NO

8. Have you ever gambled to relieve uncomfortable feelings such as guilt, anxiety, helplessness, or depression?
   YES SKIP TO 10
   NO GO TO 9

9. Have you ever gambled as a way to escape from personal problems?
   YES
   NO

10. Has there ever been a period when, if you lost money gambling one day, you would often return another day to get even?
    YES
    NO

11. Have you ever lied to family members, friends, or others about how much you gamble or how much money you lost on gambling?
    YES GO TO 12
    NO SKIP TO 13

12. Has this happened three or more times?
    YES
    NO

13. Have you ever written a bad check or taken money that didn’t belong to you from family members or anyone else in order to pay for your gambling?
    YES
14. Has your gambling ever caused serious or repeated problems in your relationships with any of your family members or friends?
   YES SKIP TO 17
   NO GO TO 15

15. Has your gambling ever caused you any problems in school, such as missing classes or days of school or your grades dropping?
   YES SKIP TO 17
   NO GO TO 16

16. Has your gambling ever caused you to lose a job, have trouble with your job, or miss out on an important job or career opportunity?
   YES
   NO

17. Have you ever needed to ask family members or anyone else to loan you money or otherwise bail you out of a desperate money situation that was largely caused by your gambling?
   YES
   NO

DSM-V Pathological Gambling Diagnostic Form

Today’s Date
Persistent and recurrent maladaptive gambling behavior as indicated by four (or more) of the following criteria:

**IN THE PAST YEAR….

<table>
<thead>
<tr>
<th></th>
<th>YES</th>
<th>NO</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Have you often found yourself thinking about gambling (e.g. reliving past gambling experiences, planning the next time you will play or thinking of ways to get money to gamble)?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Have you needed to gamble with more and more money to get the amount of excitement you are looking for?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Have you become restless or irritable when trying to cut down or stop gambling?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. Have you gambled to escape from problems or when you are feeling depressed, anxious or bad about yourself?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5. After losing money gambling, have you returned another day in order to get even?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6. Have you lied to your family or others to hide the extent of your gambling?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>7. Have you made repeated unsuccessful attempts to control, cut back or stop gambling?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>8. Have you risked or lost a significant relationship, job, educational or career opportunity because of gambling?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>9. Have you sought help from others to provide the money to relieve a desperate financial situation caused by gambling?</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Score**

**4 or more “yes” answers indicates a diagnosis for Gambling Disorder – please see DSM-V for further diagnostic criteria.**

**Less than 4 indicates a potential problem and/or at risk indicators which may warrant further support, education and treatment services.**

Adapted from the American Psychiatric Association Diagnostic Criteria from the DSM V 2013
### APPENDIX G.  PAST ATTEMPTS AT OPERATIONALIZING PROBLEM OR PATHOLOGIAL GAMBLING IN THE LITERATURE (1972-2105)

<table>
<thead>
<tr>
<th>Definition</th>
<th>Scoring Device</th>
<th>Article</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pathological (PG) biological and behavioral and broader population.</td>
<td>DSM-IVTR Survey</td>
<td>Clarke, Dave, Max Abbott, Samson Tse, Sonia Townsend, Pefi Kingi and Wiremu Manaia. 2006. “Gender, Age, Ethnic, and Occupational Associations with Pathological Gambling in New Zealand Urban Sample.” <em>New Zealand</em></td>
</tr>
<tr>
<td>Gamblers have been grouped together.” (84) 3 or 4 were considered problem gamblers; ≥ 5 probable pathological</td>
<td>Clarke, Dave, Samson Tse, Max Abbott, Sonia Townsend, Pefi Kingi, and Wiremu Manaia. 2006. “Religion, Spirituality and Associations with Problem Gambling.” New Zealand Journal of Psychology 35(2):84-91.</td>
<td></td>
</tr>
<tr>
<td>---</td>
<td>---</td>
<td></td>
</tr>
<tr>
<td>Continuum from controlled to problematic/pathological problem gamblers…damaging effects on individuals and family lives. “People can be defined as problem gamblers when their gambling is out of control to the extent that it is damaging their lives in various ways.” (187)</td>
<td>Davis, Reade. 2006. “All or Nothing: Video Lottery Terminal Gambling and Economic Restructuring in Rural Newfoundland.” Identities 134(4):503-531.</td>
<td></td>
</tr>
<tr>
<td>Not operationalized.</td>
<td>SOGS Cooper</td>
<td></td>
</tr>
<tr>
<td>---</td>
<td>---</td>
<td>---</td>
</tr>
<tr>
<td>No definitions of problem or pathological gambling.</td>
<td></td>
<td>Dunkley, Robert W.S. 2000. “Casino Gambling: An Interactionist Ethnography of the Casino.” PhD Dissertation, Department of Sociology, Kansas State University, Manhattan.</td>
</tr>
<tr>
<td>---</td>
<td>---</td>
<td></td>
</tr>
<tr>
<td>Everyone has the potential to be a problem gambler – No neat distinction between normal and problem gambler but a continuum.</td>
<td>It should be a disorder Arguments on changing DSM-IV for the DSM-5</td>
<td></td>
</tr>
<tr>
<td>0 = non-problem gambler 1-2 = low risk gambler 3-7 moderate risk gambler 8+ problem gambler</td>
<td>0 = non-problem gambler 1-2 = low risk gambler 3-7 moderate risk gambler 8+ problem gambler</td>
<td></td>
</tr>
<tr>
<td>Recreational versus problem gambling contrasted based on empirical stigma producing</td>
<td>Recreational versus problem gambling contrasted based on empirical stigma producing</td>
<td></td>
</tr>
<tr>
<td>“A condition characterized by difficulties in limiting money and/or time spent on gambling which leads to adverse consequences for the gambler, others, or for the community.” (32)</td>
<td>“A condition characterized by difficulties in limiting money and/or time spent on gambling which leads to adverse consequences for the gambler, others, or for the community.” (32)</td>
<td></td>
</tr>
<tr>
<td>No discussion on problem or pathological, focus was on motive for gambling.</td>
<td>No discussion on problem or pathological, focus was on motive for gambling.</td>
<td></td>
</tr>
<tr>
<td>Never operationalized – assumes understanding</td>
<td>Never operationalized – assumes understanding</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Horch, Jenny D. and David C. Hodgins. 2008. “Public Stigma of Disordered Gambling:</td>
<td></td>
</tr>
<tr>
<td>Description</td>
<td>Method</td>
<td>Source</td>
</tr>
<tr>
<td>-------------</td>
<td>--------</td>
<td>--------</td>
</tr>
<tr>
<td>“Gambling becomes a disease or addiction that manifests itself as an irrepressible impulse to wager money.” For excessive or pathological gamblers... “dominates their lives and has negative consequences.”</td>
<td>Developed their own 26 question test for clinicians.</td>
<td>Ladouceur, Robert, Caroline Sylvain, Claude Boutin, and Celine Doucet. 2002. <em>Understanding and Treating the Pathological Gambler</em>. West Sussex, England: John Wiley &amp; Sons.</td>
</tr>
<tr>
<td>“Disordered gambling refers to a pattern of gambling resulting in subclinical or clinical levels of harm” (107)</td>
<td>DSM-IV Used SOGS (based on DSM-III) Gambling Problem Index used in follow-up</td>
<td>Larimer, Mary E., Clayton Neighbors, Ty W. Lostutter, Ursula Whiteside, Jessica M. Cronce, Debra Kaysen and Denise D. Walker. 2011. “Brief Motivational Feedback and Cognitive Behavioral Interventions for Prevention of Disordered Gambling: a Randomized Clinical Trial.” <em>Addiction</em> 107:1148-1158.</td>
</tr>
<tr>
<td>Source</td>
<td>Method</td>
<td>Study Details</td>
</tr>
<tr>
<td>--------</td>
<td>--------</td>
<td>---------------</td>
</tr>
<tr>
<td>(GQPN)</td>
<td>Student Gambling.” <em>Psychology of Addictive Behavior</em> 17(3):235-243.</td>
<td>“Problem gamblers bet more frequently than gamblers with no problem. Pathological gamblers tended to gamble more than problem gamblers, who, in turn, tended to gamble more than gamblers with no problem.”</td>
</tr>
<tr>
<td>SOGS-M</td>
<td>Laundergran, J. Clark, James M. Schaefer, Karla F. Eckhoff, and Phyllis L. Pirie. 1990. <em>Adult Survey of Minnesota Gambling Behavior</em>. Department of Human Services, St. Paul MN.</td>
<td>“Problem gambler” has been used in two ways: first for those who have less serious gambling problems than pathological and, second as an all-encompassing term to include both problem and pathological” (154)</td>
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<td>DSM-IV</td>
<td>Lesieur, Henry R. 1998. “Costs and Treatments of Pathological Gambling.” <em>Annals of the American Academy of Political and Social Science</em> 556: 153-171.</td>
<td>“Problem gambler” has been used in two ways: first for those who have less serious gambling problems than pathological and, second as an all-encompassing term to include both problem and pathological” (154)</td>
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<td>Gambling Commission</td>
<td>SOGS</td>
<td>“Pathological gambling associated with family, job, financial, and legal difficulties.” (518)</td>
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Compulsive, problem, and pathological often used synonymously. Pathological gambling “destructive and reoccurring gambling behavior that interferes with personal, familial, and occupational pursuits.” (1153) Problem gambling is an early stage who have “a wide range of gambling difficulties” (1153) but not pathological

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<th>Method</th>
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<td>Problem and pathological gambling used in connection the expression “disordered gambling” Disordered Gambling: 3 or 4 were considered problem gamblers; ≥ 5 pathological</td>
<td>Marshall, Grant N. Marc N. Elliot and Terry L. Schell. 2009. “Prevalence and Correlates of Lifetime Disordered Gambling in Cambodian Refugees Residing in Long Beach, CA.” <em>Journal of Immigrant Minority Health</em> 11:35-40.</td>
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<td>individuals who increase their gambling frequency and/or intensity might begin to experience adverse personal, financial, and social problems; scientists have classified people with such gambling-related problems as problem gamblers (3)</td>
<td>Martin, RJ., S. Usdan, and S. Nelson 2010 “Using the Theory of Planned Behavior to Predict Gambling Behavior.” <em>Psychology of Addictive Behaviors</em> 24:89.</td>
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Social and public health issue.

Not Medicalized, but problem gambling is the “result of a confluence of factors incorporating the individual gambler, the wider gambling environment and the social context” (27)

Affecting relationships, finances, physical and mental health, loss of control, frequency, and pattern of behavior. (29)

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<th>3 or 4 were considered problem gamblers; ≥ 5 pathological</th>
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<td>Leisure Gambling (not operationalized) “Problem gambling rates are difficult to ascertain” (2)</td>
<td>Survey Modified SOGS with Lickert scale, problem gamblers indicating higher scores</td>
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<td>≥ 5 pathological 1) Non-gambling (never gambled five or more times in any one year in lifetime) 2) Low-risk (gambled five or more times in any one year, but no DSM-IV criteria 3) at-risk (one or two DSM-IV criteria for PG) 4) Problem Gambler (three or four on DSM-IV) 5) &gt; 5 pathological</td>
<td>AUDADIS-IV</td>
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<td>“Pathological gambling to include, among other things, the ‘effects on</td>
<td>SOGS ≥ 5 problem pathological</td>
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<th>family members, such as divorce, spousal or child  abuse, severe financial instability, and suicide” (307)</th>
<th>Emergency Department Patient as a Risk Factor for Intimate Partner Violence.” <em>The Journal of Emergency Medicine</em> 23(3):307-312.</th>
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<td>A continuum between non-problematic and problematic gambling – Study focused on Motives.</td>
<td>SOGS</td>
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<td>All seem to agree that pathological gamblers “engage in destructive behaviors: they commit crimes, they run up large debts, they damage relationships with family and friends, and they kill themselves. (4-1)</td>
<td>NGISC 1999. <em>National Gambling Impact Study Commission.</em> Retrieved November 16, 2016 (<a href="http://govinfo.library.unt.edu/ngisc/">http://govinfo.library.unt.edu/ngisc/</a>).</td>
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<td>“based on those who experienced one or more symptoms (past 12 months) is generally used in analyses referring to respondents with problem gambling symptoms or defined as “at risk” gamblers.” (5)</td>
<td>NODS and PGSI Park, Ki H., Mitchell Avery, Neal Pollock, and Mary Losch. 2016. <em>Gambling Attitudes and Behaviors: A 2015 Survey of Adult Iowans. Gaming and Fantasy Sports</em>. Cedar Falls, IA: Center for Social and Behavioral Research, University of Northern Iowa.</td>
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<td>Discreet, only</td>
<td>DSM-IV in the last Petry, Nancy M., Fredrick S. Stinson, and Bridget</td>
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<td>“In sum, defining features of pathological gambling are not yet well establish and have varied across versions of the DSM” (155)</td>
<td>SOGS based on DSM-III National Opinion Research Center DSM Screen for Gambling Problems based on DSM-IV</td>
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<td>Problem Gambler is defined as behavior that is out of control and that disrupts personal, family, financial, and employment relations. Gambling is linked to financial problems such as debt and bankruptcy, divorce, lost productivity, crime (such as theft and fraud), depression and suicide.” (executive summary)</td>
<td>SOGS DSM –IV No Original Data given</td>
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<td>“Problem gambling is gambling behavior that creates negative consequences for the gambler, others in his or her social network, or for the community.” (Smith and Wynne 2002)</td>
<td>Scull, Sue and Geoffrey Woolcock. 2005. “Problem Gambling in Non-english Speaking Background Communities in Queensland, Australia: A Qualitative Exploration.” International Gambling Studies 5(1):29-44.</td>
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<td>“Problem gambling refers to gambling that <em>significantly interferes</em> with a person’s basic occupational, interpersonal, and financial functioning”. (23) Participants who gamble, but do not fit into this definition are categorised by the researchers as Social Gamblers. (24)</td>
<td>Sobrun-Maharaj, Amritha, Fiona Rossen and Anita Shiu Kei Wong. 2012. The Impact of Gambling and Problem Gambling on Asian families and communities in New Zealand. New Zealand: Ministry of Health Report.</td>
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<td>Gambling Disorder</td>
<td>DSM IV</td>
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<td>Pathological ≥ 5</td>
<td>20 different screening tools</td>
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<td>-Problem Gambler both behavior and consequences -difficulties limiting money and/or time spent on gambling which leads to adverse consequences for the gambler, others or for the community” (2)(Australia) -“compromises, disrupts, or damages family, personal or recreational pursuits</td>
<td>SOGS</td>
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<td>DSM-IVTR -Pathological ≥ 5 -Problem 3 -At-risk -In-transition</td>
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<td>No definitions or Vines, Marcus. 2012. “The Dirty Work of Poker:</td>
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| Discussion, focus was on identities of poker players. | Impression Management and Identity.”  
Master’s Theses, University of Cincinnati. |
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<td>“Heavy gambling in the past year was defined as gambling weekly or more often (52 or more times per year), and on two or more types of gambling.” (301)</td>
<td>Welte, John W., Grace M. Burns, and Joseph H. Hoffman. 2004. “Gambling, Substance Abuse, and other Problems among Youth: A test of General Deviance Models.” <em>Journal of Criminal Justice</em> 32:297-306.</td>
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<td>pathological”</td>
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<td>≥ 5 pathological</td>
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<td>At least 3 problem gambler</td>
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<td>≥ 5 pathological</td>
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<td>Diagnostic Interview Schedule SOGS</td>
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| Problem Gamblers: subclinical levels of pathological gambling |
| Pathological, “clinical definition of pathological gambling is persistent, maladaptive gambling” (2) |
| DSM IV-TR |
APPENDIX H. SUMMARY OF PARTICIPANTS

**Chris and Rhonda.** Chris and Rhonda are a married couple, who both work professional jobs. Chris and Rhonda came from homes where gambling was present. Chris’s mom was a thrill-seeker. She gambled big at community events and especially at the casino. Eventually, she signed herself out of the casinos. Chris grew up gambling and saw gambling before he was five years old. Rhonda remembers gambling for fun at home, but did not debut her gambling until she was of age. Rhonda’s parents gamble more as they have aged and their losses are beginning to affect their lifestyle negatively. Rhonda hates gambling and sees gambling as a waste of hard-earned money. Chris enjoys gambling and would like to gamble more. Chris gambles less to honor his wife, who is strongly opposed to gambling.

**Blake and Nancy.** Blake and Nancy are married in their thirties with kids. Blake’s mom was a thrill-seeker. She would disappear for days gambling at the casino. Her gambling eventually broke up the family. Blake’s father and siblings all moved out of state for a brief period, leaving Blake homeless, sleeping on couches of friends, coaches, and teachers. He hates gambling and rarely gambles; he is an avoider. His wife Nancy grew up without seeing any gambling at all. Today, she enjoys gambling recreationally at the casino and hosting parties at their house where gambling takes place. Nancy knows that Blake hates gambling so she keeps her gambling under control. Also, Nancy has relatives that are really struggling with financial problems due to gambling losses.

**Chloe and Harlan.** Chloe and Harlan are in their late thirties with children. Chloe grew up in a home where only men gambled and only on special occasions like holidays. She enjoys gambling recreationally with Harlan. Chloe is careful to not gamble outside her
budget. Harlan grew up in a gambling home. His mom and dad both gambled, but his mom gambled more. He remembers laying in his mom’s lap as she gambled into the early mornings at community events. When he was four years old, he remembers playing his mom’s cards for her when she went the restroom. Once as an adult Harlan won a great deal of money gambling, but within a year the money was gone, and he was penniless. He gambles for the thrill and the rush of the gamble. He is a thrill seeker. He goes for broke, risking money to win for the thrill. Chloe helped Harlan sign out of the casinos, but he has signed himself back in.

**Samson and Lucy.** Samson and Lucy are in the late forties, early fifties. They have grown children. Both Samson and Lucy grew up with gambling. Samson can’t remember a time where he was not gambling, and Lucy did not begin gambling until she was legally able to go to the casino. Samson and Lucy were thrill-seekers while their kids were growing up. Living in a multi-generational home, they did not have the restraints of responsibility that children often bring into a family. When both the patriarch and matriarch of the family passed away, Samson and Lucy were forced to re-evaluate their gambling habits. Today, they are recreational gamblers.

**Dan and Elizabeth.** Dan and Elizabeth are in their late sixties. They are the patriarch and matriarch of the family. Their children, their spouses, and the grandchildren all live in a one house. Dan purposely chose a house that would be closer to the casino. Both Dan and Elizabeth like to gamble. Dan used to gamble every day. He reports that he has lost enough money to purchase his house three times. Now, Dan only gambles once a week at the casino. Elizabeth loved gambling as well, but has gambled less since the cheating scandals of the past.
Fredrick. Fredrick is a single man in his thirties. He works in a white-collar job. He grew up in a home with little gambling. His dad regularly lectured him against gambling. Fredrick’s parents were so strict that he was not even able to play cards for fun. When friends would come over to drink and want to gamble, someone would have to go buy cards and bring them back. Fredrick is an avoider and gambles $50 per year to be social.

Bobby. Bobby is a single man in his thirties. He works manual labor. He grew up in a home with little gambling. His mom and dad did not go to many parties and they did not host many parties. He does not recall any gambling at home except an occasional bet on a football game. When Bobby buys groceries he will use whatever extra cash to get scratch off tickets for his mom and a lottery ticket for his dad. He does not go to house parties or the casino. Bobby is an avoider.

John. John is a single man in his thirties. He works as a craftsman. John grew up in a non-gambling home, neither parent gambled. John’s parents repeatedly told him not to gamble. When John was going to school to learn his craft, he gambled every day at the casino playing poker. He was good enough that he graduated debt-free from school paid for by his gambling winnings. John was a capitalist, who used money to make money. Today, John does not gamble at all.

Anousone. Anousone is a single man in his twenties. He works a professional job downtown. Anousone grew up gambling. His dad viewed gambling as a way of making money. Every weekend he would go with this mom and dad to an underground casino. His parents would play until they were out of money or the day was done. His family struggled with debt, foreclosures, and bankruptcy. When Anousone was in high school, he started gambling to make money. Anousone loved sports and began sports betting, even running
money for a bookie. Anousone played by the rules he developed to win. On one occasion he broke his rules and was in debt to the bookie for $2000. His bookie was able to assist him by giving him some marijuana to sell to pay back his debt. This experience of loss caused Anousone to re-evaluate his gambling habits. Anousone does not gamble at all anymore. He started off as a capitalist and now is an avoider.

**Charles.** Charles is in his thirties; he is a married man with children who works in a professional job. Charles saw gambling early, but his parents were not gamblers. Charles does not enjoy gambling or cards, but he enjoyed sports betting. He was a bookie. After two major incidents, he no longer gambles at all. The first incident was when he had to take out a personal loan to pay back his bookie clients, as he had been skimming off the top. The second incident was that he was caught making books and was sent to prison for bookmaking. He is now an avoider.

**Som.** Som is a married man in his thirties with children, he is an entrepreneur. He grew up in a gambler’s home. He remembers sleeping in his mom’s lap as she gambled through the night. Som does not enjoy playing cards, but he loved sports betting. He started sports betting in college and continued even after getting married. Som laid a lot of money on the line for a fight he felt was a sure win. The person he was betting on to win, lost. Som lost a lot of money, during the interview he refused to answer how much he lost. He was embarrassed. From the moment he lost that money, Som stopped gambling and only gambles now to be social about once a year.

**Robert.** Robert is a single man in his twenties who works in an office. He grew up in a home where everyone gambled. He remembers not having enough food to eat for weeks at time because his parents had gambled the money away. Robert enjoys gambling and goes to
casino once a month. He only brings $40 with him to gamble. He views gambling as a way to make money and has created rules to gamble by so he that can make money.

**Grace.** Grace is a young single professional woman in her thirties, who enjoys gambling for fun. Growing up, Grace’s mom and dad struggled financially. As Grace got older, and as the family became more financially secure, Grace’s dad started gambling. Gambling was a huge problem in the home, there was a lot of yelling and arguing. Grace remembers going to bed in tears because of the fights between her parents. Grace did not start gambling until she was legally able to go to the casino. She is a recreational gambler who keeps to her budget. She uses the story of her dad to keep her gambling within the limits.

**Rachel.** Rachel is a young single professional woman in her thirties. She grew up in a culture where the women did not gamble, but only the men. She learned gambling from her uncles when she was in middle school. Rachel enjoys scratch tickets. She buys scratch tickets and saves the winning tickets for a rainy day. She views her tickets as a way of savings. She never gambles for more than she can afford. She is a recreational player.

**Zoey.** Zoey is a married woman in her thirties with children. She works in an office. Zoey grew up in a gambling home. Her mom was a bookie. She saw gambling for the first time when she was four years old and played cards for her grandma when she was eight years old. She really did not gamble regularly until she was in college. In college, she lived close to older cousins who gambled every weekend. Today, Zoey gambles at casinos and house parties. She has family members who struggle with gambling. She tells herself these narratives to constrain her own gambling. Zoey budgets her money and does not gamble past her budgeted amount.
Amy. Amy is a married professional in her thirties with children. She did not grow up around gambling. She started gambling when she was at the legal age. Today, she only gambles a couple of time a year at the casino. She gambles on the Superbowl Football game each year. She only spends money on gambling when she has extra cash from her budget. She is a recreational player.

Flora. Flora is a married woman in her thirties who works in the service industry. Flora grew up in a gambling home. Her parents took her and siblings every weekend to underground casinos. She played four cards when she was 10 years old and won. She said she was hooked after winning. Today, Flora gambles to have fun. She gambles mostly at community events; coming to the event as the mom. She is a recreational player.

Betty. Betty is a married woman in her forties with children, who works in healthcare. She grew up in a gambler’s home. Her mom and dad were regulars at the underground casino going every weekend. When the casino opened, her mom went weekly and lost a lot of money. Her parents fought about money, eventually divorcing. Betty likes to gamble at house parties to be with friends and family. Betty uses her mom’s story to constrain her own gambling. She gambles within her budget with money allocated for gambling. She usually goes to a house party to be the mom. She is a recreational player.

Levi. Levi is a single dad in his thirties who works in an office. He grew up in a gambler’s home. His mom was a bookie. He remembers seeing gambling for the first time when he was three years old. Levi began gambling in middle school. As an adult, Levi was a thrill-seeker. He gambled every week, sometimes losing his entire paycheck. Levi’s gambling habits changed when he became a dad. Now he gambles less and only gambles
when he has the money in his budget. The birth of his son was the impetus for Levi’s changed gambling practices.

**Paul.** Paul is a single dad in his thirties who works in the service industry. Paul began gambling with friends when he was 11 years old at his friend’s house. When Paul was able to legally gamble, he spent every weekend at the casino for eight years in a row. He calculated that he lost $80,000 in gambling in those eight years. He started working at the casino to manage his gambling because employees of the casino cannot gamble at the casino where they work. When Paul had a child, things changed for him. He took his responsibility of being a dad seriously and stopped gambling completely.

**Bruce.** Bruce is a married man in his thirties with children. He works in an office. Bruce grew up in a gambling home. Everyone gambled from mom to grandma. Bruce loves gambling. He is a high-stakes gambler, with a minimum of $500 each time he goes to the casino. He prefers casinos over community events because he can make more money at a casino. Bruce is a thrill-seeker, who gambles every weekend.

**Benjamin.** Benjamin is a married man in his thirties with children. He is a blue-collar worker. Benjamin grew up in a home where both of his parents gambled. Benjamin enjoys gambling and goes to the casino to gamble at least two times a month. He goes to the casino to win and gambles at house parties for fun. Benjamin is a thrill-seeker, who consistently leaves the casino with no money because he risked all the money on a bet. Benjamin’s children are following him and are already gambling.

**Roger.** Roger is a single man in his forties. He works a blue-collar job. Roger gambles every weekend. He prefers house parties and community events but is regularly at the casino. Roger is a thrill-seeker and plays cards, slots, and craps.
**Nam.** Nam is a married man in his thirties. He works a blue-collar job. Nam gambles for fun and makes sure he does not spend over his budgeted amount. Nam only goes into the casino with his wallet, his money, and his identification. Nam leaves his debit card and credit card in his car; he says the walk to his car is enough to clear his mind so that he does not spend beyond his limit. Nam is a recreational gambler.