

Gaming-related overspending across age groups

What this research is about

Gaming disorder (GD) is when a person engages in persistent and excessive gaming. Although much attention has been paid to the emotional, social, and physical effects of GD, there is limited research looking at its financial effects. Modern video games often include microtransactions, which are in-game purchases that provide items and rewards. Of particular concern are loot boxes, where people buy items of varying values that are offered at random. Past research has likened loot boxes to gambling, noting that people may overspend in the hope of getting rare items.

Additionally, most research into GD has focused on young people. Older people may be more vulnerable to financial risks given their limited income. In addition, older people may be less technologically savvy and can be targets for scams. In the current study, the researchers examined gaming-related overspending across different age groups and its association with GD.

What the researchers did

Data for this study came from the 2022 International Gaming Study, with participants from Australia, Canada, and the United States. All participants were 18 years or older and reported playing video games for more than three hours per week. Participants were recruited through Nielsen-IQ, a market research company that uses opt-in panels. These panels have been used in previous research into other addictive behaviours.

Participants reported the following:

- If they had spent more money than they should have on (1) buying games, (2) making in-game

What you need to know

Gaming disorder involves persistent and excessive gaming. The financial effects of overspending on video gaming (through buying games, making in-game purchases, and betting on video game outcomes) are less researched than the emotional, social, and physical effects. Older adults may be more vulnerable to the financial harm of gaming disorder, given their limited income.

The current study explored the relationship between gaming disorder and overspending across different age groups. Younger participants were more likely to report overspending compared to older participants. While older people aged 66 and above were least likely to overspend on gaming, a small but noteworthy proportion did (8.6% on buying games, 7.2% on making in-game purchases, and 3.6% on betting on video game outcomes). Participants who gamed for three or more hours in a single session were more likely to report overspending on gaming compared to those who played for shorter sessions. Participants at risk of gaming disorder were more likely to overspend compared to those who were not at risk. There were no gender differences in overspending on gaming.

purchases, and (3) placing bets with money on video games.

- How often they engaged in gaming sessions lasting three or more hours and six or more hours.
- GD symptoms, measured using the Gaming Disorder Identification Test based on the ICD-11 and the Internet Gaming Disorder Test based on

the DSM-5. A score of 5 or higher was considered being at risk of GD or Internet Gaming Disorder.

What the researchers found

A total of 955 participants were included in the analysis. Of these participants, 45% were male. The average age was 46 years. A total of 111 participants lived in Australia, 215 lived in Canada, and 418 lived in the US.

Overspending on gaming in any form decreased with age, with those aged 26–40 and 18–25 years making up the highest proportions of people who overspent. While older people aged 66 and above were least likely to overspend on gaming, a small but noteworthy proportion did (8.6% on buying games, 7.2% on making in-game purchases, and 3.6% on betting on video game outcomes).

In total, 14% of participants were considered at risk of GD based on the ICD-11. Those who were at risk were more likely to report overspending compared to those who were not at risk. A similar pattern emerged for those who were at risk of Internet Gaming Disorder according to the DSM-5.

Those who engaged in gaming sessions lasting three or more hours on a daily basis were most likely to overspend across buying games (54.9%), making in-game purchases (53.3%), and betting on video game outcomes (33.6%). Similar overspending was present among those who engaged in gaming sessions lasting six or more hours. Regardless of how often participants engaged in gaming sessions lasting three or more hours (monthly, weekly, or daily), reporting having gamed for at least three hours in a session was predictive of overspending.

There were no significant differences in gaming overspending across the 18–25, 26–40, and 41–65 age groups. However, participants aged 66 and older were significantly less likely to engage in overspending across all three categories. There were no gender differences in overspending.

How you can use this research

Although younger people tend to be more at risk for overspending on gaming, it is still worthwhile to examine the financial effects experienced by older people with gaming. The results of this study

suggest that financial harms should be included in screenings for GD.

About the researchers

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