



# Gambling and Older Adults: What Do We Know?

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## Introduction

Many older adults enjoy gambling without problems. However, for a minority of older adults the consequences from problem gambling can be severe. It has been argued that older adults are an especially vulnerable population of gamblers; yet they are also frequently targeted by gambling venues through marketing and incentives, such as meals and transportation.<sup>1</sup> In an Ontario study, 73.5% of older adults (age 60+) had gambled within the past year.<sup>2</sup>

Due to the “Baby Boom” that occurred from 1946 to 1965, Canada, along with other Western countries, are beginning to experience the effects of an aging population. In 2011, 9.6 million Canadians were classified as Baby Boomers, totaling 29% of the population. Meanwhile, older adults (65+) in 2011 represented only 14.8% of the Canadian population.<sup>3</sup> As Baby Boomers continue to retire and the older population grows, knowledge on gambling and age will be even more important to policy makers, researchers, and treatment providers.

## Gambling Activities and Motivations

In an Ontario study of older adults (60+), the most frequently reported gambling activities included: playing the lottery (58.0%), purchasing raffle tickets (47.9%), playing electronic machines in casinos (23.0%), and buying scratch tickets (19.7%).<sup>2</sup>

Several studies have examined older adults’ motivations to gamble, which can include: <sup>4, 5, 6</sup>

- Excitement or stimulation
- Relieving boredom
- Socializing with friends
- Coping with stress, guilt, or emotional difficulties
- Winning money
- Giving to charities

When gambling starts to become a problem, motivations may change. So while older adults may start to gamble for the excitement, social aspects, or winning money, after gambling becomes a problem, motivations shift to helping cope with stress, guilt, or emotional difficulties.<sup>4</sup>

## Prevalence

A systematic review of studies reported that lifetime prevalence rates of problem or pathological gambling for older adults (50+) ranged from 0.2% to 12.9%. Prevalence

## Key Message

As the number of older adults in Canada and other Western countries continues to grow, research on gambling and aging will be essential. While prevalence rates for problem gambling are typically lower for older adults than the general population, they may be more vulnerable to the consequences of problem gambling. Risk factors for problem gambling, specific to older populations, can include limited/fixed income, unplanned for free time, loss of social networks or loved ones, physical limitations, and cognitive changes.

rates ranged from 0.3% to 10.4% within the past 12 months. These wide ranges are likely due to differences in locations, samples, methods, and tools used to collect data. Generally, however, studies tend to find that prevalence rates of problem gambling are lower for older adults compared to other age groups.<sup>7</sup>

## Risk and Vulnerability Factors

Some risk factors and comorbid problems are common across gamblers, for example, having more irrational beliefs about gambling or problems with alcohol along with gambling.<sup>8</sup> However, there are several factors more specific to the life stages of older adults. The following factors may increase the risk or vulnerability of older adults who gamble: <sup>5, 9, 10, 11</sup>

- Limited financial resources; living on a fixed income or with less ability to replenish savings or retirement funds through work.
- More free time than expected upon retirement. While individuals tend to plan financially for retirement, few plan for this increase in free time.
- Retirement may result in a loss of social networks, contributing to loneliness and social isolation.
- Older adults are more likely to experience the death of a spouse, family members, or friends. They may gamble to help cope with such losses or for the social opportunities gambling provides.
- Physical limitations or mobility issues may prevent older adults from engaging in other activities they once enjoyed.
- Some older adults may have problems with gambling because of brain-related changes (e.g., from the aging process, medication side-effects, or interactions between medications).<sup>12</sup> One study found that older adults with lower scores on a measure of executive functioning\* had higher levels of problem gambling. They also found that gambling problems were related to higher levels of impulsivity, but only for people who had low scores on a cognitive screening tool.<sup>13</sup>

### Negative Impacts on Health

Problem gambling in older adults has been found to be related to negative health outcomes, including: <sup>7, 11</sup>

- **Physical Health:** higher use of medical services, more general health concerns and poorer overall health status, higher chronic conditions (e.g., heart disease, arthritis), and more obesity-related conditions.
- **Mental Health:** higher levels of depression, anxiety, personality disorders, paranoia, loneliness, family and social problems, alcohol problems, and lower life satisfaction.

### Treatment

Older adults are less likely to seek treatment for problem gambling than their younger counterparts. This could be due to less awareness of gambling as a problem and/or more stigma toward mental illness or addictions.

Further, there are few studies examining the effects of problem gambling treatments with older adults. In other areas of mental health and addictions, treatments with older adults are generally found to have similar outcomes. For example, research in depression has shown that psychotherapy for older adults was just as effective as with other age groups.<sup>14</sup> Similarly, in alcohol research, one study found that older adults responded to psychotherapy just as well, if not better, than younger adults; older adults had higher rates of abstaining from alcohol 5-years later than did younger adults.<sup>15</sup>

### Benefits of Recreational Gambling

For older adults who gamble recreationally, and do not have problems with gambling, gambling can be a positive activity. While few studies have examined the potential benefits of gambling, those that have suggest that older recreational gamblers have better self-reported health, lower depression scores, and greater perceived social support compared to older non-gamblers. Researchers have also suggested that some forms of gambling may help with memory, problem solving, math skills, concentration skills, and hand-eye coordination.<sup>7, 16</sup>

### Limitations

Gambling research is in its infancy compared to other addictions research. Therefore, the strength and direction of relationships is not yet clear in much of the aging and gambling literature. For example, does problem gambling “cause” health problems or are people with more health problems more likely to gamble, or both? More research with greater control and longitudinal data is needed to clarify these and other relationships.

### Recommendations

- **In Research:** Research in gambling is often focused on youth and early prevention efforts. However, research in gambling and older adults will be more important as the proportion of older adults in our population increases. Similarly, research on gambling and cohort effects may be useful in understanding how a large group such as the Baby Boomers may differ from previous generations of older adults.<sup>17, 18</sup>
- **In Treatment:** Older adults may be less likely than other populations to recognize gambling as a potential problem. Therefore screening for problem gambling is especially important when older adults present for treatment of other mental health concerns, such as

depression, anxiety, or substance use.

## Author Information

Jessica Tanner completed her undergraduate degree in Psychology at Nipissing University where she was involved in cognitive aging research. She obtained her Master of Arts' degree in Clinical Psychology at Lakehead University. Jessica's MA thesis investigated relationships between cohorts, gambling beliefs, and problem gambling, with a focus on Baby Boomers as compared to surrounding cohorts. Within her current research as a Clinical Psychology Doctoral student at Lakehead University, she is examining the effects of an information session that teaches younger and older adults about problem gambling and responsible gambling behaviours.

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*\*Execute functioning is a term used to describe a set of mental processes that influence planning, problem solving, and behaviour. For example, these processes can include attention, working memory, inhibition, and cognitive flexibility.*