

SENIOR CITIZEN GAMBLING STUDY

**For The
Whitecourt Area
of
Alberta**

Prepared by:

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Through Whitecourt AADAC

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SUMMARY OF KEY FINDINGS

1. This study was conducted to address the gambling behaviour of seniors aged 55+ residing in the area between Fox Creek and Sangudo. The exploratory study established relevant baseline statistics for this area on seniors' attitudes, perceptions and behavior towards gambling.
2. The highest percent of seniors (98%) believed playing VLTs was a form of gambling. The lowest percent (75%) believed betting with a friend was a form of gambling.
3. Forty percent (40%) of the seniors agreed gambling was hurting businesses in the community. Of the four areas surveyed, Whitecourt seniors had the largest number (60%) who believed gambling was hurting businesses in their community.
4. Thirty-nine percent (39%) of the seniors approved of gambling, but felt it should be more regulated. Only 8% approved of it completely. What is interesting, given that combined, only 47% approved of it and the remaining sector either disapproved of gambling completely (25%) or disapproved of it as it is regulated at present, (18%), **89% of the seniors admitted that they gambled.**
5. The most popular form of gambling among seniors was lottery tickets (with 84% of seniors trying this form). The least popular form was stocks (only 12% of seniors playing the stock market).
6. The seniors were asked to rank a list of reasons for why they believe people gamble. The highest response was **financial gain (with 46% believing it was a very important reason to gamble)**. The lowest response was **having problems at work (with 60% of the seniors believing it was not an important reason to gamble)**.

7. Male seniors were more likely to approve of gambling (54%) than female seniors, (33%). Similarly, males were more frequent gamblers than females.
8. Only 10% of the seniors stated that they did not gamble. The most popular reasons they had for not gambling were: **a waste of money (70%) and not interested (61%)**. The other 89% of seniors gambled while 1% did not respond.
9. Nearly half (48%) of the seniors stated that they would continue to gamble even after winning.
10. Only 2% of the seniors ever sought help as a result of gambling. The form of help sought ranged from friends to a treatment center. This group continued to gamble after they received help.
11. Twelve percent (12%) admitted that they had spent more money than they could afford on gambling. Of this percentage, **42% stated that they had gone over a \$100 to \$199 limit**, while **17% stated that they had gone over a \$10 to \$49 limit**. Another **17% admitted to spending over \$200 above what they could afford on gambling**.
12. Married seniors were the most frequent gamblers, with a small percentage (6%) who admitted to gambling once a day. Separated seniors were the most likely to gamble more than once a week (33%) while seniors who were living common-law were most likely to gamble once a week (40%). Both divorced and single seniors were the least frequent gamblers. Of the group who gambled, the single seniors were the group who most likely believed loneliness was a very important reason for gambling.
13. Seniors who lived in the country were more apt to gamble once a week (23%) and more than once a week (20%) while seniors who lived in town tended to gamble once a day (3%) and less than 5 times per year (26%).
14. Seniors who gambled more than once a week, were the most likely to lose track of

time when they were gambling, (29%).

15. Nearly 29% of the seniors stated they drank alcohol in lounges or bars. Of this percentage, **74% stated that their consumption of alcohol had not changed since gambling was introduced, 21% stated they drank less, and 5% admitted they drank more now.**
16. Ten percent (10%) of seniors stated they had spousal disputes as a result of gambling.
17. Fourteen percent (14%) of seniors believed **loneliness** was a very important reason for gambling.
18. Female seniors were more likely to be influenced by advertisements for lotteries than male seniors, with 35% stating it was a very important reason for gambling versus 26% of males.
19. Seniors from all four areas believed **sports/team activities** and **bowling** were the two most popular activities that might help reduce gambling.
20. Despite several negative comments (in the open-ended section) and 98% of seniors believing VLTs were a form of gambling, 32% of them admitted to gambling on VLTs.

INTRODUCTION

Gambling is the wagering of money or other items of value on an uncertain event that is dependent either wholly on chance or partly on chance and partly on skill.¹ Pathological gambling is a behavior disorder in which an individual becomes progressively unable to resist the impulse to gamble.² A problem which lies in the path of implementing policies designed to address the adverse effects of gambling is the lack of data on the size and composition of the compulsive gambler group.³ Such is the case with the 55+ age group which, up to this point, has had very little research completed on them.

Seniors are increasingly becoming victims of gambling. An article in the Edmonton Journal, "Video Lotteries Bankrupting Seniors.", discussed this concern. It stated that, "Federal guidelines for bankruptcy counsellors advise...clients need a monthly income of about \$1390 to cover rent, food, and other living costs. Many seniors collect about \$1000 - \$1400 mainly from pensions and income supplements." Arthur Waring, a bankruptcy trustee and counsellor said, "I've had a run of seniors who have lost everything on video lottery terminals. It's a horrible tragedy when you have seniors calling you in tears because they have nothing left."⁴

Several partners in the community as well as AADAC in Whitecourt, proposed to undertake a seven month study to look at potential problems stemming from gambling among the senior citizen population. The project was designed for educational and research purposes and covered a stratified sample of seniors aged 55 and over in the Whitecourt, Fox Creek, Mayerthorpe and Sangudo areas.

The focus of this research discussed the relationship between gambling by seniors and addictions, long term health problems, conflicts with loved ones and financial problems. It also looked at some of the potential causes of gambling such as boredom, depression, lack of entertainment alternatives and financial restraints. The reason the study concentrated on the senior age group was two fold:

1. This segment of the population is either retired or in the later stages of their work life. Therefore they may have either more time on their hands and/or more disposable income to spend on gambling. Conversely, seniors may be living on fixed incomes and try to **win big** to compensate. In either case, they have potential to be at risk for problem gamblers.

2. Few addiction studies have concentrated on the 55+ population, especially gambling, so it is important to gather relevant data which can establish some relevant baseline statistics for this area. The information from this report can be generalized among the senior population of other generations and from other areas.

This report is divided into several sections. Following this introduction, is the methodology section which details the research methods used in this report, then a results section. Finally, a general conclusion is included along with four appendices which contain *comments, the actual gambling survey, references and the bibliography*.

METHODOLOGY

1. Survey Development:

At the outset of the project, there were several meetings with the AADAC area supervisor as well as the project supervisor to outline specific information needs and ensure that the survey would adequately cover those areas. The main objectives the survey needed to cover were:

1. the relationship between gambling by seniors and addictions, long term health problems, conflicts with loved ones and financial problems.
2. the potential reasons for gambling, and
3. the seniors' attitudes and perceptions concerning gambling

With the coordinator's own marketing research background, as well as discussing the objectives with the supervisors, several revisions were made before developing a final survey. It was decided that the survey would have to be organized in such a way that all seniors who chose to participate, could do so whether or not they had ever gambled. Therefore, the initial questions were general, non-threatening and well worded. They measured the seniors' beliefs, values and perceptions about gambling in general. The questions then became more specific. The survey branched off, according to whether they did or did not gamble. If the respondent did gamble, they would continue to answer the entire survey. If the respondent did not gamble, they would go directly to question #14, which asked questions about their perceptions about why people would gamble. The remaining questions asked the seniors about other people who gambled, alcohol consumption relating to gambling and possible activities to reduce gambling. The final questions dealt with demographics. The open-ended response question at the very end

of the survey allowed the seniors to express any concerns or thoughts about the issue of gambling and was included to provide perhaps interesting insights for AADAC as well as possible suggestions which may not have been considered at the time. Once the survey was revised to our satisfaction, it was sent to the Population Research Lab at the University of Alberta. They sent it back with minor adjustments, suggestions for improvements and all of the questions coded. The final survey consisted of several "yes-no", fixed alternative, and open-ended questions.

2. Sample Size

The sample size for this project was determined by first finding out the most recent census taken of the four areas: Fox Creek, Mayerthorpe, Sangudo and Whitecourt.⁶

Sangudo, a small village of 402, is located approximately 120 kms NW of Edmonton on Highway 43. The **number of seniors aged 55+ are 121**, (there is no specific breakdown of the seniors in this age group). Mayerthorpe with a population of 1692 (1990 census) is 18 kms west of Sangudo. It has mainly an agricultural base with some people working at nearby lumber and pulp/paper mills in Blue Ridge and Whitecourt. In terms of the senior population, there are:

55 males aged 55-64.

65 females aged 55-64

125 males aged 65+

155 females aged 65+

The largest municipality in this study is Whitecourt. This area has a highly transient population mainly because the economic base is gas, oil and forest industries. The latest

census, 1993, recorded 7056 people, of which 375 were seniors aged 55+.

In terms of the senior population, there were:

- 119 males aged 55-64
- 102 females aged 55-64
- 68 males aged 65+
- 86 females aged 65+

The final area covered is Fox Creek. This town is located 90 kms of Whitecourt and also has an economic base of oil and gas. The 1995 census recorded 2257 people, of which, 103 were seniors aged 55+.

In terms of the senior population, there were:

- 42 males aged 55-64
- 40 females aged 55-64
- 12 males aged 65+
- 9 females aged 65+

As a note of interest, the number of persons aged 65+ in Fox Creek represented the smallest proportion of the entire population; only .009%.

All together, there were 899 people aged 55 and older from the four areas: Whitecourt, Fox Creek, Mayerthorpe and Sangudo. From this, we decided that a sufficient sample size was 25% (225). Through the use of a simple statistical formula: $\text{REQUIRED SAMPLE SIZE} = \text{REQUIRED SAMPLE} / \text{ESTIMATED RESPONSE RATE}$, we determined how many surveys should be distributed. In this case, we believed we would get a 50% response rate, therefore we would need 450 surveys. $(225/.50 = 450)$.

The response rate would ultimately be less, we discovered, for many reasons. Probably the most significant reason would be this segment of the population's unwillingness to take part in studies of this nature. Other studies the AADAC office received such as a recently completed study of seniors and gambling in Lethbridge⁷ in December of 1995, confirmed that surveying the senior population would be a challenge. With a population of over sixty thousand people, that study could only get a 1%

response rate. We realized we would have to be satisfied with a more realistic response rate of 10%-15% and by the end of May we had reached our goal of 15%.

3. Pre-testing:

After developing the survey, it was pre-tested by five seniors chosen by the coordinator. This was done to ensure that the phrasing of the questions was appropriate, that no errors in either wording, spelling, or structure existed, and that overall, the survey was easy to understand. (For a final copy of the survey, see appendix 1). The seniors went through the surveys with the coordinator present and asked questions, clarified what the questions were asking, and suggested minor changes in wording and possible categories or choices that were overlooked. As a result, the coordinator revised the survey one final time.

4. Survey Administration:

Administering the survey for this project required several stages of meetings, presentations and finally, establishing drop-off points in each of the four areas. The first stage was to make contact with seniors' coordinators in each of the areas. With these individuals, we discussed the best approach for each area in order to get the most participation from the seniors.

It was decided to establish as much awareness and contact with the group as possible. This was done by leaving surveys at various businesses as well as at areas within the town where seniors would have access to them. Approximately 650 surveys were distributed by the end of the project.

As well as specific drop-off locations, I met face to face with many of the seniors

in order to answer any questions and personalize this project. At a monthly meeting for the Whitecourt seniors I made a short presentation. They had a chance to ask questions and the response was very good. As well, I met personally with the director of the Mayerthorpe Seniors' Activities. She assisted me in soliciting participation from the seniors in the lodge and apartments. I also attended a bingo in February and distributed the surveys while people were purchasing their bingo sheets. In early April, I attended an interagency meeting in Fox Creek and helped spread the word. This is where I had the chance to meet and speak with the coordinator of the seniors' walking group.

I also spoke to the business people in the community to explain the project and ask for their cooperation. Most were very cooperative and allowed me to place a number of surveys in an obvious spot (for instance near the front check-out counter), so that the seniors would not miss them. In addition, in every town I placed posters and signs, not only at the drop-off locations, but on the community bulletins as well. These signs explained where the participants could pick - up and deliver the surveys.

The local newspapers were utilized to promote awareness and participation. An ad was placed in the Mayerthorpe paper, The Freelancer, which covered both Mayerthorpe as well as Sangudo, and also in Fox Creek's paper, The Echo. I gave an interview with the Whitecourt Star which provided its readers with all the pertinent information concerning the project along with a request for participation.

In addition to the more formal avenues of survey distribution, I also chose various informal methods, such as administering them to seniors who were friends and family.

5. Analysis of Results:

Once most of the surveys were completed, the data was entered into the computer using Lotus 123 and analyzed. I had originally planned to send the data to the Population Research Lab in Edmonton, however, given the smaller sample size than originally expected, I decided to analyze the data myself. I cross-tabulated variables to obtain relevant data according to the main objectives of this report.

RESULTS

The results of this study will be divided into six main sections according to the original objectives of the gambling project proposal. In each section, following the graphs and/or tables, there will be a written summary concerning the final results.

The six sections are:

1. The Seniors' Perceptions Towards Gambling
2. The Seniors' Attitudes Towards Gambling
3. The Effects of Gambling on Seniors and Addictions.
4. The Effects of Gambling on Seniors and Long Term Health Problems
5. The Effects of Gambling on Seniors and Conflicts With Loved Ones
6. The Effects of Gambling on Seniors and Financial Problems

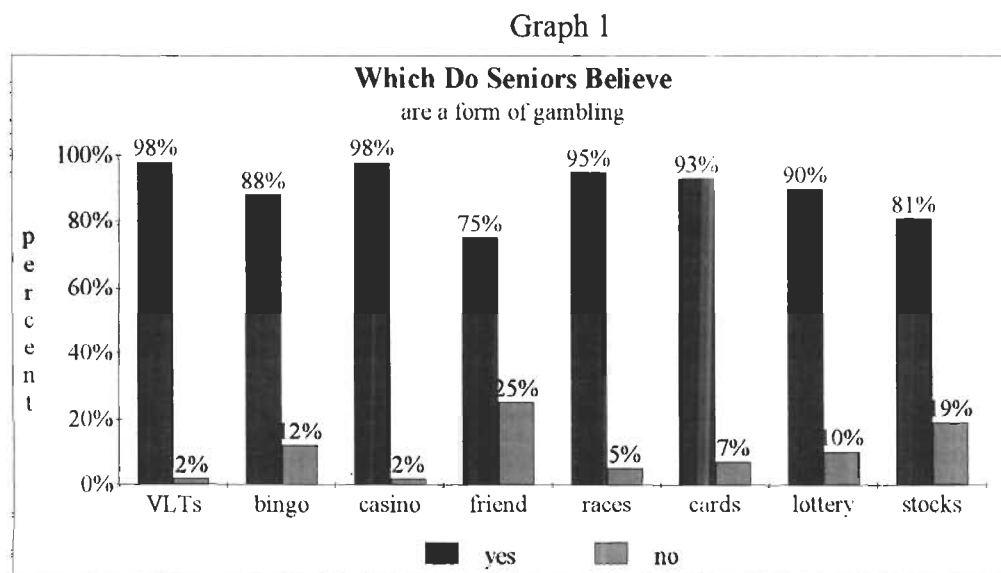
There will also be a general conclusion at the end of the report to discuss if there is indeed a problem with gambling among the Whitecourt and area senior population.

1. Seniors' Perceptions Towards Gambling

Given that a limited number of gambling studies concerning seniors aged 55+ exist in Alberta, much of the research done in this project is to establish baseline statistics. Webster's dictionary describes the word, **perception**, as an "insight", or "a capacity for comprehension."⁸ In this case, we are interested in the seniors' *insights* or what they *comprehend* reasons are for gambling. Several questions were included in this survey so that the seniors could do just that, that is, state some of their perceptions about gambling.

This information may then be used as a first step for identifying any concerns or ideas that this particular age group may have about gambling.

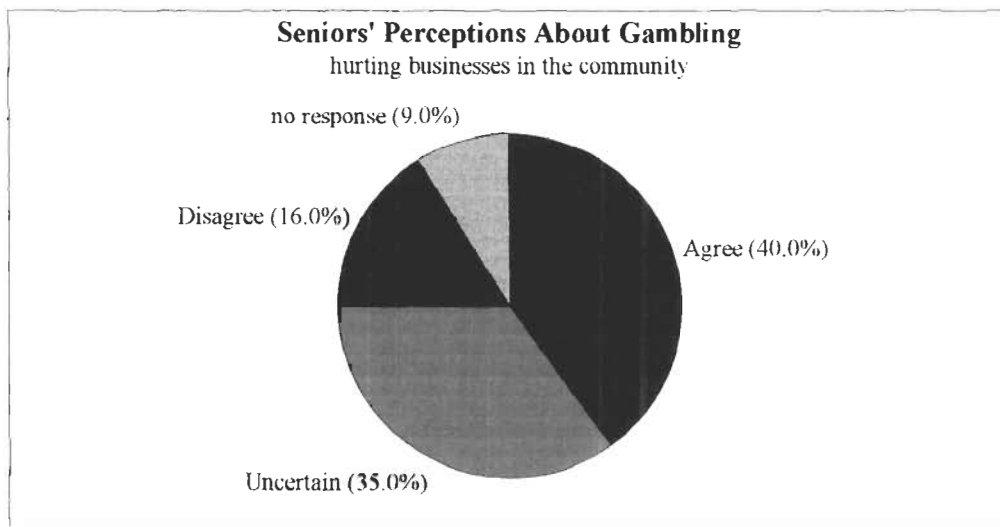
The majority of seniors believed all of the forms shown in Graph 1 were types of gambling.



There seemed to be some uncertainty about two forms of gambling. Betting with a friend for money may be such a common occurrence among seniors, that many seniors (in this case 25%) believed it was a harmless activity; not gambling. Similarly, 19% of the seniors felt playing the stock market was not a form of gambling. One senior commented, "Stock market is private business and our economy runs on it." (See Appendix A)⁹. Possibly, the 19% are unsure that the stock market fits under the criteria of gambling, **the wagering of money on an uncertain event and the outcome is dependent partly on chance and partly on skill.**

After looking at what seniors believed were types of gambling, they were questioned about their perceptions about gambling.

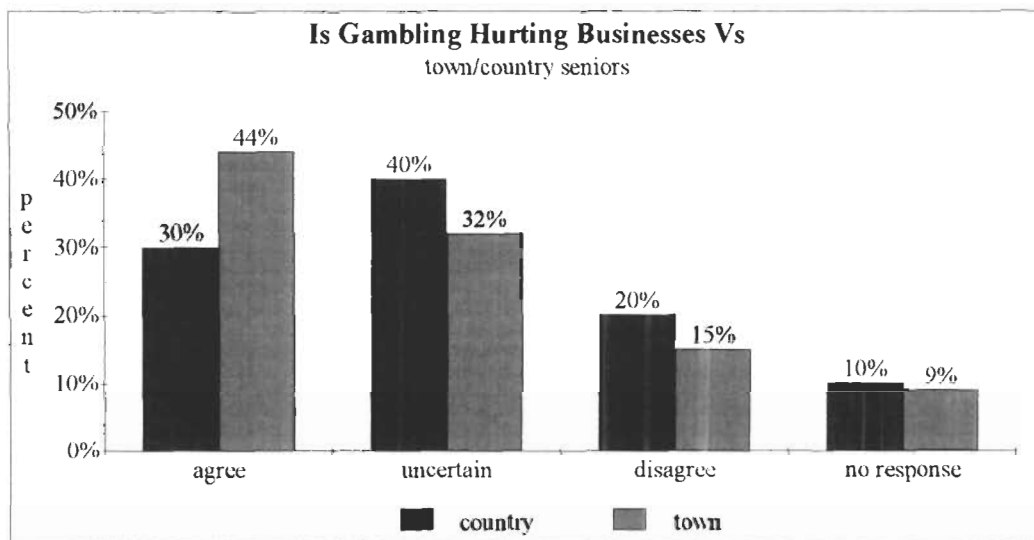
Graph 2



Although 40% of seniors agree that gambling is hurting businesses in the community, 51% either were uncertain or disagreed with this statement.

When the data was further broken down by where the seniors lived, the results showed a contrast between the urban and rural perspectives of the seniors.

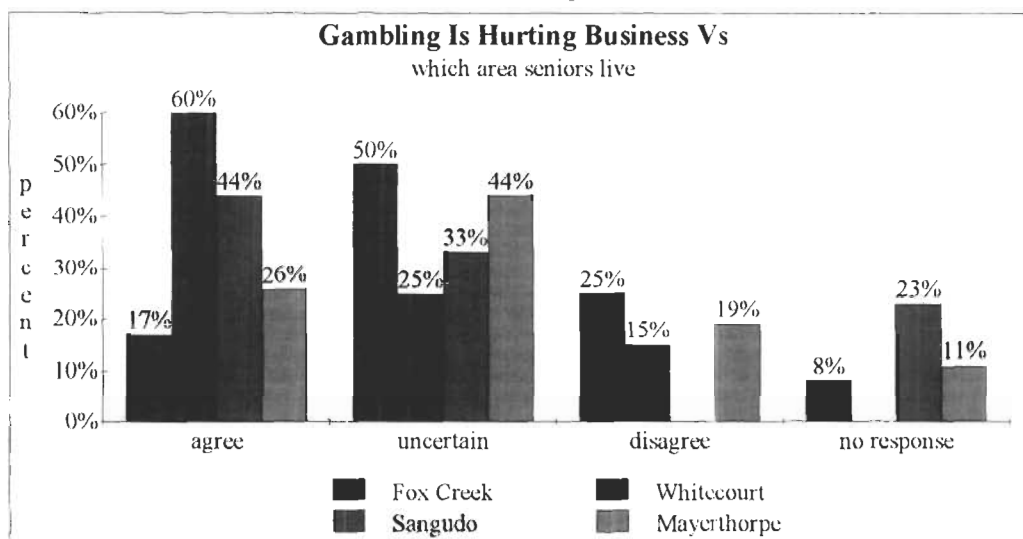
Graph 3



Seniors from the towns were more inclined to think that gambling was hurting local businesses while the seniors from the country appeared more uncertain about this issue. This could be due to the town seniors' proximity to the local businesspeople.

Further analysis revealed Whitecourt seniors were most vocal in their belief that gambling was hurting businesses in the community.

Graph 4



Whitecourt is the largest area surveyed in this study. At the outset of this project, there had been concerns voiced by mainly Whitecourt residents about local businesses being hurt from gambling. From this perspective, therefore, it is not surprising that the largest percent of seniors who perceive gambling to be hurting local businesses in the community are from the Whitecourt area.

Ninety-three percent (93%) of seniors thought gambling could become an addiction, which indicates an awareness among this segment of the population.

There was a consensus between the town and country seniors that gambling can have the potential to become an addiction.

The reasons why seniors perceived people to gamble are shown in Table 1 with financial gain being the number one reason to gamble.

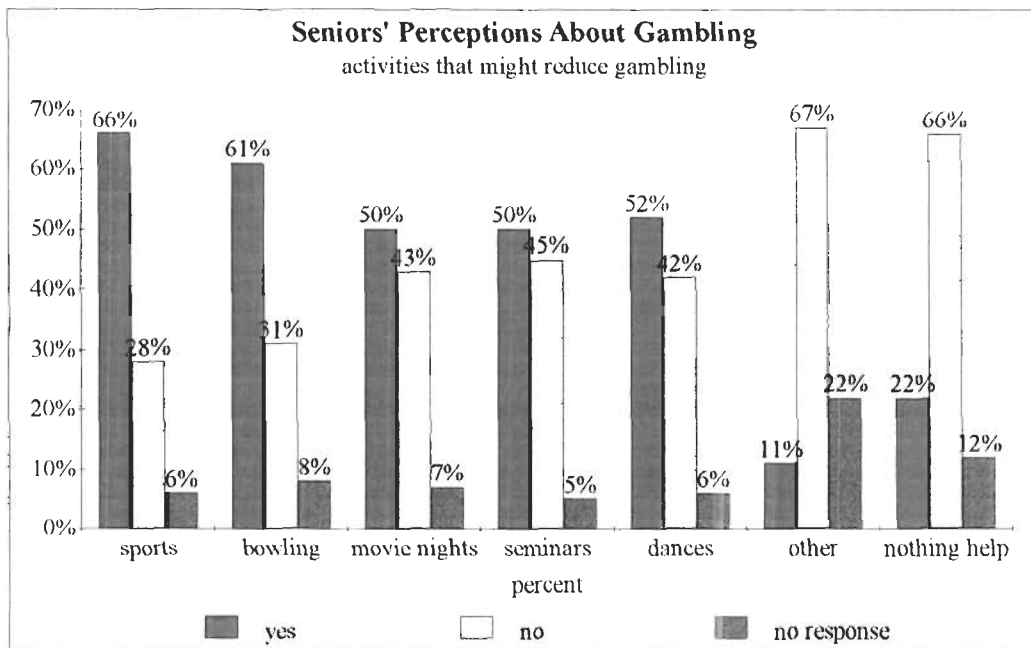
Table 1-Why Seniors Believe People Gamble

	very important reason	somewhat important reason	not an important reason	no response
financial gain	46%	19%	24%	11%
entertainment	42%	31%	18%	9%
feeling lucky	32%	34%	23%	11%
support good causes	32%	16%	38%	14%
impulse purchase	25%	28%	32%	15%
lottery ticket ads	22%	28%	36%	14%
enjoy atmosphere	18%	27%	41%	14%
nothing to do	16%	27%	44%	13%
peers/friends doing it	16%	38%	34%	12%
loneliness	14%	23%	49%	14%
boredom	12%	30%	49%	9%
depression	12%	22%	46%	20%
personal family problems	10%	19%	56%	15%
curiosity	10%	28%	48%	14%
work problems	6%	18%	60%	16%
other(specify)	5%	7%	16%	72%

The largest number of seniors believed that a very important reason to gamble was financial gain (46%). The highest response for a not important reason to gamble, was having problems at work (60%).

Since 74% of seniors felt entertainment was somewhat important or very important, activities perceived by seniors that may be helpful in reducing gambling are shown in graph 5. Overall, seniors believed sports and bowling would be the most effective activities to help reduce gambling.

Graph 5



It is interesting to note that these activities are already available, to some extent, in the four communities. It appears the seniors would either like to be more involved (for instance have senior's leagues or teams), or else they need to be better informed about the activities that are available. A small percentage of the respondents filled in the **other** category. The responses were so varied, and since there was no underlying theme to which activities might reduce gambling, all of the comments are listed verbatim, in Appendix A; under question #17.

When the data was further broken down between which area/town the seniors live in compared to which activities they believe may help reduce gambling, the results were quite interesting.

Table 2-Activities Seniors Believe Might Help Reduce Gambling Vs. Where They Live

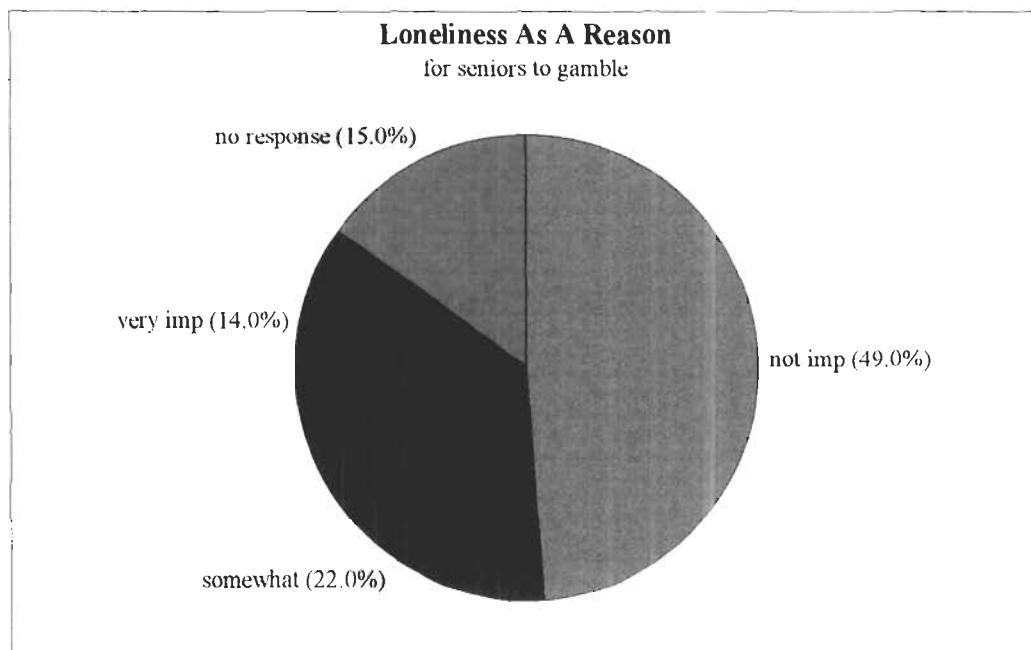
	sports	bowling	movie nights	seminars	dances	other	nothing
Mayerthorpe	65%	54%	53%	51%	49%	11%	23%
Fox Creek	58%	83%	25%	42%	50%		25%
Whitecourt	71%	63%	56%	52%	58%	17%	19%
Sangudo	67%	67%	67%	44%	55%		33%

The majority of all seniors perceived sports (65%) and bowling (67%) to be the most effective activities to help reduce gambling. The same held true for each of the four areas. Of all the activities, Fox Creek seniors believed **movie nights** would be the **least** effective gambling deterrent (25%), while Sangudo and Whitecourt seniors believed **seminars** would be the **least** effective gambling deterrent (44%). Mayerthorpe seniors believed **dances** would be the **least** effective gambling deterrent (49%). Sangudo seniors were the most likely to believe nothing would help stop gambling.

A further analysis of Table 1, showed that **18% of the seniors perceived that the gambling atmosphere was a very important** reason to gamble, while **27% said it was somewhat of an important** reason to gamble. This meant 45% of the seniors perceived gambling to provide an atmosphere which may provide an important or somewhat important reason for people to gamble. Sixty-six percent (66%) of the seniors felt **feeling lucky as a very important reason or somewhat important reason** for gambling while 53% of the seniors perceived impulse purchase as a somewhat important or a very important reason for people to gamble.

From Table 1, the data showed that loneliness was not perceived by the majority of seniors as a very important reason to gamble. Forty-nine percent (49%) believed loneliness was not an important reason to gamble, while 36% believed it was either somewhat of an important reason or a very important reason to gamble.

Graph 6



In a study completed in 1990, called Age and Gambling Behavior: A Declining and Shifting Pattern of Participation, Waiman P. Mok, M.S. and Joseph Hraba, P.H.D., conclude that through groups of related gamblers called "Social Worlds", the elderly might gravitate toward games like bingo for companionship and support."¹⁰ From the results above, it appeared about a third of the seniors perceived loneliness as either a somewhat or a very important reason to gamble.

The largest percentage of seniors who believed **loneliness** was a **very important reason** to gamble, were the single seniors. This is probably not too surprising, as a source of companionship can be found at bingo halls, race tracks and lounges with VLTs. Not surprisingly, the older seniors believed loneliness was a more important reason for gambling than younger seniors. This is probably due to the fact they have lost their companion and/or loved ones, and have a greater chance of being alone.

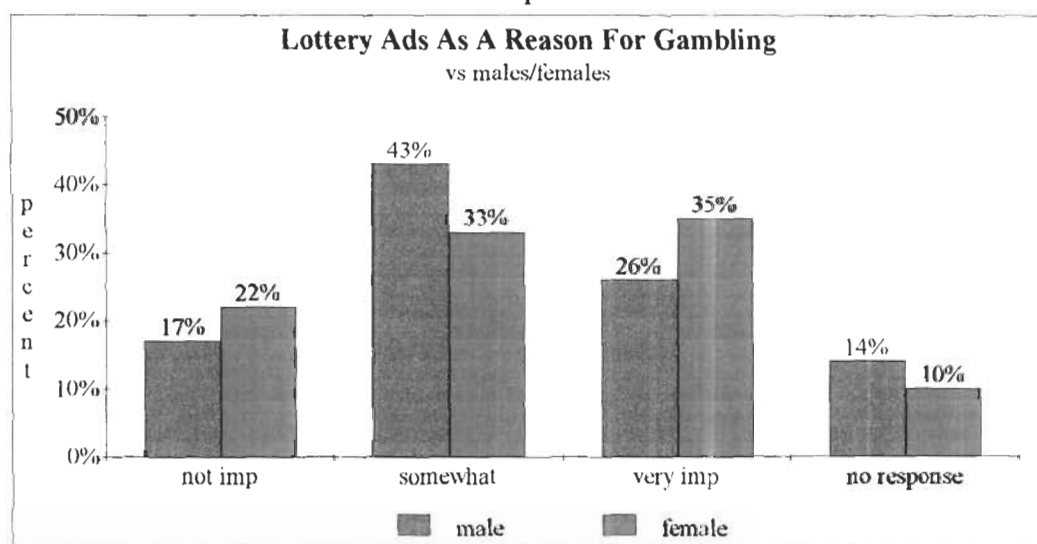
Seniors may gamble simply because their friends or peers are doing it. Sixteen percent (16%) of the seniors perceived a person's peers or friends were important in

making the decision to gamble, while 38% felt this was a somewhat important reason. It appeared peer pressure can be an important factor in causing seniors to gamble.

The data from Table 1 also showed that lottery ticket advertisements also had an impact on the seniors' decision to gamble. Those seniors who believed it was a very important reason to gamble totalled 22%, while 28% thought it was somewhat important in making the decision. One woman whom I helped in filling out the survey, commented on how convincing the ads on television were to buy lottery tickets. She noted that the Lotto 6-49 ads, which had the slogan, "5 million; Just Imagine the Freedom!", were especially effective.

Female seniors were also more likely to be influenced by the lottery advertisements than senior males.

Graph 7



Thirty-five percent (35%) of the females aged 55+ believed the lottery ticket advertisements were a very important reason to gamble, while only 26% of the senior males believed the same.

Concluding Remarks and Recommendations

One of the premises for this study was to find out what seniors already know about gambling. Overall, seniors aged 55 years and older perceived most forms of gambling to be gambling, except for the quarter of the seniors who believed betting with a friend for money was not gambling. Similarly, 19% believed playing the stock market was not a form of gambling. In reality, all the choices, including the latter two, are forms of gambling.

Before this project had officially began, there was concern expressed in the Whitecourt area about gambling. Some of the specific comments I heard were concerning the effects of gambling on local businesses. The results reflected this, with 40% of the seniors believing gambling is hurting businesses in the community with the largest percentage (60%) of seniors who felt this way, living in Whitecourt. Thirty-five percent (35%) were not as certain that gambling was hurting local businesses as they were that gambling could become an addiction.

Therefore, the issue of gambling hurting businesses may be a possible area to look at to help deter seniors and other age groups from gambling. It may be interesting for a research study to be undertaken to give people (including seniors) a first hand idea of the problems gambling can cause. I would recommend a study based on personal interviews or focus groups with the business people in the community.

It also appeared from the data, that another important reason seniors perceived people to gamble, were the advertisements shown for various forms of gambling. Fifty percent (50%) of the seniors felt that the lottery advertisements were a somewhat or very important reason for people to gamble.

From Table 1, many seniors perceived that people gambled for financial gain (46%). Figures should be released of how much seniors spend on gambling, and what the odds are of actually winning. For instance, advertise key findings in local newspapers or

pamphlets and brochures such as: "**90% of Seniors Rack Up Debts Due to Gambling**", (Lieberman Report).¹⁰

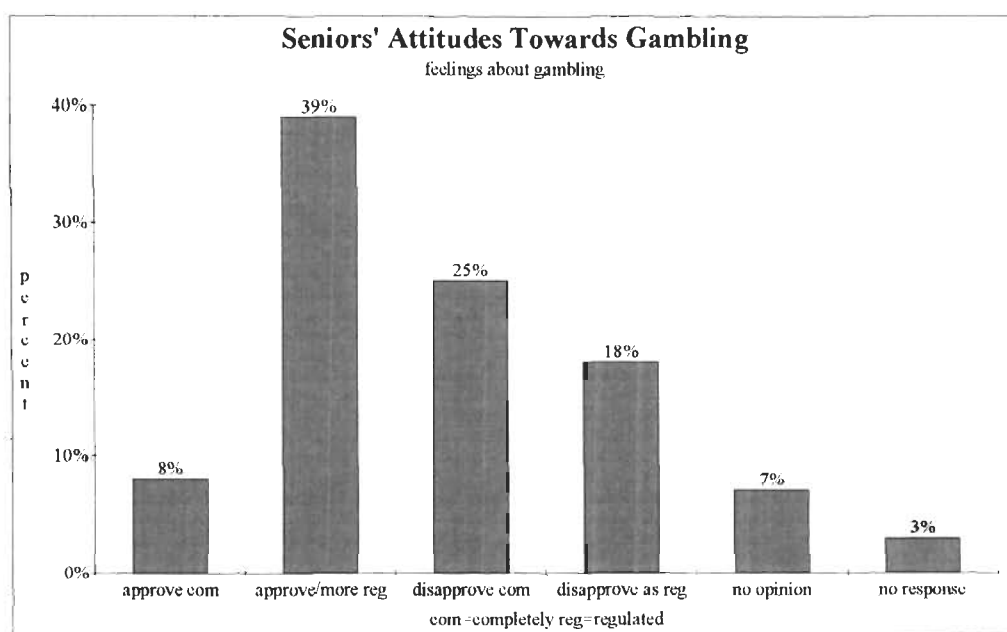
Overall, the highest response for why seniors perceived people to gamble (including both somewhat and very important reasons), was entertainment (74%). Given this, the major perception discovered among this sample was that seniors consistently overall and from each of the four areas, believed that sports/team activities and bowling were the two most popular activities to help stop people from gambling. Since both of these activities are available in all of the areas and gambling still happens, either their perceptions are wishful thinking and misguided, or possibly these activities could make more of a difference if more seniors took part. Perhaps the community and the agencies sponsoring the seniors' sports and/or bowling need to advertise them better.

2.Seniors' Attitudes Towards Gambling:

Besides their perceptions about gambling, this study was also interested in the attitudes of persons aged 55+. Webster's dictionary defines **attitude** as "a feeling or emotion toward a fact or state." ¹¹. Several questions included in the survey used in this study will provide useful insight into seniors' feelings toward gambling. The results explored such areas as: whether or not the seniors approve of gambling, which form they prefer (vs gender), and even though they approve or disapprove of gambling, do they actually do it?

Thirty-nine percent (39%) of seniors approved of gambling, but felt it should be more regulated as shown in graph 8.

Graph 8



A minority disapproved of gambling completely or disapproved of it as it is regulated at the present time (25% and 18% respectively).

When the data was broken down further by gender (Graph 9), the results were quite interesting.

This finding seems to be validated by a 1994 study which stated, "the senior gamblers were far less likely to bet large sums of money (\$50 or more) at one time than those under 55. This appears to be due to their lesser involvement with high stakes gambling such as sports outcomes and casino."¹²(Pat Ashe, After Retirement; Bettor Times).

When the data was further broken down by gender, the results were quite different from above.

Table 3-Gender and Form of Gambling

	male	female
VLTs	*	*
Bingo	*	*
Casinos	*	*
Races	28%	23%
Raffles	59%	46%
Lottery	67%	74%
Cards	43%	27%
Stocks	15%	10%
Friend Bet	35%	15%
Other	2%	

The most popular forms of gambling for both senior males and females were **lotteries** and **raffles**. Senior males were also more likely to bet with a friend for money or play cards for money than were female seniors. * It should be noted that there were some seniors who responded that they had in fact gambled with **VLTs, Bingo and Casinos**, however these same respondents did not indicate their gender.

Part of this section measuring seniors' attitudes towards gambling explored not only why seniors did gamble, but why some did not. Of the entire sample, 10% of the seniors said they did not gamble. The chart below lists in order of importance, the reasons why they chose not to gamble:

Table 4-Reasons Why Seniors Do Not Gamble

waste of money	70%
not interested	61%
low chances of winning	48%
waste of time	44%
could become an addiction	39%
know someone gambling has hurt	35%
victimizes poor	26%
too busy	22%
religious reasons	18%
other	0%

The most popular reasons for seniors not to gamble were that it was **a waste of money and they were not interested**. The least popular reasons were because of religious reasons and too busy.

This section is an appropriate place to include some of the seniors' comments. These were useful in revealing seniors' people aged 55 and older's attitudes towards gambling. Of the 58 comments from the open-ended section at the end of the survey, 17 comments had the underlying theme: **Get rid of the Video Lottery Terminals (VLTs) completely!** Given that all of these comments were of a similar nature, they are listed verbatim below. All the other comments were varied in nature and ranged from seniors approving of gambling, to stating that the government should not be helping the people who become addicted to gambling, and even making suggestions about government allocation of gambling funds. (For a complete list of **all** the seniors' comments in response to the open-ended question and throughout the entire survey, please refer to **Appendix A**).

The 17 comments showing some of the seniors' attitudes towards gambling: specifically VLTs:

"Lottery machines should be taken out of bars & lounges as enough money is spent on alcohol. Lots of money spent should be used for household expenses, food and family entertainment."

"Get the Damn Machines out of this town Pronto!"

"Get rid of Machines!"

"VLTs are detrimental to fundraising projects (gambling) in our communities. Should never have been introduced into Alberta. Should be withdrawn now!"

"Do not approve of VLTs in Bars as people are spending money they do not have."

"Would rather see a casino than VLTs in the bar or lounges."

"I would like to see all VLTs removed from bars and lounges they're too big a temptation for the average person. Gambling is a very destructive thing to both the gambler and the entire family and friends a lot more help is needed for these people."

"The looney machines should be removed. They create a real problem as people play when they have no money. If a person is addicted to gambling that person must be the one to decide to quit or nothing will help."

"Video Lottery Terminals and Casinos should not be permitted in small communities. Gambling is not a modern concept and the effects are not a surprise to anyone except the one that becomes addicted. The following statement is not a reflection on AADAC or persons concerned with the effects of gambling of a detrimental nature. It seems that lawmakers like challenges of irreversible magnitude. Eg. 'Let's start a fire in the house then see what effect it will have? If the problem is serious let's try to contain it or even reverse it.'"

"Gambling machines like (VLTs) are more addicting as are any gambling that has an instant (win) or loss."

"I don't mind the lottery tickets or bingo but Video Lottery Terminals and casinos should be cut out."

"I think VLTs are the worst habit for people with no money or on welfare. They are using their cheques for gambling and children go work out because its the only way that they might get out of their slumps."

"There are far too many video lottery in bars and lounges! I also think that gambling should not be able to advertise. Gambling is much of a dangerous addiction as smoking which can no longer be T.V. endorsed."

"Do away with the VLTs totally!"

"Video Machines at Mayerthorpe Hotel are attracting gamblers in town. Addicts are spending rent and food money."

"Remove VLTs from everywhere except large casinos in cities. Gambling has hurt local charities."

Concluding Remarks and Recommendations

Thirty-nine percent (39%) of the seniors approved of gambling but felt it should be more regulated, while 25% disapproved completely of any form of gambling. What is noteworthy is the fact that 89% of the seniors admitted to gambling. Some of the comments received from the seniors in this study, such as, " Lottery tickets are OK too, if not to many are available", indicated that some of this group believed that playing the lotto was either not gambling or a harmless form of entertainment which was not addictive.

Playing the lottery was the most popular form among seniors (89% gambled), buying raffle tickets was second at 60% and playing bingo was the third most popular form of gambling at 50%. Seniors should be informed that these forms of gambling are just as addictive as any other types and they keep the seniors coming back, with free plays or small amounts of winnings. I had the opportunity to experience bingo first hand when I attended one in Whitecourt as part of this study. The people I believed to be over 55 years old purchased their sheets, spending at least \$30 to \$40 at the start. However, there were at least 4 or 5 workers walking around the hall for the duration of the games, selling **more** sheets or letting people trade-in their losing ones on replacements. There was an intermission part way through the night, whereby the players have another opportunity to go up and buy some more sheets for the **final jackpot**. Besides this, there were *Nevada*

pull-tickets (a form of a lottery ticket), being sold the whole time by both the workers walking around the room and at the concessions. There appeared to be an opportunity for many people to spend at least \$100 throughout the evening .

The way to inform seniors about the potential negative consequences of all forms of gambling is through posters and other materials and make them available through such places at gaming facilities, medical waiting rooms, malls, financial institutions, inside buses, grocery stores and worksites.

I would recommend that any anti-gambling /gambling awareness program for seniors not use such threats as, "could become an addiction". or "victimizes the poor". These phrases are too distant from the seniors, as they tend to let people think *this does not apply to me* or *it will happen to someone else*. Instead posters, brochures, and fridge magnets with themes such as, "Gambling can be a waste of money" or "There are much more interesting things to do with your life" may be perceived as more popular reasons for not gambling, thus may be more effective messages.

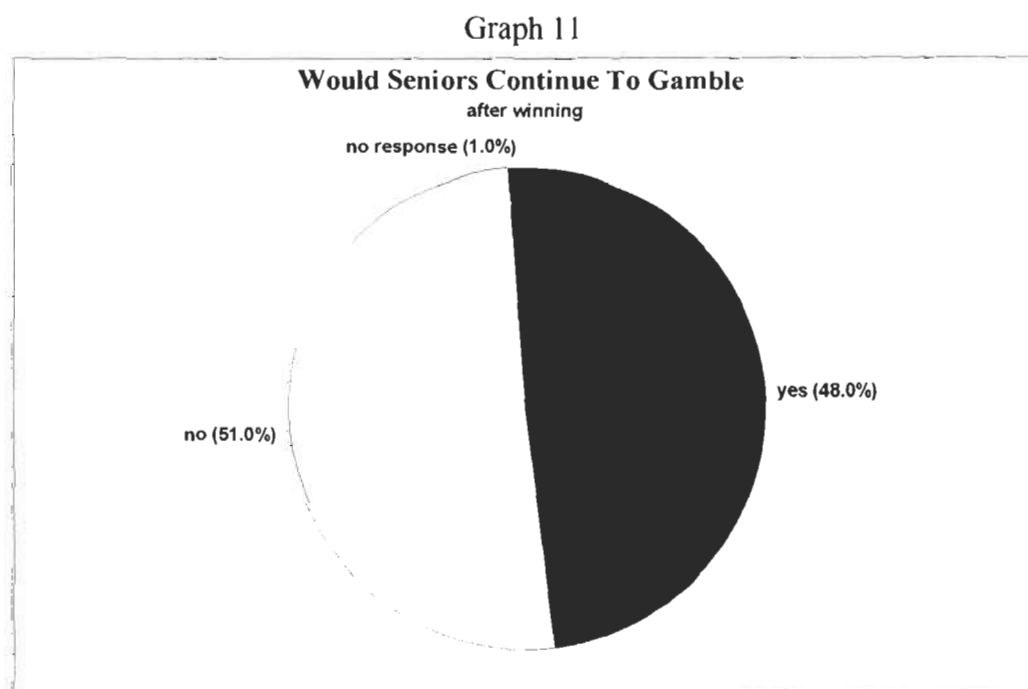
Finally, it is evident from this study that most seniors do not play nor approve of the VLTs in the lounges or bars. Possibly the seniors could get together as a group and lobby the government to get rid of the machines and help other age groups who seem to fall victim to them more often. This is one common area in which the seniors could work together to at least make the problems associated with gambling, specifically the VLTs, more noticeable in the communities.

3. The Effects of Gambling on Seniors: Addictions

Milkman and Sunderwith (1983), cited by Galaski (1987), "assert that, 'People do not become addicted to drugs or mood altering activities as such, but rather to the satiation, arousal or fantasy experiences that can be achieved through them.' The altered state is actually a dissociation between the individuals real identity and the fantasy identity the individual wishes to become. During this state of altered identity the individual becomes euphoric, their negative qualities diminished and their positive qualities intensified." ¹³ For some people, gambling can be one of the "mood altering activities."

There were several questions throughout the survey which indicated whether or not people aged 55 or older gambled because of an addiction or displayed signs of addictive behaviour through their gambling.

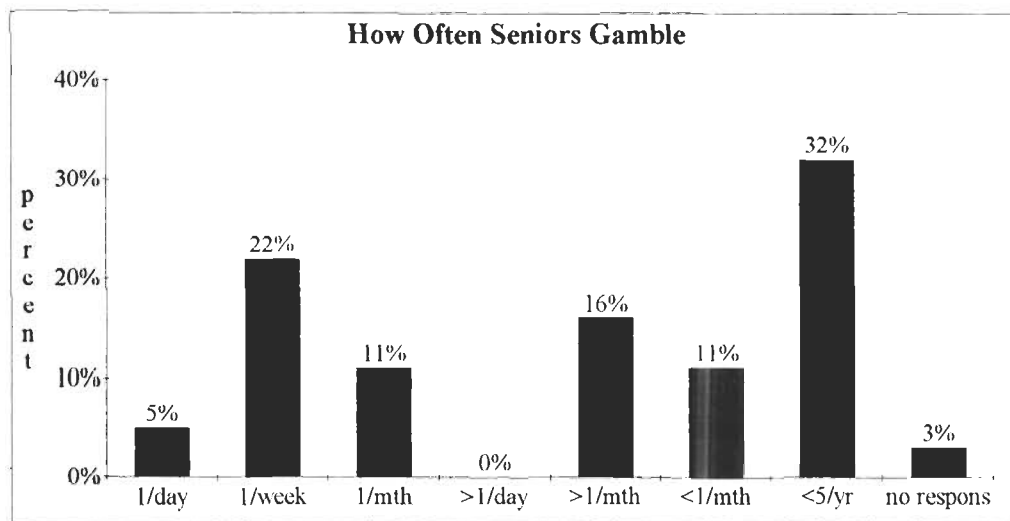
A sign of addictive behaviour is continuing to gamble even after winning more money than a person began gambling with. This data is shown in graph 11.



Nearly half of the seniors (48%) who responded to the question, stated that if they won, they would be tempted to keep gambling and try to win more.

After looking at whether seniors would keep gambling after winning, they were questioned about how often they gambled.

Graph 12



Thirty-two percent (32%) gambled less than 5 times a year. However, 22% gambled once a week while 16% gambled more than once a month. A small percentage of the respondents admitted to gambling once a day (5%).

When the data was further analyzed by marital status, (Table 5) the results showed that married people were the only group to gamble once a day (6%).

Table 5-How Often Seniors Gamble vs their Marital Status

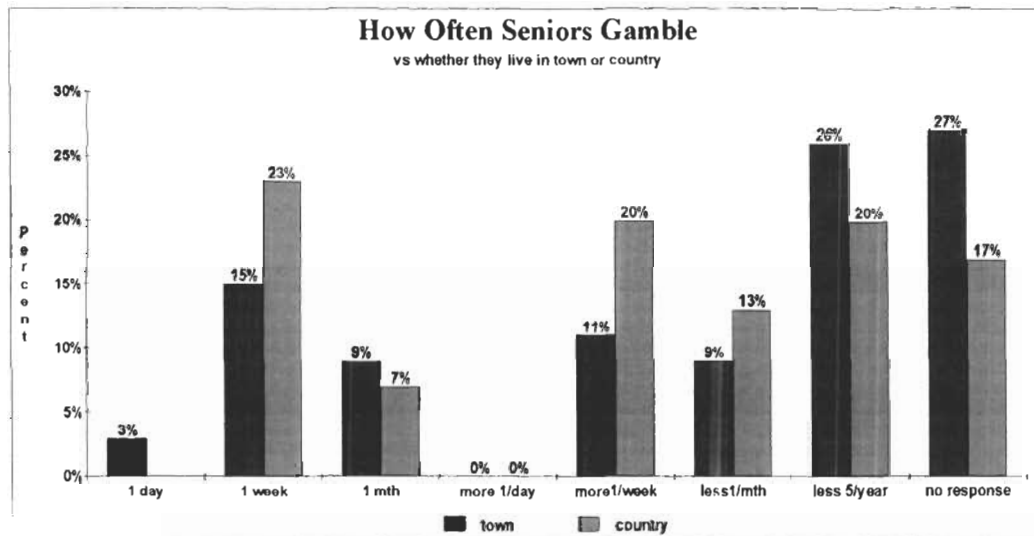
	1 per day	1 per week	1 per month	more than 1 per day	more than 1 per week	less than 1 per month	less than 5 times per year	no response
married	6%	23%	10%		14%	10%	27%	10%
commonlaw		40%				40%	20%	
separated		33%			33%			33%
divorced						17%	50%	33%
widowed		9%	9%		14%	5%	21%	42%
single		33%				33%	33%	

Seniors who lived in common law were more apt to gamble once a week (40%) and less than once a month (40%). Thirty-three percent (33%) of the people who were separated

gambled more than once a week. Divorced and single seniors were more apt to gamble less than 5 times per year.

When how often the seniors gambled was looked at according to whether they lived in the country or town, the results were somewhat surprising.

Graph 13



Seniors who lived in the country were the most likely to gamble once a week and more than once a week. The majority of the seniors who lived in town, gambled less than 5 times per year. One might have expected the seniors who lived in town to gamble more often because it was more readily available. This could possibly be explained by the lack of entertainment out in the country.

When the data for how often the seniors gambled was broken down by the respondents' annual household income, the results showed the seniors with the highest incomes were the ones who gambled the most.

Table 6
How Often Seniors Gamble versus Their Annual Household Income

	1/day	1/week	1/month	more 1/day	more 1/wk	less 1/mth	less 5/year	no response
-\$10,000		16%	11%		11%	16%	26%	20%
11-20	2%	21%	5%		5%	7%	26%	33%
21-30	5%	26%			16%	16%	37%	
31-40		17%	6%		11%	17%	33%	16%
41-50		22%			44%		11%	23%
51-60		13%	13%		25%			49%
61-70		50%						50%
71-80		50%						50%
\$1+	50%							50%

The seniors with the lowest incomes tended to gamble less than 5 times per year. The most frequent gamblers were in the highest income bracket: \$81,000+. (This result may be somewhat inconclusive however, as only 2% of the seniors reported making an annual income in this range). However, the \$11,000 - \$20,000 income group and the \$21,000 - \$30,000 groups **also** had a small percentage of seniors gambling once a day. (2% and 5% respectively).

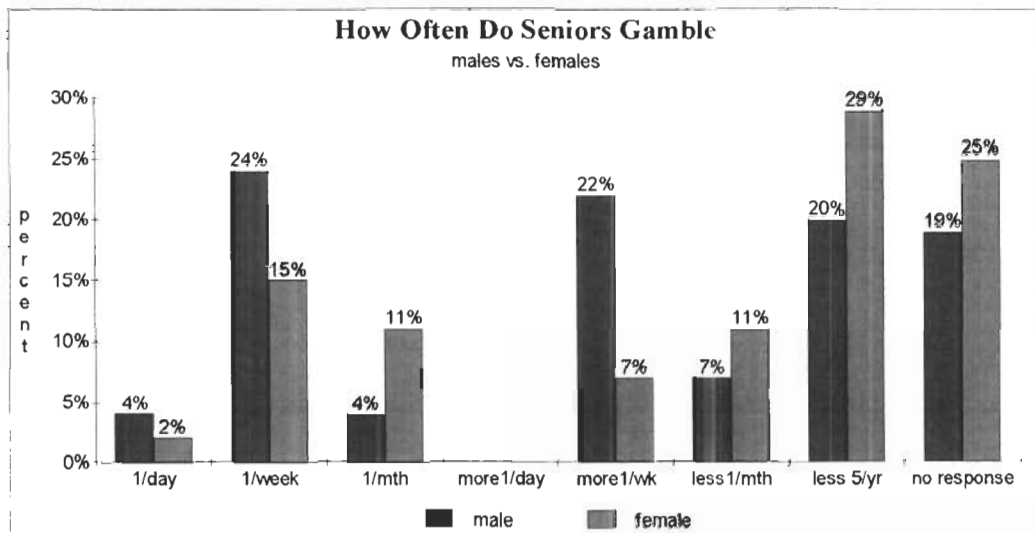
How often seniors gambled in relation to where they lived is illustrated in Table 7.

Table 7- How Often Seniors Gamble vs Which Area They Live

	1/day	1/week	1/month	more 1/day	more 1/wk	less 1/mth	less 5/year	no response
Mayerthorpe		14%	9%		11%	14%	28%	24%
Whitecourt	2%	21%	8%		17%	4%	23%	25%
Fox Creek	8%	8%	17%	0%	17%		25%	25%
Sangudo	11%	11%				22%	33%	23%

A small percentage of seniors in Sangudo were more likely to gamble once a day (11%). However, overall, seniors in Whitecourt held the highest percentages in the more frequent categories; **once a week (21%), more than once a week (17%)** and the lowest percentages in the less frequent gambling categories; **less than once a month was 4% and less than 5 times per year was 23%**, compared to the other areas. Approximately one quarter of seniors in both Sangudo (23%) and Mayerthorpe (28%) gambled **less than 5 times** a year.

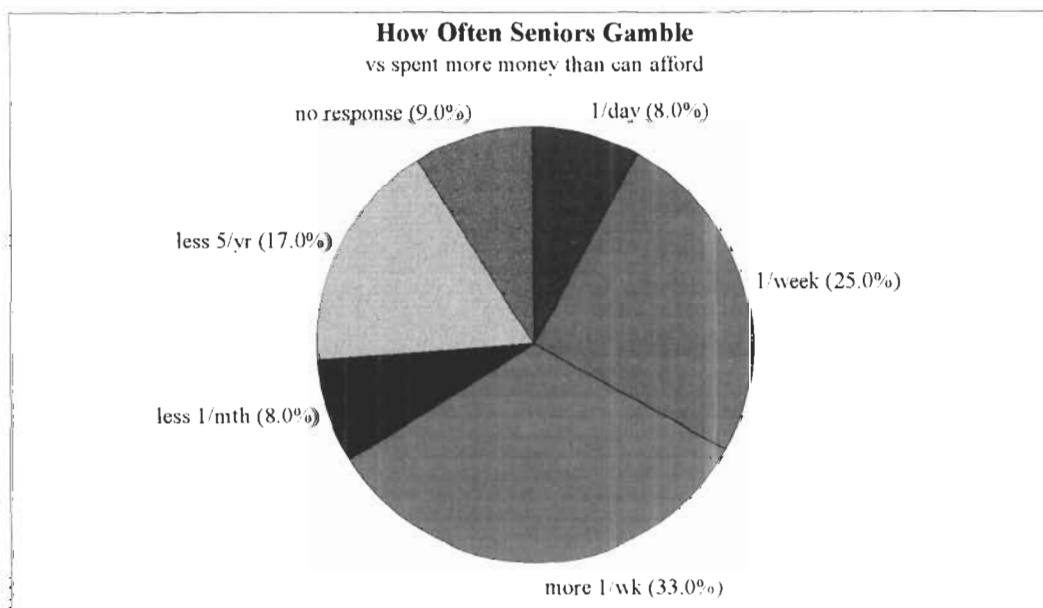
When the data was broken down by gender, the results showed that male seniors tended to gamble more than female seniors.



Four percent (4%) of males gambled once a day, while only 2% of females gambled once a day. For the other categories, male seniors gambled significantly more often than female seniors with percentages being: 24% gamble once a week versus only 15% of females and 22% gambled more than once a week versus only 7% of females.

The relationship between how often the seniors gambled and whether or not they were spending more money on gambling than they could afford was also explored.

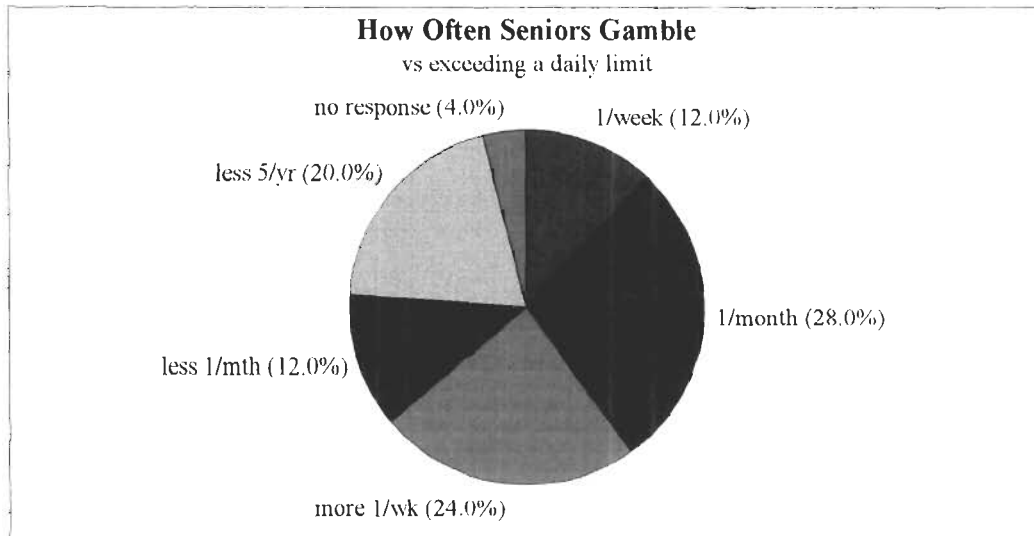
Graph 15



The more frequent gamblers (who gamble more than once a week) were the most likely (33%) of seniors to spend more money than they could afford on gambling.

Related to the data above, the relationship was explored between how often seniors gambled and whether or not they exceeded a monetary limit, in this case, the limit for one day. The results are shown in the graph below.

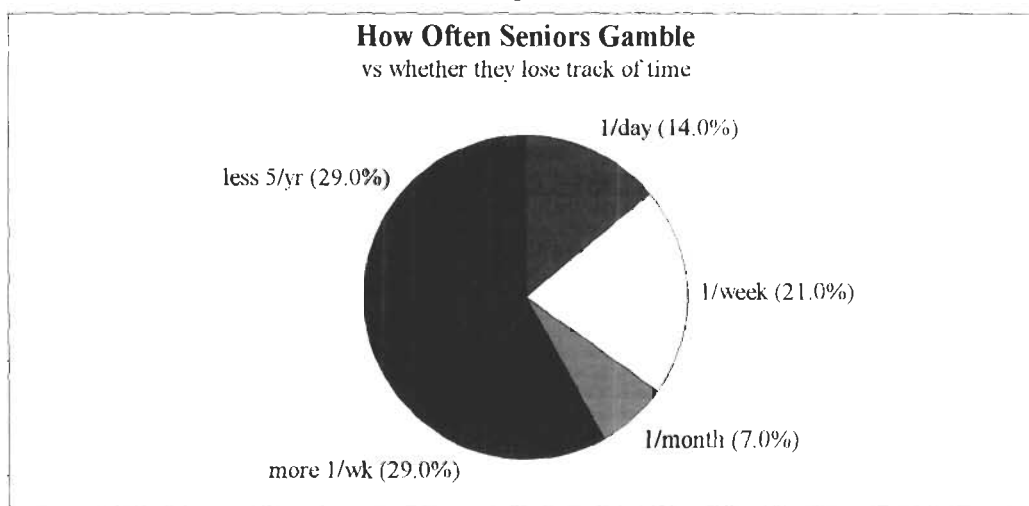
Graph 16



Those who gamble more than once a week (24%) and those who gambled once a month (28%) were more likely to exceed a daily gambling limit than those who gambled once per week or less than 5 times per year.

One sign of addiction is losing track of time when you are gambling. The related data for the seniors is shown in Graph 17.

Graph 17



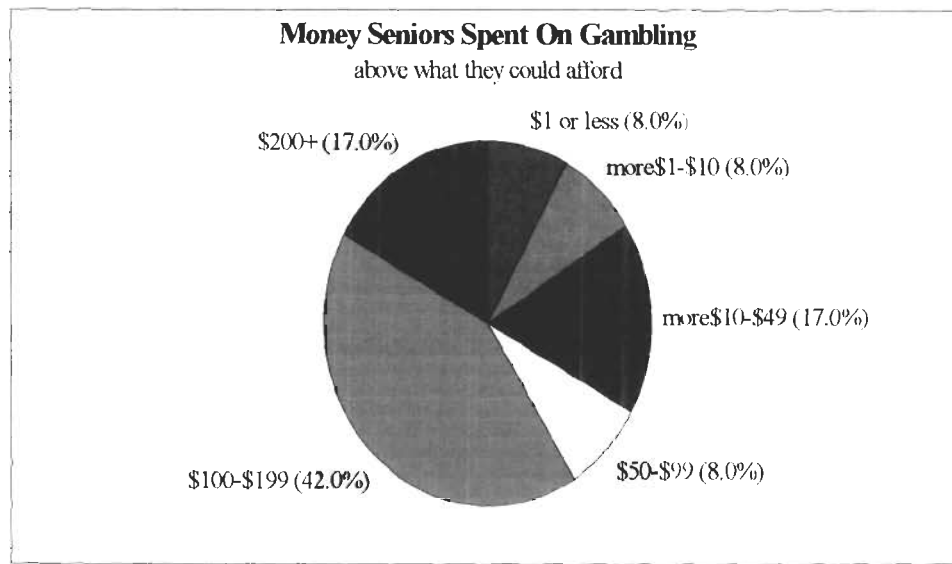
An article called, Gambling Choices and Guidelines, states, "spending an excessive amount of time gambling at the expense of job or family time and/or being pre-occupied with gambling or obtaining money with which to gamble",¹⁴ are signs of problem gambling (Svendsen, Griffin). People who gambled more than once a week (29%) were more likely to lose track of time, as were those who gambled less than five times a year (29%). The latter group may be aware that they lose track of time, so they do not gamble very often, or possibly they plan holidays or certain 'getaways' in which they allow themselves to 'escape' or 'forget about everything'.

Approximately 3% of the senior population stated they had borrowed money to cover their gambling debts. When asked by how much they borrowed, one senior responded, more than \$10 up to \$49, while the others said, \$200 or more.

In a related set of data, there was 12% of the respondents who admitted to spending more money on gambling than they could afford.

A further breakdown of the data above shows how much the seniors went over their limit as illustrated in Graph 18.

Graph 18



Forty-two percent (42%) of the seniors who spent more than they could afford on gambling, spent between \$100 to \$200 over their limit.

After looking at whether or not the seniors displayed signs of addictive behaviour, the seniors were questioned about whether they had ever sought help for problem gambling. Only two of the seniors said they had ever sought help. Of these two responses, one said they sought the help of a friend while the other person said it was a treatment centre. However, both said they continued to gamble after they received help. This data may be significant however, as I recently had a telephone conversation with Gaylene McWilliams from the Provincial Gambling Hot Line and she informed me that out of 1600 calls in 1994, only 20 were seniors aged 55+. From January 1995 to January 1996, only about 1 - 2 % of the calls were seniors. She said she has found that seniors are more apt to deny they have any gambling problems. They also have a very difficult time admitting they need help or asking for help.¹⁵ Therefore, this low response was quite typical.

Concluding Remarks and Recommendations

This study revealed that seniors are not any more immune to gambling addictions than any other age groups. Nearly half the seniors stated that if they ever won at gambling, they would be tempted to continue and try to win some more. Twelve percent (12%) stated they have spent more money on gambling than they could afford. Of this group, 42% have admitted to spending between \$100-\$199 **above** what they could afford. Two percent (2%) of lower income seniors (\$11,000 to \$20,000) had gambled once a day, while 5% of the \$21,000 to \$30,000 group gambled once a day. The results also showed that seniors who gambled more than once a week were the most likely (33%) to spend more money on gambling than they could afford.

Overall, most seniors seemed to display few signs of addictive behavior relating to gambling. The majority gambled either less than 5 times per year (32%) or once a week (22%). Interestingly, seniors as a group seemed reluctant to admit they have a problem with gambling or seek help for it. Only 2% of the seniors ever sought help as a result of their gambling. Of this 2%, the help consisted of a treatment centre and counselling from friends. **All the respondents continued to gamble after receiving the help.** Gaylene McWilliams from the Provincial Gambling Help Line¹⁵ stated that seniors are the group that are the most reluctant to admit they need help or even seek it. In the Summary Report of the 1-800 Provincial Gambling Help Line, April 1, 1995 to March 31, 1996,¹⁶ seniors aged 65+ only accounted for 0.9% of all calls. My recommendation is for community groups who want to help seniors with gambling problems, to target the seniors more directly with their campaign. Obviously the way to approach people aged 55+ would be a lot different than people in their early twenties. The focus of the help should be on areas seniors believe are important such as financial problems, the need for companionship and the lack of entertainment alternatives. The seniors need to be made more aware of the risks of gambling. They need to know that it is okay for them to ask for help and receive it without being judged.

Another possibility is for AADAC and the local seniors' groups to work in collaboration with local agencies such as Whitecourt Community Services or Aspen Health Services, which offer courses for the public. They could jointly sponsor a one or two day **Problem Gambling** course which would help train seniors and possibly other members of the community in identifying signs of problem gambling in themselves or in their peers and provide information on how to deal with and help these individuals.

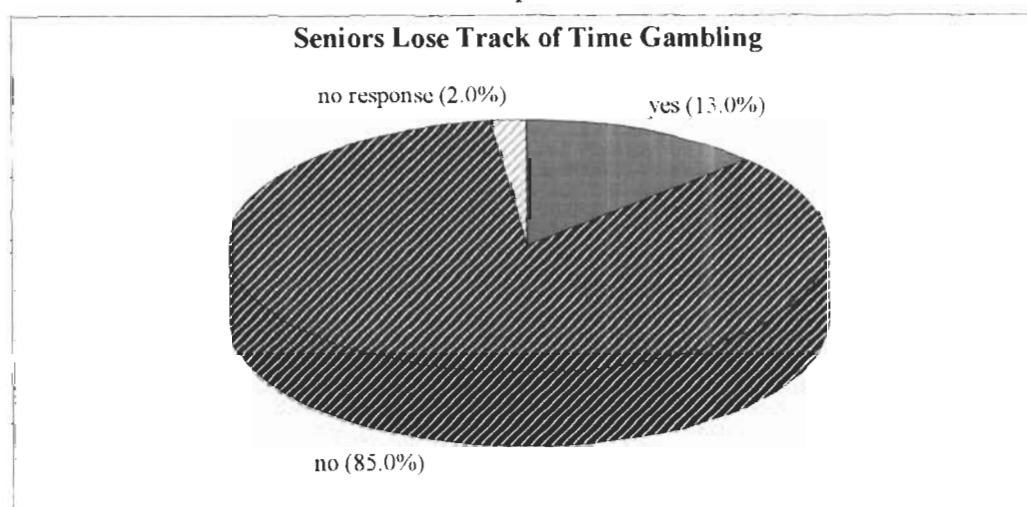
4. The Effects of Gambling On Seniors: Long Term Health Problemss

When we think of addictions harming our health, we usually think of alcohol, drugs or some other substance abuse. Although gambling may not appear to directly affect people's health, there are several health problems which can be attributed to gambling, such as stress, psychological problems, increased alcohol consumption, depression and being overweight. There were some questions in the survey which asked the seniors if they knew about some of the health risks and also if their alcohol consumption had changed since gambling was introduced into lounges and bars.

Seventy percent (70%) of the seniors agreed that gambling can cause health problems, 18% were uncertain about the effect of gambling on health, 6% disagreed with this premise and 6% gave no response.

A potential health risk associated with gambling can be losing track of time. Thirteen percent (13%) of seniors admitted to losing track of time when they gambled.

Graph 19

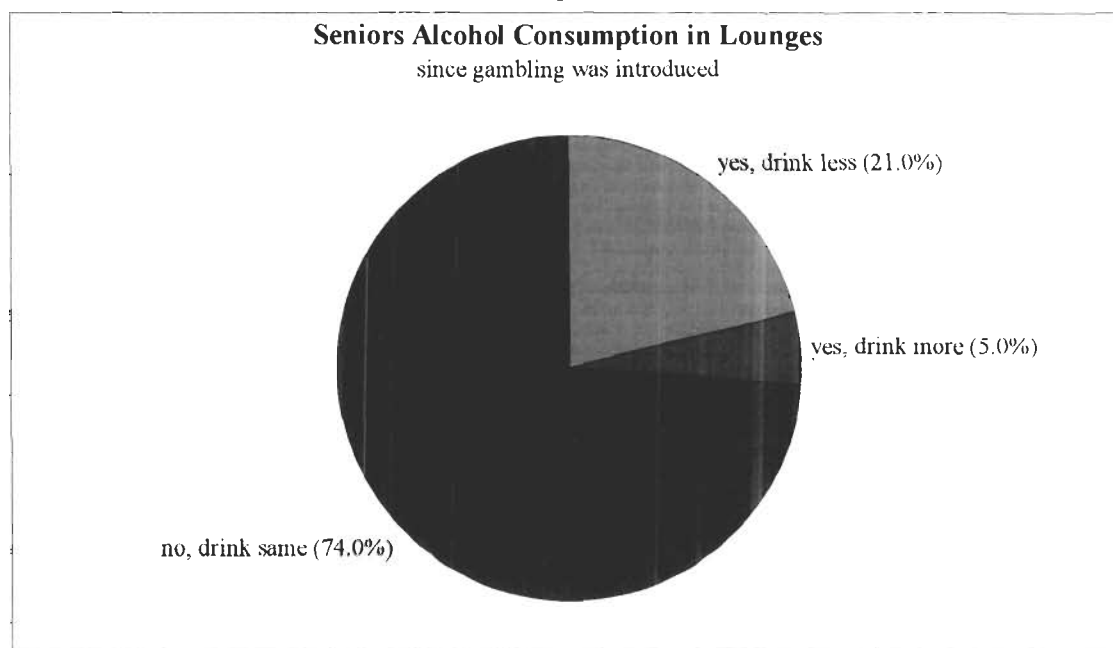


Of the 13% who stated that they lost track of time when they were gambling, 14% stated they were **Late For Work**, 29% said they had **Missed An Appointment**, and 43% said they had **Forgot To Do Something**.

A further breakdown of the data looked at whether or not the seniors' consumption of alcohol changed in the lounges or bars since gambling was introduced. Twenty-eight percent (28%) of seniors stated they drank alcohol in lounges while 72% did not drink in lounges regardless of whether they gambled or not.

Of the 28% of seniors who said they drank alcohol in lounges, nearly three quarters stated that their drinking had **stayed the same**.

Graph 20

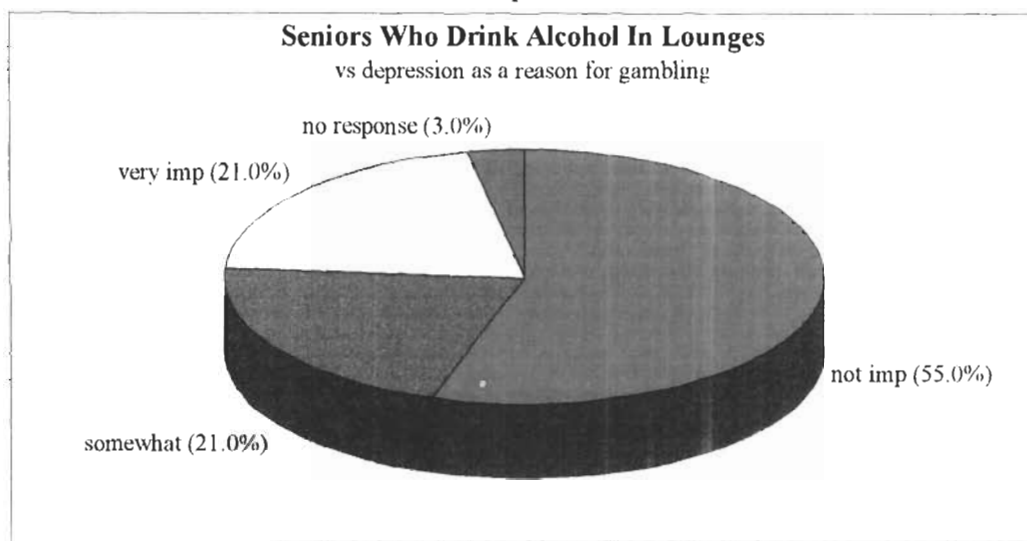


This means that with the introduction of gambling, many of the seniors are continuing to spend the same amount of money they previously had on alcohol, but are now spending **extra on gambling**. Twenty-one percent (21%) **did state they drank less** now with the introduction of gambling, but **5% admitted they actually drank more alcohol since gambling was introduced**. It is uncertain as to why this small percentage would actually consume more alcohol, but there are several possible reasons. Possibly this group of seniors drank more when they played the VLTs simply as an unconscious reflex when they were enjoying themselves, or when they were so involved in an activity they lost track of how much they had to drink. Another reason could be because they 'celebrated' if they

won some extra money; or because they 'needed a drink' if they lost some money. Finally, it could be because that this group already tended to drink heavily in the bars and when gambling was introduced, they had another reason to go to the lounges or bars more frequently and stay a bit longer.

Gambling, in combination with alcohol consumption, may contribute to other health problems, such as depression. A breakdown of the seniors' alcohol consumption by depression, produced some interesting results.

Graph 21

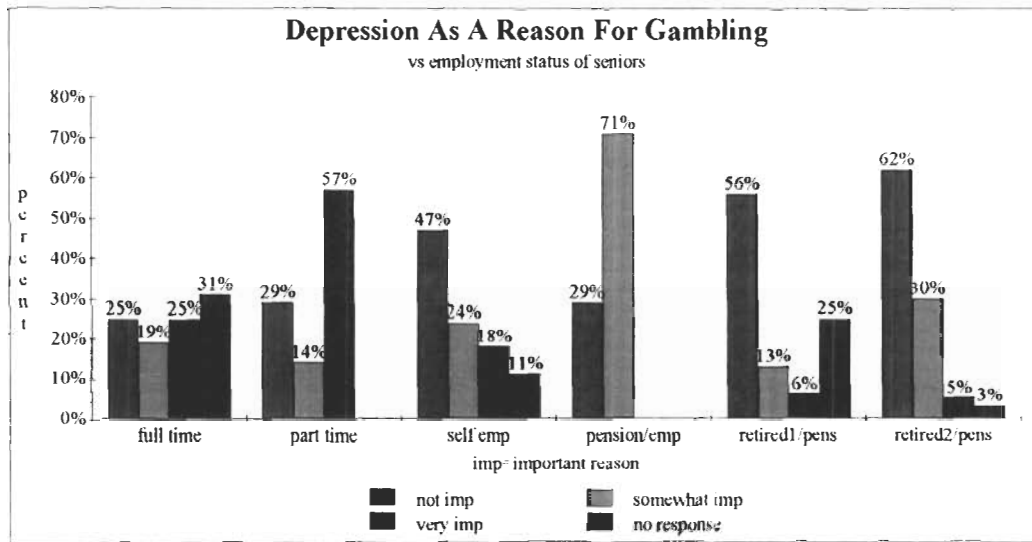


Forty-two percent (42%) of seniors who drank alcohol in lounges or bars thought **depression** was a very important reason to gamble.

Interestingly, there was a direct relationship between the seniors' annual household income and whether or not they believed depression was an important reason for gambling. Seniors in the low income (\$11,000-\$20,000) group were the most likely to believe depression was a very important reason for gambling.

When the data was broken down further by employment status, the results showed that seniors who only worked part-time were the group who most associated depression as a very important reason for gambling (57%).

Graph 22



Concluding Remarks and Recommendations

Although 70% of the seniors seemed aware that gambling can cause health risks, in an anti-gambling campaign, I would recommend that coordinators/counsellors ensure that health risks associated with gambling are highlighted. The message, that gambling, like any other addiction, can cause health problems, could be spread to the seniors through posters, brochures and ads in local newspapers. One of the research articles discussed health issues and gambling, stated: "The pathological gambler's periods of hypomania often involve decreased need for sleep, elevated energy level and physical restlessness. During depressive periods, the pathological gambler may experience substantial energy loss and chronic fatigue; insomnia or hypersomnia; feelings of inadequacy; decreased attention, concentration, or ability to think clearly; social withdrawal; and reduced experience of pleasure." ¹⁷(p11. Martin C. McGurrin; Pathological Gambling:).

Seniors were also asked about work problems and depression in relation to gambling. The lower income bracket of seniors, who worked only part-time, were the

group to most likely view depression as an important reason to gamble. The need for awareness of toll-free distress lines is very important for these seniors. Telephone numbers and addresses could be made available at senior drop-in centres as well as in lodges and seniors' apartments, on public billboards and in newspapers.

Another health risk which can be associated with gambling is alcohol consumption. Although three quarters of the seniors who drank, drank the same amount of alcohol since gambling was introduced, 5% admitted to drinking more. I agree with the recommendation which was made by a recent study done in British Columbia (Problem Gambling Project-focus groups April 1995)¹⁸, which recommended that the "Gaming industry should limit the amount of time a customer can play a VLT machine or the number of credits they could purchase on a ticket-in ticket-out system for VLT play." This may be a positive step in helping to deter problem gamblers from spending many hours in front of the video lottery machines and possibly help the gamblers that admitted to drinking more alcohol since gambling was introduced.

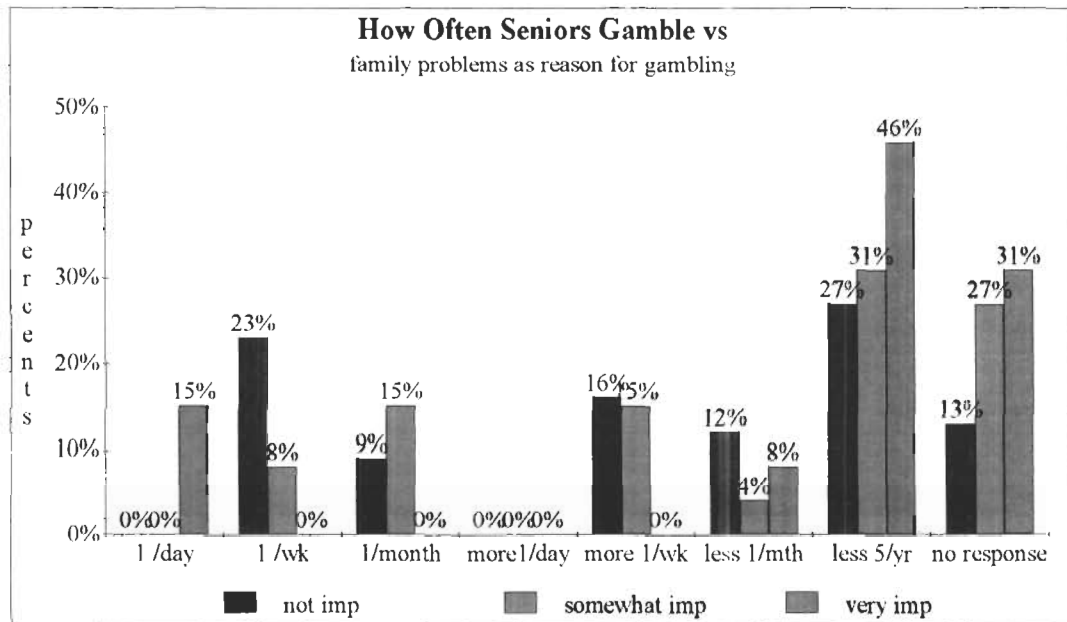
5. The Effects of Gambling on Seniors: Conflicts With Loved Ones

One area which this study expored was the families of the people who gambled as well as the people themselves. Seniors may gamble **because** of family problems, or may be **causing** family problems or conflicts because of their gambling. There have been cases of children whose parents (or one parent) were retired and started gambling away their life savings, their homes and their possessions. Similarly, there are the parents who are seniors whose children are coming back to them time and again for more money because of their gambling debts. Family problems stemming from gambling could also include marital breakdown and family violence.¹⁹ This section explores these issues, with questions which asked the seniors if they have had conflicts over gambling with their families as well as spouses.

Ten percent (10%) of the seniors admitted to having disputes with their spouse over gambling, while 9% of the seniors admitted to having family disputes over gambling. This number, while not extremely high, is still significant. It appears that nearly 10% of the senior population has had a serious enough gambling problem or has a family member with a serious enough problem to have caused a dispute. Furthermore, **30%** of the seniors believed **family problems** were a very important or somewhat important reason to gamble. However, the majority of seniors (56%) believed that family problems were not a very important reason to gamble.

Forty-six percent (46%) of seniors who gambled less than 5 times a year or had family members who did so felt family problems were a very important reason to gamble.

Graph 23



Fifteen percent (15%) of once a day gamblers cited family problems as a reason to gamble possibly because they have experienced confrontations first hand from a family member upset at them for gambling so often.

Concluding Remarks and Recommendations

Ten percent (10%) of the seniors had spousal disputes as a result of gambling and another 10% also believed personal family problems were a very important reason for why people gambled. Nine percent (9%) had family disputes as a result of gambling, and 15% of the seniors who spent more than they can afford on gambling viewed family problems as a very important reason to gamble. In order to help these people, they must (whether they are the families of the gamblers or the gamblers themselves), take a close look at their lifestyles and determine if there are certain patterns of behaviour consistent with a gambling addiction. If there are, then these people should be seeking counselling. Problem gamblers, (according to Martin C. McGurrin), "typically have difficulty maintaining intimate, emotionally expressive, and supportive relationships with parents,

siblings, spouses and children. Family members, particularly spouses, report that the pathological gambler goes through recurrent periods of emotional estrangement toward them and their children. The enstrangement may include the gambler's avoidance of situations that involve extended interaction with his or her spouse or family. Typically, during these periods, the gambler fails to attend the school or community events in which his or her children are involved. There is minimal expression of physical affection toward a spouse or children, with behavior such as hugging, kissing, holding, carrying, playful wrestling or tickling absent. Refusal to talk or avoidance of invited discussion with the spouse when the gambler appears anxious, troubled, or depressed is common. Sexual activity with the spouse is likely minimal even when the spouse actively encourages or requests more frequent sexual activity."²⁰ There are information booklets printed in the United States, such as Gambling Choices and Guidelines. This booklet has a section called, "What to Say if Someone's Gambling Concerns You,"²¹ which I found very useful. AADAC could look at focusing research into a manual developed for seniors in particular, with the emphasis on dealing with family conflicts and issues stemming from living with a problem gambler. Again, the fact that AADAC and the Alberta Gambling Help Line are available should be advertised through posters and brochures and made available in places seniors frequent, such as medical waiting rooms, grocery stores and pharmacies. In Whitecourt, a gambling support group exists called Gam Alon, which is available for family members of problem gamblers. This group could increase public awareness of gambling problems through posters and announcements on the local radio station and community network channels on cable.

6.The Effects of Gambling on Seniors: Financial Problems

An obvious detriment to gambling for any age group is the financial consequences of overdoing it. Senior age groups were explored as they had just as much or more potential for becoming financial victims as younger age groups. This study looked at this problem as seniors may have more time on their hands (than the rest of the population), many are on fixed-incomes which may be a greater temptation to 'win big', and many who are on fixed incomes cannot afford to lose a lot of money. In fact, according to one study, Age and Gambling Behavior: A Declining and Shifting Pattern of Participation, "persons over 65 years old are more likely to fall below the poverty line than any other age categories"²². Financial difficulties caused by gambling could also lead to legal and illegal borrowing, late or no payment of bills, bankruptcy, possible criminal activity, income tax evasion and even embezzlement at the workplace.²³

We first looked at the annual household incomes of the seniors involved in this study. (Table 8)

Table 8-Incomes

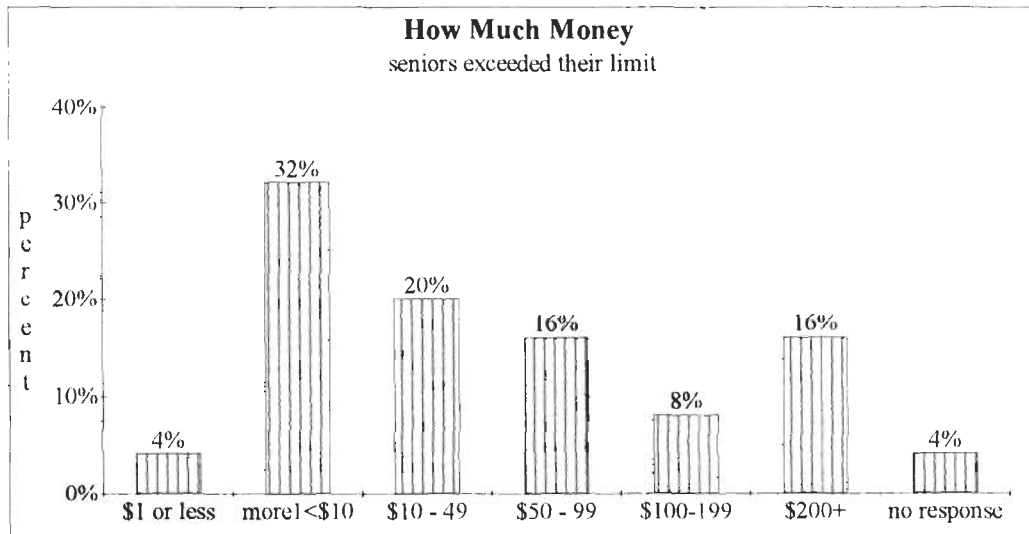
SENIORS'	INCOMES
\$10,000-	14%
11-20,000	31%
21-30,000	14%
31-40,000	13%
41-50,000	7%
51-60,000	6%
61-70,000	2%
71-80,000	2%
\$81,000+	2%
no response	9%

The largest group of seniors were in the \$11,000-\$20,000 income bracket. Considering that **89%** of seniors in this study admitted to gambling and with the estimated cost of

living for seniors at about **\$1400** a month,²⁴ (Arthur Waring Article), there were probably a few seniors who were gambling who could not afford to do so. Part of the financial problems caused by gambling is not sticking to a limit of how much money is going to be spent over a given time period. Nearly 25% of those who gambled exceeded a pre-set daily limit. This practice can be dangerous as stated in, Gambling Choices and Guidelines, "these are times when people should not gamble, (when the money bet exceeds a predetermined limit)."²⁵

Thirty-two percent (32%) of seniors who gambled, exceeded their set by limit \$1 to \$10.

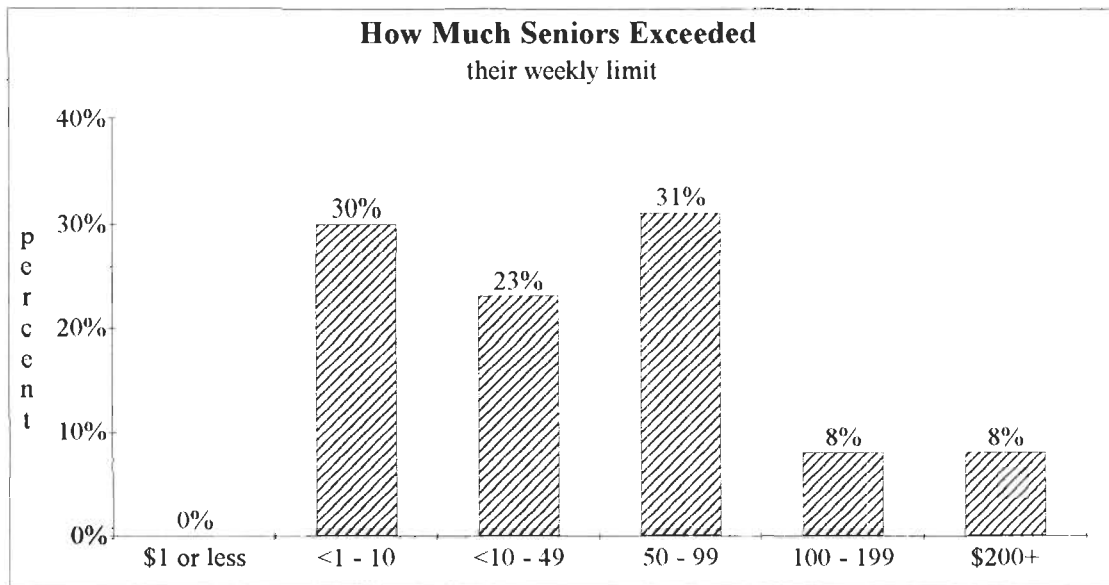
Graph 24



However, there are high percentages for other amounts as well, such as \$10-\$49 (20%), \$50-\$99 (16%) and \$200+ (16%).

When a weekly gambling limit was set, 12% of seniors who gambled on a weekly basis exceeded their limit. Eighty-four percent (84%) gambled \$1-\$100 over their set limit as shown in Graph 25.

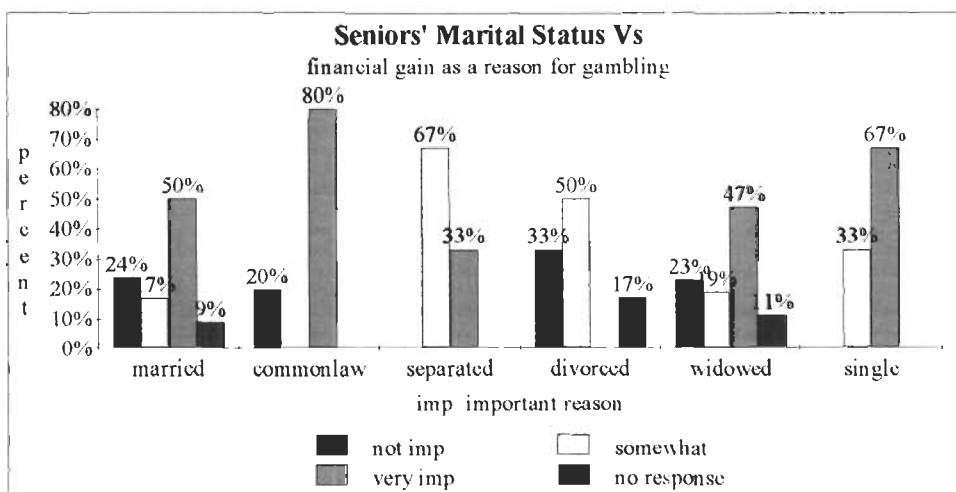
Graph 25



Seniors in the \$21,000 - \$30,000 and the \$31,000 - \$40,000 income range were the most likely to view **financial gain** as a very important reason to gamble. Surprisingly, the lowest income group had a very low response in terms of financial gain as a reason for gambling.

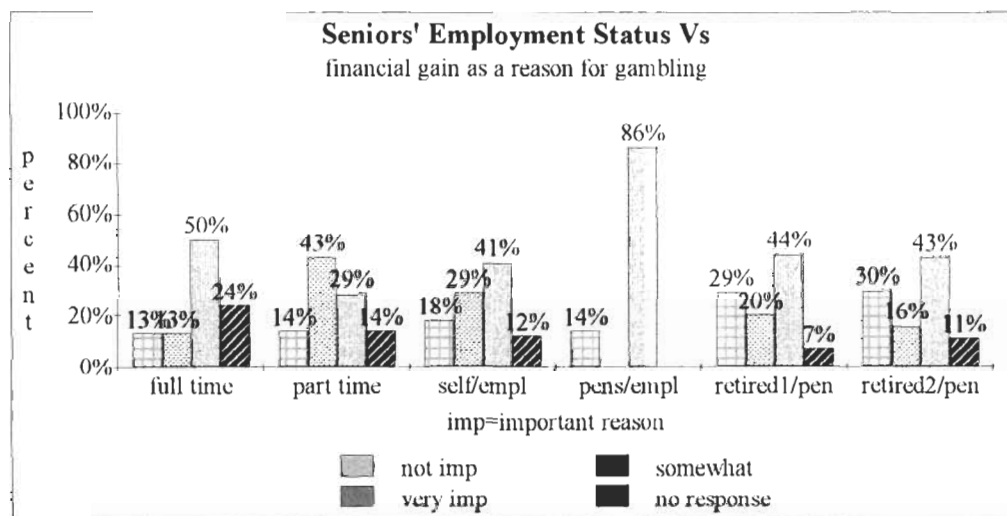
In a related analysis of the data, seniors living in common law relationships and single seniors were the two groups to perceive **financial gain** as a very important reason to gamble.

Graph 26



Furthermore, 86% of seniors who were employed while receiving a pension, viewed financial gain as a very important reason to gamble (Graph 27). This could be due to the fact that this group relies the most on supplements to their incomes.

Graph 27



Concluding Remarks and Recommendations

Nearly one quarter of the seniors said they have exceeded a daily limit for gambling, while 12% have exceeded a weekly gambling limit. **Financial gain** was the most important reason for seniors to gamble, while seniors who were either single or living in common-law relationships; from the lower to middle income brackets or earning a pension while still employed were most likely to hold this view. The most effective way to combat financial issues brought about through gambling may be to deter seniors from spending money on gambling, not necessarily telling them to stop completely. For instance, local charities and groups could still have gambling nights with non-monetary prizes. The amount a senior could spend at one of these events could also be limited (for instance a \$50 maximum for the night) which would help many of the seniors in this study who admitted to exceeding pre-set limits.

Public awareness is key in helping the seniors to avoid becoming financial victims of gambling. Local organizations and senior groups could publish the financial drawbacks

of gambling; for instance the actual odds of winning for each of the popular senior gambling forms and how much money is actually spent in one sitting, compared to how much money the average senior makes once semi or fully retired. This could be done through the use of posters and brochures distributed in areas seniors frequent.

These organizations could also jointly sponsor personal budgetting seminars/courses provided especially for seniors at minimal cost. These seminars would teach seniors how to manage their finances differently from other age groups, as this group is often in a very different financial situation. One myth which could possibly be addressed at these seminars is the idea that with their life savings and investments cashed in, the seniors have an endless supply of money to do with what they like. The course could inform the seniors that even though their house may be paid for, they still may live a long time after retirement especially if they are only 50 or 55 years old, with little or no annual income and entering the stage of life where costly medications and hospital/medical care are becoming more of a reality.

Local organizations such as the seniors' groups and the legion for instance could also become more involved to help deter seniors' gambling, by implementing fun programs whereby the seniors set aside what they normally would spend on gambling for a week or month and contribute to a fund. At the end of the year, the seniors could use the money for a trip or a piece of equipment or furniture for their club.

Finally, if money is the main issue for seniors to continue gambling, (as it appears in this study), then future studies should be considered to explore exactly how much seniors spend on gambling and how much they actually win. Focus groups could be set up to let the seniors discuss whether or not they actually do win more than they spend over a set period of time, with the results compiled into a report which would be made public.

APPENDIX B: GAMBLING SURVEY

GAMBLING SURVEY

The Whitecourt AADAC office is undertaking a study of the attitudes and beliefs of persons aged +55 in the Whitecourt, Mayerthorpe, Fox Creek and Sangudo areas to look at the issue of gambling. This project is unique as many of AADAC's areas focus lie mainly with youths and other addictions.

Here is your chance to express your opinions and concerns as well as give any ideas about gambling in your community. The results will be used to create a report which will be published in mid to late 1996. Your answers are completely confidential so please do not write your name on this survey. Thank-you for your help.

Please Return by April 25, 1996

1. Which of the following do you believe are a form of gambling?(Check all that apply)

	1	2
Video Lottery Terminals(VLTs)	<input type="checkbox"/> yes	<input type="checkbox"/> no
Bingo Halls	<input type="checkbox"/> yes	<input type="checkbox"/> no
Casino	<input type="checkbox"/> yes	<input type="checkbox"/> no
Betting with a friend for money	<input type="checkbox"/> yes	<input type="checkbox"/> no
Betting on Races	<input type="checkbox"/> yes	<input type="checkbox"/> no
Playing cards for money	<input type="checkbox"/> yes	<input type="checkbox"/> no
Lottery Tickets	<input type="checkbox"/> yes	<input type="checkbox"/> no
Playing the Stock Market	<input type="checkbox"/> yes	<input type="checkbox"/> no

2. How do you feel about gambling?(Check one answer only)

- 1 ☐ approve of it completely
- 2 ☐ approve of it, but should be more regulated
- 3 ☐ disapprove of it completely
- 4 ☐ disapprove of it as it is regulated right now
- 5 ☐ no opinion

3. Please circle whether you agree, disagree or are uncertain with each of the following statements:(1=Agree, 2=Uncertain, and 3=Disagree).

	Agree	Uncertain	Disagree
Gambling is hurting businesses in the community.	1	2	3
Gambling can become an addiction.	1	2	3
Gambling can cause health problems.	1	2	3

4. Do you know someone who gambles(even yourself)?

- 1 ☐yes 2 ☐no

5. Have you ever gambled?

1 ___yes(includes ex-gamblers,answer 5a and 5b)

2 ___no (go to Question 5c)

a) if yes, in what form do you/did you gamble?

	1	2
Video Lottery Terminals(VLTs)	___yes	___no
Bingo Halls	___yes	___no
Casinos	___yes	___no
Betting on Races	___yes	___no
Raffle Tickets(over \$10 ea.)	___yes	___no
Lottery Tickets	___yes	___no
Playing Cards for Money	___yes	___no
Playing the Stock Market	___yes	___no
Betting with a friend for Money	___yes	___no
Other(please specify)_____	___yes	___no

b) How often do you/did you gamble?(Check one only)

1 ___once a day	4 ___more than once a day
2 ___once a week	5 ___more than once a week
3 ___once a month	6 ___less than once a month
	7 ___less than five times a year

Please go to question 6.

c) if no, why do you not gamble?(Please check all that apply)

___waste of money
 ___too busy
 ___religious reasons
 ___waste of time
 ___low chances of winning
 ___not interested
 ___it could become an addiction
 ___victimizes the poor
 ___know someone who gambling has hurt
 ___other(please specify)_____

Please go to question 14.

6. Have you ever planned a holiday around gambling?

1 ___yes(answer 6a)

2 ___no(go to question 7)

a) if yes, please check all places that apply:

___Edmonton	___Reno
___Calgary	___Las Vegas
___Other provinces	___Other(please specify)

7. Have you ever set a limit for gambling for **one day** and then exceeded this limit?

1 ___ yes (answer 7a) 2 ___ no (go to question 8)

a) if yes, by how much did you go over your limit?

- ___ \$1 or less
- ___ more than \$1 up to \$10
- ___ more than \$10 up to \$49
- ___ \$50 to \$99
- ___ \$100 to \$199
- ___ \$200 or more

8. Have you ever set a limit for gambling for **one week** and then exceeded this limit?

1 ___ yes (answer 8a) 2 ___ no (go to question 9)

a) if yes, by how much did you go over your limit?

- ___ \$1 or less
- ___ more than \$1 up to \$10
- ___ more than \$10 up to \$49
- ___ \$50 to \$99
- ___ \$100 to \$199
- ___ \$200 or more

9. Have you ever spent more money on gambling than you could afford?

1 ___ yes (answer 9a) 2 ___ no (go to question 10)

a) if yes, by how much did you go over your limit?

- ___ \$1 or less
- ___ more than \$1 up to \$10
- ___ more than \$10 up to \$49
- ___ \$50 to \$99
- ___ \$100 to \$199
- ___ \$200 or more

10. If you won at gambling, would you be tempted to return and try to win more?

1 ___ yes 2 ___ no

11. Do you ever lose track of time when you are gambling?

1 ___yes (answer 11a)

2 ___no (go to question 12)

a)if yes, have you:(check all that apply)

___been late for work

___missed an appointment

___forgot to do something

12. In the past 12 months, have you ever had to borrow money to cover your gambling debts?

1 ___yes (answer 12a)

2 ___no (go to question 13)

a)if yes, how much did you borrow?(check the most at **one** time)

___\$1 or less

___more than \$1 up to \$10

___more than \$10 up to \$49

___\$50 to \$99

___\$100 to \$199

___\$200 or more

13. In the past 12 months, have you ever sought help as a result of gambling?

1 ___yes-(answer 13a and 13b)

2 ___no (go to question 14)

a)if yes, in what form (check all that apply)

___counselling

___gamblers anonymous

___friends

___other(please specify)_____

b) if yes, did you continue to gamble after you received the help?

1 ___yes

2 ___no

14. For each of the following reasons for why people gamble, please: Circle 1 for not an important reason, 3 for a very important reason, and 2 for a somewhat important reason.

	least	Somewhat	most
boredom	1	2	3
nothing to do	1	2	3
peers/friends are doing it	1	2	3
entertainment	1	2	3
enjoy the atmosphere	1	2	3
financial gain	1	2	3
loneliness	1	2	3
curiosity	1	2	3
depression	1	2	3
having problems at work	1	2	3
lottery ticket advertisements	1	2	3
personal family problems	1	2	3
support good causes	1	2	3
feeling lucky	1	2	3
impulse purchase	1	2	3
other(specify) _____	1	2	3

15. Have you ever had disputes with your spouse/common law partner over gambling?

1 ___yes 2 ___no 3 ___not applicable

16. Have you ever had disputes with your family or children over gambling

1 ___yes 2 ___no

17. Which of the following activities might help reduce gambling?(Check all that apply)

	1	2
sports/team activities	___yes	___no
bowling	___yes	___no
movie nights	___yes	___no
seminars/workshops	___yes	___no
dances/socials	___yes	___no
other(specify)_____	___yes	___no
nothing would help	___yes	___no

18. Do you drink alcohol in lounges or bars?

1 ___yes (answer 18a) 2 ___no (go to Demographics Section)

a) Has your consumption of alcohol changed in the lounges or bars since gambling was introduced?

1 ___yes, I drink less now
2 ___yes, I drink more now
3 ___no, I drink the same amount

DEMOGRAPHICS

The following questions are needed so that we can know a little more about our respondents. The information will be kept completely confidential.

19.. Gender 1 ___male 2 ___female

20. Age 1 ___55-60
 2 ___61-65
 3 ___66-70
 4 ___71-75
 5 ___76-80
 6 ___81+

21. Would you say your **annual household** income is:

1 ___under \$10,000	6 ___51,000-60,000
2 ___11,000-20,000	7 ___61,000-70,000
3 ___21,000-30,000	8 ___71,000-80,000
4 ___31,000-40,000	9 ___81,000+
5 ___41,000-50,000	

22. How would you best describe your employment status?(Check one answer only)

1 ___full-time employed
2 ___part-time employed
3 ___self-employed
4 ___employed with pension
5 ___retired-one pension
6 ___retired-two or more pensions

23. What is your current marital status?(Check one answer only)

- 1 ___ married
- 2 ___ common-law relationship
- 3 ___ separated
- 4 ___ divorced
- 5 ___ widowed
- 6 ___ single(never married)

24. Do you live in the:(Check one answer only)

- 1 ___ country
- 2 ___ town/village

25. Which area do you live in:(Check one answer only)

- 1 ___ Fox Creek
- 2 ___ Mayerthorpe
- 3 ___ Sangudo
- 4 ___ Whitecourt

26. If you have any comments, concerns or ideas about gambling in your area or in general, here's your chance to let us know!

Thank-you for taking time to complete this survey. Your cooperation is greatly appreciated.

For more information about AADAC services, please contact our office:

Alberta Alcohol and Drug Abuse Commission
Room 207 - Provincial Building
5020 - 52 Avenue
Whitecourt, Alberta
T7S 1N2

APPENDIX C: REFERENCES

REFERENCES

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APPENDIX D: BIBLIOGRAPHY

CONCLUSION

The compilation of statistical data contained in this report provides the basis for research on the effects of gambling on seniors aged 55 and older in the Whitecourt and area of Alberta. There were 134 respondents or a 15% response rate from the seniors. I believe that this sample is adequate to be a source of baseline data from which other studies of similar nature can be compared.

From the outset of this project, I did not expect a high percentage of seniors who were involved with this study to have a gambling problem and the data confirmed this view. In fact, a 1994 article completed in the Edmonton Journal by Rick Pedersen²⁶, (Gambling Profits Linked to Addiction), noted that the provincial figures on problem gambling showed about 130,000 or 5.4% of Albertans have a gambling problem. In this study, only 2% stated they had a gambling problem.

Is there a problem among the Northwest senior population? The data indicated that there could be a problem with a small percentage of the seniors. This group showed signs of addictive behaviour (according to Gambling Choices and Guidelines, Svendsen and Griffin),²⁷ as determined by their responses. There were 5% who admitted to gambling once a day. Another 3% admitted to borrowing money to cover their gambling debts. Twelve percent (12%) admitted to spending more money on gambling than they could afford. Thirteen percent (13%) of seniors lost track of time while gambling, while 5% stated they actually drank more alcohol since gambling was introduced into the lounges. Ten percent (10%) had conflicts with loved ones over gambling and nearly a quarter of the seniors exceeded a set gambling limit.

Several important statistics were discovered in this study. Section one explored the seniors' perceptions towards gambling. One quarter of the seniors believed betting with a friend for money was not gambling nor was playing the stock market (19%). While the majority of this segment of the population accepted that gambling could become an addiction, only 40% believed gambling was hurting businesses in the community. The

largest group to be concerned about the effect on businesses was from Whitecourt (60%). Nearly 90% of the seniors knew someone (including themselves) who gambled. The two most significant reasons the seniors believed why people would gamble were **financial gain** and **entertainment**. The majority of seniors (over 60%) believed sports and bowling would be the two most effective activities in reducing gambling in the community. Sixteen percent (16%) were influenced by what their peers or friends did, and 22% stated that lottery ads were an important cause of gambling. Female seniors appeared to be more influenced by the lottery ticket ads than their male counterparts.

Section two looked at seniors' attitudes towards gambling. Thirty-nine percent (39%) approved of gambling but felt it should be more regulated, while a quarter of the sample disapproved of it completely. Despite this, 90% still gambled. **Lottery tickets, raffles and bingo** were the gambling choices for the majority of the seniors. Despite many negative comments about VLTs, 32% still gambled on them. The main reasons 10% of seniors said they did not gamble, were that they felt gambling was a waste of money and were simply not interested. Male seniors tended, overall, to be more in favor of gambling than females aged 55+ and were more frequent gamblers.

The third section explored the effects of gambling on seniors, specifically addictions. Nearly half the seniors stated that they would continue to gamble even after they won. Thirty-two percent (32%) of seniors gambled less than 5 times per year while 22% gambled once a week. Only 2% of the seniors ever sought help as a result of their gambling and continued to gamble after receiving help. Twelve percent (12%) spent more money on gambling than they could afford, with 42% of this group admitting to spending between \$100 and \$200 over their limit. About a third of the respondents (32%) believed **feeling lucky** was a very important reason for gambling, while a quarter believed **impulse purchase** was an important reason to gamble.

Married and separated seniors were the two groups who gambled most frequently. Seniors who lived in the country gambled more often than seniors who lived in town. The Whitecourt seniors, and seniors who were in the \$11,000 to \$20,000 income bracket were the most frequent gamblers. It was also discovered that seniors who gambled more frequently (ie. more than once a week), were the most likely to spend more money than they could afford. Finally, both seniors who gambled less than 5 times a year and more than once a week, had the greatest potential to lose track of time when they were gambling.

The fourth section dealt with health problems seniors encountered as a result of gambling. The overall majority of seniors (70%) agreed that gambling could be a risk to their health. Thirteen percent (13%) admitted to losing track of time when gambling, while 5% of seniors who drank alcohol admitted to drinking **more** in lounges since gambling was introduced. Seniors who were in the lower income bracket (\$11,000 to \$20,000) were the most likely to view depression as a reason for gambling. Similarly the seniors who were part-time employed or drank alcohol in lounges were the groups who most likely associated depression with gambling.

The fifth section looked at seniors' conflicts with family as a result of gambling. Ten percent (10%) of the sample had spousal disputes as a result of gambling. Another 10% associated gambling with personal family problems. The most frequent gamblers (once a day) and the least frequent gamblers (less than 5 times a year) both believed family problems were a very important reason for people to gamble. Finally, of those seniors who spent more money on gambling than they can afford, 15% of them believed that family problems were a very important reason to gamble.

The final section explored the financial problems seniors faced when gambling. The majority of the seniors that took part in this study were in the \$11,000 to \$20,000 income range. Thirty-two percent (32%) of the respondents who gambled admitted to **exceeding a set limit** when gambling. Seniors who were: **making \$31,000 to \$40,000 a**

year, living in **common-law relationships** or **employed with a pension**, were the groups who most likely viewed the financial gain aspect as a very important reason to gamble.

This study showed that seniors are quite informed about gambling, but could be more informed. Whether it is the effects, the signs of problem gambling, or even what types of activities were actually considered gambling, the seniors in the Whitecourt and area need to be more educated through public awareness campaigns. The more aware the seniors are, the better chance they have of not falling victim to gambling and helping those who have problems.

As well, 39% of seniors stated that they approved of gambling but felt it should be more regulated. Exactly what does this mean? Do they want tougher access to gambling venues for minors? Do they mean less VLTs in the lounges or bars? Should the government be providing **more** or **less** assistance to those who become victims to gambling? Through a **future research study**, these questions could possibly be answered.

AADAC and the Provincial Gambling Hotline both exist in Alberta. The senior population needs to know that these agencies are there to help them and give them support if they or someone they care about has a gambling problem. The addresses and telephone numbers of both of these places should be in a visible place in areas seniors will frequent such as: medical waiting rooms, grocery stores, inside public transport and pharmacies.

Finally, local agencies and the communities need to get more involved in providing alternatives to gambling for seniors. Many activities such as tours and team sports are already available now. If the majority of the seniors stated that they felt sports and bowling would be the most effective activities in reducing gambling in the community, then possibly the organizations need to advertise these activities better and encourage more involvement from the seniors. With these recommendations, I believe that people aged 55 and older in the Whitecourt and area may have a better chance of not falling victim to gambling.

APPENDIX A: COMMENTS

COMMENTS

The survey that was used for this project contained an open-ended response question on the last page. It was question # 26 asking, "If you have any comments, concerns or ideas about gambling in your area or in general, here's your chance to let us know!" I find these questions interesting and in many cases they provide us with some useful insights in to what the respondents feel about gambling above and beyond the normal fixed-response questions we gave them. Here are the responses verbatim:

"Help Jay."

"I have no desire to gamble or drink even if I did not live below poverty line. There is just enough to cover my stay at the Lodge and medical expenses."

"Lottery machines should be taken out if Bars & Lounges as enough money is spent on alcohol. Lots of money spent should be used for household expenses food and family entertainment."

"Get the Damn Machines out of this town Pronto!!"

"Get rid of Machines!"

"Gambling is a sickness but because it is so accepted, hard to control!"

"Sucker Bait!"

"VLT's are detrimental to fund raising projects (gambling) in our communities. Should never have been introduced into Alberta. Should be withdrawn now!"

"I think that such surveys as this are a complete waste of time under present day circumstances."

"Do not approve of VLT's in Bars as people are spending money they do not have."

"Would rather see a casino than VLT's in the bar or lounges."

"Gambling is alright for entertainment as long as it does not get out of hand and you have control of yourself."

"Too much Gambling using up funds, abusing Food Bank and other services."

" I would like to see all VLT's removed from bars and lounges there too big a temptation for the average person. Gambling is a very destructed thing to both the gambler and the entire family and friends a lot more help is needed for these people."

"Get Nevada bugs to sell Nevada tickets to see for themselves how much people lose."

"No one really benefits from gambling and usually those that become addicted will suffer in the end."

"I don't think we need to gamble at any time."

"Too many people play bingo and slot machines and then go to the food bank. I have no problem with people over 65 going to bingo. Their children should be on their own. These people did not gamble in the 1930's to 1960 when they had a family. Their family came first."

"Government should get out of Gambling as is they provide little or no help, but take millions of dollars from those who can't afford it. Many family have been destroyed."

"The machine games the kids play, is a start to get them on a road of gambling. I hate them."

"The Looney machines should be removed. They create a real problem as people play when they have no money. If a person is addicted to gambling that person must be the one to decide to quit or nothing will help."

"Gambling don't bother me. Quit giving out government help to those that do. Take their children away and feed them. But forget about the gambler. Let them starve if that's what they want."

"We don't need more gov't influence or laws. It is a personal matter of choice; responsible judgement, discipline and self control."

"Remove the machines and have one central gambling place like Vegas(Edmonton)."

"I(we) have no problems, do enjoy a bit from time to time so of no worry, will power can be a factor of control."

"Video lottery terminals and Casinos should not be permitted in small communities. Gambling is not a modern concept and the effects are not a surprise to anyone except the one that becomes addicted. The following statement is not a reflection on AADAC or persons concerned with the effects of gambling of a detrimental nature. It seems that law-makers like challenges of irreversible magnitude. Eg. 'Let's start a fire in the house then see what effect it will have? If the problem is serious let's try to contain it or even reverse it.'"

"The addicted people should be billed for their own help needed."

"Should pay for their own responsibility not our tax monies."

"Gambling is very very hard on families - can create tremendous financial, emotional & physical hardships."

"There will always be gambling."

"The only way to stop people from gambling is for them to decide not to gamble."

"Gambling in moderation is allowed."

"No comment. It does not bother nor interest me."

"There no need for this kind of gambling in Alberta."

"Alberta has enough resources & opportunity without this kind of gambling. In short its hurting business and crime will increase for youth. This is not Nevada USA this is AB Canada."

"Gambling machines like (VLTs) are more addicting as are any gambling that has an instant (win) or loss."

"I don't mind lottery tickets or bingo but Video Lottery terminals and casinos should be cut out."

"Rules and regulations do not deter irresponsibility."

"The only difference is where the profits from gambling is going now. We will need more social programs because there is no support for young peoples groups anymore. We all need money to keep things moving. VLT's are not the 'evil thing' but lack of money is. Jobs, good steady jobs will cure any "Social ill."

"I think VLTs are the worst habit for people with no money or on welfare. They are using there cheques for gambling and children go work out because its the only way that they might get out of their slumps."

"Some families on welfare buy lottery tickets and go to food banks."

"Some questions felt unable to answer."

"I think that help should be available to those who seek it, However, too much interference from government is not good. People need to take more responsibility for their own actions. Government responsibilities should be to:

1. Inform the people of the dangers of Gambling
2. Inform the people of help available
3. Provide help to those who seek it.

People who are going to Gamble are going to do so in 1 form or another."

"If you over gamble, it's a sickness seek help. Gambling can be fun, but not every month can be good entertainment and helps clubs, churches, etc. on raffles or what ever."

"Gambling passes the time. A great entertainment like anything else one must control how much money will be spent on it, and also how much time used for it. (Opinion of seventy year old person)."

"There are far too many video lottery in bars and lounges! I also think that gambling should not be able to advertise. Gambling is much of a dangerous addiction as smoking which can no longer be T.V. endorsed."

"People should be accountable for themselves. No rules. If you can't afford to spend the money don't do it. No help from government, money should be returned to help medicare(brain surgery) and things like that.(MS, AIDS, Daycare)."

"Gambling only creates another hardship which people now can ill-afford. We have enough problems with alcoholics and drug abusers, broken families and delinquents."

"Gambling can be addictive which leads to broken homes, breaking the law to obtain money to gamble, loss of possessions, etc, etc, etc."

"I believe gambling once started is hard to stop, homes and family's have been lost because of this addiction, people will lie and cheat, when asked where is your pay cheque? they say, "I lost it.", they lost it okay, children always wear the brunt of these things, gambling and drinking can go hand in hand."

"Do away with the VLT's totally!"

"There are too many hot headed young people who seem to be breaking, entering, stealing and fencing goods already. We don't need another habit for them to support."

"Harmless pastime if not carried to excess."

"The government should make it illegal."

"Video Machines at Mayerthorpe Hotel are attracting gamblers in town. Addicts are spending rent and food money."

"People go to Vegas and Reno just to gamble and would be worse if we had any more here."

"Remove VLT's from everywhere except large casinos in cities. Gambling has hurt local charities."

Question # 17 asked the respondents which of the following activities might help reduce gambling. There was an open-ended response where the seniors could add any category that they wished. We had all sorts of responses from serious to off-the-wall comments. These are listed below in no particular order.

"They have to help themselves. They must admit to having to their 'gambling' habit."

"Not Needed"

"God's word."

"Family outings."

"Doing some work."

"Church."

"If you want to gamble you will."

"Don't give them financial help."

"Remove the Machines."

"Creative - arts and crafts, music."

"Regulate Lotteries and Number of Bingo halls and frequency."

"Curling."

"Hobby."

"Not sure - nothing would change my current pattern."

"Sex!"

"Weapons Night Social."

"Involvement in any alternatives."

"Seminars against gambling."

"Church."

Some of the respondents chose to write comments throughout the survey. We found them interesting and in some cases useful in giving us insight into the attitudes of seniors concerning gambling in the community. These are listed below, with a description of where they were found and/or what question in which they were pertinent. They are grouped by each individual survey where random comments were placed.

By question #7, asking if the respondent set a limit for gambling, the comment written beside it was, "never had the desire to gamble."

Beside question #10, would you try to win more, the comment was, "No money for such."

For question #14, in the other category, the response was: "Extent of gambling only big 6/49 -> Advertising 10 million sounds good!"

Beside question #10, asking whether the respondent would be tempted to return to try and win more, they wrote, "Not right away - maybe next week." For question #17, the respondent wrote, "All of these are available.", in response to which activities may help reduce gambling.

Beside question #17, which activities might help reduce gambling, the respondent wrote under nothing would help, "Yes, maybe depends upon the person."

Under question #6, asking if the senior ever planned a holiday around gambling, they wrote, "If I had an extra \$20 and wanted \$50 to go somewhere." And beside question #18 a) asking about the change in their alcohol consumption in bars since gambling was introduced, the respondent wrote that he drinks less now, but "not from gambling but the penalties for over .08 are stiffer and enforced better."

In the 'other' category for #13, what form of help have you sought as a result of gambling, the respondent wrote, "Treatment Center."

One respondent had objected to the demographics section. Beside age, she wrote, "Somewhere in here." Beside the annual income she wrote, "N of your D.B.". Beside the employment status she wrote, "Just Retired.", and beside current marital status she wrote, "Why do you need to know this?"

In the open-ended response section 'other', under if no, why do you not gamble; the respondent wrote, "It makes the poorest people in the country children, worse off then ever."

One respondent had an objection to the second question asking, "How do you feel about gambling?" Here was his response: "Nonsense question! There is no real comparison as to how damaging some forms of gambling can be. ie - you can easily lose all of your money and possessions at a casino or race track, playing cards. On the other hand, Bingo halls are a form of recreation and with not providing anything but charity games the shirt should stay on ones back. Lottery tickets are O.K. too if not too many are available. Stock market is private business and our economy runs on it." The same respondent wrote beside question #5 b) asking how often do you gamble,(once a week); "for sure, more often if lottery tickets come my way."

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