

Seniors who gamble:
A SUMMARY REVIEW OF THE LITERATURE 2003

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**You got to know when to hold 'em,
know when to fold 'em.
Know when to walk away and know when to run.
You never count your money, when you're sittin' at the
table.
There'll be time enough for countin', when the dealin's
done.**

**Every gambler knows that the secret to survivin'
Is knowin' what to throw away and knowin' what to keep.
'Cause every hand's a winner and every hand's a loser
And the best that you can hope for is to die in your sleep.**

The Gambler. Kenny Rogers.



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EXECUTIVE SUMMARY

Although individuals over the age of 55 share many characteristics, they differ fundamentally in other respects. Seniors do not constitute a homogenous group—neither does the literature that describes them. Information about seniors and gambling is disseminated in a variety of formats and reaches diverse audiences. Reports and articles describing and analyzing the gambling behavior of individuals over the age of 55 are published in newspapers, newsletters, magazines, government-sponsored reports, peer reviewed journals, and on the Internet. Most of it is credible and some of it is not.

The following summary review of the literature provides descriptive and critical commentary on key writing related to important themes in the literature about gambling among the elderly. The themes include literature about the demographics of seniors who gamble; the factors that influence seniors' gambling behavior; the consequences of seniors' gambling behavior; and the marketing strategies that target seniors. An overview and discussion of the research methodologies employed to gather and interpret data in the literature about seniors who gamble are also provided. The last two sections of the review consist of an annotated bibliography of 153 references as well as an annotated list of 51 Internet resources about seniors and gambling.

Gaps in the knowledge and further directions for research relative to seniors who gamble have become apparent as a result of conducting the literature review. These may be summarized as follows:

- ♠ Most of the literature reviewed for this summary focuses on the gambling behavior of English speaking, Anglo-Saxon seniors. There has been a concomitant lack of attention paid to non-English speaking, ethnic groups.
- ♥ A number of studies point to limitations in the design of instruments used for gathering data from seniors about their gambling behavior. In particular, the SOGS-R instrument was identified as having shortcomings in this regard.
- ♦ Research conducted by government agencies has no peer review component before publication and dissemination yet the reports based on that research are widely used to inform decisions and formulate policy.
- ♣ The summary review of the literature provides demographic data gathered from a number of studies about seniors who gamble. After examining the literature, it is apparent that current data profiling Canadian and Alberta seniors in 2003 is limited. Policy and program decisions may be based on out-of-date demographic and prevalence data.



- ♠ The dynamics of gambling as a vehicle for social exchange among seniors and the effect of variables such as ambience and design of gaming sites and shopping malls where seniors gamble has been explored to a limited extent.
- ♥ Rigorous and systematic qualitative studies—especially focused on narratives and descriptions of seniors' needs and desires—are limited.
- ♦ Community-based research projects involving partnerships of vested groups: government agencies, academics, seniors, their caregivers, and the gaming industry are few.
- ♣ Gambling on the Internet is increasingly prevalent among all sectors of society. The nature and extent of the influence the technologically savvy Baby Boomers will have on electronic gaming has only been explored to a limited extent.



INTRODUCTION

In terms of demographics, most of Canada's seniors live in Alberta, British Columbia, Ontario, and Quebec. Between 1991 and 2001, the number of Canadians aged 49 to 64 increased by 36%—an increase due to the entry of the **Baby Boomers** into this group. Seniors aged 65 will account for 15% of the population by 2011 while the number of seniors aged 70 to 79 will increase only slightly. Those over 80 will form the fastest growing age group. In 1998, women constituted 54% of all persons aged 65 to 74 (Statistics Canada, 1999).

A significant life change affecting seniors is **retirement**. Retirement means having the time to engage in leisure activities. Statistics Canada (1990) reported that the average Canadian senior had 7.8 hours of free time each day. An important life change seniors experience is the **death of a spouse** and/or gradual **loss of close friends and community**. Such losses may bring diminishing social contact and a heightened sense of loneliness, isolation, and depression especially for those living on fixed incomes. The shift in life circumstances individuals undergo as they grow older can influence their choices of leisure activities. One of the leisure activities often chosen by seniors is gambling. Although some people see gambling as a sign of immorality and even debauchery, many seniors engage in gambling as a social activity and as a means of enhancing satisfaction. It appears that a large number of seniors have both the **time** and the **disposable income** to gamble. Kelly & Godbey, in their book, The Sociology of Leisure (1992) suggested that seniors between the ages of 55 and 64 are "...the most economically privileged group in society."

For seniors gambling has **allure**. Gambling pays no heed to age—one wins or loses because of skill or chance and gambling has

...no reminders of lack of power because of age status, no
helpful middle-aged person trying to shelter [the senior]
against the real pains of a real situation.

...all this is conducted in an atmosphere where—at nearby
tables—thousands of dollars are changing hands, where a bit
of the tawdry quality of the gambling den rubs off. And
finally, the payoff is now, today, this minute, not in
building for some potential future that, for the elderly may
never happen (Stone & Kalish, 1973).

THEMES IN THE LITERATURE

Gambling is nearly universal. The ancient Egyptians played board games such as draughts as long ago as 4000 B.C. Shanley (2000) observed that **gambling "...straddles that nebulous line between legal and illegal, moral and immoral, healthy and sick...."** Researchers have studied the gambling behavior of seniors from many perspectives including economics, marketing, morality, addictions, demographics, and mental health. The academic and



popular literature related to seniors and gambling in these fields is published in a number of formats. Academic research investigations about gambling and seniors in peer reviewed journals are more limited in number than literature in non-peer reviewed formats is. Some of the literature on seniors and gambling is descriptive. Furthermore, some reports and articles lack details of the research design and data collection methodologies utilized. Research reports by government-backed agencies and councils, associations, and groups most often focus on the compulsive gambling of a narrow segment of the population of seniors who gamble. Some of the studies and articles related to seniors and gambling have varying degrees of relevance to the Canadian context and/or are out-of-date.

In many academic reviews of literature, only peer reviewed research findings are included. However, in the present summary review, other sources of information, newsletters, magazines, reports and e-journal information are also reviewed. This is done for several reasons. First, there is little peer reviewed literature in this area yet there is a plethora of other sources of information. Second, the messages about the gambling behaviour of seniors available in the public forum is inconsistent with some of the findings in peer reviewed literature. Often, the popular literature about the consequences of seniors' gambling is more negative than some research findings suggest it needs to be. Third, non-peer reviewed government sponsored reports and projects are frequently used to inform decisions and formulate policy and should not be neglected as sources of information.

Because of these factors, key articles are reviewed with titles so that the reader can identify important trends and methodologies in both peer reviewed and non-peer reviewed formats as well as obtain an overview of the breadth of the literature available. In addition, because so much information about seniors and gambling is available on the Internet, an annotated list of Internet resources is also included. The following summary review describes selected literature of all types and formats related to seniors' gambling activities: lotteries, bingo, and casinos. The review is organized around the following themes **characterizations of seniors** who gamble; the **factors that influence** seniors' gambling behavior the **consequences** of seniors' gambling behavior; and the **marketing strategies** that target seniors (See Figure 1).

Identification of exactly which seniors gamble has been the objective of a number of studies. Demographically, studies have aimed at discovering the age, gender, marital status, ethnic origin, education, preferences, and income of seniors who gamble. For example, a study of gambling by Petry (2002) titled, "A comparison of young, middle age, and older adult treatment-seeking pathological gamblers," concluded that **age** and **gender** have important effects on individuals' gambling histories. Petry, a psychologist at the University of Connecticut Health Center, noted that among a group of 49 older pathological gamblers, women did not begin gambling regularly until an average age of 55 years. Older male pathological gamblers, on the other hand, reported a lifelong history of gambling. Petry recommended **gender** and **age specific treatments** for pathological gamblers.

Demographics: which seniors gamble?

Breen, Hing, & Weeks (2002) conducted an investigation published in the *Journal of Gambling Studies* titled, "Machine Gaming in Sydney Clubs: Characteristics of the Supporting Resident Populations". The aim of this Australian investigation was to identify from secondary research, the socio-demographic characteristics of high spending individuals ranging in age from 15 to plus 85+ who engaged in poker machine gaming [i.e. VLTs] in Sydney. Research methods

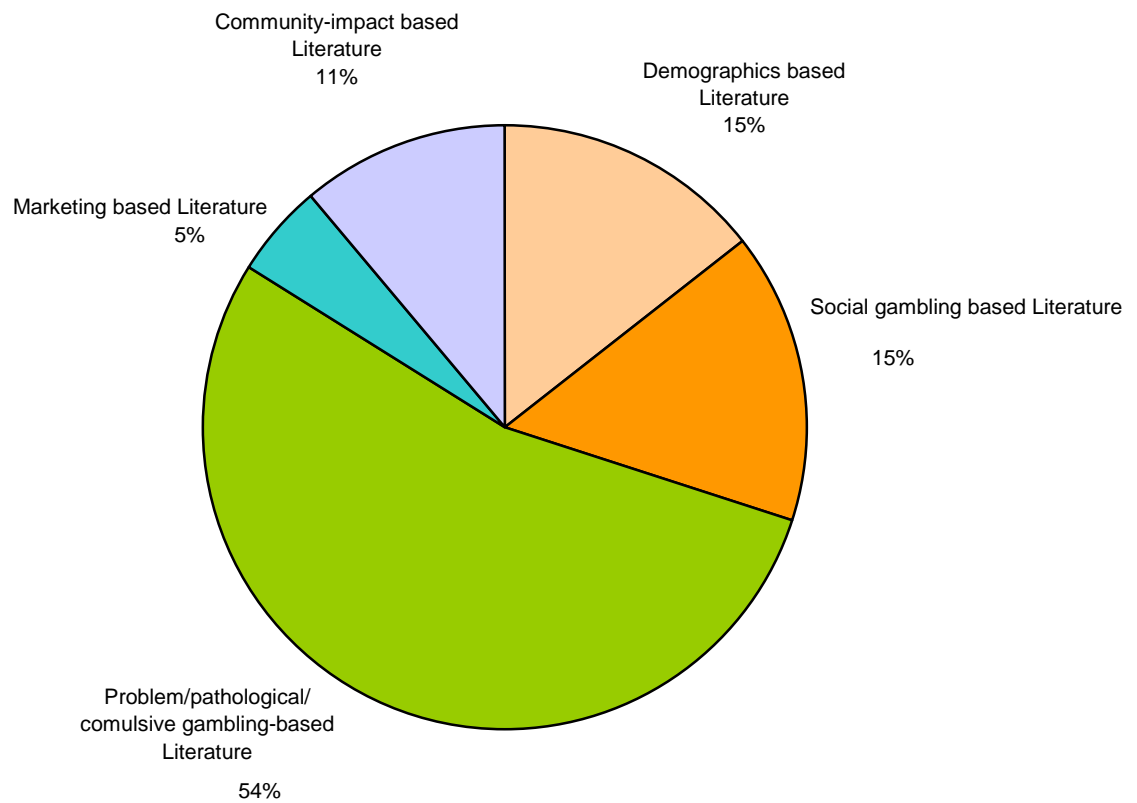


Figure 1. **Seniors Who Gamble: Themes in the Gaming Literature, 2003.**



included use of Pearson's Product Moment Correlation, Principal Components Factor Analysis, and Stepwise Regression. Independent variables included age, sex, marital status, housing status, highest educational qualification, employment status, occupation, household income, and country of birth. The study concluded that **low-income individuals** made the largest expenditure on poker machine gaming. The heaviest gamblers were **Asian or European-born individuals** from Malta, Greece Lebanon, China, Italy, Vietnam, India and the Philippines with **no vocational** or tertiary qualifications and/or who were **unemployed** or **retired**.

Another Australian study, titled "Queen of Hearts: The needs of women with gambling problems," was undertaken by the Financial and Consumer Rights Council (1997) in Melbourne. The project reported on the socio-demographic characteristics of female problem gamblers. The study determined that women who gamble in Victoria

...were mostly from Anglo-Saxon backgrounds, lived as part of a family unit, often in rural areas or in provincial cities, and usually in their own homes. **The women were mostly aged 30 – 58 and were over represented in the older age groups.** The women generally had completed secondary high school and were employed in traditional female occupations. Almost half of the women [could] be defined as low-income earners...

Hornblower & Benson (1996) in an article titled, "East St. Louis Places Its Bets" reported on the success of the Illinois riverboat casino, *Casino Queen*. The authors observed that **low-income retirees** are among those who often gambled. This observation is supported by a study conducted by Hirsch (2000) that surveyed 800 Alberta seniors by telephone. Most of the senior respondents were **married** and **widowed** females between the **ages of 64 and 74**. One third of the respondents reported a **household income of less than \$20,000**. The gambling activities of these seniors tended to consist of buying lottery tickets, raffle tickets, and scratch and pull tickets. They also played coin and slot machines and bingo.

Howard Research and Instructional Systems Inc (2000) conducted a study of Alberta seniors and gambling. The aims of the study were to determine the gambling attitudes and behaviors of Albertans 65 years and older and to recommend appropriate prevention and intervention strategies. The research design consisted of two phases. In Phase 1, focus groups and interviews were conducted with 101 seniors who gambled to examine perspectives, attitudes, and behaviors. In Phase 2, a telephone survey of a random sample of 800 individuals over the age of 65 residing in six disparate geographic regions of Alberta was undertaken. The overall response rate was 37% whereas the response rate for seniors was 51%. Most of the respondents were **female** with two thirds of the respondents indicating they had gambled in the past year. Seniors were most likely to **gamble monthly** however, 40% of seniors who bought lottery tickets and played bingo did so **weekly**. Hirsch (2000) prepared a summary report of this project for AADAC titled, "Seniors and Gambling: Exploring the Issues." According to Hirsch, seniors equated gambling with **playing games for money, betting on the outcome of contests, or paying for the opportunity to enter lotteries**. Bingo, lotteries, and casino games were the most common gambling activities engaged in by seniors. Bingo was viewed as a **social activity**



attended with friends and family whereas playing VLTs was perceived as a solitary activity.

A comprehensive review of literature related to seniors who gamble must necessarily include studies, newsletters, reports, and e-journals on the Internet in addition to peer reviewed journals. An example of an internet site for and about seniors is that of The Arizona Council on Compulsive Gambling. The ACCG site provides statistics related to the number, age, and gender of callers to their gambling Help Line from 1998 through 2002. The Council reported calls to the Help Line increased by 65% between 1998 and 2002. In 1998, 25% [N=255] of the total calls received were from or about individuals over the age of 55 but only 9% [N=92] of the calls were received by seniors over the age of 65. By 2002, total calls by or about seniors to the Help Line had increased to 35% [N=546]--fully one third of the calls to the Helpline. Examination of the tables by gender shows almost twice as many calls to the Help Line were from or about the **escape gambling behavior of women** as opposed to that of men.

Of the literature included in this summary, only 15% contains substantial information about the demographics of seniors who gamble (see Figure 2). As in other sectors of the population, there are "...significant differences in the characteristics of non-gamblers, infrequent gamblers, past-year gamblers, and weekly gamblers for every type of wagering done..." (Volberg & Moore, 1999). According to Alberta Gaming statistics, 82% of Albertans 18 years and older participate in gambling activities. Age, gender, and socio-economic background are important factors that influence choices of gambling activities engaged in. According to demographic figures collected by the Iowa Gambling Treatment Program (1998), 13% of gamblers were age 50 – 59; 5% were age 60 – 69; and only 2% were over the age of 70. In the general population, the majority of problem gamblers are between 20 and 49 years. In terms of gender, the population seeking treatment for problem gambling were 64% male and 36% female. Retired individuals comprised 4% of the problem gambling population. The Iowa literature on seniors and gambling suggests that the most popular gambling activity for senior men and women is playing slot machines (59%). Other popular activities are casino table games (11%), video (poker, keno, blackjack 11%), sports betting (7%), cards (not at a casino 3%), scratch and win (3%), lottery numbers (2%), pari-mutuel betting such as Lotto 649 where a betting pool in which those who bet on competitors finishing in the first three places share the total amount bet minus a percentage for the management, (2%), and bingo (1%). (See figure 3). Gaming activities such as purchasing lottery tickets, scratch and win tickets, and raffle tickets that are popular with seniors are easily accessible in most shopping malls. For low income senior women, bingo remains a popular game whereas men generally prefer card games. A gambling prevalence study conducted in Washington State, (Volberg & Moore, 1992) reported that older White men with higher education and income were more likely to play instant lottery games and Lotto than the general population. Older, well educated men with lower income were more likely to wager weekly on horse or dog races. Older, married, White men and women with higher education and income were more likely to travel out of the state to play gaming machines and casino table games. The same researchers (1999) found that infrequent and non-gamblers in Washington State were significantly older, more likely to be widowed, and more likely to be retired or keeping house than more frequent gamblers.



They state,

Men report spending significantly more money on all gambling activities than women. Respondents between the ages of 35 and 64 spending significantly more money on gambling than those under the aged of 35 or those aged 65 and over.

The researchers report that in 1999, males were significantly more likely to be problem gamblers, to be between the ages of 55 and 64, and to have graduated from high school.

Factors that Influence Seniors' Gambling Behavior

Blaszczynski (1996) states that for an activity to be considered gambling, four core elements must be present. These are:

- ♠ that there is an agreement between at least two parties
- ♥ to exchange items of value
- ♦ on the basis of the outcome of an uncertain event
- ♣ where participation is voluntary

Although the nature of gambling can be defined, the reasons why gambling occurs has been the subject of debate. The literature related to factors that encourage seniors' to gamble can be viewed from at least two perspectives. Some researchers suggest that seniors' gambling is **escape behavior** arising out of despair, stress, and depression caused by financial and social problems. Other researchers believe that seniors gamble primarily for **pleasure and excitement**. These divergent assumptions about factors that influence gambling behavior lead to opposing points of view about the consequences of seniors' gambling--views which will be described in a later section.

The Arizona Council on Compulsive Gambling (2000) states seniors gamble because they

...have **more disposable income** than they need to meet their daily requirements; they have the **time on their hands** in society that does not honor its elders; after a lifetime of responsibility, they feel they **deserve** to have some fun and gambling seems exciting...

Seven reasons why seniors visit casinos are listed in an article on the ACCG web site titled, "Why they gamble and keep coming back". Seniors visit casinos for social **interaction**, emotional **escape, excitement, independence, empowerment, and financial gain**. Social interaction at the gambling site may initially fill the void felt by seniors suffering from loneliness and may also provide emotional escape from life's problems. For some seniors, gambling may seem intoxicating, and exciting. For seniors who are in, or have been in, a relationship where the spouse is domineering or controlling or if physical ailments or disabilities have kept them from a 'normal' life, gambling may seem to offer a degree of independence. Furthermore, without family members present to make demands on their time and energy, gambling may offer seniors a false



sense of empowerment. Although winning money is usually a secondary motive for escape gamblers, after a win seniors may gamble as a way to solve financial difficulties or become financially independent.

One author who maintains that seniors gamble as a form of escape is Sullivan (2001). He noted that old age can be a time of failing health, concerns about finances, and a time when peers are falling ill and dying. It can also be a period of inactivity after a busy and productive life. Sullivan suggests that increased **stress** associated with aging, as well as escape from **unresolved grief, boredom, anxiety, depression, and loneliness** may lead seniors to gamble. These factors may also contribute to the development of gambling problems. Another such study is titled "Seniors and Gambling in British Columbia: The Canadian Approach" (Neufeld & Burke, 1999). This report provides a useful source of demographic information about British Columbia seniors who gamble. It is based on combined data collected from the Social Gaming Survey, Help Line callers, and senior gamblers who had accessed treatment services. Neufeld & Burke offer the following demographic information. In 1999, 70% of British Columbia's senior gamblers averaged **7.7 free hours/per day** and had often **migrated to B.C** from elsewhere. They suffered from **chronic pain**. They gambled to create **distance** from a spouse or relative or to engage in **leisure activities** with a spouse. The seniors gambled as a means of asserting **independence** and often engaged in sweepstakes by mail.

Perhaps not unexpectedly, the casino industry's American Gaming Association suggests that seniors' gambling has far more positive than negative outcomes for individuals and communities. An article titled, "Seniors and Casino Entertainment", reviewed conclusions of The 1999 National Gambling Impact Study Commission (NGISC) Final Report. The Report stated that the majority of seniors visited casinos for the **fun, excitement**, and the opportunity for **socializing** it provided. As well, the report suggested that going to a casino was an **inexpensive** way for seniors on fixed incomes to enjoy a day out. This is corroborated by Moore's description of Oregon seniors (2001). **58 %** (876 individuals) of his sample of 1512 seniors reported participating in gambling activities. Half of those seniors who gambled indicated they did so for **entertainment** and **fun**. 11.6 % of the seniors who gambled said they gambled to **socialize**.

Weibe, Single, & Falkowski-Ham (2001) in a study titled, "Measuring Gambling and Problem Gambling in Ontario," presented results of telephone interviews with 1,779 Ontario persons ranging in age from 18 to 60+. The most common reason given for going to a casino among all gamblers interviewed was **winning money** (42.1%), followed by **excitement** or **fun** (36.5%), and having an opportunity to **socialize** (26.0%). The researchers reported that there is a **relationship between socio-demographic characteristics and reasons** people give for attending a casino. For example, older age groups are more likely to go to a casino to dine, because it is a tourist attraction, and for special occasions. McNeilly and Burke (2001) surveyed directors and residents of residential and assisted-care facilities as well as senior and retirement centres. The aim of the project was to study the prevalence of casino gambling as a social activity among seniors. The researchers found that gambling had become a new **form of recreation** and **entertainment** for many seniors aged 65 and older. 6,957 seniors reported bingo as the most highly frequented on-location-type social activity and casino gambling as the most highly frequented day-trip-type social activity.



Survey research was conducted in a project titled, “The profile and motivations of elderly women gamblers” (Tarras, Singh, & Moufakkir, 2000) published in the *Gaming Research & Review Journal*. The investigators mailed questionnaires consisting of twenty-one questions to a random sample of 2,000 female heads of households who were over 60 years of age residing in Michigan. The average age of the 132 respondents was 68 years--the majority of whom were **married** and **not regular visitors** to the casino. The respondents indicated they went to casinos in groups or with family members and friends and viewed the gambling trips **as social occasions**. The amounts budgeted by the women were **modest**. Only 2.5 % said they always spent more than they intended. 44.6% stated that they sometimes spent more.

The researchers state,

in any form of voluntary leisure activity, if the participant continuously spends more than originally intended, one may theorize that ...the leisure activity could become negative. If the ‘regret factor’ is high for an activity, it may negatively influence future purchase decisions by that group. In the case of the elderly women, it does not appear that is a problem.

The women ranked slot machines as their favorite casino game (81.5%). Blackjack was a distant second choice (18.9%). The elderly women indicated that they gambled because the casinos provided **entertainment, excitement**, an opportunity to **watch people**, and **a break from routine**. Overall, the study concluded that this group of elderly women gamblers was disciplined and **did not suffer from compulsive gambling problems**.

A research article titled, “Measuring underlying meanings of gambling from the perspective of enduring involvement” (Jang, Lee, Park & Stokowski, 2000) was published in the *Journal of Travel Research*. The study explored gambling behavior from the perspective of **personal meanings**. The authors considered the relationships among gambling and gender, level of participation, and illusion of control. Using a self administered survey of 500 individuals ranging in age from 20 to 86 years, the researchers concluded that participation in gambling activities is influenced by **self-identity, pleasure/importance**, and **centrality** of the gambling experience. **Gender** differences were also found. In the study, the authors noted that seniors see gambling activities as a form of **adult play**--an observation consistent with the findings about Alberta seniors and gambling undertaken by Howard Research (2000) described earlier.

A survey titled, “Older Adult Gambling in Oregon” (Moore, 2001), describes the gambling behavior of seniors in Oregon. The survey was the third in a series of four epidemiological studies commissioned by the Oregon Gambling Addiction Treatment Foundation. Moore’s study was based on a random sample of 1512 Oregonians aged 62 years and older. His findings indicated that **58%** of the sample had gambled in the past year at venues including traditional lottery games (18.9 %), casino games other than video poker (17.5 %), and slots (15.4%). Seniors gave **entertainment** (59.6%) as the reason for gambling.

June Cotte, an Assistant Professor in the Richard Ivy School of Business at the University of Western Ontario, explored the motives underlying social gambling behavior. The study titled,



“Chances, Trances, and Lots of Slots: Gambling Motives and Consumption Experiences,” was published in the *Journal of Leisure Research* (1997). Cotte used ethnographic participant observation methods to collect data over a six-month period. She concluded, “...some gamblers are motivated to use their participation in gambling to **define themselves**, and **classify themselves** vis-à-vis others.” She stated that motives for recreational gambling include **learning** and **evaluation**, **seeking a ‘rush’**, **risk-taking**, **competing** and **communing**. To summarize, there are a variety of reasons why older people gamble (See Figure 2). The Addictions Foundation of Manitoba states that the four most common reasons seniors gamble are to **support good causes**, for **entertainment or fun**, to **win money**, and to **pass the time**. Other reasons why seniors gamble include forgetting problems, to be with others or with friends, for excitement and challenge, peer pressure, to invest in retirement, to enjoy, freedom to do what they want, to get back at people they are angry with, and to get a break from taking care of other people. At the site of Peardonville House (www.cobra-net.com/peardonvillegamb/senior.htm) a number of motivating factors are listed for senior women problem gamblers. These include chronic pain and health problems, grief, isolation, controlling or domineering spouse, relationship difficulties or abuse, loss of finances or home, stress, lack of leisure activities and hobbies, lack of identity, boredom, loss of youth, depression. Warning signs include preoccupation with gambling, boredom when not gambling, recounting 'big' wins, and carrying large sums of money.

The Consequences of Seniors’ Gambling Behavior

Gambling is multidimensional in nature: **winning and losing** versus **social stimulation and identification**. 69% of the research studies, reports, and articles reviewed in the bibliography are about the consequences of seniors' gambling. Underlying this literature is the assumption that gambling is either a **safe, benign**, and even healthful activity or it is a **pathological, compulsive** activity.

In reality, gambling behavior occurs along a continuum. Hirsch (2000) stated that there are degrees of ‘good’ or ‘bad’ gambling. She suggested that whether or not gambling is seen as positive or negative behavior is based on the amount of money wagered relative to a person’s ability to lose the money wagered. **‘Good’** gambling is viewed by seniors as money wagered on activities designed to support worthy causes such as STARS Air Ambulance or local community raffles. Hirsch stated that **‘Bad’** gambling is behavior such as participating in gaming activities that are likely to lead to problems that affect individuals and/or families and friends.

Problem, Pathological, and Compulsive Gambling and Seniors

Pathological gambling is defined by the American Psychiatric Association as “persistent and recurrent maladaptive gambling behavior that disrupts personal, family, or vocational pursuits” (APA, 1994). Of the literature related to seniors who gamble, **54%** focuses on the estimated 1% – 3% of seniors whose gambling behavior is problematic, pathological, or compulsive in nature (See Figure 1). Investigations conducted from this point of view, document the disordered aspects of gambling with a focus on the **risky behavior of vulnerable seniors**

An example of literature related to the problem aspects of seniors’ gambling is a doctoral dissertation titled, “Gambling Behavior and Factors Associated with Problem Gambling among Older Adults” (Wiebe, 2002). In it, Wiebe set out to identify the gambling habits of seniors,

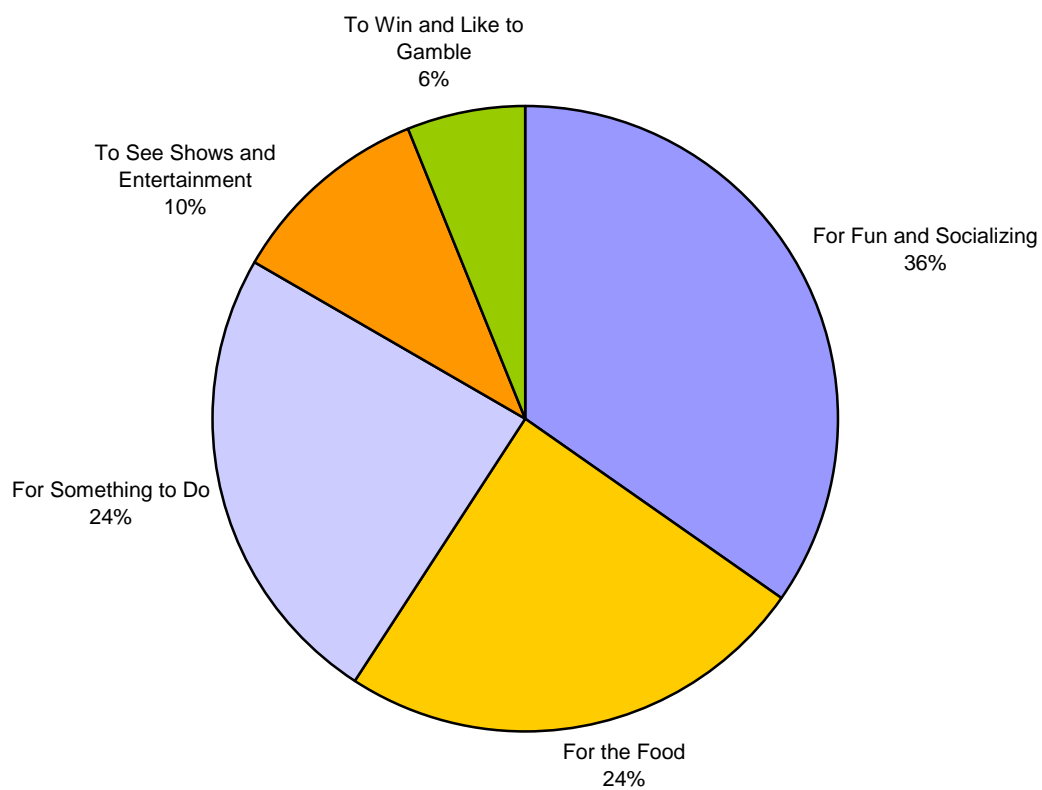


Figure 2. **Seniors Who Gamble: Motivation for Visiting Casinos.**
Source: Hope & Havir (2002)



factors associated with seniors' problem gambling, and the appropriateness of using existing measures of problem gambling with older adults. 5,000 adults over the age of 60 participated in telephone interviews conducted by the Addictions Foundation of Manitoba. Results showed that for **74.7%** of elderly participants in the study, gambling was popular and for most of them, gambling was not a problem. Demographic information collected suggested that gamblers tended to be **younger**, have **higher incomes**, have completed **high school**, were more likely to be **married**, and more likely to consume **alcohol** and **tobacco**. **1.6%** of the sample was **gambling at problem levels** and a **further 1.2%** was **gambling at probable pathological levels**. Few differences were detected between problem and non-problem gamblers however problem gamblers were more likely to be **male** and reported feelings of **anxiety** and **depression**. No differences were noted in terms of income, social support, education, employment, age, location of residence, perceived health status, or substance use. Notwithstanding these conclusions, Wiebe observed that the South Oaks Gambling Screen revised (SOGS-R) might **not be appropriate in assessing problem gambling among senior adults**.

Sean Sullivan, Director of Research at the Compulsive Gambling Society of New Zealand and Secretary of the New Zealand Gambling Studies Institute conducted research related to gambling and problem gambling effects (personal, bio-psychosocial, social, and public health). Sullivan presented a paper titled, "A New Retirement Hazard" presented at the New Zealand National Conference of Social Workers in 2001. In it, he stated that problem gambling is "... often referred to as **an addiction of the new millennium** despite having been present during the last several millennia." Sullivan identified problem gambling as being most widely associated with **video machines** (mini casinos or VLTs). He stated that **shame, guilt, fear of labeling**, and **reluctance to give up** a powerful and instant form of relief from stress may discourage seniors from seeking help. **Strategies are suggested for assisting seniors with problem gambling**. These include targeting older people with information provided through seniors' organizations, encouraging casinos to be more amenable to providing information, matching counselors by age, and developing programs to which older people can relate. Sullivan points out that counseling may seem like a 'New Age' process to some older individuals and seniors may not see the benefits of talking about their gambling. Many older clients described the **shame** they felt at losing money they are unable to replace. He suggests older people may relate to their physician more than to a specialist counselor and may prefer the categorization of the behavior as a health problem. Sullivan concluded that more research is required, especially **surveying seniors about their preferences**.

A research project instigated in 1997 was a partnership of five Edmonton agencies. These were the Edmonton Social Planning Council, The Harper Foundation in Support of the Alberta Council on Aging, The Canadian Foundation on Compulsive Gambling (Alberta), The Alberta Association on Gerontology, and the Alberta Alcohol and Drug Abuse Commission. Titled, "No Time To Lose: A Treatment and Support Program for Seniors with Gambling Problems and their Families", the study focused on the needs of seniors who had gambling problems. Research on program and service **models in addictions** and **gerontology** were used to frame and validate strategies for working with this group of seniors. Three problems in conducting research with seniors were noted by the researchers: seniors are **cautious** when talking about social problems, **accessing seniors** at casinos was problematic, and finding **seniors with some understanding** of gambling problems for focus group participation is difficult. Needs



assessment findings suggested support and treatment programs that recognize **seniors' unique needs** and which deliver services in a supportive and flexible manner should be developed.

A project of a similar type to the project described above was conducted by The Problem Gambling Research Group at the University of Windsor, Ontario. A community partnership project was undertaken titled "Understanding and Preventing Problem Gambling in Seniors" (2001). Govini, Frisch, & Johnson based the study on the assumptions that **gambling opportunities are increasingly available** and Ontario seniors are **vulnerable**. The study used a 'modified participatory action research process' consisting of traditional and non-traditional data gathering techniques. Traditional techniques included use of surveys, focus groups, and the key informants. A non-traditional technique was described as '**syntegration**'. The researchers postulated problem gambling among seniors was a function of **loss of a sense of community**'; therefore, the goal of the project was to develop action plans and outreach programs for the community to prevent problem gambling in seniors. Survey findings indicated 68% of seniors gamble and **1.7 % experience significant gambling problems**. Key informants lead researchers to conclude that there is **no specific assessment tool for identifying seniors' problem gambling**.

A University of Minnesota School of Medicine comparison study reported in the *Journal of Geriatric Psychiatry and Neurology* is titled, "Characteristics of Geriatric Patients Seeking Medication Treatment for Pathologic Gambling" (Grant, Kim, & Brown, 2001). Three groups were assessed and compared in terms of demographic characteristics, clinical features of Pathological Gambling Disorder (PGD), and treatment history. The groups consisted of sixteen subjects 60+ years of age, eleven subjects between 20 to 30 years, and forty-six subjects between 40 and 50 years. The authors concluded that geriatric gamblers had **a later age of onset gambling** and **developed pathologic gambling over a longer period**. Geriatric subjects were more likely to play slot machines and demonstrate less variety in their choice of gambling activity. They were also more likely to gamble **secondary to boredom**. The geriatric subjects were as likely as other age groups to **report no or minimal response** to treatment however, the authors suggest that differences between the groups might have treatment implications.

A Summary Report titled, "Adult Gambling and Problem Gambling in Alberta, 1998", the Alberta Alcohol and Drug Abuse Commission summarizes the results of a replication of a 1994 Alberta Lotteries and Gaming study on the prevalence of gambling and problem gambling among adult Albertans. The 1998 study conducted by Wynne Resources Ltd. for AADAC sampled 1,821 Albertans province-wide in telephone interviews. The interviews gathered information on gambling activity, demographics, substance use, and problem gambling. **87.4 % of adult Albertans** reported gambling in 1998. Overall, the three most popular types of gambling activities remained consistent in 1994 and 1998: lottery tickets, raffles or fundraising tickets, and instant-win or scratch tickets. The study concluded that adult Albertans were **moving away** from gambling. Researchers suggested that the decrease in gambling participation might reflect a **decline in disposable income** or the general **negative image of VLTs** portrayed in the media. Decreases in participation were most notable in instant-win or scratch tickets (66% in 1994, 37% in 1998); betting on the outcome of sporting events (28% in 1994, 9% in 1998); and charity-sponsored sports pools (17% in 1994, 8% in 1998). There was also a significant decline



in the number of problem gamblers and an overall **decrease** in 1998 in the total percentage of current problem and probable pathological gamblers combined—from **5.4% in 1994 to 4.8% in 1998**. The report notes, "...the decline in gambling participation and the decline in the prevalence of problem gamblers suggests that more people are able to control their gambling behavior, assume responsibility for their actions, and change their behaviors."

A survey by the New Brunswick Department of Health and Wellness (Schellinick, Schrans, Walsh & Grace, 2002) focussed on the prevalence of substance use and gambling among New Brunswick adults living in private households aged 55+. 1,000 seniors living in 685 randomly selected households throughout the province completed a telephone survey. The majority of New Brunswick seniors (**97%**) were identified as having no risk of problem gambling. **Age** was found to be one of the strongest predictors of substance abuse and gambling among seniors in NB. Two groups were identified for remedial or preventative intervention: **males in general** and **seniors age 55 to 64 years**. The report suggested "...older adults may be vulnerable to the expansion of satellite or TV-type bingo, and the introduction of daily or more frequent draw games or other developments that increase their access to participation."

Morality, Seniors, and Gambling

A few articles in the literature related to the consequences of seniors gambling behavior assume that seniors' decisions to gamble are not only problematic and disordered but also are immoral and have **disastrous** consequences for individuals, communities, and society-at-large. All literature of this type is in the form of non-peer reviewed articles, magazines, newsletters, books and websites. Implied in each is the view that gambling is **not God's will, threatens the moral order, and contributes to family disintegration, addictions, and immorality**. For example, an article which appeared in *Christianity Today* magazine, "Gambling Away the Golden Years" (Kennedy, 1999) suggests gambling targets vulnerable groups, undermines values, mocks work, finances crime, trains criminals, enslaves its addicts, and subverts government. In an editorial also by Kennedy titled, "Addiction a Click Away" (2003), it is suggested that Internet gambling targets the disabled and other homebound individuals such as seniors. Examples of other websites of this type can be found at www.jesusjournal.com and www.parsonage.org. In an article at www.biblebelievers.com titled, "What's wrong with gambling?" (2001), Douglas Stauffer who is president of Victory Bible Institute described seniors' gambling behavior. He stated "In 1997, one study showed that more than 60 percent of senior citizens (age 65 and up) had gambled in the past year. That number was up from 50 percent in 1995." In another statement, he reported "In terms of those people calling for help, senior citizens are the fastest growing group of problem gamblers. In 1997, Minnesota saw an increase of 200 percent in problem gamblers over a five-year period. Of the senior-citizen problem gamblers in Florida in 1995, 72 percent said the source of their problem was the lottery." Stauffer's comments are often inflammatory and his writing often takes research about seniors **out of context**. His writing contains no reference to the titles of the studies or authors of the sources of statistics and other data he offers in support of his statements.

Social Gambling and Seniors

For most seniors, gambling is a **risk free activity**. Social gambling is defined by the APA as "gambling which lasts for a limited time with predetermined acceptable losses." Some games of chance are less closely associated with problem gambling: wagering on card games with



family and friends, participating in sports pools, playing instant scratch and win lottery games (Volberg and Moore, 1992). Non-problem gambling behavior characterizes the majority of seniors' gambling yet only **15%** of the literature in the bibliography on seniors who gamble is based on the assumption that seniors' gambling is not a deviant activity (see Figure 1).

The following three studies focus on bingo and the positive contribution bingo playing can make to seniors' lives. The first of these is a study published in *The American Journal of Alzheimer's Disease and Other Dementias* titled, "Bingo vs. physical intervention in stimulating short-term cognition in Alzheimer's disease patients" (Sobel, 2001). The aim of the study was to evaluate bingo as a **non-pharmacological** treatment in Alzheimer's Disease (AD). Currently, bingo is used for recreational purposes in adult day care programs, assisted living facilities, and nursing homes. It is an activity requiring **multiple thought processes**: attention, focus, concentration, and immediate memory. The researchers hypothesized that the game could be used as a means of cognitive stimulation of short-term memory, concentration, word retrieval, and word recognition. 50 subjects from six adult day care programs on Long Island, New York participated in the study. The results of the investigation suggested that while physical stimulation is not useful in enhancing cognitive functioning in AD patients, bingo is a highly **therapeutic** intervention as a means of cognitive stimulation. The researchers suggest it may be possible to utilize bingo in **stimulating specific neurological functions** or a particular area of the brain.

A second bingo study focused on the social construction of bingo players and bingo playing is titled, "bingo! hints of deviance in the accounts of sociability and profit of bingo players" (Chapple & Nofziger, 2001). The research of Chapple and Nofziger challenges the current role of winning or losing in the etiology of gambling disorders. Their ethnographic study aimed at describing the assumptions about who should win and how. Grounded theory was used to collect data from 13 middle aged and older, working and middle-class women randomly selected and interviewed in bingo clubs, churches, and casino bingo parlors in Arizona. Results suggested bingo is organized around equally important principles of **winning/profit** and **sociability**. The researchers believe "...that much of the reason why bingo is viewed as an acceptable form of gambling hinges on **who plays** and **where the play takes place**. When bingo is played by older women in church basements, it is difficult to label the activity as deviant." The respondents felt that gambling-related funds acquired by churches, schools, and other local institutions through charitable bingo games made the games less about winning and more about giving.

A third bingo study, "High Quality Aging or Gambling with Health?: The Lifestyles of Elders Who Play Bingo" (Cousins, Witcher, & Moodie, 2002) also examined the positive gambling impact of bingo playing among the elderly. Objectives were to identify the social and health characteristics of elders who play bingo, to understand the lifestyle patterns of weekly bingo players, and to understand the personal meanings of the bingo experience in terms of health and wellness. Findings indicated bingo is an important recreational activity for only **16% of Albertans over 65** less than half of whom play weekly. Bingo players tended to be **older, female, less healthy, of lower income, less active, and less educated**. Motives for playing bingo included **affordability** and the opportunity to **socialize**. Respondents indicated there was little else available to them in terms of community recreation due to **limitations imposed by gender**,



age, income, and health. The researchers commented, “The mental health and social benefits [of playing bingo] in qualitative terms, ...link to essential aspects of **well-being** among most individuals who play.” Most seniors interviewed did not identify themselves as ‘real’ bingo players. ‘Real’ bingo players were described as those who played for more money and spent more hours in public gaming halls.

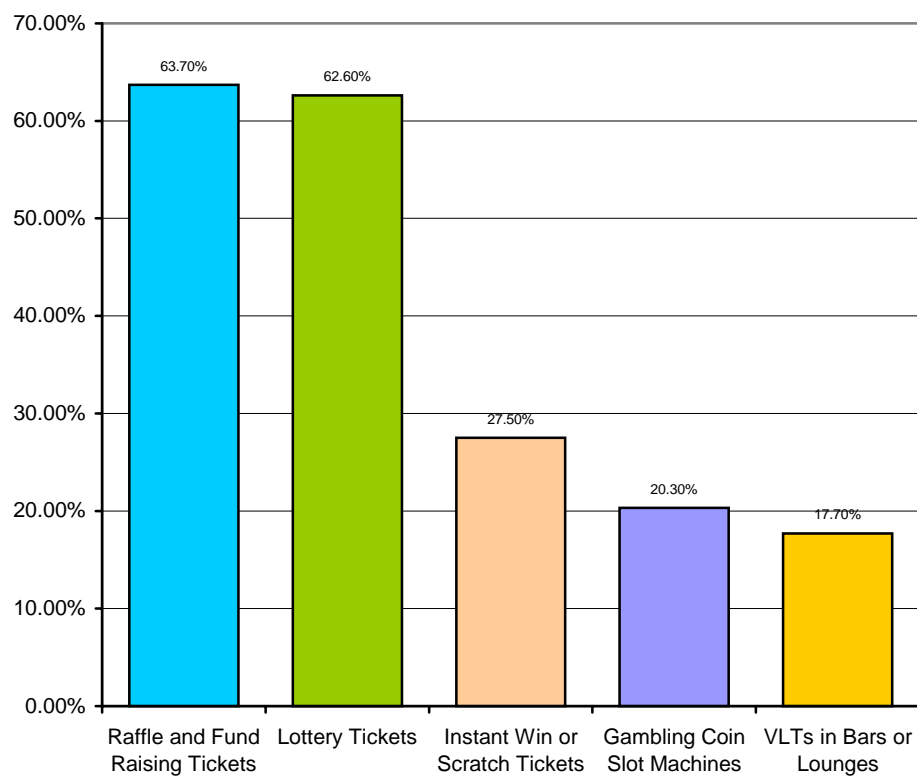
Another study that focused on gambling as an activity that contributes to the well being of seniors was conducted by Hope & Havir (2002) titled, “You bet they’re having fun! Older Americans and casino gambling.” 146 elderly members of a senior’s center responded to questionnaires in St. Cloud, Minnesota. 68% of the respondents were **female**. Researchers also conducted follow-up interviews with 22 survey respondents who were “active” gamblers. Most elderly respondents reported going to casinos for **fun, food, curiosity, and shows** (See Figure 3). The study found no evidence that gambling threatened older adults and concluded that **cultural assumptions about the vulnerability** of seniors to problem gambling might be **premature**. Hope & Havir state that the socially constructed perception that seniors who gamble are a danger to themselves “...lies in the idea that as a society we do not really believe that older people should enjoy themselves too much, or if they do that they obtain such enjoyment of the more sedate activities suited to their age group.” The investigators state that the public does not see casino gambling as a suitable activity for older people. Society has reservations about seeing groups of seniors in casinos gambling.

As a society, we do not mind older people having a good time and enjoying appropriate activities, but we are much more comfortable if when they do it *en masse*, they do it in senior centers, retirement communities, and the like. Otherwise, the rest of society is brought face to face with evidence of its own future.

The Marketing Strategies that Target Seniors

Gaming has been one of the fastest growing industries since the 1990’s (Breen, et al) yet only 5% of the literature on seniors and gambling is focused on marketing to this group (see Figure 1). That the gaming industry consciously creates **gambling environments** that are much more than just places to play games of chance should surprise no one. Casinos and other gaming activities are often part of hotels, conference venues, and sports and recreational facilities, and malls. Such facilities are designed to establish unique atmospheres and pleasing ambiance.

In a **sympiotic arrangement between players and management**, casinos sometimes offer patrons free goods and services in exchange for demographic information (data mining) that helps them devise new marketing strategies. The casino’s goal, in these cases, is that the senior will spend their own money after spending the complimentary reimbursement money. According to a gambling industry editorial in *Gambling Magazine*, casinos recognize that the repeat visits of **‘low rollers,’** or **‘grinds’** (lower-income players such as the retired or elderly) as well as middle aged, middle class players are the mainstays of gambling. These players keep a constant influx of revenue, even when the high roller tables are slow.



**Figure 3. Saskatchewan Adults Who Gamble:
Most Popular Gaming Activities. (Wynne, 2002)**



An article in the magazine, *Advertising Age*, titled, “Harrah’s ads accentuate the positive” (Davis, 2001) describes an advertising campaign that targets people between 40 and 60 years. The ads are focused 60% in favour of **attracting women** and show people enjoying themselves whether they are winning or losing. Research on elderly women by Tarras, Singh & Moufakkir (2000) suggests that casinos might increase revenues by appealing to elderly women. The authors state, “...the survey results [of elderly women] support the casino’s focus on slot machines as a substantial percentage of their allocated floor space.” At the casino, the elderly women surveyed spent an average of 4.54 hours on casino games. Their spending patterns revealed that their visits were **balanced between gambling and non-gambling activities**. A large percentage only started to gamble after 1991. The researchers suggest it is the lack of experience and low skill level of the elderly women that resulted in the overwhelming **popularity of slot machines**. Because elderly women gamblers find casinos entertaining and conducive to socializing, the researchers suggest that casinos need to keep entertainment and social content in the casinos in order to attract and retain elderly patrons.

Higgins (2001) analyzed Massachusetts senior center casino gambling trips in an investigation titled, “A Comprehensive Policy Analysis of and Recommendations for Senior Center Gambling Trips.” Higgins conducted personal interviews and formal surveys with senior center activity directors. Trips to casinos for seniors were viewed as a way to increase the participation of males in center activities. Higgins comments,

These easily affordable trips to casinos are enticing to individuals on fixed incomes. They often receive **free drinks, cigarettes, medication discounts**. These enticements are especially effective in a dimly lit, highly stimulating environment designed to be disorienting for all gamblers, but which may be even more disorienting for seniors with visual and cognitive impairments.

She recommended development of **gambling education programs** that would protect vulnerable seniors (i.e. people in the first stages of dementia) while not compromising seniors rights and independence in terms of how they spend their money and leisure time.

“The Marketing of Gambling To The Elderly” (Gosker, 1999) is a study published in the *Elder Law Review*. Gosker states that increasing gambling activity as well as the casino and lottery industry’s aggressive targeting of seniors are of concern. She criticizes misleading marketing strategies such as advertisements that focus on the prize money but do not mention the small odds of winning. She states, “By stressing the amount of revenue generated, rather than admitting that those revenues are actually losses suffered by ticket purchasers, state advertisements lure consumers to purchase lottery tickets.” Gosker suggests that because seniors are a group that began gambling late in life, they may not realize the potential dangers. She notes that as the baby boom generation ages, the situation is likely to worsen because they are more accepting of gambling as a form of entertainment. She advocates strict **government regulation** and enforcement of the **truth-in-advertising laws** to protect seniors. Parenthetically, Gosker’s article was written in 1999, just before the United States Supreme Court ruling declared that a federal ban on broadcast advertising for legal casino gambling was unconstitutional. The



decision meant that broadcasters in states that permit casino gambling can now air advertisements that promoted casino gambling.

In 1982, 12% of Las Vegas visitors were retirees. In an article published in the *Nevada Review of Business and Economics* (1982) titled, "The Commercial Impact of Retired Visitors in a Gaming Resort Market," Dandurand conducted a demographic survey to measure the number of active retirees visiting Las Vegas: their characteristics, similarities and differences from other visitors, the economic impact on the Las Vegas economy, and their attractiveness as a target market. The project was part of an on-going Las Vegas Visitor Profile Study begun in 1975. Interviews were conducted at airline terminals, bus depots, train terminals, hotels, and motels. Follow up questionnaires were also administered. Researchers found active retirees visiting Las Vegas tended to be **male**, between the **ages of 51 and 64**, **married**, **high school graduates** with at least some college education, **White**, and earning between **\$15,000 and \$40,000**. The retirees tended to differ from other visitors according to sex, age, education, household income, place of residence, and modes of transportation used to visit Las Vegas. Dandurand states that while retirees spent less on lodging, food, and ground transportation, they **spent the same amount as other visitors on gambling**.

A recent study titled, "Casino Patrons, Travel Behaviour, Place Attachment, and Motivations: A Study of Alberta Residents" is an investigation conducted by Hinch & Walker (2003). The purpose of the study was to identify and describe casino-related travel behavior of Alberta residents and to examine their motivations. 1200 gamblers eighteen years and older from three areas of Alberta were interviewed. The study has implications for **Alberta casino policy, development, and management**. In the conclusions, the researchers state that policy makers should remember that most patrons are locals, not visitors and that they are strongly motivated by the desire to **socialize**. They encourage casino developments to consider the social dimension of their patrons' experience in order to be successful in a competitive marketplace.

It is clear from a review of the literature that seniors view casinos and other gambling venues such as shopping malls as places of social exchange. Casinos, bingo halls, kiosks selling Lotto and scratch and win tickets, displays selling raffle tickets and VLTs in bars are common in many shopping centres. Seniors visit malls and other public places for economic and non-economic purposes. Graham, Graham & MacLean (1991) in an article titled, "Going to the Mall: A Leisure Activity of Urban Elderly People", tested a theoretical model designed to explain the elderly's use of urban shopping malls as leisure destinations. The authors state that Fowler's (1988) model of sociability shows that individual characteristics (predisposing variables) and environmental characteristics (encouraging variables) influence leisure time activities. Predisposing variables consist of seniors' socio-demographic characteristics (age, gender, socio-economic status, health, sense of isolation, and amount of leisure time). Encouraging variables consist of the centre's ambience, design features, and administrative policies. Using secondary data analysis of a probability sample of 300 non-institutionalized elderly people aged 65 and over living within a one kilometre radius of one of three urban shopping centres in Montreal. Graham et al discovered that malingering was an activity of 67% of the sample interviewed. The marketing issues for malls are similar for other commercial venues such as gambling



establishments. The researchers suggest

...three encouraging variables are those which attract individuals to a shopping centre. The ambience variable would suggest that more malingering would take place in centres which are perceived to be more pleasant public places. The design variable would suggest that more malingering would be expected in shopping centres which provide open, barrier-free areas with good lighting, smooth, level walking surfaces, and convenient seating arrangements. Finally, the centre's administration policies could influence the prevalence of malingering by promoting it as an inviting public place.

RESEARCH METHODOLOGIES IN THE LITERATURE

In an effort to determine the efficacy of the 153 sources dealing with seniors and gambling, all were reviewed carefully to determine the general content, scope, methodology, and sampling design. Every source was reviewed for its relevance to the gambling behaviour of pre-retirement and retirement ages. Table 1 provides frequency and proportional breakdown of some methodologies utilized in the reviewed research. Table 2 categorizes each relevant source in terms of the type of methodology used, sample design, major findings and comments. Of the 45 relevant resources meeting the basic criteria of content, 18 or 40%, failed to provide sufficient information regarding the methodology and/or sampling design used in the study. However, the findings met the criteria of relevance to the gambling behaviour of pre-retirement and retirement seniors .

The leading methodology used was the telephone survey accounting for 14 or 31.1 % of all studies. The sampling design involved systematically drawing a sample of respondents from telephone listings for the study area. This survey strategy is usually limited to active telephones, i.e., private households with telephones. There may be difficulties encountered with regard to access to private or unlisted telephone numbers, as well as controlling for private business numbers. The response rate reported for the telephone surveys ranged from 37 to 85 percent.

The most successful telephone survey with a response rate of 85.2 percent had initially derived a sample universe of 1512 eligible respondents out of a total of 11,347 telephone calls. By using such an initial screen, the study was able to manifest a significantly higher response rate.

The second leading methodological approach utilized systematic sampling of potential respondents from a variety of different sources. Listings of Hot Line callers, treatment participants, membership directories and/or mailing lists were used or surveyors would systematically select visitors leaving or entering casinos, travelers at bus stations, air terminals,



train stations, or on the street of entertainment centers for personal interviews. The selected respondents were either interviewed directly or provided with mail-in questionnaires. Follow-up techniques, such as telephone calls and/or postcard reminders elicited higher response rates.

Table 1		
Frequency of Methodologies Utilized in Reviewed Gambling Research		
methodology	frequency	percent
telephone survey	14	31.1
systematic sample from listings/visitors utilizing mail-in questionnaires	7	15.6
direct observation	1	2.2
ethnographic participation	2	4.4
snowball sampling	2	4.4
descriptive analysis	1	2.2
not specified	18	40.0
Total	45	100.0

A “snow ball” sampling approach was used in two of the reviewed studies. This entails the use of media advertising to solicit an initial wave of respondents. These potential respondents would then be encouraged to recommend friends, acquaintances and relatives for possible inclusion in the survey. The pitfall of such an approach is that it is somewhat biased toward people who are favourable toward gambling and express this in their willingness to participate in such surveys.

The defining screen for all of the above survey methodologies is that the respondent be in the pre- or retirement age range – usually from 55 to 64 and 65 and over. All of the reviewed studies conformed to this criteria. A few of the research studies examined gambling behaviour by age group, hence the results revealed patterns of gambling behaviour within the later stages of the life course by age. It is evident from one of the more successful studies (Thorson, Powell & Hilt, 1994) utilization of a screening template insured that the interviewers would “catch” the respondent who met the sampling criteria.



There was one descriptive analytical report based on the 1996 Census of Canada that focused on the senior population of Canada. While reporting that the senior population is one of the fastest growing age segments in Canada, it also provided data and information on living arrangements, income sources, educational levels, employment, marital status and physical activities.

Methodological Conclusions

- ♠ In the conduct of surveys and especially telephone surveys, lengthy questionnaires may prove risky and lead to low response rates. Potential respondents may not be willing to participate in a survey that takes too much of their time. Several of the surveys examined encountered this difficulty.
- ♥ The utilization of a screening template in the conduct of telephone surveys will be helpful in limiting the survey to the appropriate respondents, e.g., pre-retirement ages, seniors who are retired, and individuals who participate in gaming activities. This will enhance the response rate for such a research project.
- ♦ There was no evidence in the reviewed research of controlling for income sources of the respondents. Seniors who participate in gaming activities will likely have a variety of income source combinations ranging from only pension and OAS to pensions supplemented by other wage income or investment income.
- ♣ In the conduct of surveys utilizing mail-in questionnaires, response rates are improved by incorporating systematic follow-up procedures. The mailing of reminder postcards or follow-up telephone calls was used in several of the studies with considerable success.
- ♠ Although not numerically prevalent, the participant observation and case study approach can be revealing. Such approaches can provide further color to the gambling tapestry in combination with systematic sampling approaches. It is important, however, that rigorous criteria be applied in these approaches to insure consistency in observations made by participants and interviewers.
- ♥ The patterns of gambling behaviour among seniors is more revealing when the analysis takes into account the different age groups from pre-retirement ages (55-64) to the retirement ages (65 and over). Even the retirement ages can be studied in five-year age groups – 65-69, 70-74, 75-79 and 80 and over. Given the increasingly healthy environment and activity participation of today's senior population, distinct patterns of gambling behaviour should be revealed by age group.



Table 2. Methodological, Sampling and Finding Summations for Research Articles Relating to Casino Gambling by Seniors of Pre-Retirement and Retirement Ages for Canada and the United States

Origin	Methodology	Sample Design	Findings	Methodology Comments	Research Comments
AADAC and Howard Research	two-phase research survey	not specified	1. Seniors fastest growing group 2. Seniors have 7.8 hours of free time per day. 3. Decrease in income and increase in leisure time after retirement.		5% of seniors are problem gamblers (New Jersey study) What is the relationship between increased leisure time and gambling?
AADAC	telephone survey of 1821 Albertans	sampled from telephone listings	1. Alberta adults moving away from gambling 2. Decline in the prevalence of problem gamblers	79 item questionnaire	Adult Albertans are gambling less, but what factors are contributing to this?
American Gaming Association	national survey	not specified	1. "baby boomers" approaching retirement. 2. Despite popular myth, smaller proportion of seniors gamble than any other adult age group. 3. Vast majority of seniors go to casinos for entertainment. 4. Socializing far more important. 5. Majority set a budget		Adults budget for casinos and casino participation's primary function is socialization with friends and relatives.
Arizona Council on Compulsive Gambling Web Site	telephone sample of the HOT LINE	telephone sample of the HOT LINE callers	1. Importance of social interaction to seniors who visit casinos - safe place to go, emotional escape, excitement, independence, etc.		Importance of social interaction
Azmier, J. J.	public opinion survey	not specified	findings not reported		
Barker, T. and M. Britz	not specified. Book - Jokers Wild - Legalized Gambling in the Twenty-first Century	not specified	For individuals, casinos provide a place to socialize	Review of gambling industry	Because of lack of research in U.S., policy makers and administrators remain ill-equipped to identify, much less assist, special populations (seniors)
Carlson, T.	not specified. Report on Minnesota Lottery study	not specified	1. Seniors gamble less often than others. 2. Seniors gamble more for entertainment.		majority of seniors indicated that they had ever gambled (60-65%) - for the other age groups it was around (80%)



Origin	Methodology	Sample Design	Findings	Methodology Comments	Research Comments
Cotte, J.	Article in Journal of Leisure Research – ethnographic participant observation and case study approach was used.	not specified – participant observation within the casino venue – casino management unaware of observations.	Explores studies and motives behind recreational gambling		
Cox, H. G.	book	not specified	upon retirement, the amount of free time expands dramatically		Seniors with more free time
Dandurand	proportional, multi-stratified quota and systematic sampling plan. Nevada Review of Business and Economics	systematic sampling of 2,000 visitors to Las Vegas. Respondents were interviewed at all venues, airport, bus station hotels, motels, and train terminals.	retirees comprise 12% of Las Vegas market - Marketing programs can target the retired population	stratified systematically drawn sample by four travel modes to Las Vegas	marketing the seniors
Fessler	not specified Wisconsin Medical Journal	not specified	very little research on the elderly. To date, no national study		very little research on seniors
Glentzer, M.	not specified MacLeans Magazine	not specified	Gambling industry targets seniors - promotions		marketing the seniors
Gosker, E.	not specified Law Journal	not specified	Gambling industry targets seniors - promotions - to the most vulnerable and reliable spenders		marketing the seniors
Govoni, Richard, G. Ron Frisch & Deana Johnson	random telephone survey	sample of 355 seniors. A total of 778 seniors were contacted - response rate of 45.6%	more females than males in sample - 69% participated in casino gambling - 52% in slots.	overlapping categories in survey	participation for excitement and to be with friends
Graham, Graham & MacLean	not specified Canadian Journal of Aging	probability sample of 300 non-institutionalized elders in Montreal	Malingering is an activity in shopping malls		a model to help understand leisure activities of non-institutionalized populations
Grant, Jon E., Suck Won Kin, & Eric Brown	snowball sampling through newspaper advertising. Journal of Geriatric Psychology	small sample of PGD gamblers - 16 subjects over the age of 60	elders more likely to play the slots		elders more likely to play the slots
Harvard Medical School - Massachusetts Council on Compulsive Gambling	not specified - research done by McNeilly and Burk (2000)	not specified	seniors have embraced gambling as entertainment - use both their disposable income and retirement time to gamble		entertainment for seniors
Higgins, Jennifer	telephone survey Massachusetts	Telephone and personal interviews with activity directors at 16 senior centers across Massachusetts - and a survey of 30 additional senior centers in central part of the state.		Senior centers in survey	



Origin	Methodology	Sample Design	Findings	Methodology Comments	Research Comments
Hinch, Tom & Gordon Walker	telephone survey	random sample of telephone numbers from three areas of the province (Edmonton, Calgary and 'all other') - quota of 1200 interviews - 400 interviews, 200 with local gamblers and 200 with those who traveled - completed for each region	travelers more likely to be older and retired than local casino visitors. Primary focus was on companionship.	no information on response rate	
Hirsch, P. ADDAC	summary report telephone survey 800 Alberta seniors - stratified sample - six geographic areas (Calgary, Edmonton, mid-sized cities, small cities, towns and rural areas)	stratified sample - six geographic areas (Calgary, Edmonton, mid-sized cities, small cities, towns and rural areas)	2/3 of respondents indicated that they had engaged in some form of gambling activity in past year. Seniors typically participate in these activities monthly.	response rate for seniors - 51% - most respondents were female - majority of respondents between ages 65-74	monthly participation - 2/3 participated in past year.
Hodgins, David C. & Nady El-Guebaly	snowball survey Addiction Journal	participants through advertisements in media (newspaper/radio/TV). Respondents considered eligible via SOG screen. 87% were selected through the media and 13% via word of mouth.		82% were interviewed in person; 18% via telephone - reserved vs active pathological gamblers	designed to determine treatment programs
Hope, J. & Haver L.	mail-in survey	two-stage mail survey of a small sample of seniors (Minnesota) - 1,000 mailed out and 143 returned - 14.6% response rate	gambling no threat to seniors well-being. Seniors over 70 found to be three times as likely to be non-gamblers than those 18-34	low response rate	no differences found between seniors and other age groups in sample
Jang, H. C., Park, M. & Stokowski, P.A.	questionnaire social survey of gaming visitors	systematic sampling of 848 visitors to the town of Black Hawk - casino employees were rejected. Every fifth person was asked to complete and return a mail survey	males view gambling as a form of self-enhancement or self-expression more than female participants	61.7% response rate	self enhancement or self expression for males
Katz, S.	article	not specified	gambling activity as positive for seniors - physical and social benefits		gambling activity as positive for seniors - physical and social benefits
Kelly, J. R. & G. Godbey	book - Sociology of Leisure	not specified	aging of the population - 55-64 age group are the most economically privileged		aging of the population - profound implications for the utilization of leisure time
Korn, D. A.	electronic journal	not specified	epidemiological implication for gambling	little empirical research on the adult population	seniors seem over-represented at casinos
Lawton, M. P.	book	not specified	the meaning of leisure for seniors		how do seniors comprehend and use leisure time
Lindsay, C. & Devereaux, M. S.	not specified analytical report	not specified	pre-retirement ages employment has declined. Gain in free time for the 55-64 age group		increase in leisure time for pre- and retirement age groups



Origin	Methodology	Sample Design	Findings	Methodology Comments	Research Comments
McNeilly, D. , et al.	questionnaire social survey - International Journal of Aging and Human Development	315 older adults sampled from gambling venues and the community at large - mail in questionnaires - 62% response rate - used follow-up postcard reminders.	older adults at gambling venues were found to be more likely to have disordered gambling than from adults in community	questionnaire focused on all possible leisure pursuits of the elderly (65+). Also interviewed activity directors in area.	Casino gambling extremely popular for day trips by seniors. Once a month trips. Casinos use promotion to attract such trips.
Mok, W. P. et al.	telephone survey	random telephone survey 1,011 Iowa residents	chronological age negatively related to gambling behaviour		chronological age negatively related to gambling behaviour
Moore, T. L.	telephone survey	random sample of 1512 Oregonians age 62 years of age or older (of 11,500 telephone numbers targeted by age of householder - 60+ - a total of 11,347 calls , of these 1,540 were eligible and completed the larger interview.	slightly over 58% of the sample reported past year gambling; of those who gambled 60% reported they did so for entertainment and fun; disorder prevalence was 1.2%; most commonly seen in the 65-69 age group. Nearly 75% of the sample reported lifetime gambling	85.2% response rate	majority gambled for entertainment
Neufeld, K.	telephone survey Social Gaming Survey British Columbia	telephone survey of 1200 adults	97% had participated in gambling; majority gambled to create distance from a spouse or relative, gamble to engage in leisure activity with a spouse, gamble as a means to assert independence	no indication of response rate	majority gambled for personal reasons, I.e., separation from spouse, independence, or as leisure activity with spouse.
O'Brien Cousins, Sandy, C. Witcher & Judith Moodie	ethnographic participation observation survey at bingo halls	participation observation at four bingo halls			
Petry, Nancy M.	systematic sampling from a listing of treatment admissions. Article appears in The Gerontologist	343 in sample - by age group - from a list of admissions for treatment.	gambling has increased for seniors over the age of 65		increase in gambling between 1975 and 1999 of seniors (from 35% to 80%)
Schellinck, T., T. Schrans, G. Walsh & J. Grace	household telephone survey	stratified sample from listed and unlisted telephone numbers			
Sneegas, J. J.	Questionnaire survey Journal of Leisure Research	not specified	perceived competence impacts on personal satisfaction		
Statistics Canada: Housing	descriptive census analysis	census	aging of the population. (1998) females account for 70% of 85+ population. 60% of 75-84; 54% of 65-74.		females dominate the 65 and over population due to differential mortality
Stone, K. & Kalish, R. A.	social survey of poker clubs. Mail in questionnaires handed out to seniors leaving the club	Direct observation and questionnaire. 11/100 questionnaires were usable	opportunity to participate in an unplanned world - tests his skill against others		



Origin	Methodology	Sample Design	Findings	Methodology Comments	Research Comments
Terras, J. & Singh, A. J. & Moufakkir, O	21 question mail-in survey Michigan	random sample of 2000 female heads of households over 60 years of age	visits to casinos primarily for entertainment - women are disciplined gamblers	response rate was 23%. Good demographic profile of respondents - total income, but not sources.	disciplined gambling for entertainment
Thomas, W. & ADDAC	not specified exploratory survey of seniors 55+ living in the Whitecourt area of Alberta	not specified	89% of interviewees gambled. Married seniors most frequent gamblers. Divorced and singles least frequent.		Married most frequent gamblers
Thorson, James A., F. C. Powell & Michael Holt	telephone survey of Omaha residents	random sample of residential telephone numbers - age group template used in accordance with distribution in Omaha census - 400 completed interviews - 59% of the sample completed the interview	no significant correlation between depression and gambling	excellent template for screening respondents	
Tinsley, H. E. A., Teaff, J. D., Colbs, S. L. and N. Kaufman	telephone survey of several age groups, including ages 61 and over; Journal of Gerontology	sample of respondents taken from association membership directories, club mailing lists, national organizations devoted to each activity and to elderly persons via personal contact	to understand the psychological benefits of participation in leisure activities		
Weibe, Jamie, Single, E & A. Falcowski-Ham	telephone survey - Ontario	Stratified sample of all persons 18+ resident of Ontario Telephone survey of 5,000 persons - response rate of 37%	prevalence and problem gambling - no clear cut linear relationship between age and gambling levels		curvilinear relationship - young (under 25) most prone to developing gambling problems; 25-35 gambling problems less common; then increase from 36 to 59; and then decline after age of 60.
Weibe, Jamie	doctoral dissertation - telephone survey	1,000 Manitobans (Northern, Western, Winnipeg Rural and Winnipeg) - focussed on elders aged 60 and over. Random sample from a telephone listing (12,728 contacts - 857 did not have a person 60+, 9,339 refused to indicate, and 2,532 household identified an eligible respondent. Of the eligibles 1,467 were unwilling to participate, and 65 stopped the interview - leaving 1,000 respondents) This resulted in a 39% response rate.			



FINAL THOUGHTS

In making sense of the plethora of literature related to seniors and gambling, the statements of Shaffer and Kidman (2003) in an article in the *Journal of Gambling Studies* titled, “Shifting Perspectives on Gambling and Addiction” provides a useful framework. Although speaking about gambling addictions, these authors articulate a view that is applicable in reviewing all of the literature on seniors and gambling. They state,

Researchers, clinicians, public policy makers and lay people approach the idea of addiction and disordered gambling with a fundamental ideological perspective...

...these perspectives focus attention toward various attributes of addiction and gambling and simultaneously serve as blinders that might prevent one from acknowledging other important characteristics...

It is these ‘blinders’ that this summary review seeks to reflect on. The review was organized from multiple perspectives. Overall, the literature on seniors who gamble in the bibliography in the next section consists of 153 investigations, articles, and reports (See Figure 4). Specifically, there are **forty seven journal articles** (Bazargan, et al (2000); Bland et al (1993); Breen et al (2002); Chapple & Nofziger (2000); Cosby et al (1996); Cotte (1997); Cummings-Stegbauer, (1998); Dandurand (1982); Dinsdale (1998); Eckblad & von der Lippe (1994); Fessler (1996); Gafner & Uetz (1990); Gosker (1999); Graham et al (1991); Grant et al (2001); Harper (2000); Higgins (2001); Hope & Havir (2002); Hoppes et al (2000); Jang et al (2000); Katz (2000); Korn (2000); Korn (2002); Kramer (1997); Laws (1996); McNeilly & Burke (2000); McNeilly & Burke (2001); Mok & Hraba (1991); Molina et al (2000); Morrison et al (1996); Petry (2002); (2001); Shaffer & Kidman (2003); Shaffer (1999); Sherrard (1998); Smart & Ferris (1996); Sneegas (1986); Sobel (2001); Sommers (1988); Spears & Boger (2002); Steffensmeir (1987); Stone & Kalish (1973); Tarras et al (2000); Thornson et al (1994); Tinsley (1983); Volberg et al (1997); Walters (1997); Wardman et al (2000).

There are **thirty six reports**: AADAC (1998); Nova Scotia (1998); Ajmier (2000); Auuger (2000); Australia Productivity Commission; Citizen Advocacy Society of Lethbridge (1995); Doupe (1999); Edmonton Social Planning Council (1997); Financial and Consumer Rights Council (1997); Govoni et al (2001); Hewitt (1994) (1995); Hinch & Walker (2003); Hirsch (2000); Howard Research and Instructional Systems, Inc (2000); Kelly et al (2001); Kennedy & Dubenski (1999); Langille (1999); Lindsay & Devereaux (1991); Moore (2001); Murphy (1994); National Advisory Council on Aging (1991); Neufeld & Burke; O'Brien et al (2002); Patton et al (2002); Roy Morgan Research; Schellinck et al (2002); Shaffer et al (1997); Statistics Canada (1990); Statistics Canada (1999); Thomas (1996); Volberg & Moore (1992)(1999); Wiebe et al (2001); Wynne Resources Ltd. (1998); Wynne (2002).

There are **ten newsletters** published by the American Gaming Association; Connecticut Council on Problem Gambling; Evaluation Center at Western Michigan University; Illinois



Department on Aging; Massachusetts Council on Compulsive Gambling/Harvard Medical School; Minnesota Institute of Public Health;; Pennsylvania Horseracing Association; Seniors World Online; Windsor Problem Gambling Services; Council on Asian-Pacific Minnesotans.

There are articles in **nineteen newspapers and magazines**: *Advertising Age Magazine*; *Aging Today Magazine*; *American Demographics*; American Gambling Association; *Responsible Gaming Quarterly*; *Boston Globe Magazine*; *Christianity Today Magazine*; *The Christian Science Monitor*; *Contemporary Long Term Care*, *The Economist Magazine*; *Edmonton Journal*; *Far Eastern Economic Review*; *Gambling Magazine*; *The Good Age Newspaper*; *Maclean's Magazine*; *The Seattle Times*; *New York Times*; *Rhode Island Journal*; *Time Magazine*; *You Bet Your Life Magazine*.

There are **fourteen books**: Barker (2000); Barker & Britz (2000); Cox (1984); Federman et al (2000); Hsu (1999); Kelly (1987); Kelly & Godbey (1992); Manell in Kelly (ed) (1993); Neal in Powell & Lawton (ed) (1992); Newman (2003); Spanier in Williams (ed) (1999); Stauffer (2001); Teski et al (1983); Torr (2002); There was one manual: American Psychiatric Association (1994). There are **six conference reports**: Belanger et al (2002);); Blaszczynski (1996);); Council of Compulsive Gambling of New Jersey (1998); Higgins (2002); Pohjolainen (1989); Wynne (2002). **Three literature reviews**: Bowal (2000); Herda-Rapp (2002); Stevens (2002). **One dissertation**, and **one Thesis**. The last section of the Seniors and Gambling Summary Review contains **fifty one annotated Internet resources**.

During the review of the literature on seniors who gamble, a number of gaps were noted. These may be summarized as follows:

- ♠ Most of the literature reviewed for this summary focuses on the gambling behavior of English speaking, Anglo-Saxon seniors. There has been a concomitant lack of attention paid to non-English speaking, ethnic groups.
- ♥ A number of studies point to limitations in the design of instruments used for gathering data from seniors about their gambling behavior. In particular, the SOGS-R instrument as such a vehicle was identified as having shortcomings in this regard.
- ♦ Research conducted by government agencies has no peer review component before publication and dissemination yet the reports based on that research are widely used to inform decisions and formulate policy.
- ♣ The summary review of the literature provides demographic data gathered from a number of studies about seniors who gamble. After examining the literature, it is apparent that current data profiling Canadian and Alberta seniors in 2003 is limited. Policy and program decisions may be based on out-of-date demographic and prevalence data.
- ♠ The dynamics of gambling as a vehicle for social exchange among seniors and the effect of variables such as ambience and design of gaming sites and shopping malls where seniors gamble has been explored to a limited extent.



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- ♥ Rigorous and systematic qualitative studies—especially focused on narratives and descriptions of seniors' needs and desires—are limited.
 - ♦ Community-based research projects involving partnerships of vested groups: government agencies, academics, seniors, their caregivers, and the gaming industry are few.
 - ♣ Gambling on the Internet is increasingly prevalent among all sectors of society. The nature and extent of the influence the technologically savvy Baby Boomers will have on electronic gaming has only been explored to a limited extent.

Blaszczynski (1996) in a conference paper delivered to the National Conference on Gambling titled, "A History of Gambling" summarizes the central debate around gambling. His statement is as germane for seniors as for any other group in society. He states,

...there is little merit in a continuation of an adversarial conflict between the gaming industry and church welfare groups. It cannot be denied that gambling is a reality and is associated with significant hardships for the individual, family, and society. It also cannot be denied that gambling is associated with many positive attributes and a contribution to society through employment, entertainment, sporting facilities and community enhancement. One percent of the adult population suffer from problem gambling but this is no reason to preclude access to the remaining 99% of the community...

...compromise needs to be achieved wherein the gaming industry works in tandem with welfare, health professionals and academics to minimize the detrimental effects of gambling while at the same time promoting its activities responsibly.

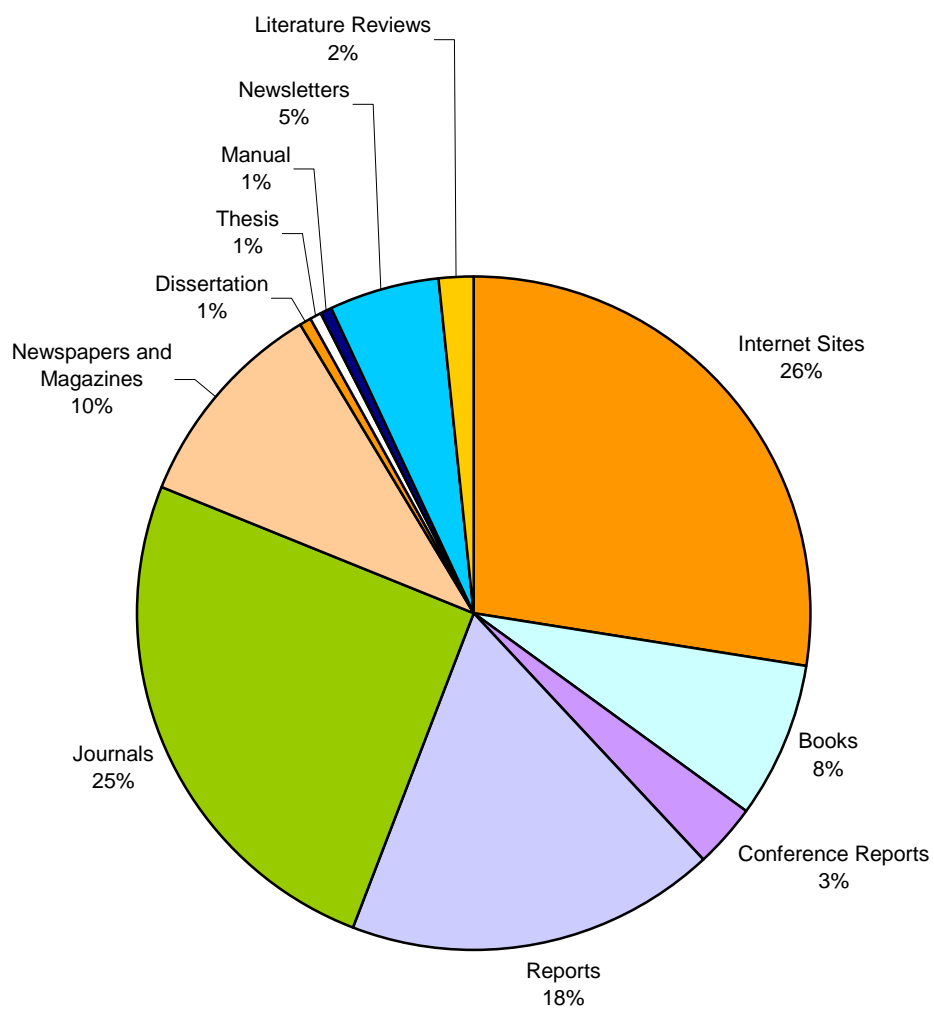


Figure 4. **Sources of Information about Seniors Who Gamble, 2003**



Seniors Who Gamble: ANNOTATED BIBLIOGRAPHY

Alberta Alcohol and Drug Abuse Commission. **Adult Gambling and Problem Gambling in Alberta 1998**. June, 1998. Edmonton, Alberta, ADDAC.

Abstract: Since the 1994 study, several regulatory modifications have been made to the Alberta legal gambling infrastructure to expand access to a range of gambling products in Alberta. For example, betting limits increased in casinos and hours of operation were extended; satellite bingo was approved; and the number of VLTs available was increased from 1,767 in 1994 to 5,957 in September 1997. In Alberta, gross gambling revenues have increased from \$2.2 billion dollars in 1994 to \$3.2 billion in 1996. In particular for VLTs, gross revenue has increased from \$835 million dollars in 1993 to \$1.8 billion dollars in 1996. Conversely, in several instances, changes were made to ameliorate the effects of problem gambling (e.g., the number of VLTs was capped at 6,000 instead of 8,000; the Alberta Gambling and Liquor Commission (AGLC) limited some lottery product advertising; and AADAC was given the mandate and funding to establish and operate prevention, treatment, training and research initiatives for problem gambling). In addition to the current study, the results of the Alberta Lotteries and Gaming Summit '98 are being completed; a study slowing down the speed of VLT play and increasing pay outs has been announced by AGLC, and program development continues in the industry, the health field and AADAC. Major findings include: Adult Albertans are moving away from gambling and there has been a significant decline in the prevalence of problem gamblers. There is also evidence of an increase in the prevalence of probable pathological gamblers; however, this finding is not statistically significant. Consistent with the decrease in participation, there appears to be a decline in spending on several gambling activities; however, the gambling activities that increased in expenditures were VLTs and gambling at casinos both outside Alberta and locally.

Alcohol and Gaming Authority 1997 - 1998: **Nova Scotia. Annual Gaming Report** . 1.

Abstract: The Alcohol and Gaming Authority (previously known as the Nova Scotia Gaming Control Commission) was established in April 1995, pursuant to the creation of the *Gaming Control Act*. While the *Act* established the Alcohol and Gaming Authority, it also established a parallel but distinctly separate organization, reflecting separate responsibilities over the gaming industry, called the Nova Scotia Gaming Corporation. The Authority undertook a number of studies related to public interest and reaction to gaming as well as accessing the impacts of gaming in the social, health, justice, economic, and environmental spheres.

American Gaming Association. **Seniors and Casino Entertainment**. *AGA Responsible Gaming Quarterly* , 5p. 2002. Washington, D.C., American Gaming Association.

Abstract: As the Baby Boom generation approaches retirement, issues facing senior citizens have moved to the forefront of national attention and debate. One of the issues involves senior citizens as customers at casinos. A national survey by Peter D. Hart Research Associates, Inc., and The Luntz Research Companies found socializing is far more important than actual gambling for seniors, in deciding to visit a casino. 62% saw casinos as an inexpensive day out for someone on a fixed income. The survey also reported that the majority of senior citizens, like other casino customers, set a budget before going to a casino and well over 90% visited casinos with family, friends, or as part of organized groups. Most seniors believed that gambling is a matter of personal freedom and preferred make their own decisions relative to spending disposable income.

American Psychiatric Association. **Diagnostic and Statistical Manual of Mental Disorders. Fourth Ed.** 1994. Washington, D.C., American Psychiatric Association.

Arizona Council on Compulsive Gambling, Inc. **Seniors and Gambling** , 1-18. 2000.
http://www.azccg.org/about_gambling/action_escp.html.

Abstract: This website identifies the warning signs of compulsive gambling and is targets seniors and those who live with or work with seniors. Factors such as boredom, loneliness, chronic pain, and loss of a loved one are cited as reasons that some seniors are more vulnerable to escape gambling. Ten warning signs are



listed to aid identification of possible compulsive gambling behavior. The website states that seniors who never had a problem with gambling in the past may be vulnerable to becoming escape compulsive gamblers. They differ from lifetime action gamblers who may be at the end of a lifetime of addiction. Acceptability, lack of gambling addiction education, accessibility, and life factors are listed as reasons seniors may be at risk. Gambling may be attractive to seniors who seek to boost self esteem, foster social interaction, and who perceive casinos as a safe places to go. They may also feel that gambling offers emotional escape, excitement, independence, and monetary gain. The website posts HelpLine statistics for 1998 and 1999. Statistics are also provided by gender.

Auger, D. **Dreamchaser: Alberta Aboriginal Adult Gambling Prevalence Study.** 2000. Nechi Training, Research & Health Promotions Institute.

Abstract: Auger is a part time researcher with the Nechi Institute. The aim of the study was to estimate the prevalence of gambling among Aboriginal adults and to determine the cultural and social factors that may be related to gambling and problem gambling. 500 Aboriginal adults from across Alberta aged 18 - 80 were interviewed. 88% were presently gambling. 7% were problem gamblers and 17% were probable pathological gamblers. Age at outset of gambling was 19 with 33% gambling before age 10. First gambling activity was bingo followed by cards 23%. Scratch tickets had the highest prevalence rate 66% followed by lotto games at 60%, bingo 57% and VLTs at 52%. 49% used alcohol or tobacco. 24% are former residential school students. Gamblers were more likely to be married than non-gamblers. Findings suggest that problem gamblers have a lower level of education and income however probable pathological gamblers had a higher income and were more likely to live on a reserve. Reasons for gambling included to win, to get out of the house, to forget problems, and to be alone. 29% had sought help for their gambling problems.

Azmier, Jason J. **Canadian Gambling Behavior and Attitudes: Summary Report.** 1-32. February 2000.

Abstract: Although it has only been 30 years since the first lotteries were introduced in Canada, there are now over 50 permanent casinos, 21,000 slot machines, 38,000 video lottery terminals, 20,000 annual bingo events, and 44 permanent horse race tracks in Canada. The Public Opinion Gambling survey provides a benchmark of gambling behaviors and attitude across Canada. The survey findings provide a context for current debate, and can be used to track future changes in gambling opinion and behavior. Topics explored in the survey include: the gambling patterns of adult Canadians with a focus on frequency of, and motivation for, plays various games; play of various types of games with a focus on demographic differences among players; the perceptions and attitudes of Canadians towards various gambling issues with a focus on the regional and demographic variations; the perceived impact of gambling upon individuals, communities, charities, and governments; the extent to which Canadians view gambling as a social problem.

Banks, G. & Fitzgerald R. **Australia's Gambling Industries Inquiry Report.** Melbourne, Australia, Australia Productivity Commission.

Abstract: Section Q of the report summarizes demographics of problem gamblers. The authors compiled information in the form of tables about problem gamblers based on: marital status, cultural and ethnic background, occupational status, gender, income and age.

Barker, T. **Effects on Special Populations.** *Jokers Wild*, 135-148. Praeger, 2000. Westport, Connecticut, Praeger.

Abstract: Barker states that as the number of American gaming venues has skyrocketed, administrators are concerned that certain populations may experience adverse side effects. Though those populations vary by jurisdiction, most state governments expressed reservations about the impact of specific types of gaming on these populations. Because much research has been conducted in areas foreign to the United States, policy makers and administrators are ill equipped to identify and assist special populations. One chapter in Barker's book focuses on senior citizens' gambling and suggests that because individuals are often



associated with their occupations, feelings of worthlessness may be exacerbated post-retirement. To compensate, elders may patronize establishments that assuage identification dilemmas and businesses may capitalize on such feelings. Casinos may provide places to socialize, renew acquaintances, and provide a sense of familiarity.

Barker, T. & Britz, M. **Jokers Wild: Legalized Gambling in the Twenty-First Century.** p. 224. 2000. Westport, Connecticut., Praeger.

Abstract: In chapter 6 the author criticizes gambling literature and argues that most research and definitions assume negative consequences from gambling. He discusses the unclear interchange of terminology and points to the often undefined terms of compulsive, pathological and problem gambling. The medicalization of gambling has occurred only recently, in the twentieth century. The majority of this literature has focused on compulsive gambling using traditional psychoanalytical approaches that classify and categorize gamblers without considering external or sociological factors. There are also economic and political advantages to the medicalization of gambling, which has produced a proliferation of literature analyzing gambling as deviant behavior. Some psychological explanations suggest that some individuals are predisposed to addictive behaviors. This medicalization is inherently riddled with subjective judgements and the vast majority of studies are methodologically flawed with research/subject biases. Recent assertions are considering biological factors that examine neurological imbalances. The author asserts that much research and literature is conducted with political or capitalist agendas and the subject of excessive gambling may more appropriately be explained through sociological factors.

Bazargan, M. B. S. & A. M. 2000. **Gambling Habits Among Aged African Americans.** *Clinical Gerontologist* 22: 51-63.

Abstract: This cross-sectional study investigated the correlates of gambling habits among a sample of 80 independently living African-American elderly persons. The participants were selected from two Senior Citizen Centers that provided inexpensive or free pleasure trips from Los Angeles, California to gambling sites in Nevada. The data was collected through interviews in October and November, 1998. Data identified 64% of this sample as non- or occasional gamblers, 19% as light to moderate gamblers, and 17% as heavy to pathological gamblers. Investigators found that there is a statistically significant relationship between gambling behaviors and psychological well-being, anxiety, obsessive-compulsive symptoms, perceived health status, health locus of control, religiousness, and stressful life events. This study identified need for publicizing the potentially harmful consequences of gambling among seniors; developing educational programs and interventions to prevent gambling addiction among the elderly; and providing primary health care practitioners with training to facilitate early detection among at-risk persons.

Belanger, A. Bakich E. & Lemay, A. **"Problem Gambling and the Older Adult":** Power Point Presentation. 2002. Ontario Substance Abuse Bureau.

Abstract: This summary of three pilot projects describes efforts to provide gambling and problem gambling outreach services to older adults, 55+ in the cities of Sault Ste. Marie, Thunder Bay, and Ottawa as well as immediate surrounding areas. The research goal was older adult harm reduction - client centered. Abstinence was not necessarily an ultimate goal. The approach sought to engage the individual, contain negative impacts of gambling, address most pressing needs, encourage goal setting, and change patterns for safer gambling habits. Preliminary findings indicate the harm reduction approach is attractive to older adults. The processes, issues, and recommendations for those considering a program of a similar nature are outlined.

Bland, R. C., Newman, S. C., Orn, H. & Stebelsky G. **Epidemiology of Pathological Gambling in Edmonton.** *Canadian Journal of Psychiatry* 38, 108-112. 1993.

Abstract: Thirty lifetime pathological gamblers (DSM-III, no exclusion criteria) were identified from among 7,214 randomly selected household residents of Edmonton. These individuals were interviewed using the Diagnostic Interview Schedule. Lifelong prevalence of pathological gambling was 0.42% (ratio of males to females 3:1). The peak age of onset was 25 to 29 years. Gamblers had high rates of co-morbidity with other psychiatric disorders. Lifetime pathological gamblers were likely to have made



suicide attempts (13.3%), to have been convicted of offences (26.7%), to be a spouse and/or child abuser (23.3% and 16.7% respectively), and to have spent long periods unemployed (40%). In addition, 80% had trouble at home or work because of gambling, and 60% borrowed or stole to gamble.

Blaszczynski, A. **A History of Gambling.** Paper presented at 1st National Gambling Conference. Darling Harbour, Australia. 1996. Blaszczynski is Director of the Impulse Control Disorders Research Clinic at the University of New South Wales. The purpose of the paper was to provide an overview of the historical developments influencing Australian gambling. The author argues that both the promoters and the opponents of gambling need to recognize the legitimacy of each other's position vis a vis gambling and work in concert to achieve a responsible and balanced perspective in relation to each other.

Bowal, P. **A Review of the Gambling Literature in the Public Policy Domain.** Government Policy Papers , 1-42. October 2000. Alberta, Government of Alberta.
Abstract: This literature review collects and summarizes government policy papers from across Canada including British Columbia, Nova Scotia, Ontario and provides national legal definitions of gaming regulation. The review summarizes the report and recommendations of the Alberta Lotteries Review Committee concerning issues such as the criminalization of sport betting, the use and allocation of lottery revenues, improving accountability, the impact of VLT's on community organizations, how casinos should operate, and native gaming. It assesses developments in Alberta Gaming Policy, provides the findings and recommendations of the Bingo Review Committee, and summarizes the Alberta Lotteries and Gaming Summit of 1998 Report. It also describes Government Policy Papers from other Provinces.

Breen, H., Hing, N. & Weeks, P. **Machine Gaming in Sydney Clubs: Characteristics of the Supporting Resident Populations.** *Journal of Gambling Studies* 18[3], 293-312. 2002. Washington, D.C., Human Sciences Press.

Abstract: This article provides a description of a three-part Australian gaming research project. The study aimed at identifying, from secondary research, socio-demographic characteristics that support registered clubs and their machine gaming activities in the Sydney Statistical Division. Using multiple methods including Pearson's Product Moment Correlation, Principal Components Factor Analysis, and Stepwise Regression, this study profiled Sydney populations that spend highly on gaming machines. The most important socio-demographic predictors in the Sydney Statistical Division where per capita gaming machine expenditure was high were large proportions of the adult resident population who were born in Malta, Greece, Lebanon, China, Italy, Vietnam, Yugoslavia, India or the Philippines who have no vocational or tertiary qualifications and/or who are unemployed.

Carlson, T. **Studies Reveal Misperceptions about Seniors' Gambling Habits.** *Good Age Newspaper* , 1-7. 2003. Amherst H. Wilder Foundation .
Abstract: In an interview, K. Reynolds of the Gambling Problems Resource Center in Minnesota stated that a recent study completed by the Minnesota Lottery found that seniors gambled a little less often than younger people did. Another study conducted that focussed on the gambling habits and philosophies of Central Minnesota seniors paralleled those conclusions. Seniors gambled more for entertainment than to pursue winnings. The article reported that casinos made the elderly feel welcome because they were affordable and provided transportation. Title or author identifies neither of the studies referred to in the article.

Chapple, C. & Nofziger S. **Bingo! Hints of Deviance in the Accounts of Sociability and Profit of Bingo Players.** *Deviant Behavior* 21[6], 489-517. November 2000. Taylor & Francis.

Abstract: This article reports on an ethnographic study investigating the social construction of bingo players and bingo playing in a Southwestern American town. Although gambling has largely maintained its deviant reputation, bingo, as a form of gambling, remains untainted by labels of deviance. Research questions reflected the central concerns of how to play bingo, who plays bingo, and why people begin and continue playing bingo: who should win and how? Information from informal interviews suggested that players began playing and continued playing in the hope of winning and of maintaining friendship



networks built through playing bingo. Four preliminary domains of analysis emerged from the data: the protocol of bingo playing and winning; the culture and superstitions of bingo; fun, profit and bingo playing; and hints of deviance among bingo players. Each domain was seen as critical in answering the question: What is bingo?

Chow, Lotte. **Step right Up**. *Far Eastern Economic Review*, 57-68. May 29, 1997. Hong Kong, Review Publishing Company Limited.

Abstract: Australian casinos in Sydney, Melbourne, Brisbane and the Gold Coast have experienced a boom in the number of Asian clients. Hong Kong Chinese gamblers who used to gamble in Macau are the fastest growing segments of gamblers in Australia's casinos. Other Asian groups favouring Australian casinos are Korean, Taiwanese and Japanese. Australian casinos have developed marketing strategies targeting these groups. Some hire mandarin-speaking staff.

Citizen Advocacy Society of Lethbridge. **Seniors and Gambling: How Big is the Problem?** December 1995. ADDAC Community Funded Programs for Problem Gambling.

Abstract: This report describes a project that aimed at determining the nature and extent of problems with gambling among seniors in Lethbridge, Alberta. Research tools consisted of a mail/drop-off survey to 900 persons supplemented with a series of group interviews of 45 seniors 65+. The survey was developed using the South Oakes Gambling Screen. The mailing list was developed using the 1994 Henderson Directory cross-referenced to the 1995 Alberta Government Telephone Directory. 450 surveys were mailed out. 150 surveys were sent to 150 randomly selected individuals from the mailing list, and 300 surveys were dropped off at 10 venues within the city. 129 completed responses were used in the statistical calculations. The response rate was 14.34%. Interviews were aimed at determining seniors' feelings and perceptions around gambling. Findings suggest the existence of popular perceptions that such activities as Bingo, Lottery tickets, etc. are not gambling activities. The number of respondents reporting no problems with gambling/SOGS was 115 (89.15%). Some problems were reported by 14 (10.86%) and the number of respondents scoring 5 or better on SOGS was 0. I.e. No probable pathological gamblers were indicated. The researchers acknowledge limitations in the SOGS instrument however the number of respondents scoring 1-4 (some problem)--that is 10.86%--show there is problematic gambling among seniors in Lethbridge.

Connecticut Council on Problem Gambling. **Senior Problem Gambling: Trends, Prevention, and Treatment**. *Common Cents* Newsletter 1[4], 1-2. 2000. Connecticut, CCPG.

Abstract: This article consists of a discussion of early recognition of senior problem gambling and provides a helpline number to the Connecticut Council for Problem Gambling. Gambling activity is seen as difficult to detect because it leaves no obvious signs such as odor or intoxication. Consequently, most problem gamblers will seek assistance only when the problems resulting from their gambling have become unbearably painful. Warning signs frequently seen are: loss of interest in meaningful activities, absences from routine family and social activities, changes from gambling with others to gambling alone, and secrecy or deception when asked about gambling or financial activities.

Cosby, A. May, D., Frese, W. & Dunaway, R. **Legalization of crimes against the moral order: results from the 1995 United States survey of gaming and gambling**. *Deviant Behavior* 17[4], 369-388. 1996. Taylor & Francis.

Abstract: A survey of 1,514 American adults revealed a substantial range of support for legalization of selected substances, sexual activities, and gambling behavior perceived by some as potentially threatening to the moral order. Alcohol use, gambling, and smoking received majority support for legalization, whereas substantial minority support was found for gentlemen's clubs, prostitution, and marijuana use. There was little support for legalization of cocaine. Support for the legalization of the various offences against the moral order was found generally to vary by five factors: genders (males with higher rates than females), race (Whites with higher rates than non-Whites), religion (Catholics with higher rates than Protestants), age (young and middle-aged adults with higher rates than the elderly), and region (West, Northeast, and Midwest with higher rates than the South).



Cotte, J. **Chances, Trances, and Lots of Slots: Gambling Motives and Consumption.** *Journal of Leisure Research* 29[4]. 1997. National Recreation and Park Association and Texas A&M University. *Abstract:* Cotte's study explores the motives behind recreational gambling. She suggests that gambling should be considered as part of the larger domain of leisure behavior and leisure consumption. In this study, data was collected from a large Northeastern American casino from related areas in the entertainment complex of which the casino was a part. Recreational gamblers were characterized as persons who gambled with small stakes on each bet, moved between different types of games, and took breaks to dine or shop within the complex. Research methodology was identified as ethnographic participant observation. Two research questions were "What meaning does the experience of gambling have for the recreational gambler?" and "How does a recreational gambler relate this experience to the rest of his or her life?". Data was collected over 90 hours in 20 visits between October, 1995 and March, 1996. The sample consisted of forty one gambling informants as well as fifty observed and overheard conversations. Neither casino staff nor gamblers knew the identity or role of the researcher. Cotte concluded that motives for gambling included "...learning and evaluating; seeking a 'rush'; self-definition; risk -taking; cognitive self-classification; emotional self-classification; competing; and communing".

Council on Compulsive Gambling of New Jersey, Inc. **Conference Report on Senior Gambling: A Growing National Concern.** Presented at the 1998 InterProvincial Conference on Problem Gambling. Edmonton, Alberta

Abstract: This report was presented at the 1998 Interprovincial Conference on Problem Gambling in Edmonton, Alberta. The report was about trends in New Jersey. The report describes the growing population of seniors, the marketing of casinos to seniors, problem gambling, and the response strategies of the Council on Compulsive Gambling of New Jersey's gambling outreach program. At the time, New Jersey was the only state with a seniors' such a program. The outreach program increased the level of awareness regarding potential dangers of legalized gambling through public education; offered professional training; emphasized prevention and treatment for adolescents and seniors; as well as consulted on legislative and public policy. A number of statistics relative to New Jersey gamblers are given. Target areas for the outreach program are listed as senior citizen centers, retirement centers, church groups, State Office on Aging, County Office on Aging, as well as County service providers.

Cox, H. G. **Later Life: The Realities of Aging**, Third Edition. 1984. Englewood Cliffs, New Jersey, Prentice Hall.

Abstract: Chapters 6 and 9 are germane to seniors and gambling. Sociologists refer to roles as expected patterns of behavior associated with certain jobs, functions, or tasks in society. Since life involves a gradual but constant process of change, one is often learning to assume new roles and relinquish old roles. There are social expectations about the desirable age to assume certain roles. The problem for many adults is that they cannot always assume these roles at precisely the expected age, and sometimes family and career goals are not reached at the prescribed time. Upon retirement, the amount of free time and leisure expands dramatically but this is often difficult to accept. The author states that there is no single pattern in the diverse activities retirees choose. A more careful examination might reveal trends based upon occupational groups.

Crary, D. **Concerns Rise as More Seniors Head to Casinos.** *The Seattle Times Newspaper.* April 02, 2001.

Abstract: This article describes a 2 1/2 hour bus trip to a casino and emphasizes the concerns experts have about recent senior and gambling research findings. A federal study is cited which found that the percentage of 65+ Americans who recently gambled jumped from 20 percent in 1974 to 50 percent in 1998, an increase unmatched by any other group. The article states that experts on compulsive gambling worry that senior gamblers, many of them on fixed incomes, are more vulnerable to financial devastation than younger gamblers, and less willing to seek timely help for addiction. No citation is given.

Cummings Stegbauer, C. **Pathologic Gambling.** *The Nurse Practitioner* 23[9], 74-82. 1998.

Abstract: Many Americans suffer from an addiction to gambling that is undiagnosed and untreated. Because of the personality characteristics of the pathologic gambler, detecting and diagnosing the problem is difficult. The older adult in particular is at risk for addiction to gambling. Health care providers must be aware of the warning signs and symptoms of addiction to gambling and provide information that will assist



their clients in addressing it. Author claims that few programs exist in this USA to treat persons suffering from this addiction.

Dandurand, L. **The Commercial Impact of Retired Visitors in a Gaming Resort Market.** *Nevada Review of Business & Economics* , 23-28. Spring, 1982.

Abstract: The author states that the potential active retiree market is large and growing and that retirees visiting Las Vegas differ from other visitors in the nature of their needs, desires, and lifestyles. Retirees comprise 12 percent of the Las Vegas visitor market. The commercial impact of retired visitors on the Las Vegas economy is described. The writer suggests that retirees would respond favorably to marketing programs designed to satisfy their particular needs and interests.

Davis, W. **Harrah's Ads Accentuate the Positive.** *Advertising Age Magazine* 72[12], 49. 2001. Chicago, Midwest Region Edition.

Abstract: This brief article discusses Harrah's advertising campaigns promoting the casino by showcasing big jackpot winners. The campaign targeted people between 40 and 60 years old and was skewed 60% toward women, 40% toward men. Harrah's campaign was the product of market research showing consumers visit Harrah's for the love of the game. No source for the market research data is provided.

Dinsdale, M. 1998. **Church attacks governments' gambling plans.** *Anglican Journal*.
Abstract: Dinsdale states the debate over gambling is far from over in Ontario, Alberta and Nova Scotia. The writer points to Klein's announcement that \$130-million of the estimated \$800-million the province expects to take in this year from all forms of gambling will go to improve roads. In Nova Scotia, Anglican bishops expressed concern over gaming in their province, which saw an increase of \$25 million last year over the previous year's total of more than \$300 million. In Ontario, the situation is complicated by the government's decision to permit slot machines instead of VLTs, despite the claim by many critics that they are just as addictive. Typical of the comments in this article is the following. Elske Kuiper, vice-chairwoman of the community ministries board of the Diocese of Toronto is dismayed by the racetrack decision. "The government is reneging on its promise not to expand gambling in communities that voted against it," she said. "This is their way of getting it in through the back door. They say they are listening to the people but they're not on this issue. The government has no business making gambling revenues a major priority in the face of evidence that gambling expansion is having dire effects on communities and families." No source is given for the evidence Kuiper refers to.

Dolphin, R. The Casino Royals. *Edmonton Journal* , E1, E7, E8, E9 4p. Sunday, August 27, 2000.

Abstract: This article profiles and interviews casino owners and operators in Alberta, Canada. Going from Alberta's dumpy little gambling dens of the '70's to his flashy new Casino Yellowhead, Heinz Oldach has played all the right cards. There is no one with as much expertise in running casinos as Oldach. Through a combination of perseverance, strategy and gamesmanship - he has risen to the top of the heap among the owners of Alberta's casinos in a province with a seemingly unslakable thirst for gambling. Alberta's gambling industry has grown so fast that the provincial government slapped a freeze on casino expansion. The moratorium is expected to be lifted this fall.

Doupe, M. Gambling and Seniors: **The Final Report On the Survey of Key Informants.** August, 1999. Addictions Foundation of Manitoba.

Abstract: A Senior Gambling Survey was developed by the Addictions Foundation of Manitoba (AFM) as a means to better understand the nature of senior gambling, types of problems associated with gambling, and how to most effectively offer gambling services to the senior population. 25 key informants who were community professionals were asked to complete the Senior Gambling Survey. Findings indicate gambling affects seniors as it relates to themes of finances (excessive spending), family or relationship problems (disputes over amount of money and time spent on gambling), or health-related issues (depression, lack of self esteem, increase of smoking/drinking). Researchers suggest the AFM should begin providing seminars to both professionals and seniors in order to inform community member about AFM and reducing any stigma that is attached to that organization. Advertisement was suggested as a means of educating seniors. To reduce senior access barriers to AFM, providing outreach rehabilitative services were advocated.



Eckblad, G. F. & von der Lippe A. L. **Norwegian Lottery Winners: Cautious Realists.** *Journal of Gambling Studies* 10[4], 305-321. Winter 1994. Washington, D.C.

Abstract: The study investigated 261 lottery winners of prizes of NKR 1 million (US \$150,000) or more in the years 1987-91 in a postal survey questionnaire followed by telephone interviews with 9% of the respondents. 2/3 of the winners were men ranging in age from 13 - 87. Winners were categorized in age groups: 13 - 38 years, 39 - 56 years, and 57 - 87 years. The oldest age group reported less elation, relief, excitement, fewer wishes to buy things, had fewer plans; and less teasing from among friends and relatives. The only reaction that was stronger in the oldest group was fear of publicity. With increasing age, smaller sums were used to pay off debts and larger sums were transferred to children. Seniors in the oldest group were less likely to redecorate homes, buy houses and consumer goods, and bought less expensive cars. They also took less time off for leisure and travel. Overall, the oldest winners had a lower daily consumption of money than the younger winners. The authors suggest the older winners seemed to represent a puritan subculture of caution, modesty, and emotional restraint. A slightly more impatient pattern of spending was characteristic of younger winners. The results support Kaplan's 1987 and others' findings that lottery winners are not gamblers, but self-controlled realists and that tenacious, negative cultural expectations to the contrary are myths, but perhaps also deterrents of uncontrolled behavior.

Edmonton Social Planning Council. **No Time To Lose: A Treatment and Support Program for Seniors with Gambling Problems and their Families: Final Report** . 1997. Edmonton, Health Canada: Health Promotion and Social Development.

Abstract: This report summarizes a project focused on the needs of seniors with gambling problems and their families in Alberta. The project sought to understand those needs through direct consultations with seniors and their families. Research on innovative program and service models in the fields of addictions and gerontology were used to validate proposed strategies and approaches for working with seniors. Needs assessment findings revealed the starting point for service delivery remains in raising of seniors' awareness of gambling problems and issues. Subsequent incorporation of senior-specific treatment and support programs within the programming of addictions agencies and organizations as well as within the work or organizations serving seniors should occur. One significant key to success that was identified was the active participation of seniors in the delivery of such services.

Evaluation Center at Western Michigan University. **Trends in Gambling Research: How Many People Have A Gambling Problem.** *American Gaming Newsletter*. 2002. Michigan University.

Abstract: Findings of prevalence research in Michigan and New Zealand indicate that even after the legalized expansion of gambling, problem gambling rates are declining or stabilizing. The authors state these findings must be interpreted cautiously due to the small size of the samples. Prevalence studies only provide a snapshot of the disorder and this research does not address questions concerning long-term effects of expanded gambling opportunities on a population. This article calls for future research that includes longitudinal studies and a focus on high-risk sub-populations such as older adults, casino employees, and people with lower socio-economic status. No citations for the studies mentioned are provided.

Federman, E., Krebs. C. & Drebing, C. 2000. **Don't Leave It to Chance: A Guide for Families of Problem Gamblers.** Oakland, California: New Harbinger Publications.

Abstract: Gambling can cause disruptions in every area of life, and the devastating effects don't stop with the gambler. Like any addiction, gambling takes its toll on the entire family, including seniors. Gambling by a family member can cause loss of trust, financial hardship, and difficult dynamics. Based on the authors' research, this book provides relatives of problem gamblers with a program of cognitive-behavioral strategies to help them overcome the negative hold the habit has on their lives. It helps readers identify the problem, understand its origins, and assess its impact on the gambler and his or her family. Then it lays out "action steps" to manage the problem, repair relations, recover financially, and get professional help if necessary.

Fessler, J. L. **Gambling Away the Golden Years.** *Wisconsin Medical Journal* 95[9], 618-619. 1996.

Abstract: Fessler suggests there is little research focussed on the elderly as a population group and gambling. The article states that seniors and gambling is an elusive problem in a vulnerable population with



symptoms that are difficult to detect. Considerable numbers of elderly join the ranks of those at the slot machines, and can be found in casinos all over the country at all hours of the day and night. To date, no national study has been undertaken to document the apparently rising problem of the elderly and gambling.

Financial and Consumer Rights Council. **Queen of Hearts: The needs of women with gambling problems.** 1997. Melbourne, Australia, Financial and Consumer Rights Council. *Abstract:* The project reported on the socio-demographic characteristics of female problem gamblers. The study determined that women who gamble in Victoria were mostly from Anglo-Saxon backgrounds, lived as part of a family unit, often in rural areas or in provincial cities, and usually in their own homes. The women were mostly aged 30 – 58 and were over represented in the older age groups. The women generally had completed secondary high school and were employed in traditional female occupations. Almost half of the women [could] be defined as low-income earners...

Foden-Vencil, K. **Study Says Seniors Not Prone to Gambling Problems.** Media release: Oregon Public Broadcasting . 2002. <http://www.publicbroadcasting.net>. *Abstract:* This brief article describes the senior gambler stereotype. Moore's study (2001) in which he conducted an addiction study is referred to. The article reiterates that the stereotype Moore expected to confirm didn't ring true. The media release includes quotes from interviews with Moore; the Spirit Mountain Casino spokesperson, A. Henney; and the Oregon Lottery spokesperson, L.Torres.

Fowler, D. **Centerites: Making Public Use of Private Property: The Case of Urban Shopping Centres.** 1988. Master's Thesis. McGill University, School of Urban Planning. This thesis explains the author's Sociability Model. Fowler developed a model to explain seniors' leisure activity of going to shopping centres for sociability. The model adapts the theoretical orientation of Anderson & Newman (1973) and Chapin (1974). Fowler's model posits that both individual characteristics (predisposing variables) as well as environmental characteristics (encouraging variables) influence seniors' use of shopping centres as a leisure time activity. Predisposing variables are described as demographic characteristics. Encouraging variables consist of the centre's ambience, design and administrative policies.

Gafner, G. & Uetz F. **Compulsive Gambling and the Aging Marital System.** *Clinical Gerontologist* 10[1], 45-47. 1990. The Haworth Press. *Abstract:* The authors use a case study in discussing marriage breakdown due to compulsive gambling. Adaptation to loss in old age often means finding new activities to replace those that are no longer possible. After the marriage breakdown, the authors noted that the separated male's denial of the problem means he will probably keep gambling as long as he can.

Glentzer, M. **The Great American Gamble.** *Maclean's Magazine*, 30-37. July/August, 1995 . *Abstract:* This article discusses the social problems created by the recent boom in gambling. The industry targets seniors with free bus service, free drinks, and inexpensive food. The author states that in the past five years, the industry in Las Vegas has targeted Baby Boomers and their children--two age groups at opposite ends of the spectrum. Teenage gambling addiction has become a hotter topic than drug abuse, but the problems of older gamblers are just as great as those of teens. In Las Vegas, Sam's Town offers reserved seating for several hundred bingo players every day, almost all of them over 40. People over 50 account for 46% of Harrah's casino business. Its Laughlin, Nevada casino has its own RV park; and when Ak-Chin Reservation Casino opened near several retirement communities outside Phoenix, Arizona, the company did not have enough buses to accommodate the demand.

Gosker, E. **The Marketing of Gambling to the Elderly.** *The Elder Law Journal* 7[1], 185-216. 1999.

Abstract: Ms. Gosker illustrates the significance of the burgeoning gambling industry in the United States. This article argues for the nursing home industry to take an active role in preventing the gambling industry from targeting its residents. The majority of states have legalized some form of lottery or casino gambling as an alternative means to raise tax revenues. Competition in the gambling industry has resulted in the I



plementation of aggressive advertising tactics in order to maintain a profitable customer base. As such, casinos and lotteries shift much of their focus to the elderly. This discussion also focuses on specific marketing efforts employed by casinos and lotteries, including strategies aimed toward elderly customers. Ms. Gosker evaluates the potential to regulate these marketing techniques. In particular, the author analyzes whether the First Amendment of the U.S. Constitution protects the gambling industry's advertisements as "commercial" speech. Ultimately, Ms. Gosker defends the calls for Congress to adopt appropriate restrictions to prevent unfair casino and lottery marketing campaigns aimed at elderly.

Govoni, R. and Frisch, R. G. & Johnson D. **A Community Effort: Ideas to Action. Understanding and Preventing Problem Gambling in Seniors. A Final Report.** 1-27. 2001. University of Windsor: Problem Gambling Research Group.

Abstract: The Council on Aging, Windsor and Essex County and the Problem Gambling Research Group at the University of Windsor developed programs to reduce problem gambling among seniors, and to test a community-based approach to developing prevention programs. Seniors have ample time and motivation to gamble yet they typically have limited resources, fixed incomes, and little or no opportunity to recoup financial losses. The project team developed a community-based approach that had two phases. The first stage was a data gathering stage that included a general population survey of seniors (ages 55 or older), interviews with key informants in the community, and focus groups with senior gamblers, senior problem gamblers and service providers. After the information on problem gambling in the community was collected, 24 community members, including seniors, seniors who had experienced problem gambling, service providers, and funding agencies were brought together. Day and a half. "Syntegration processes" were used to develop recommendations for problem gambling prevention programs in the Windsor community.

Graham, D. F. Graham I. & MacLean M. J. **Going to the Mall: A Leisure Activity of Urban Elderly People.** *Canadian Journal on Aging* 10[4], 345-358. 1991.

Abstract: This paper reports on the introduction, definition, and testing of a theoretical model which examines the non-institutionalized elderly's leisure use of urban shopping centres as places for social exchange. Using secondary data analysis of a probability sample of 300 non-institutionalized elderly people in Montreal, the researchers found that malingering is an activity that 67 per cent of this sample engage in. Predisposing variables such as age, gender, education and feelings of loneliness, along with encouraging variables such as design and ambiance of the centre are related to this activity.

Grant, J. Kim S. & Brown E. **Characteristics of Geriatric Patients Seeking Medication treatment for Pathologic Gambling Disorder.** *Journal of Geriatric Psychiatry and Neurology* 14[3], 125-129. 2001.

Abstract: This study compares geriatric patients seeking medication treatment for pathologic gambling disorder (PGD) with younger pathologic gamblers. The study assessed three groups with PGD according to the Diagnostic and Statistical Manual of Mental Disorders, Fourth edition. The sample consisted of 16 subjects over the age of 60 years, 11 subjects between the ages of 20 and 30 years, and 46 subjects between the ages of 40 and 50 years. All subjects were evaluated in terms of demographic characteristics, clinical features of PGD, and treatment history. Geriatric gamblers had a later age of onset of gambling and developed pathologic gambling over a longer period. Geriatric subjects were also more likely to play slot machines and demonstrate less variety in their choices of gambling activity. In addition, geriatric gamblers were more likely to gamble secondary to boredom; however, they were as likely as the other age groups to report slight or no response to non-pharmacologic treatment. There appeared to be some differences in the clinical features of PGD among geriatric subjects and these differences may have treatment implications.

Harper, S. **Ageing Update: Ageing 2000 - Questions for the 21st century.** *Ageing and Society.* 20[1], 111-122. 2000. United Kingdom, Cambridge University Press.

Abstract: In both developed and less developed countries, demographic transitions and a shift in the age structure of the population are being publicly recognized as having fundamental implications for everyone in society. The author considers both societal and individual aging, and the experiences, needs and contributions of those in later life. The paper focuses on social gerontology which is defined as social, behavioral, historical, demographic, and economic aspects of the study of aging and later life, including the interface of these with health and health services.



Herda-Rapp, A. 2002. **A Review of the Sociological Literature on Gambling's Social Impacts.** Research report. 1-8.

Abstract: This is a literature review on the social consequences of casinos based on scholarly studies from mostly peer-reviewed journals. Questions addressed included if casinos increase street crime, who the most vulnerable populations to casino gambling are; what the monetary costs of those behaviors for individuals and larger society are; and how casinos have impacted the quality of life in other communities. General conclusions acknowledge mixed findings: crime increases with casinos, quality of life perceptions vary although traffic and noise increases, underage gambling occurs, marginalized groups experience higher rates of compulsive gambling at considerable personal and social cost, and seniors seek out casinos as a social activity.

Hewitt, D. **Spirit of Bingoland: A Study of Problem Gambling Among Alberta Native People.** 1994. Nechi Training, Research & Health Promotions Institute.

Abstract: This is a project undertaken in 1994 aimed at increasing the understanding of problem gamblers and to determine the focus of developing programs. 156 Alberta Aboriginal adults ranging in age from 18 - 82 were involved. No details of the research design are posted at this site. However, demographics showed that 95.5% were experiencing severe problems with gambling; 40% had attained high graduation and 20% had graduated from university. 36% earned less than \$15,000 and 11% earned more than \$50,000. 79% had children. Bingo had the highest prevalence rate and 67% said it was their favorite game. 22% started gambling before the age of 16 and 50% started gambling at age 19. Other social factors included 60% were former drinkers, 75% had lost a family member to death. Problem gamblers spent more time and money than intended; gambled alone to forget problems; felt nervous about money spent; knew more people with gambling problems; had been in trouble with the law; lived on the reserve; attended residential school.

Higgins, J. **A Comprehensive Policy Analysis of and Recommendations for Senior Center Gambling Trips.** *Journal of Aging & Social Policy* 12[2]. 2001. Haworth, U.K., The Haworth Press.

Abstract: Gambling is one of the fastest growing industries in America. Public support is high for legalized gambling among all age groups. Because gambling is growing in popularity as an activity among those 65 and over, many seniors' centers are offering group trips to casinos and other gambling attractions such as dog tracks. This paper analyzes seniors' center casino gambling trip with particular attention to the number of trips offered, how trips are funded, the policy implications of offering trips, and policy alternatives for state and local policymakers. Data for the study was collected from interviews with activity directors of 16 seniors' centers across Massachusetts and a formal survey of 30 additional seniors' centers in Central Massachusetts. Benefits of a new policy and public education strategies are reviewed. Important issues addressed include questions of equity and senior's rights of choice as well as protections to limit gambling abuse and mitigate social and personal costs. The author recommends considering various interventions that would reflect the values of general society by valuing freedom of choice above paternalism. It is in the best interest of seniors and other stakeholders to explore the benefits of a public education program that does not restrict or prohibit seniors' gambling activities.

Higgins, J. PowerPoint Presentation: **Analysis of Gambling as a Programmatic Option in Senior Centers.** 2002. Boston Massachusetts, Gerontology Institute .

Abstract: This is a PowerPoint presentation by Jennifer Higgins delivered at the Responsible Gambling Council Conference summarizing seniors gambling activities as a program option. The author summarizes her study (2201) and makes recommendations with charts and graphs.

Hinch, T. & Walker G. **Casino Patrons, Travel Behavior, Place Attachment, and Motivations: A Study of Alberta Residents.** 1-50. 2003. Research Report to the Alberta Gaming Research Institute.

Abstract: The study was designed to identify the casino-related travel behavior of Alberta residents, to examine the importance of place attachment and mode of experience in relation to casino patronage by Alberta residents, and to discover the motivations of these. The data was collected through the Computer-



Assisted Telephone Interviewing (CATI) system operated by the Population Research Laboratory (PRL) at the University of Alberta. The final database consisted of 1203 Alberta respondents with 602 of these being individuals who had visited casino 80 km or more from their homes in the past 12 months (i.e. travelers) and the balance of whom had visited a casino less than 80 km or more from their home in the past 12 months. Travelers were more likely to be older and retired than local casino visitors were. While (344 or 57%) of the 602 travelers had not visited a casino in their local area, (258) (43%) had done so. The trip profile of travelers was characterized by trips outside of the province, travel parties of two being the most common, overnight stays of more than one night, hotel patronage, auto travel along with relatively high use of air transport, the main reason for the trip being reported as pleasure, and a broad range of additional trip activities. The majority of travelers indicated that the casino visit was a minor or incidental activity while on their trip. Fifty percent of the respondents spent more than \$500 per person on their trip with 14% of those individuals spending part of these funds on tour packages. This population of casino gamblers identified their strongest motivations in terms of the social dimensions of the activity.

Hirsch, P. **Seniors and Gambling: Exploring the Issues. Summary Report.** 2000. AADAC: Alberta Alcohol and Drug Abuse Commission.
Abstract: Howard Research Services Inc. formed seven focus groups recruited at gaming sites and one focus group from Gamblers Anonymous. Researchers conducted a telephone survey of a sample of 800 Alberta seniors stratified across six geographic areas. The overall response rate was 37% and the response rate of seniors who were contacted was 51%. Most respondents were female; the majority of respondents were between the ages of 65 and 74; most respondents were married and a substantial number were widowed. Almost one third of respondents reported a household income of less than \$20,000 per year. Approximately one third reported an annual household income of between \$20,000 and \$39,000. About two-thirds of respondents indicated that they had engaged in some form of gambling activity in the past year. Seniors who gambled tended to focus on buying lottery tickets, raffle tickets, and scratch and pull tickets. They also played coin slot machines and bingo. Seniors typically participated in these activities monthly, and about 40% of seniors who bought lottery tickets and played bingo, did so weekly. This report recommends that existing and future prevention efforts should be reviewed to ensure proportional attention is devoted to prevention of disordered gambling in this population.

Hope, J. & Havir L. **You Bet They're Having Fun!: Older Americans and Casino Gambling .** *Journal of Aging Studies* 16, 177-197. 2002.
Abstract: This study of a small sample of older, relatively well-educated Minnesotans found no evidence that casino gambling activities threatened their well-being. The project had two phases. Phase 1 consisted of a mail survey of members of the Whitney Senior Centre in St. Cloud, Minnesota. 1000 surveys were mailed and 143 were returned (14.6%). 22 of the survey respondents were interviewed in phase 11. Findings suggested males visited casinos more frequently than females. Seniors gave four reasons for visiting casinos. These included 34.8% said they went to the casino for fun and socializing. Food was an attraction (24.4%) as was curiosity and "something to do" (24.3%). The shows were also mentioned as a reason to visit a casino (10.4%). Only 6.2% of respondents said they visited casinos to win or because they like to gamble. For most respondents, the social benefits were the most salient parts of this activity and they were well aware of the danger signs of problem behaviors. Social exchange theory explained why they visit casinos and how much they spend. The life course perspective and growing up during the Depression explained their decisions based on past behaviors and was consistent with how they had lived their lives. Age norms determine the public's perceptions that casino gambling is problematic for older people. Results were consistent with other cross-sectional surveys that found no evidence that older adults participate more often in--or have greater problems with--gambling than any other age group. The authors suggest that public concerns and media images may be based on socially constructed assumptions and fears.

Hoppes, S., Hally, C. & Sewell, L. **An Interest Inventory of Games of Older Adults.** *Journal of Physical & Occupational Therapy in Geriatrics* 18[2], 71-82. 2000. The Haworth Press, Inc.
Abstract: Games are a purposeful activity that hold high interest for older adults and consequently have significant value as therapeutic tools for occupational therapists. The objectives of the study were to



develop an interest inventory of games for use with older adults and identify older adults' preferences for specific games. Focus groups identified games popular among older adults, and those games comprised a preliminary interest inventory given to 92 respondents, aged 60-95. Respondents included well-elders living independently, assisted-living residents, adult daycare clients, and nursing home residents. Forty-eight games that were of interest to at least 5% of respondents comprise the final interest inventory. Eleven games were of interest to at least one-third of all respondents, with dominoes, checkers, and bingo were of interest to more than half. Well-elders slightly favoured sedentary games to physically active games, while other groups greatly favoured sedentary games. Well-elders demonstrated the greatest breadth of interest in games.

Hornblower, M. & Benson J. **East St. Louis Places It Bet.** *Time Magazine* 147[14], 32-33. 1996.
Abstract: This brief magazine article reports on the financial success of a riverboat casino. Included in this analysis is a discussion of the amount of taxes collected from it by East St. Louis, Illinois and how it has helped revitalize the city. The authors also discuss the economic and social costs; the high number of low income retirees gambling; why cities that attract tourists benefit the most from gambling; and why gambling does not always result in economic growth. A discussion of Atlantic City, New Jersey's loss of a third of its retail business after casinos moved in is included in the article.

Hornblower, M. 1996. **No Dice: The Backlash Against Gambling.** *Time Magazine* 147.
Abstract: Cash-strapped towns embraced casinos as salvation but with them come economic dislocation and broken lives. The author states that now gaming initiatives are meeting with resistance nationwide. This article describes anti-gambling activists and their strategies to provide public awareness and prevent the spread of casinos. Gambling is described as a cancer.

Howard Research and Instructional Systems Inc. **Report on Alberta Seniors and Gambling**, 1-60. October 2000. Edmonton, Alberta, AADAC.
Abstract: Seniors constitute one of the fastest growing population groups in North America. One of the major life changes experienced by seniors, is retirement. Retirement has two primary implications for seniors: a decrease in income and an increase in leisure time. On average Canadian seniors have 7.8 hours of free time per day (Statistics Canada, 1994). How they spend that time is of social and economic importance. There is no substantial base of research explaining the relationship of increased leisure time to seniors gambling or the extent to which seniors are at risk of becoming addicted. (AADAC) contracted Howard Research to conduct a two-phase research study to explore the gambling attitudes and behaviors of seniors along with what prevention and intervention strategies are most effective for seniors. See Hirsch (2000) for further description of this study.

Hsu, C. E. **Legalized Casino Gaming in the United States: The Economic and Social Impact.** 1999. New York: Haworth Hospitality Press.
Abstract: This book offers a variety of perspectives on the historical development and economic and social impacts of gaming in the United States. The book covers the entire United States gaming market, Legalized Casino Gaming in the United States provides gaming researchers, policymakers, and hospitality students with an overview of the history, development, legislation, and economic and social impacts of riverboat, land-based, and Native American casino gaming. Chapter six contains a section titled, "Gaming Helps Seniors".

Illinois Department on Aging. **A Look at Seniors and Problem Gambling.** *Facts on Aging Newsletter* [40], 1-2. 2001. <http://www.state.il.us/aging> .
Abstract: This online newsletter provides signs that gambling is becoming a problem and provides rules for responsible gambling. The article states that seniors are vulnerable to problem gambling due to a number of factors such as boredom, health problems, loss of a loved one, isolation, depression, abuse, grief, stress and loneliness.



Jang, H., Lee, B., Park M. & Stokowski, P. **Measuring Underlying Meanings of Gambling from the Perspective of Enduring Involvement.** *Journal of Travel Research* 38[3], 230-239. February 2000. Boulder, University of Colorado - Business Research Division.

Abstract: This study explores the underlying personal meanings of gambling behavior from the perspective of enduring involvement and considers the relationships among gambling and gender, level of participation, and illusion of control. The project was based on a self-administered mail-in survey of 848 gambling visitors to Black Hawk Casino, Colorado (response rate was 61.7%). Participants ranged from 20 - 86 years of age with a mean age of 57. The study found three underlying factors of gambling involvement. People perceived gambling as adult play. The personal meanings were described as self-identity, pleasure/importance, and centrality. The study found gender differences in gambling involvement, suggesting that male participants tended to view gambling as a form of self-enhancement or self-expression more strongly than did female participants. Implications for casino management and for researchers are discussed. The authors suggest "...researchers and managers should be especially attentive to the role of gender differences in participation, use of incentives, and return visitation. In addition, future research should focus on the role of risk involvement and gambling."

Katz, S. **BusyBodies: Activity, Aging and the Management of Everyday Life.** *Journal of Aging Studies* 14[2], 135-153. 2000. New York, Elsevier Science Inc.,

Abstract: With the rapid aging of Western populations, professional practices, gerontological research, and popular opinion have jointly focused on the connection between activity and well-being in old age. Experts in gerontology, recreation, and leisure promote regimes of care and lifestyle based on activity yet scant critical attention has been paid to activity as part of a larger disciplinary discourse in the management of everyday life. This article examines the theoretical and practical aspects of activity in the gerontological field and considers how activity has also become a keyword in radical and popular vocabularies for narratives of the self. Conclusions consider aging and the ideal of activity in the wider political context of the neo-liberal active society.

Kelly, J., Skinner, W., Wiebe, J., Turner, N., Noonan, G. & Falkowski-Ham A. **Report on Measuring Gambling Behaviors, Knowledge and Attitudes in Ontario.** 1-44. October 2001. The Responsible Gambling Council (Ontario) and the Centre for Addiction and Mental Health.

Abstract: This report provides information on Ontarian's gambling behaviors, knowledge, and attitudes in 2001. The focus is broad, including gambling practices, awareness and understanding of responsible and problem gambling, and knowledge of odds and probabilities. Authors suggest the baseline information could prove valuable in the creation of innovative prevention strategies and monitoring the impact of these strategies. Overall, Ontarians who chose to gamble reported doing so in a responsible manner. Most reported setting and keeping spending and time limits, not gambling until closing, quitting when tired or bored, and not borrowing money to gamble. "Responsible" gambling is not a familiar term, with less than half (39.8%) of respondents having heard it. While reporting to gamble responsibly, most people lack clear understanding of the concept when asked in an open-ended format.

Kelly, J. R. **Freedom to Be: A New Sociology of Leisure.** 1987. New York, Macmillan Publishing.

Abstract: This book addresses topics such as social identity, social class, face-to-face leisure, the family life cycle, leisure styles, life span, retirement and role identity. The purpose and direction of the book is to produce theory. The discussion builds on a sequence of theoretical approaches or metaphors that have been applied to leisure. Within each metaphor, there is a dialectic that drives the approach outside itself in an attempt to cope with the questions that have been raised. None of the theoretical models is a self-contained dialectic of thesis-antithesis-synthesis; rather, each pushes us beyond into another metaphor.

Kelly, J. R. & Godbey G. **The Sociology of Leisure.** 1992. State College, Pennsylvania, Venture Publications.

Abstract: The author states that the term 'addiction' is applied to a variety of behaviors and widely believed to be an illness over which the individual has no control. In addictive behavior, there is no self-regulation. Self-regulation is related to self-regard or self-esteem. That is, the individual with higher self-esteem is



more likely to be self-regulating. Addictive uses of leisure may be a way of coping with change or of reducing information overload. Every nation has experienced aging of its population because people are living longer and because birth rates decline with modernization. Age has historically been one of the more powerful predictors not only of what people do during their leisure time but also of the motivations and satisfactions they seek. From such experiences and the style in which they participate in these, the rapid aging of the population has profound implications for leisure. Accompanying the aging of the population has been a change in the economic well being of older people. Today (1992), people between the ages of 55 and 64 are the most economically privileged group in society.

Kennedy, D. & Dubenski, N. **Seniors and Gambling: Final Report on the Survey of Key Informants.** 1999. Winnipeg, Manitoba. Addictions Foundation of Manitoba.

Abstract: The purpose of this study was to assess community professionals' perceptions on: the nature of senior gambling and the problems associated with this activity, and how to effectively offer gambling services to seniors. 25 community professionals from the Winnipeg Region completed the Key Informants Survey in person or by telephone. Results indicated that problem gambling in seniors might result in financial, family/relationship, and/or health related issues. Further, it was suggested that seniors hesitate to use the Addictions Foundation of Manitoba's (AFM) services due to access barriers, stigma of the AFM, denial, and embarrassment. Respondents recommended that the AFM needs to provide educational seminars, increase advertisement, and provide outreach rehabilitation services targeted specifically towards the senior population.

Kennedy, J. W. **Gambling Away The Golden Years.** *Christianity Today Magazine* 43[6], 40-48. 1999.

Abstract: This brief article focuses on the efforts of casinos to attract American senior citizens into gambling establishments. The author states that casinos have successfully removed the stigma that many seniors once associated with gambling by making it socially acceptable. The article quotes research that shows casinos are busiest on the days retirement cheques arrive, elders are a high-risk population because many of them are new to gambling and assumed to have less control. No citations are given for the studies referred to.

Kennedy, J. W. **Addiction a Click Away: Internet gambling is hooking shut-ins, including Christians.** *Christianity Today Magazine.* 2003.

Abstract: This brief magazine article states that the American Internet gambling industry started eight years ago. Ed Looney, executive director of the Council on Compulsive Gambling of New Jersey is quoted as saying there are now more than 1,800 gambling websites, frequently based in small island nations. The Federal Department of Justice maintains that online betting is a violation of the Interstate Wireline Act of 1961, which regulates telephone sports bets. Nevertheless, researchers estimate that overseas Internet gambling sites will generate more than \$4 billion in profits in 2003. This article describes a case study of a woman whose internet gambling addiction began soon after her husband died. She turned to the Internet to find solace. She won \$10,000 four times before she began losing. Until she reformed, she ignored her friends and often stayed up all night placing wagers.

Keyser, C. M. **Gambling Can Become An Addiction for Seniors.** 1-3. November 16, 1997. Senior World Online. <http://www.seniorworld.com/articles/a19970925195352.html>

Abstract: This online article describes how many older persons develop gambling problems when they realize they cannot recoup the earnings of a lifetime. Health problems, loss of a spouse, retirement, being moved from their home are all cited as reasons elderly people are easily seduced by the stimulus gambling offers. The author questions the wisdom of legalized gambling and suggests education strategies offer the best solution as preventative measure.

Korn, D. A. & Shaffer, H. J. **Gambling and the Health of Public: Adopting a Public Health Perspective.** *Journal of Gambling Studies* 15[4], 289-365. 1999. Washington, D.C., Human Sciences Press, Inc.

Abstract: During the last decade, there has been an unprecedented expansion of legalized gambling



throughout North America. Three primary forces appear to be motivating this growth: the desire of governments to identify new sources of revenue without invoking new or higher taxes; tourism entrepreneurs developing new destinations for entertainment and leisure; and the rise of new technologies and forms of gambling (e.g. video lottery terminals, powerful mega-lotteries, and computer offshore gambling). Associated with this phenomenon, there has been an increase in the prevalence of problem and pathological gambling among the general adult population, as well as a sustained high level of gambling-related problems among youth. To date, there has been little dialogue within the public health sector in particular, or among health care practitioners in general, about the potential health impact of gambling or gambling related problems. This article encourages the adoption of a public health perspective toward gambling. More specifically, this discussion has four primary objectives. First to create awareness among health professionals about gambling, its rapid expansion and its relationship with the health care system. Second, to place gambling within a public health framework by examining it from several perspectives, including population health, human ecology and addictive behaviors. Third to outline the major public health issues about how gambling can affect individuals, families and communities, Fourth, to propose an agenda for strengthening policy, prevention, and treatment practices through greater public health involvement, using the framework of The Ottawa Charter for Health Promotion as a guide.

Korn, D. A. Expansion of gambling in Canada: implications for health and social policy.

Canadian Medical Association Journal 163[1], 61-64. 2000. Canadian Medical Association.

Abstract: Canada experienced a dramatic increase in legalized gambling in the 1990's. Epidemiological studies show that the prevalence of gambling in the general adult population is slow but increasing. New technologies have been linked to gambling-related problems such as addiction to gambling via video lottery terminals. Gambling by means of the Internet represents another emerging area of concern. This article concludes with recommendations incorporating a broad public health approach to create a strong research program and to balance risks and benefits.

Korn, D. A. Examining Gambling Issues From a Public Health Perspective. *eGambling: The*

Electronic Journal of Gambling Issues . 2002. Toronto, Ontario, Centre for Addiction and Mental Health.

Abstract: This article looked at the public health foundations of epidemiology, disease control and healthy public policy, and applied them to gambling. The author analyzed major public health issues within the North American context, problem gambling trends among the general adult population and youth, and their impact on specific populations. The author concluded there was significant opportunity for public health to contribute its skills, methodologies, and experience to the range of gambling issues. Korn states that there has been little empirical research into the gambling behavior of seniors. Seniors are disproportionately represented at bingo halls, charitable gaming activities, and day excursions to casinos.

Kramer, D. 'Ask the Gambling Question', FPS told as "Secret" Addiction Become More

Common. *Canadian Medical Association Journal* 157[1], 61-63. 1997. EBSCO Publishing.

Abstract: Focuses on gambling addiction in Canada and how physicians are being advised on ways to determine if patients have compulsive gambling problems.

Langille, N. The Older Gambler. 1-3. May 17, 1999.

Abstract: Langille who is a member of the Ontario Coalition Against Gambling Expansion, summarizes the risk factors for seniors, suicide risks, and other facts on seniors with the purpose of pointing to the vulnerability of seniors to gambling. VLT's are cited as 'no-brainers', often less intimidating to particular groups including women and seniors. No citations are given for the data presented.

Laws, G. 'A Shot of Economic Adrenaline': Reconstructing 'The Elderly' in the Retiree-based Economic Development Literature. *Journal of Aging Studies* 10[3], 18p. 1996.

Abstract: This article considers the reconstruction of elderly identities in the retiree-based economic development literature (academic and popular sources). Drawing from post-structuralist theories of representation and the body, the author asks how elderly bodies are represented and what they are used to represent in this literature. Identities are shown to be embodied and emplaced and the politics surrounding



identity formation is shown to be specialized. The transformations in elderly identities are situated within a transition between modernity and post-modernity.

Lindsay, C. & Devereaux, M. S. **Report on Canadians in the pre-retirement years: A profile of people aged 55-64.** 1991. Ottawa, Publications Division, Statistics Canada: Housing, Family and Social Statistics Division.

Abstract: This Statistics Canada publication states that the likelihood of living alone in 1991 begins to rise at ages 55-64. After age 55, death rates rise sharply. In fact, at this age, death rates begin to exceed the level for the population overall. The pre-retirement population tends to have less formal education than younger people do. Employment among men in the pre-retirement age range has declined markedly in the last decade and a half. The proportion of women aged 55-64 with jobs increased, although only 34% in 1990 were employed. A considerable amount of the free time that 55-64-year-olds gain when they retire is claimed by the mass media, especially television. People ages 55-64 are the most avid shoppers in Canada. On a per capita basis, no age group takes more international trips than 55-64-year-olds.

Mannell, R. C. 1993. **High-Investment Activity and Life Satisfaction Among Older Adults: Committed, Serious Leisure and Flow Activities.** In Kelly, J.R. (Ed.). Newbury Park, California: Sage. 125-145.

Abstract: This chapter in the book explores the psychological link between participation in high-investment activities and quality of life common to the commitment, serious leisure, and flow constructs is 'competence'. The author suggests activities that require an investment of effort are seen to provide opportunities to maintain and further develop the sense of competence that allows people to frequently experience enjoyment and develop positive feelings about themselves. Little research has been conducted to determine the importance of high-investment activities in the life-styles and quality of life of older adults or explore the processes involved. The author reports on a series of studies using the Experience Sampling Method (ESM) and interviews. One such study involved 92 older retired adults. "Having a repertoire of serious leisure activities that have the potential to challenge one's skills, and feeling committed to them, may contribute to the successful negotiation of the transition required of older adults as they move from a life-style dominated by constrained and obligated work activities to a life-style characterized by freedom of choice."

Massachusetts Council on Compulsive Gambling . **Gambling and The Golden Years.** *The Wager: Weekly Addiction Gambling Education Report* , 1-3. 2001. Harvard Medical School , Massachusetts Council on Compulsive Gambling.

Abstract: This is a brief review of the research conducted by McNeilly and Burke (2000). Massachusetts Council on Compulsive Gambling . **Is There More To Gambling Than Just Winning Money?...Bingo!**

The Wager: Weekly Addiction Gambling Education Report 6[1], 1-3. 2001. Harvard Medical School, Massachusetts Council on Compulsive Gambling.

Abstract: This is a brief review of the study completed by Chapple and Nofziger (2000) on bingo clubs, churches, and casino bingo parlors in the southwestern United States.

Massachusetts Council on Compulsive Gambling . **Gambling and The Elderly: Real or Imagined Risk?** *The Wager: Weekly Addiction Gambling Education Report* 7[33], 1-4. 2002. Harvard Medical School.

Abstract: This brief article is a review of a recent publication by Hope and Havir (2002), "You bet they're having fun! Older Americans and casino gambling", that expresses concern that cultural presumptions of elderly vulnerability to problem gambling.

Massachusetts Council on Compulsive Gambling . **Gambling at Any Age.** *The Wager: Weekly Addiction Gambling Education Report* 7[25], 1-4. 2002. Harvard Medical School, Massachusetts Council on Compulsive Gambling.

Abstract: This brief article reviews the research by Petry (2002).



McNeilly, D. P. & Burke W. J. **Late Life Gambling: The Attitudes and Behaviors of Older Adults.** *Journal of Gambling Studies* 16[4], 393-415. 2000. Washington, D.C., Human Sciences Press, Inc. *Abstract:* For a significant number of retired older adults (aged 65+), gambling has become a new form of recreation and entertainment. This study investigated the prevalence of problem gambling behaviors (SOGS-R), depression (GDS-15), levels of life satisfaction (SWLS), and motivations for gambling among older adults. 315 older adults completed the study questionnaire and were grouped and analyzed according to those sampled from gambling venues and those from within the community. Results of the study found the most frequent accession and spending on several types of gambling occurred among older adults who were sampled at gambling venues. Older adults who were sampled at gambling venues were also found more likely to have higher levels of disordered gambling than older adults from the community, as measured by the SOGS-R. These findings provide an initial profile of older adults and their attitudes, motivations and gambling behaviors.

McNeilly, D. P. & Burke, W. J. 2001. **Gambling as a Social Activity of Older Adults.** *International Journal of Aging and Human Development* 52: 19-28. *Abstract:* This article was also presented at the 12th National Conference on Problem Gambling in 1998 in Los Vegas, Nevada and summarizes findings suggesting the need for greater awareness of the implicit effects casino gambling may have on senior citizens. The authors suggest a significant number of senior citizens aged 65+ spend their leisure time in gambling casinos. For some older adults eager for a stimulating social outlet, casino gambling can become a destructive addiction. While prevalence studies have examined the incidence of problem gambling in other age groups, little attention has been paid to the impact of casino gambling on older adults. This study investigated the prevalence of casino gambling as a social activity for active senior citizens (aged 65+). Activity directors from residential and assisted-care facilities as well as from senior and retirement centers completed mailed surveys of eleven different types of social activities available to older adults. Results of the survey of activity directors found bingo to be the most highly frequented on-location-type social activity and casino gambling the most highly frequented day-trip-type social activity for 6,957 active senior citizens represented in the activity directors' survey. On average, 16 percent of the senior citizens were reported by the activity directors to have taken part in facility-sponsored trips to the casino on at least a once-a-month basis. In addition, the casinos offered additional gambling day-trips to 66 percent of the facilities, which were accepted in 58 percent of the cases.

Minnesota Institute of Public Health. **Gambling Among Older Minnesotans.** *Beyond the Odds: A quarterly newsletter about problem gambling*. 1997. Minnesota Institute of Public Health. *Abstract:* This newsletter article describes a study by The Gambling Problems Resource Center. Information was collected through 14 key Minnesota seniors. Data was also collected at a monthly meeting of the Agency on Aging Directors and Minnesota State Lottery reports. Results show older age groups are less likely than younger age groups to gamble. Older Minnesotans are significantly under-represented in compulsive gambling hotline calls or treatment centers and there are many concerns by professionals who work with this population. There is a need for more education about gambling

Mok, W. P. & Hraba, J. **Age and Gambling Behavior: A Declining Shifting Pattern of Participation.** *Journal of Gambling Studies* 7[4], 313-335. Winter, 1991. Washington, D.C., Human Sciences Press, Inc. *Abstract:* The relationship between age and gambling has received relatively little attention in the social sciences. An aging American population might have a fundamental effect on gambling behavior suggesting that such research is needed. A random telephone survey of 1,011 Iowa residents was conducted. Chronological age was negatively related to gambling behavior in this study. Within this trend, however, people of different ages participated in different types of gambling. The general decline in gambling across age categories can be conceptualized as a result of an age decline in experimentation with gambling for self-identity, self-presentation, and an historical increase in the social acceptance of gambling.



Molina, J. A., Sainz-Artiga, M., Fraile, A., Jimenez-Jimenez, F., Villaneuva, C., Orti-Pareja, M. & Bermejo-P F. **Pathological Gambling in Parkinson's Disease: A Behavioral Manifestation of Pharmacologic Treatment?** *Movement Disorders Journal* 15[5], 869-872. 2000. John Wiley & Sons, Inc. *Abstract:* 12 patients were selected from a Parkinson's disease unit of 250 patients. All patients underwent a neurologic, psychiatric, and psychological examination, specifically noting the presence or absence of psychopathology in the spectrum of impulse control disorder and the nature of the gambling. Ten patients started gambling after the onset of Parkinson's disease and treatment with levodopa. The pathologic behavior was exclusively present or was markedly increased in "on" periods in 11 patients. All patients had motor fluctuations at the time of the study. Slot machines were the preferred source of gambling for 10 patients which is similar to the general Spanish gambling population. That the gambling behavior appears more often in the "on" periods of motor fluctuations and that it begins after the onset of Parkinson's disease in most patients and worsens with levodopa therapy suggest that it could be related to dopaminergic tone in patients with Parkinson's disease and motor fluctuations.

Moore, T. L. **Report on Older Adult Gambling in Oregon: An Epidemiological Survey**, 1-100. April 2001. Salem, Oregon, Oregon Gambling Addiction Treatment Foundation. *Abstract:* Research reported on in this report is a study conducted in 2000--the third in a series of four epidemiological studies-- commissioned by the Oregon Gambling Addiction Treatment Foundation. The goal of the first three studies was to establish empirical evidence of gambling behaviors among Oregonians and to estimate the rates of disordered gambling in the state. The findings from this study were based on a large random sample of 1512 Oregonians age 62 years or older. Highlights include: slightly over 58 percent of the sample reported past year gambling; of those who gambled 59.6 percent reported they did so for entertainment and fun; the estimated prevalence of past year disordered gambling was 1.2 percent; the estimation for disordered gambling among males was 1.9 percent; disordered gambling was most commonly seen in the 65 to 69 year old age group as well as more likely to be seen in urban as opposed to rural counties. Utilizing the confidence interval of 0.5 percent, an estimated range of past year disordered gambling from 0.7 percent of the population was calculated. Nearly 75% of the sample reported lifetime gambling. The prevalence of lifetime disordered gambling was estimated at 3.4 percent. This study utilized the SOGS to estimate the prevalence of disordered gambling.

Morrison, A. & Braunlich, G. 1996. **A Profile of the Casino Resort Vacationer.** *Journal of Travel Research* 35: 55-62. *Abstract:* This article provides profiles of casino resort vacationers and oceanside beach resort, ski resort, and summer country resort vacationers. It investigates the differences between the four groups of travelers. These travelers were found to have different socio-demographics, trip planning characteristics, and activity participation patterns, and benefits experienced. This study identified significant differences among the four trip types. Specifically, casino vacationers can be identified by distinct demographics. Casino vacationers participated in activities outside of the casino, spent significantly less time planning their trips, and were only slightly more likely to use travel agents than the other three groups. Casino resorts attracted more older travelers than younger. One finding of this study is that although casino vacationers participate in fewer activities than other vacationers, casino-goers described their vacations as exciting more often than other vacationers. Relaxation, fun, and enjoyment were the most important benefits stated by casino vacationers about their trips.

Murphy, N. **Report on Resource and Training Kits for Service Providers: Abuse and Neglect of Older Adults.** 1-167. 1994. Report by the National Clearhouse on Family Violence. *Abstract:* This report discusses older adult's rights and concerns in community settings and institutional settings. It is intended to provide service agencies with legal, psychological, and general awareness of problems elderly people encounter.

National Advisory Council on Aging. **Mental Health and Aging**, 1-109. 1991. *Abstract:* This is a 1991 collection of papers that focuses on the mental health of Canadian seniors. The National Advisory Council on Aging reported that problems related to emotional and mental well-being were the second most significant obstacle to independent living experienced by community-dwelling



seniors. The major difficulties mentioned were loneliness, fear or anxiety, depression and dementia. The majority of seniors reporting emotional or mental problems stated that they handled their problems on their own without institutional assistance.

National Aging Information Center. **Aging Internet Information Notes: Gambling and Older Adults** . 2003.

Abstract: Gambling addiction is a significant problem in the United States. The growth of riverboat and Indian casinos, state and national lotteries, and Internet access to off-shore sports and parlor betting, have dramatically increased access for all adults including seniors. Older adults are more vulnerable than other age groups given a greater dependence on fixed incomes and more limited ability to recover from gambling losses.

Neal E. C., Davis W. G. & M. Powell Lawton Editors. **Aging, Money, and Life Satisfaction: Aspects of Financial Gerontology.** 25-41. 1992. New York, Springer Publishing Company.

Abstract: The meaning of leisure for older persons in 1992 inevitability raises the question of what advances in knowledge have occurred in the 30 years since Havighurst (1961). Although there has been much research on leisure and aging during this period, there has been relatively little new research directed explicitly at meaning. A closer link of such constructs to those used in general psychology was sought. The authors review some research that explicates how older people comprehend and use leisure in the service of their needs, in good and in poor health.

Neufeld, K. & Burke W. J. **Report on Seniors and Gambling in British Columbia: The Canadian Approach** . 1999. British Columbia, The Mid-Atlantic Regional Conference on Senior Gambling.

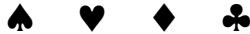
Abstract: The Social Gaming Survey yielded key findings such as 97% of adults participated in a gambling or wagering activity, 55+ are the second biggest spenders, and 2.4% were currently in the problem gambling category. Bingo, as well as casino and horsetrack bettors represented the most at risk gaming segments for problem gambling behaviors. The study was based on combined findings from the Social Gaming Survey, Help Line callers and senior gamblers who have accessed treatment services. The survey concluded that 70% of British Columbia's senior gamblers suffered from chronic pain, gambled to create distance from a spouse or relative, gambled to engage in leisure activity with a spouse or gambled as a means of asserting independence. Seniors averaged 7.7 free hours/day, often had migrated to British Columbia and often engaged in sweepstakes by mail.

Newman, K. 2003. **A Different Shade of Gray: Midlife and Beyond in the Inner City.** New York: The New Press.

Abstract: Newman, an urban anthropologist at Harvard's Kennedy School of Government, describes the realities of middle-aged and elderly African Americans, Puerto Ricans, and Dominican immigrants in New York City. Basic sources included the 1995 MacArthur Foundation survey of mid-life development in the United States, a companion study of aging ethnic and racial minorities in New York, and in-depth personal interviews with minority elders. The oral histories of their life-forming early adult years reveal consistent frustrations. Causes of frustrations included an environment of deteriorating neighbourhoods; vanishing economic opportunities, invasions of crack cocaine, broken families headed by females, minimal community support systems, and outmoded public assistance policies. Elderly Americans in New York City's inner enclaves are generally poor and stressed, too often overwhelmed by financial and personal worries--just the types of problems the casinos in Atlantic City were supposed to alleviate.

Nicol, J. **Gambling It All Away.** *Maclean's Magazine* 113[6], 16-19. 2000.

Abstract: This popular literature article reports on the threat that casinos pose to Canada's growing population of senior citizens. Casinos offer seniors excitement and a safe environment for those who may be coping with retirement or the loss of a loved one. The high percentage of women who gamble and the reasons why gambling is so addictive--especially for seniors--are discussed.



O'Brien Cousins, S., Witcher, C. & Moodie, J. **Report on High Quality Aging or Gambling with Health: The Lifestyles of Elders Who Play Bingo**. 1-51. 2002. Edmonton, Alberta, Alberta Gaming Research Institute.

Abstract: Bingo is a popular pastime of older Albertans. However, little is known about older adult lifestyles within the game context and little attention has been paid to the positive gambling issues among the elderly, and especially women given that they are the dominant social stereotype in bingo. The objectives of this study were to identify the social and health characteristics of elders who play bingo; to understand the lifestyle patterns of a bingo way of life among weekly players in later life; to capture the personal meaning of, and motivation for, the bingo experience and its contribution to a good old age (health, wellness and quality of life). The findings of this research suggested bingo is an important recreational activity for 16% of Albertans over age 65. Older women are a visible group in bingo halls, but older men are also part of the scene. Older bingo players tend to spend more time and money on gambling activity than non-players do. Elders who have physical disabilities seem to be more avid players - elders with more health concerns were found to spend more money, buy more cards and play longer. Many elders play bingo within their own housing complexes, but many of these participants do not consider themselves to be "real" bingo players. Older bingo players share some universal motive to play - one of which is affordable entertainment--and none of which particularly emphasizes winning money.

Ontario Problem Gambling Research Centre. **Problem Gambling Studies in Defined Population Groups: Ontario Problem Gambling Research Centre Awards \$1.6 million**. 2. May, 2001.

Abstract: This article on the Ontario Problem Gambling Research Center website describes the need for research which focuses on special population groups such as older adults, youth, women, ethno-cultural groups and aboriginal peoples.

Patton, D., Brown D., Dhaliwal J. Pankratz, C. & Broszeit, B. **Report on Gambling Involvement and Problem Gambling in Manitoba**. 2002.

Abstract: The mandate of the Addictions Foundation of Manitoba (AFM) includes informing the public and policy makers about the prevalence of problem gambling, including identification of risk groups. The AFM conducts research into levels of gambling activity and characteristics of those experiencing harm associated with gambling. This report provides an overview of findings from two studies conducted in 2001. The first was a survey of over 4,500 students sampled from a cross-section of Manitoba high schools. The second was a survey of over 3,000 adults sampled randomly from across the Province.

Pennsylvania HorseRacing Association. **Slot Machines at Racetracks: Experts Find No Correlation With Bankruptcy Rates**. 1- Issue 18. Pennsylvania HorseRacing Newsletter.

Abstract: A number of sources are cited in this newsletter including the Administrative Office of the U.S. Courts, National Gambling Impact Study Commission, 1999 Final Report, the U.S. Department of Treasury, 1999 Report to Congress, the United States General Accounting Office and the U.S. Department of Justice. The Newsletter claims that gambling opponents have often claimed there is a connection between the recent escalation of personal bankruptcies and gambling, including slot machines at racetracks. Some sources contradict this. For example, in its 1999 final report, the National Gambling Impact Study Commission found, 'instances of bankruptcies were no greater in communities with casinos than in communities that don't have casinos.' Gamblers save for retirement, have a wider range of investments, and are more likely to pay off their credit card bills each month, and manage their personal finances more effectively than non-gamblers.

Petry, N. M. **A Comparison of Young, middle-aged and Older Adult Treatment-Seeking Pathological Gamblers**. *The Gerontologist* 42[1], 92-99. 2002. The Gerontological Society of America.

Abstract: Petry evaluated gambling and psychosocial problems across age groups in treatment seeking gamblers. At intake to gambling treatment programs, 343 pathological gamblers completed the Addiction Severity Index (ASI) and gambling questionnaires. Participants were categorized by age into young adults (aged 18-35 years; n=97), middle-aged adults (ages 36-55 years, n=197), and older adults (aged older than



55 years, n=49). Differences in demographics, gambling variables, and ASI composite scores were compared across the groups. Results suggest middle and older age gamblers are more likely to be female (45-55%) than were younger gamblers (23%), but the groups were similar in respect to most other demographic variables. When controlled for gender, older age was associated with increased employment problems, but fewer social, legal, and substance abuse difficulties. Compared with middle-aged gamblers, older gamblers wagered on fewer days. Age and gender effects emerged in onset of gambling problems and amount of spent on gambling. Older women did not begin gambling regularly until an average age of 55 years, whereas older male gamblers generally reported lifelong histories of gambling. The older female gamblers also wagered the greatest amounts in the month before treatment entry. Implications of the study include: older adults compose a minority of treatment-seeking gamblers, but differences in psychosocial problems across age groups suggest the need for interventions tailored to particular issues encountered by older pathological gamblers. Specifically, treatments focusing on later life development of problems may be indicated for female gamblers.

Pohjolainen, P. **Social Participation and Life-Style: A Longitudinal and Cohort Study**. XIVth International Congress of Gerontology, 109-117. 1989. Acapulco, Mexico.

Abstract: This longitudinal study focuses on changes occurring in social participation during retirement. The population consisted of four cohorts, born in 1905-06, 1909-10, 1917-18, and 1921-22. The longitudinal study of the members of the oldest cohort were interviewed five times at the ages of 66, 70, 74, 78 and 82 years. In the cohort study, the subjects were interviewed at the age of 66. Interests decreased after the age of 78 among men and women. There were not cohort differences among men, but among women, formal social participation was higher in the younger cohorts than in the older ones. Education correlated positively with the interests index at almost all ages among both men and women. In the cohort study, correlation's between interests index and education were lower in the younger cohorts than in older ones.

Reese, D. **Putting the Resident First: It's Their Home, Make It Their "Ideal"**.

www.cltcmag.com. *Contemporary Long Term Care*, p. 24-28. May 2001.

Abstract: This article describes a nursing home environment that is person-centered in the Crestwood Nursing Home. Giving the people who live and work in the nursing home what they want, including them in the daily planning and providing flexibility are some of the suggestions given. The number of activities at Crestwood have increased from one to an average of six a day since the implementation of The Ideal Nursing Home. Many of those are spontaneous, resulting from residents' requests. Many of the frontline staff have chauffeur's licenses so they can take the home's van and residents on jaunts that can include an impromptu trip to Wal-Mart or Dairy Queen or planned excursions to the nearby casino.

Roy Morgan Research. **Report on Older People and Gambling**. September, 1997. Melbourne, Australia, Victorian Casino and Gaming Authority.

Abstract: Roy Morgan Research was commissioned by the Victorian Casino and Gaming Authority in 1997 to undertake a study into the nature and extent of gambling patterns among a group of Australian seniors over the age of 55. The project also aimed to assess any changes in the gambling patterns of this group since the introduction of gaming venues (1992) and the casino (1994). Researchers used both qualitative and quantitative methodologies. The qualitative component consisted of three focus groups with older men and women as well as in-depth interviews with 20 representatives from a range of community organizations and industry groups involved in either providing gambling services or support to gamblers. The quantitative component was a Computer Assisted Telephone Interview (CATI) survey conducted with a random sample of 807 Victorians aged 55+. The study found that 86% of seniors had participated in gambling in the past 12 months. Slightly more men (88%) than women gambled (84%). Most common gambling activities were lotto-type games (63%), raffles (20%), and gaming machines at venues other than the casino (42%). 32% bought scratch or instant lottery tickets, 19% gambled on thoroughbred racing, 19% played gaming machines at the casino. 5% of men and 14% of women played bingo. Findings suggest seniors are more likely to play gaming machines at venues other than the casino. Lotto-type games were preferred by more men than women (33% to 26%) while 18% of women and 11% of men rated gaming



machines at venues other than the casino as their preferred gambling activity. Among those who gamble, bingo, informal card games and harness racing were also relatively frequent activities. "The research lends support to the perception that participation by older people has increased in recent years due to the greater range of activities available and the increase in opportunities to participate in the local area. However, there seems little evidence that this increase is quantitatively or qualitatively different to the increase which had been evident across all age groups.

Saultus, R. **Aiding and abetting.** August 6, 2000. *The Boston Globe Magazine*. Boston, Mass.
Abstract: Among several studies, Saultus refers to the work of Federman (2000). Federman expressed concern about rising the numbers of seniors who are gambling and the amount they are spending at Connecticut's Foxwoods Casino. A brief summary of signs of problem gambling is given.

Savoye, G. 2000. **Casinos Stop Gamblers Who Stop Themselves.** *Christian Science Monitor* 92: p.1.
Abstract: Briefly focuses on a program in Missouri that allows gambling addicts to ban themselves from state casinos.

Savoye, G. 2001. **Growth of Retiree Gambling Raises Stakes.** *The Christian Science Monitor* 93: 3.
Abstract: The few existing studies on older gamblers appear to show that seniors are no more susceptible to problem gambling than are other age groups. Nevertheless, retired problem gamblers are in a riskier position because they do not have the income capacity to recoup severe losses. Gambling counselors complain there is too little research on senior gamblers. The evidence of gambling's lure for seniors can be seen daily on the front curb of casinos from Minnesota to Mississippi, where hundreds of tour buses disgorge the elderly on low-and no-fare trips organized by civic and church groups. Casinos target older Americans with offers that include complimentary drinks and free valet parking.

Schellinck, T., Schrans, T., Walsh, G. & Grace J. **2002 Seniors Survey - Prevalence of Substance Use and Gambling Among New Brunswick Adults Aged 55+.** 2002. New Brunswick, New Brunswick Department of Health and Wellness.
Abstract: This is a report of a second survey conducted specifically with seniors in New Brunswick. The results provide benchmark measures for future tracking and monitoring and can be used for comparison with prevalence rates in other provincial, national and international jurisdictions. This report describes the prevalence of substance use and gambling among senior adults, aged 55 years or older, who live in private households in New Brunswick. During 2002, 1,000 seniors living in 685 randomly selected households throughout the province, completed a telephone survey incorporating various standardized and validated instruments to measure: gambling participation and problem gambling, harmful and hazardous drinking, tobacco use, cannabis use and dependence, general mental health, psychotherapeutic drug use and dependence. Overall response rate was 64.8%. Descriptive and multivariate analysis was used to obtain more vigorous estimates of the association of key demographic characteristics with substance use and other mental health indicators. There are basic demographic characteristics, primarily gender and age that distinguish substance use and gambling involvement among seniors in NB. Researchers found that age was one of the strongest predictors of substance use and gambling among seniors in NB. Age was significantly associated with 8 of the 14 outcomes including: past year drinking, current smoking, trial of cannabis, prescription drug use for anxiety and/or depression, as well as gambling in the past year.

Shaffer, H. & Kidman, R. **Shifting Perspectives on Gambling and Addiction.** *Journal of Gambling Studies* 19[1], 1-6. 2003. Washington, D.C., Human Science Press, Inc.
Abstract: This is the introduction to a special issue of the *Journal of Gambling Studies*. In it, is a call for a review of contemporary gambling research with an emphasis on understanding the neurobiology of gambling. The authors claim that researchers, clinicians, and public policy makers have relied on behavioral descriptions that continue to blind them almost exclusively to behavior patterns that evidence adverse consequences and typically include biological, psychological, and social harms. Currently, the



study of gambling-related disorders is driving a new wave of research and revising how scientists and clinicians think about addiction.

Shaffer, H. J. **Strange bedfellows: a critical view of pathological gambling and addiction.** *Addiction Journal* 94[10], p. 1445-1448. 1999.

Abstract: This editorial explores the questions: Should pathological gambling be considered an addiction? How do clinicians and scientists know that an addiction is an addiction? When is pathological gambling, pathological gambling? Does a pattern of behavior justify consideration as an addiction? While there are many working definitions of addiction, the essence of the construct has remained elusive to sociologists. The authors states that when observers notice adverse consequences, stimulated by repetitive behavior patterns, apparently occurring against the actor's better judgement, they often infer the presence of addiction. For addiction to emerge as a viable scientific construct, whether psychoactive drug use or pathological gambling is the concern, investigators must establish a "gold standard" against which the presence or absence of the disorder can be judged. He suggests that an independent gold standard will probably come from neurogenetic or bio-behavioral attributes.

Shaffer, H., Hall, M. N. & Vander Bilt J. **Estimating the Prevalence of Disordered Gambling Behavior in the United States and Canada: A Meta-analysis.** December 15, 1997. Boston, Massachusetts, Harvard Medical School, Division of Addictions.

Abstract: This is a summary of a report of a project funded by a grant from the National Centre for Responsible Gaming (NCRG) and can be found on their website. This study represents the first comprehensive analysis of disordered gambling rates in the United States and Canada. Its purpose is to permit investigators the opportunity to make comparisons between different "special" populations. The results of this meta-analysis revealed that the majority of Americans and Canadians gamble with little or no adverse consequence (level 1 gamblers). Some gamblers suffer a wide range of adverse affects as they move closer to disordered gambling (level 3) or to abstaining from gambling (level 1). The transition gamblers are considered (level 2). Highlights of this study include: no significant regional variation in the rates of gambling disorders identified across regions of Canada and the United States; the overall methodological quality of disordered gambling prevalence research has not improved during the past 20 years. Gambling disorders are more prevalent among males than females, among young than adult populations and research has not demonstrated an increase in the rate of gambling disorders among adolescents or adults sampled from treatment or prison populations during the past two decades. The report recommends consistent prevalence monitoring and reporting.

Sherrard, C. **Strategies for Well-being in Later Life: A Qualitative Analysis.** *British Journal of Medical Psychology* 71, 253-263. 1998. The British Psychological Society.

Abstract: This study uses ground theory analysis of an interview with a 70-year-old man. The interview was conducted to determine his perception of sources of well being. He related that well being was most strongly related to the freedom to choose activities and manage his time. Other well being strategies were reconstructing time so physical slow down was assimilated to the positive values of leisure, patience, and steady pace of work as well as social comparisons of self with others. Well being in the context of age-related symptoms was achieved explicitly through tenacious self-monitoring and self-management of physical and cognitive effort. Well being was achieved implicitly through minimizing or distancing of symptoms. The implicit strategies suggest a reorganization of subjectivity. The author discusses the problems of inferring implicit strategies and psychological processes specific to the experience of aging.

Smart, Reginald G. & Ferris Jacqueline. **Alcohol, Drugs and Gambling in the Ontario Adult Population, 1994.** *Canadian Journal of Psychiatry* 41, p. 36-45. February 1996. Toronto, Ontario, Addiction Research Foundation.

Abstract: Objective: To demonstrate the link between gambling, alcohol and drug problems among Ontario adults and to present information on the relationship between expenditures on gambling and type of gambling with gambling problems. Using data collected in a 1994 telephone survey of 2,016 randomly chosen Ontario adults, gambling problems are related to the CAGE scale of alcohol problems and the ICD-



10 measure of alcohol dependence, as well as smoking, other drug use, and demographic variables. Descriptive tables based on cross-tabulations and means are provided, as well as a series of nine logistic regression models. Results indicate that the most significant predictor of gambling problems was the amount spent on gambling in the preceding 30 days, with alcohol dependence on the ICD-10 scale and age also important predictors. Lottery players, compared to other gamblers, are more likely to be male, relatively less affluent, older on average, more likely to report alcohol problems (but not dependence) and be currently smoking. The results make clear that heavy drinking and drinking problems are associated with higher levels of spending on gambling and reports of gambling problems. This leads to the suggestion that treatment programs for those with gambling, alcohol or other drug problems should assess the possibility of co-morbidity, since the presence of more than one of these problems can significantly affect the success of treatment and contribute to relapse.

Sneegas, J. J. **Components of Life Satisfaction in Middle and Later Life Adults: Perceived Social Competence, Leisure Participation, and Leisure Satisfaction.** *Journal of Leisure Research* 18[4], 248-258. 1986.

Abstract: The study examined the relationship of perceived social competence to leisure participation, leisure satisfaction, and life satisfaction in middle-aged and older adults. Data, which was collected from questionnaires, were analyzed using causal modeling and path analysis. A finding based upon the analysis indicated that age was unrelated to social competence and perceived social competence was a factor in the level of participation in leisure activities. The relationship of perceived social competence affected leisure participation and leisure satisfaction, thereby affecting life satisfaction. Implications of the findings suggest a need for greater attention to the social demands of activities as well as the social abilities of participants. There is a need for better instrumentation to assess perceptions of social competence and means for improving individual's perceptions of social abilities should be explored.

Sobel, B. P. **Bingo vs. physical intervention in stimulating short-term cognition in Alzheimer's Disease patients.** *American Journal of Alzheimer's Disease and Other Dementias.* 16[2], 115-120. March/April 2001.

Abstract: Pharmacological measures can enhance cognitive and functional capacities for patients with Alzheimer's disease but may result in unacceptable side effects. Investigations using non-pharmacological treatments are limited. This study evaluates the therapeutic effect of the game of Bingo as cognitive stimulation, versus daily physical activity; on short-term memory; concentration, word retrieval, and word recognition. Informed consent was obtained from the designated representatives of 50 subjects from six community adult day care centers on Long Island. The results show that cognitive stimulation enhanced performance on the Boston Naming Test and a Word List Recognition Task. No correlation was found between participants' degree of cognitive debilitation and the change in score that they demonstrated after physical activity on either test. Likewise, no relationship was found between MMSE score and score improvement on the WLRT after cognitive stimulation. There was, however, evidence suggesting that improvement on the BNT following cognitive stimulation was more likely to occur in participants with MMSE scores of 9-15 than in patients with scores above 15. The investigator concluded that a simple cognitive activity such as Bingo can be of great value to the daily management of Alzheimer's patients.

Sommers, I. **Pathological Gambling: Estimating Prevalence and Group Characteristics.** *The International Journal of the Addictions* 23[5], 477-490. 1988.

Abstract: Lack of data on the size and composition of the compulsive gambler group is an obstacle in implementing policies designed to address the adverse effects of gambling. There is a pressing need to develop a database on gambling participation and its consequences. This study sought to contribute to this goal by identifying the rate of pathological gambling among adults residing in a nine-county area of southeastern Pennsylvania and southern New Jersey. The study was designed as a scientific community survey employing behavioral criteria as the basis for identification of pathological gamblers.

Spanier, D. 1999. in **Legalized Gambling: The Joy of Gambling.** 33-40.

Abstract: Spanier states that the pleasure of playful, active risk taking is the true appeal of gambling. He describes the allure to various forms of betting, including the "long-shot gamble" or state lotteries, which



allow players to dream about sudden fortune, and the "short-term thrill" of casino games, which offer players intense emotional and physical excitement. Although Spanier maintains that gambling can provide an exhilarating reprieve from day-to-day life, he does not believe that the rewards of gambling always outweigh its pitfalls. Gambling, he concludes, should be controlled and regulated to curb compulsive behavior and to maintain the economic stability of communities impacted by gambling revenues.

Spears, D. & Bolger, C. 2002. **Residents' Perceptions and Attitudes Towards Native American Gaming in Kansas: Proximity and Number of Trips to NAG Activity.** University of Nevada, Las Vegas *Gaming Research and Review Journal* 6: p. 13-27.

Abstract: This study assessed the perceptions and attitudes toward Native American Gaming (NAG) development in the State of Kansas. By using the Resident Support for Tourism Model developed by Perdue, Long, and Allen (1990), this study assessed perceptions and attitudes of residents in relation to their proximity to NAG activity and their number of visits to Native American casinos in the last 12 months. A survey was administered to 1038 households on a population proportionate basis in Brown County, Doniphan County, and Jackson County in the State of Kansas. Significant differences were found between distance from NAG activity and the perception of overcrowding in the county. Additionally, significant differences were noted between number of visits and the perception of income benefits, employment opportunities, condition of the local economy, quality of life in the county, entertainment opportunities, illegal drugs activities, standard of living, meeting interesting people, social opportunities and overall quality of life.

Statistics Canada: Housing, Family and Social Statistics Division. Publications Division, Statistics Canada. **A Portrait of Seniors in Canada: Target Groups Project** . 1990. Ottawa, Publications Division, Statistics Canada.

Abstract: By the year 2031, the proportion of the population aged 65 and over will have increased dramatically, to almost a quarter of the total population. About 30% of households with heads aged 65 and over had 1988 household incomes of \$15,000 to \$24,999 compared with only 16.8% for all households. Only 3.9% of retired persons aged 75 and over in 1988 reported being dissatisfied with retirement, compared with over one-fifth (20.3%) of retirees under age 60.

Statistics Canada: Housing, Family and Social Statistics Division. **A Portrait of Seniors in Canada. Third Edition.** Publications Division, Statistics Canada. October 1999. Ottawa, Ontario, Publications Division, Statistics Canada.

Abstract: The seniors population is expected to grow more rapidly during the next several decades, once people born during the Baby Boom years from 1946 to 1965 being turning age 65 in the second decade of the new century. The senior population in Canada is predominantly female. Women also account for particularly large shares of the older segments of the senior population. In 1998, women made up 70% of all persons aged 85 and older and 60% of those aged 75 to 84, compared with 54% of people aged 65 to 74. Between 1980 and 1996, the age-standardized death rate among people aged 65 and over fell 12%. Partly because of their relative lack of formal education experience, many seniors have difficulty reading. Relatively few senior households are connected to the Internet. The average income of seniors in 1997 was 18% higher than it was in 1981, once the effect of inflation had been accounted for, whereas the figure among people aged 15 to 64 actually declined in the same period. Seniors are only slightly less likely than people in younger age ranges to be physically active on a regular basis

Stauffer, D. McCowen Mills Publishers. **One Book Stands Alone: The Key to Believing the Bible.** 2001. McCowen Mills Publishers.

Abstract: Stauffer's book, One Book Stands Alone teaches how to correctly apply all sections of the Bible--including the moralities and consequences associated with gambling.

Steffensmeir, D. 1987. **The Invention of the "New" Senior Citizen Criminal: An Analysis of Crime Trends of Elderly Males and Elderly Females, 1964 - 1984.** *Research on Aging* 9: 281-311.

Abstract: This analysis is based on statistics collected from the American *Uniform Crime Reports*, 1964 - 1984. The report examines the claim of rising levels of criminality among elderly persons. Steffensmeir



states that elderly arrest rates have fallen sharply for public drunkenness, disorderly conduct, gambling, and vagrancy. The trend for both male and female elderly persons is a small decline in the relative criminality of the elderly across the majority of UCR offenses, including 'serious' crimes.

Stevens, R. **LEGALIZED GAMBLING IN CANADA**. February 2002.

Abstract: Article contains a brief history of legalized gambling in Canada and forms of legal gambling in Canada. Stevens also lists Canadian programs for problem gamblers and includes a selected bibliography. Some Internet resources are provided--both national and provincial.

Stock, R. W. **When Gambling Threatens a Nest Egg**. *New York Times Newspaper* 146[50835]. June 26, 1997.

Abstract: Interviews were conducted with elderly people in the United States to examine the growing problem of gambling among the elderly. This newspaper article provides statistical information on elderly gamblers and information about treatment options.

Stone, K. & Kalish, R. A. **Of Poker, Roles, and Aging**. *International Journal of Aging and Human Development*. 4, 1-13. 1973.

Abstract: A 52-item questionnaire was administered to individuals perceived as being 65 or older although there was a lack of external validation of age. The authors noted that given the physical difficulties of getting to Gardena, the immense table costs, and the generally bad name that gambling has, something is taking place that is worthy of attention. The authors also sense older people are motivated to gamble because they are losing their decision-making options and their ability to rely upon their own instrumentality. Increasingly others are making decisions for them. Gambling provides the opportunity to participate in an unplanned world. The gambler pits his skill and his good fortune against that of others without being patronized or planned for.

Sullivan, S. **A New Retirement Hazard**. [http: and www.youbetyourlife.org/issue/3/index.html](http://www.youbetyourlife.org/issue/3/index.html). *You Bet Your Life: A Magazine for Older Adults Concerned about Gambling*, 1-3. 2001.

Abstract: This brief article discusses the fact that growth of opportunities to gamble, especially over the last decade, has followed embracement of technology by the gambling industry. In the past, older people have been less likely to either gamble or have a gambling problems. It appears that increasing age protected people against developing a gambling problem. The conclusion was drawn from two main sources: older people represented a small proportion of those who sought help from specialist treatment providers and population prevalence studies tended to report low levels of current and past gambling problems. Sullivan suggests these figures could be wrong.

Taff, M. & Boglioli, L. **Elderly Gamblers and Health Risks**. 14L1[3], 27. February 22, 1998. New York.: *New York Times Newspaper*

Abstract: Letter from Dr Mark Taff and Dr Lauren Boglioli on Feb 8 article on compulsive elderly gamblers: The recent article on compulsive elderly gamblers ["For the Gambling Elderly, Help in Fighting Addiction," Feb. 8] has prompted us to share the results of our research conducted on 398 casino-related deaths occurring in Atlantic City between 1982 and 1986. Our study showed that gambling among the elderly can be hazardous to their health. Eighty-three percent of the total number of fatalities were due to sudden cardiac death. Most of the victims were elderly, white, retired men who had previously diagnosed medical conditions. Many also suffered from medical problems known to be associated with compulsive gambling (e.g., psychosomatic illnesses, addictive disorders, depression and suicidal tendencies).

Tarras, J., Singh, A. J. & Moufakkir, O. **The Profile and Motivations of Elderly Women Gamblers**. *Gambling Research & Review Journal* 5[1], 33-36. 2000. Las Vegas.

Abstract: Survey research was conducted to determine the profile and motivations of elderly women gamblers. The survey results indicate there is potential to increase casino revenues by appealing to this segment. Results of a 21 question, mail-in questionnaire to a random sample of 2000 female heads of households, over 60 years of age, residing in Michigan sought information on issues such as: the casino visitation characteristics of elderly women gamblers; their primary reasons for visiting casinos; whether or not gambling is an activity that negatively impacts elderly women gamblers.



Teski, M., Helsabeck, R., Smith, F. & Yeager, C. **A City Revitalized: The Elderly Lose at Monopoly**. 1983. University Press of America.

Abstract: This book describes a research project instigated to assess the impact of casino development upon the elderly citizens of Atlantic City. By conducting interviews of elderly residents in three neighborhoods, in the casino area and looking at the phenomenon of the elderly inside the casinos, the researchers describe the death of a Hispanic neighborhood and the creation of high rise/boardwalk elderly. The researchers hoped to accomplish two purposes: to give the reader a sense of the human experience of a particularly vulnerable group (the elderly) in the midst of economic revitalization and also provide citizen and political leaders in other settings with some insights to guide economic and social revitalization.

Thomas, W. **Report on Senior Citizen Gambling Study for the Whitecourt Area of Alberta**, 1-56. July, 1996. Alberta, Alberta Alcohol and Drug Addiction Commission (AADAC).

Abstract: This study describes the gambling behavior of 225 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. The response rate was 15%. 89 % of seniors stated that they gambled. The most popular form of gambling among seniors was lottery tickets. The seniors ranked a list of reasons for why they believe people gamble. The highest response was financial gain. Nearly half of the seniors stated that they would continue to gamble even after winning. Only 2% of the seniors ever sought help as a result of gambling. 12% admitted they had spent more money than they could afford on gambling. Married seniors were the most frequent gamblers, with a small percentage (6%) who admitted to gambling once a day. Both divorced and single seniors were the least frequent gamblers. Seniors who gambled more than once a week, were the most likely to lose track of time when they were gambling.

Thompson, A. **Gray in the Rainbow: The Media's Missing Angle on Diversity**. *Aging Today Magazine*.

Abstract: From family to finances, aging-related issues often affect elders of diverse ethnic or racial groups differently than they affect the white majority. Yet, the general-interest media in the United States tend to miss the stories that lie at the confluence of culture and age. The symposium was co-sponsored by the Journalists Exchange on Aging, based at ASA in San Francisco. Older Hispanics, Asian Elders, Black Elders, Aging Indians are briefly discussed in this article

Thornson, J., Powell, F. & Hilt, M. **Epidemiology of Gambling and Depression in an Adult Sample**. *Psychological Reports* 74, 987-994. 1994.

Abstract: The objective of this study was to explore whether there is a relationship between gambling and depression in a sample of 400 adults residents in Nebraska. Personality profiles have not yielded significant differences between gamblers and non-gamblers, but pathological gamblers have been shown to have high rates of depression as well as stomach ulcers, elevated blood pressure, alcoholism, and other substance abuse. This study provides a chart of gambling activities by age and sex ranging between the 18 and 86 years. Four age categories, (18-30 yr., 31-45 yr., 46-60 yr. and 61 plus) were used to randomly select those for a telephone survey. Respondents were measured using the CES-Depression Scale.

Tinsley, H., Teaff, J., Colbs, S. & Kaufman, N. **A System of Classifying Leisure Activities In Terms of the Psychological Benefits of Participation Reported by Older Persons**. *Journal of Gerontology* 40[2], p. 172-178. 1983.

Abstract: The psychological benefits of 18 commonly chosen leisure activities were investigated using the Paragraphs About Leisure-Form E (PAL-E), which measures the psychological benefits of participation in leisure activities. The data were cluster analyzed using Ward's Hierarchical Grouping Procedure, and a conceptual framework was developed for understanding the psychological benefits derived from participation in leisure activities by persons in the 55 to 75 age range. The data supports the conclusions that leisure activities may be grouped into meaningful families or clusters on the basis of their psychological benefits. In the summary, the authors reported that information is needed about a wider range of leisure activities before older persons, leisure service personnel, and service providers can make effective use of this information in planning.



Torr, J. Editor. **Responsible Gambling is Harmless Fun** by F. Fahrenkpg. in Gambling: Opposing Viewpoints , 202 . 2002. Michigan, Gale Group.

Abstract: This title explores the issue of gambling. It places expert opinions in a pro/con format, selecting the viewpoints from a wide range of diverse sources. Readers are exposed to many sides of a debate, which promotes issue awareness as well as critical thinking. In a chapter in the book is written by F. J.Fahrenkopf . Fahrenkopf is president and chief executive officer of the American Gaming Association (AGA), a trade group representing the casino industry. He argues that the vast majority of Americans view gambling as fun and an exciting form of entertainment. The inclusion of the results from a 1999 survey polling Americans indicates that anti-gamblers (who are also called 'pleasure police') represent a minority opinion, yet these few are the ones who attempt to limit senior citizen's rights in regard to gambling. No details of the study, methodology or findings that are mentioned are included.

Unknown. **Elderly Take a Chance on Gambling, Study Shows.** *Rhode Island Journal* . January 4, 1998. *Rhode Island Journal*.

Abstract: The study referred to in this article is research conducted by Scott (1989) titled, "A Cognitive-behavioural Approach to Clients' Problems". London, England. UK: Routledge.

Unknown. **Seniors in Retirement Play the Casinos: Under a casino's lights, no one looks too old to play.** *Gambling Magazine* 42[22], 1-3. 1999. *Gambling Magazine*.

Abstract: Although three studies are referred to in this magazine article, complete citations of those studies are not provided. The article states Harrah's casino, in a survey mailed to 100,00 households nationwide, found that 27 percent of respondents over 55 visited a casino at least once in 1997. In Illinois, a survey by the State's Gaming Board found that 33 percent of gamblers who visited Illinois's 12 riverboat casinos were over 55, and 30 percent were retired. In a 1998 survey at centers for the elderly and at retirement homes around Council Bluffs, Iowa, where there were three casinos, 6,957 older people were asked to rank their favourite activities. The survey, conducted by McNeilly, a clinical psychologist at the University of Nebraska Medical Center, found that bingo, which is often offered in centers for the elderly, ranked first and casinos ranked second, surpassing museums, shopping, sporting events and church activities in popularity.

Unknown. **Senior Betting May Be Big Gamble.** *Gambling Magazine* , 1-3. July 8, 2001.

Abstract: This magazine article claims that across the West, and in retirement havens and casino capitals around the United States, senior care providers and community groups have begun taking tougher stands against elderly problem gambling. Many senior citizens see casinos as safe, clean places that lavish them with attention. No citations are given.

Unknown. **The Americas: Hard Luck story; Gambling in Canada.** 364[8290], p. 56. September 14, 2002. *The Economist Magazine*.

Abstract: The amount Canadians lose in lotteries, casinos, and slot machines has quadrupled. The average Canadian now admits to spending \$270 per year gambling. There are 60-odd casinos scattered across the country; many are on Indian reservations, where they are valued for jobs as well as revenue. No citations are given.

Voight, S. **Counselor: Gambling Elderly at Risk.** [http: and www.seniorworld.com/](http://www.seniorworld.com/). Seniors World Online . 1996. Lancaster, Wisconsin .

Abstract: An interview with a gambling addiction counselor shows that very little is spent to alleviate problem gambling in seniors. The elderly are susceptible to gambling addiction because they are susceptible to depression and gambling offers them excitement, attention, feelings of mastery and accomplishment, relaxation, and escape from pain. Elderly men are at high risk for gambling addiction because males tend to start gambling early, often in their teens. Elderly women are at risk because they start late but quickly make up for lost time.



Volberg, R., Reitzes, D. & Boles, J. **Exploring the Links Between Gambling, Problem Gambling, and Self-Esteem.** *Deviant Behavior* 18[4], 321-342. 1997. Taylor and Francis.

Abstract: Despite the recent rapid expansion of legal gambling, little is known about gamblers or problem gamblers in the United States. In this article, the authors sought to extend understanding of gambling in the United States by reviewing the major theoretical approaches to problem gambling and tracing the development of the major instrument used to measure problem gambling. Using a probability sample of 1,551 Georgia citizens interviewed in 1994, a descriptive analysis of demographic and social psychological characteristics of non-gamblers, non-problem gamblers, and problem gamblers in the general population is presented. Although non-gamblers in the general population were most likely to be older White women with modest education and income, problem gamblers were most likely to be young, non-White males. Logistic Regression was used to identify factors that distinguish between these three groups, and to explore the relationship between problem gambling and low self-esteem as well as the relationship between non-problem gambling and high self-esteem.

Volberg, R. & W. L. Moore. **Report to the Washington State Lottery on Gambling and Problem Gambling in Washington State: A Replication Study, 1992 to 1998.** 1999. Olympia, Washington State Council on Problem Gambling.

Abstract: This report presents the findings of a state-wide survey of gambling participation and gambling-related problems in Washington State. This study is a replication of a baseline study that was carried out by the same research team in 1992. A random sample of 1,501 Washington State residents aged 18+ was interviewed in October and November. 1998 about the types of gambling in which they had ever participated, the amounts of money they spent on gambling, and about problems related to their gambling. In 1998, Washington State respondents who ever gambled were most likely to be between the ages of 25 and 54, to have graduated from high school and/or attended some college, to be working full time, and to have household incomes over \$25,000. The 1998 survey of gambling and problem gambling in Washington State was a replication of a survey carried out in 1992 and was completed in three stages. Data was analysed according to seven age groups: ("18 to 24," "25 to 34," "35 to 44," "45 to 54," "55 to 64," "65 to 74" and "75 and Over"). Gamblers in Washington State were significantly more likely than less frequent gamblers to be men, between the ages of 35 and 64, divorced or separated, and working full time. Men reported spending significantly more money on all gambling activities than women did. Respondents between the ages of 35 and 64 reported spending significantly more money on gambling than those under the age of 35 or those aged 65 and over.

Vollberg, A. & Moore W. L. **Report on Problem and Pathological Gambling in Washington State.** 1992. Olympia, Washington, Washington State Council on Problem Gambling.

Abstract: This report presents the findings of a state-wide survey of gambling involvement and problem gambling in Washington State. This is the first such study initiated and funded by a lottery in the United States. A random sample of 1,502 Washington State residents aged 18 and over was interviewed in October and November of 1992 about the types of gambling in which they had ever participated, the amounts of money they spend on gambling, and about problems related to their gambling. The results of this survey can be compared to surveys carried out in California, Connecticut, Iowa, Maryland, Massachusetts, Minnesota, Montana, New Jersey, New York, South Dakota and Texas. This study provides a benchmark for future assessments of gambling and problem gambling in Washington State as well as a foundation for policy making and planning for services for individuals experiencing problems related to their gambling. Findings suggested 91% of the respondents had gambled at some time in their lives. Weekly and past-year gamblers were most likely to be White, over the age of 30, high school graduates, and to have annual household incomes over \$25,000 per year. Wagering on sports events with friends or co-workers, non-Indian bingo and the lottery's Daily Game were more likely to be associated with problem or pathological gambling. Older White men with higher education and income were more likely to play the instant lottery games and Lotto or Quinto than the general population. Older, well educated men with lower income were more likely to wager weekly on horse or dog races. Older, married, White men and women with higher education were more likely to travel out-of-state to play gaming machines as well as casino table games.



Walters, W. **The 'Active Society': New Designs for Social Policy.** *Policy and Politics* 25[3], 221-234. 1997.

Abstract: This paper explores the idea of the 'active society', a design for social policy recently proposed by the Organization for Economic Cooperation and Development. This paper compares the active society with an earlier organizing principle for public policy, the welfare society. Whereas the welfare society governed populations by dividing them into workers and various categories of non-worker, the active society makes participation in paid employment the norm for most social groups. The paper can be read as a contribution to a genealogy of social policy. For the active society challenges the logic of social security; it takes the welfare of individuals upon their ability to constantly work on themselves, through practices like lifelong learning, to become and remain employable.

Wardman, D., el-Guebaly, N. & Hodgins, D. **Problem and Pathological Gambling in North American Aboriginal Populations: A Review on the Empirical Literature.** *Journal of Gambling Studies* 17[2], 81-100. 2000. Washington, D.C., Human Sciences Press, Inc.

Abstract: This literature review attempts to estimate Aboriginal population prevalence rates for problem and pathological gambling and compare these rates to the general population; determine factors associated with the Aboriginal population problem gambling behavior; and identify other issues. Materials used in the review were drawn from available research literature and bibliographies. There were no time restrictions or study design criteria included in the review. Eleven descriptive studies were identified. Gambling appears to be problematic among Aboriginal people.

Weissman, R. S. **Money to Burn.** *American Demographics* 21[8], 36-37. 1999.

Abstract: The US Federal Supreme Court, 1999 decision to overturn a ban on broadcasts and advertising depicting casino gambling caused broadcasters, agencies and casinos to rethink their media plans. Before the ruling was announced in June private casinos could not mention gambling in a radio or TV spots or feature a senior citizen working a slot machine. Now, gaming corporations can show off their slots, their blackjack tables and roulette wheels in state ad campaigns. Regulations on interstate ads have yet to be determined.

Wiebe, J. **Gambling Behavior and Factors Associated with Problem Gambling Among Older Adults.** 1-146. 2002. Dissertation. University of Manitoba: Department of Community Health Sciences.

Abstract: This study had three objectives: to examine the gambling patterns of older adults, to identify factors associated with gambling and problem gambling, and to examine the appropriateness of using existing measures of problem gambling with an older adult population. Data was drawn from research conducted by the Addictions Foundation of Manitoba in which telephone interviews were conducted with a sample of 5,000 older adults, 60 years and older, throughout the province. Problem gambling was determined from scores on the South Oaks Gambling Screen Revised (SOGRS-R). The results showed gambling to be a common activity among older adults with 74% of participants having gambled in the year before the study. Compared to non-gamblers, gamblers tended to be younger, have higher incomes, have completed high school, and less likely to be single, and be more likely to consume alcohol and tobacco. Of the total sample, 1.6% were gambling at problem levels and a further 1.2% were gambling at probable pathological levels. A series of logistic regressions were conducted to examine factors associated with non-problem and problem gambling. The results showed few differences between those gambling at non-problem and problem levels. Problem gamblers were more likely to be male and report feelings of anxiety and depression. There were no differences related to income, social support, education, employment, age, and location of residence, perceived health status or substance use. Inspection of the psychometric properties of the SOGS-R showed that the instrument might not be an appropriate tool for assessing problem gambling among older adults. The results highlight areas for further research as well as identify directions for public awareness messages, prevention initiatives, and treatment strategies for older adults.

Wiebe, J., Single, E. & Falcowski-Ham A. **Measuring Gambling and Problem Gambling in Ontario.** p. 1-120. 2001. The Canadian Centre on Substance Abuse - Responsible Gambling Council (Ontario).

Abstract: This report presents the results of a survey regarding the nature and extent of gambling and



gambling problems in Ontario. The survey was undertaken to determine the prevalence of gambling and problem gambling among Ontario adults, to describe characteristics of individuals experiencing gambling-related problems, to describe the relationship between problem gambling and substance abuse, and to discuss the implications of the findings to treatment and prevention programming. The Canadian Centre on Substance Abuse and the Responsible Gambling Council (Ontario) conducted the survey in the spring of 2001. Section 5.1 describes the socio-demographic characteristics of non-gamblers and individuals gambling at four gambling levels. This study states that there is no clear linear relationship between age and gambling levels. The authors state that gambling appears to be related to the life cycle in a complex fashion. Young adults under the age of 25 are most prone to develop gambling problems. Between the ages of 25 and 35, when many persons are raising families or advancing their careers, gambling problems tend to be less common. Gambling problems increase somewhat through middle ages, but decline again after the age of 60.

Windsor Regional Problem Gambling Services. **Heads I Win. Tails You Lose. *The Chase*** Newsletter 1. Summer, 2001. Problem Gambling Research Group, University of Windsor.

Abstract: This newsletter contains articles about seniors' gambling. The editor notes that in the field of problem gambling no age group has concerned him more than seniors have. He states that honest law-abiding individuals reveal how compulsive gambling has transformed them into people who lie to family and friends, secretly deplete RSP's and saving accounts, and max out credit cards. The staff of the Windsor Regional Problem Gambling Service found that older adults turn to various forms of gambling to escape loneliness, become socially accepted, forget crisis's in their lives, increase income, and find entertainment.

Wynne, H. **Report on Gambling and Problem Gambling in Saskatchewan.** 2002. Ottawa, Ontario, Canadian Centre on Substance Abuse.

Abstract: In 2001, Saskatchewan became the first province to apply the Canadian Problem Gambling Index (CPGI) as a survey instrument in prevalence research in Canadian problem gambling. The research design utilized a descriptive telephone survey of a random sample of 1,848 Saskatchewan adults aged 19+. The response rate for the interviews was 60%. Key findings included 87% of Saskatchewan adults had gambled on at least one activity in the previous year; gambling was a likely to be engaged in by either women or men; and senior citizens 65+ were the least likely to be gamblers. Gamblers 70+ were less likely to be at-risk for developing a problem. The most practiced form of gambling and the only one engaged in by the majority of gamblers was purchasing weekly lottery and raffle/fund-raising tickets.

Wynne, H. J. **Conference Report on "Gambling on the Edge in Alberta".** *eGambling: The Electronic Journal of Gambling Issues* [1], p. 1-9. June 23, 2002. Toronto, Ontario, Centre for Addiction and Mental Health.

Abstract: Alberta is Canada's gambling hotbed. In this article, the author explores the preoccupation of Albertans with this form of entertainment and discusses recent events related to gambling in this province. These include the divisive community video lottery terminal (VLT) debate, hotel operators lobbying for gambling expansion, the government's role in Internet gambling, and the increasing reliance of charities on gambling revenues. The author concludes by forecasting four "gambling megatrends" based on experiences from Alberta. These are: gambling in Canada will continue to expand in the foreseeable future; a high-tech gambling future will include Internet gambling in the home; special "gaming rooms" and "mini-casinos" will appear in hotels and convention centres; and charitable organizations will increasingly depend on gambling revenues for their good works.

Wynne Resources Ltd. **Report on Adult Gambling and Problem Gambling in Alberta.** 1998. Edmonton, Alberta, AADAC.

Abstract: The purpose of this report is to discuss the implications of the 1998 study findings for gambling prevention, treatment, training and further research, and to outline AADAC's recommendations. The major findings of this comparative report noted a general trend that Alberta adults are moving away from gambling and there has been significant decline in the prevalence of problem gamblers. There are a cluster of findings relating to VLT use and problem gambling. The report contains data that suggests that the connection between problem gambling and continuous-play games needs to be further investigated. Adult Albertans appear to be gambling less since 1994.



Zander, D. **Loneliness and Isolation May Lead to Casino Gambling Addiction Among Hmong Elders: Available Resources and Ways to Prevent Further Problems.** Council on Asian-Pacific Minnesotans. *Hmong Times* Newsletter , 1. August 01, 2002. Council on Asian-Pacific Minnesotans. *Abstract:* This media article describes the problems faced by Hmong Elders, describes local resources and makes recommendations to fill perceived gaps in services for Hmong Elders. Gambling addiction seems to be a new problem facing Hmong; families, young adults and elders in America. No citation is given for the information presented.



SENIORS WHO GAMBLE: SELECTED INTERNET RESOURCES

Addictions Foundation of Manitoba.

Abstract: The Addictions Foundation of Manitoba serves Manitoba through 26 regional offices. The AFM mission includes addressing the harm associated with addictions through education, prevention, rehabilitation, and research. <http://www.afm.mb.ca/>

Alberta Alcohol and Drug Abuse Commission (AADAC).

Abstract: AADAC is an agency funded by the Government of Alberta to assist Albertans in achieving freedom from the harmful effects of alcohol, other drugs and gambling. AADAC's role is to promote people's independence and well being through increasing use of social, emotional, spiritual and physical resources, and to provide cost-effective, holistic alternatives to hospital-based and medical services. <http://www.aadac.com/>

Alberta Gaming.

Abstract: The Ministry of Gaming was created in 1999, and includes the Department of Gaming, the Alberta Gaming and Liquor Commission, the Alberta Lottery Fund, and the Alberta Gaming Research Council. The Ministry is also responsible for the HorseRacing Alberta Act. The Ministry of Gaming has a mandate to develop provincial gaming and liquor legislation and policy and to regulate the gaming and liquor industries in accordance with legislation and policy. It also manages the Alberta Lottery Fund administers designated lottery-funded programs to support Alberta communities; supports leading-edge research on gaming and liquor issues in Alberta and partners to build awareness of the social aspects of gaming and liquor. <http://www.gaming.gov.ab.ca/>

Alcohol and Gaming Commission of Ontario.

Abstract: The Alcohol and Gaming Commission of Ontario is a quasi-judicial regulatory agency that reports to the Ontario Minister of Consumer and Business Services. The AGCO mandate is to regulate the sale, service, and consumption of beverage alcohol and to promote moderation and responsible use. The Commission also ensures that casino and charitable gaming is conducted in the public interest, by people with integrity and in a manner that is socially and financially responsible. This site provides access to important AGCO resources, including access to download all current alcohol- and gaming-related forms; laws and regulations; new information; licensing and registration; hearings and appeals; and decision summaries. <http://www.agco.on.ca/en/h.home.html>

American Gaming Association.

Abstract: The website of the AGA aims at creating a better understanding of the gaming entertainment industry by bringing facts about the industry to the general public, elected officials, other decision makers and the media through education and advocacy. The AGA represents the commercial casino entertainment industry by addressing federal legislative and regulatory issues affecting its members and their employees and customers, such as federal taxation, regulatory issues, and travel and tourism matters. In addition, the AGA has a public education program designed to bring the industry's message to target audiences in the United States. The AGA provides leadership in addressing newly emerging national issues and in developing industry-wide programs on critical issues such as disordered and underage gambling. The Association also serves as the industry's first national information clearinghouse, providing the media, elected officials, other decision-makers and the public with gaming industry data. <http://www.americangaming.org/>

Amherst H. Wilder Foundation. *Good Age Newspaper.*

Abstract: Wilder's mission is to "promote the social welfare of persons resident or located in the greater Saint Paul metropolitan area by all appropriate means including relief of the poor, care of the sick and aged, care of children, aid of the disadvantaged and otherwise needy, promotion of physical and mental health and support of rehabilitation and corrections, and provision of needed housing and social services." The Foundations site offers a number of resources including information about the *Good Age Newspaper*.



Monthly issue features information on health, finance, travel, housing, legal issues, and other matters important to seniors. Feature stories in *Good Age* cover subjects that are helpful to seniors.

<http://www.wilder.org>

Arizona Council on Compulsive Gambling.

Abstract: The mission of the Arizona Council on Compulsive Gambling is education, awareness, and training on issues of problem and compulsive gambling. It provides education to the public about the myths and seriousness of problem and compulsive gambling in Arizona. The Council has established the Certification Board for Arizona Professional Counselors in the treatment of Pathological Gambling and implemented the certification process. One part of the site is resource titled, "Seniors and Gambling" and has links to a number of related articles and sites. <http://www.azccg.org/>

Australian Department of Health and Ageing. *Ageing Australia Newsletter.*

Abstract: The Division is responsible for the National Ageing and Aged Care Program which provides care and support services to older people and their caregivers, and promotes healthy aging. *Ageing Australia* is a quarterly newsletter produced by the Department of Health and Ageing to contribute to the debate about aging issues. <http://www.health.gov.au/acc/>

Australian Institute for Gambling Research.

Abstract: Australian Centre for Gambling Research (ACGR) is located at the University of Western Sydney, Australia. The ACGR website is designed to provide information on gambling-related topics that are of interest both nationally and internationally. On the site are links to information about the ACGR's research and publications and to other gambling-related research organizations; to a News and Information section and Fact Sheets for 2002. The Fact Sheets provide specific information about aspects of the gambling industry in Australia. The site provides a forum for research on all aspects of gambling regulation, operation and participation and the social and economic impacts of gambling. The Gambling Links section includes gambling counseling services throughout the country. <http://www.aigr.uws.edu.au/>

British Columbia Ministry of Public Safety and Solicitor General, Gaming and Policy Enforcement Branch

Abstract: The Gaming Policy and Enforcement Branch, Ministry of Public Safety and Solicitor General, is responsible for gaming policy and legislation. It oversees standards, regulation, licensing, registration, distribution of gaming proceeds, and enforcement for all gaming sectors, and management of the province's problem gaming program. <http://www.pssg.gov.bc.ca/gaming/index.htm>

California Council on Problem Gambling.

Abstract: The California Council on Problem Gambling, Inc., is a statewide, non-profit, for public benefit organization. It is made up of individuals from the clinical, academic and research disciplines, as well as recovering compulsive gamblers, their families and other interested parties. The Council aims at the promotion of public education, training and board certification of compulsive gambling counselors, cost-accessible treatment, research and prevention of problem and compulsive gambling among children and adults. The CCPG serves as a clearing house for literature and information and maintains a speakers bureau. It also maintains an industry-funded 24 hour a day, 7 day a week, professionally staffed toll-free "Problem Gambling Help Line". In a part of the website, is a section on women, seniors, and teen gambling. Seniors are very often socially isolated due to physical restrictions or lack of social outlets. They become involved in gambling via mail or sweepstakes companies. Some have limited financial resources or are looking for that big payoff to compensate a shrinking limited retirement income.

<http://www.calproblemgambling.org/>

Canadian Centre on Substance Abuse.

Abstract: CCSA's mandate is to provide objective and credible information on a wide range of issues related to substance use, abuse, and addictions. The Centre facilitates exchanges of information and research aimed at enhancing effective policy development in national partnerships with various federal-provincial-territorial entities, and internationally with the Inter-American Agency on Narcotic Drugs (CICAD), the United Nations International Drug Control Programme, and the UN Commission on Narcotic Drugs. <http://www.ccsa.ca>



Centre Quebecois d'Excellence Pour la Prevention et le Traitement du Jeu.

Abstract: The Centre located in the Department of Psychology at Laval University aims at contributing to knowledge in the field of the psychology of gambling and at training specialists able to assist people for whom playing games of chance for money has become a problem. <http://www.psy.ulaval.ca>

CitizenLink: A Website of Focus on the Family. *You Bet Your Life: A Magazine for Older Adults Concerned About Gambling.*

Abstract: Focus on the Family's purpose is to spread the Gospel of Jesus Christ through a practical outreach to homes. The site claims that the human tragedies of addiction, child abuse, domestic violence and suicide, social concerns such as crime, exploitation of the poor and government corruption, and financial issues such as the demise of local businesses and a boom in gambling-induced personal bankruptcies are all well-documented. The spread of legalized gambling is exacting social and economic costs. Gambling expansion brings with it increased crime, divorce and family disruption, and it creates a multitude of new addicts. Gambling also exploits the poor and youth. Legalized gambling is harmful public policy that should be opposed at all levels. <http://www.family.org/cforum/hotissues/A0001294.html>

Connecticut Council on Compulsive Gambling. *Common Cents.*

Abstract: The Connecticut Council on Problem Gambling is a private, not-for-profit organization affiliated with the National Council on Problem Gambling. The Council's mission is to reduce the prevalence and impact of problem and pathological (compulsive) gambling on individuals, families, and society. A newsletter titled *Common Cents* is distributed monthly to agencies and individuals who provide service and care to seniors in Connecticut. The newsletter addresses issues on problem gambling that are important to seniors. It is a collaborative effort of The Connecticut Council on Problem Gambling (CCPG) and the Compulsive Gambling Treatment Program of the State of CT Dept. of Mental Health and Addictions Services. Seniors concerned about their own gambling behavior or that of someone they care about can call the Helpline 1-800-346-6238, a 24-hour, toll-free, confidential service that offers information and referral service. http://www.ccp.org/common_cents/

Council on Compulsive Gambling of New Jersey. *Senior Times Newsletter.*

Abstract: The Council on Compulsive Gambling of New Jersey's mission is to provide prevention, education, and referral services to anyone affected by compulsive gambling. The Council provides public awareness programs to the community and professionals. In addition, it has developed Responsible Gaming policies, training programs and information services on problem and compulsive (pathological) gambling to the gambling industry, state regulatory agencies and numerous regional, national and international audiences. The Council also operates a gambling help number in the world, the 1-800-GAMBLER© Helpline. The number is now available in 14 states and offers 24-hour, immediate, confidential assistance to anyone affected by gambling problems. The Council specializes in the areas of seniors, youth, Internet gambling, stock market/day trading, expert witness, Responsible Gaming policies and training, Helpline promotion and media awareness. The Senior Outreach Program disseminates information and education designed specifically to reach the states' senior citizens. It is located at http://www.800gambler.org/senior_outreach.htm. <http://www.800gambler.org/>

Electronic Journal of Gambling Issues. *eGambling.*

Abstract: This online journal is a publication of the Ontario Centre for Addiction and Mental Health. Researchers submit manuscripts that report new findings on gambling. All submissions are peer-reviewed. Articles also examine policy issues exploring how gambling affects public life and policy, historically and currently. <http://www.camh.net/egambling/>

eWildman.

Abstract: This is a searchable database with membership fees attached for use. *eWildman* is a review, integration, and citation of close to 8,000 references. Dr. Robert Wildman has reduced the field of gambling into digestible chunks and explores the most important and interesting aspects of this complex field. *eWildman updated* is a new version of *eWildman* that includes more than 200 references to articles published in 2001. New additions to the text are made visible to the user with bookmarks. The updated *eWildman* also includes the linking of references from the body of the text to the full citation located in the bibliography. Another enhancement added to *eWildman* is the ability to download the contents in a print



friendly version. <http://www.gamblingresearch.org/Wildman.shtml>

Florida Council on Compulsive Gambling.

Abstract: The FCCG was established and incorporated in 1988 and started operation of a toll-free referral helpline in June 1992. The site has information on problem and compulsive gambling in the State of Florida. Special sections are devoted to seniors, youth, and women gamblers as well as how to find help for treatment and recovery. A section of the site is titled, 'All About Seniors' characterizes some seniors as individuals who gamble away their retirement savings, social security, and pensions at a time in life when this money cannot be recouped. <http://www.gamblinghelp.org/>

Gambling Magazine.

Abstract: This is an online magazine devoted to many aspects of gambling with a large number of short articles on seniors and gambling at <http://search.gamblingmagazine.com/cgi-bin/dialogserver.exe>.
<http://gamblingmagazine.com>

GamblingWatch.

Abstract: GamblingWatch is a New Zealand website designed to inform the public about current issues relating to gambling in New Zealand -particularly those affecting communities facing the expansion of unwanted gambling sites. The site provides a link to news from communities and individuals, links to government information on gambling and information, and links on help available for problem gamblers and their families. Statistical material on the growth of poker machine gambling and information from the Department of Internal Affairs and research agencies, as well as contact details for helping agencies are found on this site. <http://www.gamblingwatch.org.nz>

GamCare.

Abstract: This UK site aims at promoting responsible gambling and addressing the needs of those adversely affected by gambling. A number of resources are posted on the site that are of interest including the publications and research section. <http://www.gamcare.org.uk/>

Illinois Department on Aging. *Facts on Aging.*

Abstract: The mission of the Illinois Department on Aging is to serve and advocate for older Illinoisans and their caregivers by administering programs and promoting partnerships that encourage independence, dignity, and quality of life. The vision for the Illinois Department on Aging aims to be, both a leader and a partner in helping all older Illinoisans and their caregivers achieve an optimum quality of life, assuring independence, dignity, self-sufficiency, health and safety. The Department publishes a bimonthly newsletter titled, *Facts on Aging*. This site also has a directory of agencies, organizations and support groups serving Illinois seniors and their caregivers. Site includes a listing of agencies, organizations, associations and centers that are part of the Aging Network and are committed to serving seniors. The directory covers many services, from Adult Day Service to Veterans' Homes. <http://www.state.il.us>

Institute for Research on Pathological Gambling and Related Disorders.

Abstract: The Institute for Research on Pathological Gambling and Related Disorders was established in 2000 as a program of Harvard Medical School's Division on Addictions. The Institute's mission is to alleviate the individual of social, medical and economic burdens caused by pathological gambling through support of scientific research. Advancing understanding of pathological gambling and related psychiatric disorders, such as substance abuse, will lead to improved methods of diagnosis, intervention, treatment, and prevention. Modeled on the National Institutes of Health, the Institute for Research on Pathological Gambling and Related Disorders supports both internal core gambling research and competitively funded external research at educational, medical, and research institutions worldwide. Howard J. Shaffer, is the principal investigator for the Institute. <http://www.hms.harvard.edu/doa/institute/>

Iowa Department of Health. Iowa Gambling Treatment Program.

Abstract: This site has a number of resources including demographics information on gamblers compiled in 1998. <http://www.1800betsoff.org/>



Loto-Quebec.

Abstract: This is the official web site of Loto-Quebec. Site is written in French.
quebec.com

[http://www.loto-](http://www.loto-quebec.com)

Manitoba Gaming Control Commission.

Abstract: The Manitoba Gaming Control Commission is an independent commission created to regulate and control gaming activity in Manitoba with the aim of ensuring that gaming activity is conducted honestly, with integrity, and in the public interest. Responsibilities of MGCC include licensing and monitoring charitable gaming events; registering Manitoba Lotteries Corporation employees and suppliers, as well as electronic gaming devices and VLT Siteholder Agreements. It also conducts hearings on regulatory breaches and appeals; authorizes the introduction of new games and ensures the technical integrity of lottery schemes. MGCC conducts gaming inspections and investigations; oversees First Nations gaming activities; as well as conducting research and providing policy advice to the Manitoba Provincial Government. **<http://www.mgcc.mb.ca/>**

Massachusetts Council on Compulsive Gambling. The Wager. (<http://www.thewager.org>.)

Abstract: The Massachusetts Council on Compulsive Gambling is a private, non-profit agency dedicated to reducing the harm caused by problem gambling. The Council provides problem gambling education, and events such as the annual New England Conference on Problem Gambling. There is also access to statewide Department of Public Health problem-gambling treatment facilities throughout Massachusetts. The Council provides: *information and public awareness* (literature, posters, newsletters, resource library: and *community education* (workshops, conferences, in-service training. In addition, it provides an annual course for service providers: Understanding, Assessing and Treating Compulsive Gambling); advocacy (for services for compulsive gamblers and their families, and for responsible public policy); and *referral* (Helpline: 1-800-426-1234) The Helpline is for those impacted by problem gambling or for professionals interested in learning more about problem gambling). The Council publishes a newsletter titled *The Wager* - a weekly research bulletin published by the Division on Addictions at Harvard Medical School in collaboration with the Massachusetts Council on Compulsive Gambling.
<http://www.masscompulsivegambling.org/>

Mental Health Resources. Mental Health Resources Newsletter.

Abstract: Among many other topics is a section on seniors and aging.
http://mentalhealth.about.com/cs/aging/index_3.htm

Minnesota Institute of Public Health, Gambling Problems Resource Center. Beyond The Odds Newsletter.

Abstract: The mission of the Gambling Problems Resource Center is to promote recognition of problem/compulsive gambling behavior, problem gambling prevention and education programs, and treatment resources available in Minnesota. The Gambling Problems Resource Center is supported by a grant from the Minnesota Department of Human Services and is a division of the Minnesota Institute of Public Health. This site provides information on a variety of topics including State approved gambling treatment providers, information on Gamblers Anonymous, networking tools for professionals, a resource catalog, screening tools, and fact sheets. The Center publishes a quarterly newsletter titled, *Beyond The Odds*. **<http://www.miph.org/gambling/>**

National Council on Problem Gambling. Journal of Gambling Studies.

Abstract: The mission of the National Council on Problem Gambling is to increase public awareness of pathological gambling, to ensure the widespread availability of treatment for problem gamblers and their families, and to encourage research and programs for prevention and education. The National Council administers several nationwide programs, including a 24-hour confidential helpline, and a gambling-specific certification program for treatment professionals. The Council sponsors the *Journal of Gambling Studies*, the only academic journal in the world devoted to problem gambling research. In addition, the NCPG sponsors regional, national and international conferences, supports research, distributes literature and works with other organizations involved in problem gambling issues. The National Council on Problem Gambling maintains a neutral stance on gambling. **<http://www.ncpgambling.org/>**



National Senior Problem Gambling Task Force.

Abstract: The Task Force is comprised of individuals from across North America and is intended to provide information and resources for those interested in senior problem gambling. The Task Force provides lists of upcoming conferences, links to other sites with information on seniors and gambling, a bibliography of articles. The mission of the Task Force is to coordinate the efforts of researchers, clinicians, prevention experts, and other interested persons in addressing senior citizens and gambling. This Task Force which is sponsored by the National Council on Problem Gambling is one method by which research, outreach, information and awareness programs regarding the potential dangers of legalized gambling will reach the seniors of the United States. <http://www.seniorproblemgambling.org/>

New Brunswick Department of Health and Community Services, Addiction Treatment Services Branch.

Abstract: The Department of Health and Community Services has a mission to support the elderly in maintaining their independence as long as possible in the community. It encourages and supports families and communities in their caregiving roles with the elderly and supports developing wellness strategies for healthy living for seniors. <http://www.gnb.ca/0051/0378/index-e.asp>

NewsScan: A Weekly Look at Gambling News Worldwide.

Abstract: This is a part of the Responsible Gambling Council (Ontario) website. A number of articles related to seniors and gambling drawn from newspapers around the world are included. These are "Young, old run highest risk of gambling problems", an article written by R. Schnieder for the *Indianapolis Star* (February 7, 2002); "Bingo 'boosts the brain'", an article written for *BBC* (July 7, 2002); "Asian immigrants, elderly face gambling problems say Christchurch casino chief" written by G. Grant for the *Christchurch Star* (November 27, 2002); "Casinos OK for most seniors" written by J. Edgar for the *Detroit Free Press* (May 14, 2001); and "Gambling grandparents play for small stakes" written by C. Daly for the *Canadian Press* (June 12, 2001). http://www.responsiblegambling.org/latest_news_newsScan.cfm

Niagara Multilingual Prevention/Education Problem Gambling Program.

Abstract: An interesting site with textual as well as audio information in 11 languages about problem gambling. <http://www.gamb-ling.com/flash/index.html>

North American Gaming Regulators Association.

Abstract: NAGRA brings together agencies that regulate gaming activities and provides a forum for the mutual exchange of regulatory information and techniques. The Association collects and disseminates regulatory and enforcement information, procedures, and experiences from all jurisdictions and provides on-going gaming education and training for all members. NAGRA provides a unified voice to speak on legislative matters and strives to develop a standard for legislation and rules concerning gaming activities. <http://www.nagra.org/>

Nova Scotia Alcohol and Gaming Authority.

Abstract: The Nova Scotia Alcohol and Gaming Authority's mission is to regulate gaming, liquor and amusement activities in Nova Scotia ensuring these activities are conducted with honesty, integrity and in the public interest. <http://www.gov.ns.ca/aga/>

Nova Scotia Department of Health, Problem Gambling Services.

Abstract: Problem Gambling Services provides planning funding and administration within a public/private partnering model for projects and services for information, prevention, treatment, and research in problem gambling. <http://www.gov.ns.ca/health/gambling/>

Nova Scotia Gaming Corporation.

Abstract: The Nova Scotia Gaming Corporation is a Crown corporation governed by the provincial *Gaming Control Act*. It is responsible for the conduct and management of the Province's gaming business to maximize net revenue in a responsible manner. Operations include ticket lotteries, video lotteries and casinos. <http://www.gamingcorp.ns.ca/>



Ontario Lottery and Gaming Corporation.

Abstract: As a Crown agency, OLGC reports to the Government of Ontario's Ministry of the Attorney General and is responsible for the province's lotteries, charity and aboriginal casinos, commercial casinos and Slots-at-Racetracks Program. The Ministry of Consumer and Business Services is responsible for bingos, break-open tickets and horse racing; and the Alcohol and Gaming Commission of Ontario is responsible for regulating the gaming industry in Ontario. OLGC currently operates 12 lottery games through more than 10,500 OLGC retailers across the province. OLGC operates five charity casinos in Ontario: Casino Sault Ste. Marie; Brantford Charity Casino; Point Edward Charity Casino; Thunder Bay Charity Casino and Thousand Islands Charity Casino. The Corporation also owns and maintains authority over the slot operation at the Great Blue Heron Charity Casino, an aboriginal casino owned by the Mississaugas of Scugog Island First Nation, situated east of Port Perry. OLGC is responsible for three commercial casinos (Casino Windsor™, Casino Niagara™ and Casino Rama™). These sites are owned and managed by OLGC and are operated by the private sector. OLGC also operates 15 slot machine facilities at racetracks across Ontario. <http://www.olg.ca/>

Ontario Problem Gambling Research Centre.

Abstract: The mission of the OPGRC is to enhance understanding of problem gambling, and to strengthen treatment and prevention practices through research. In April 2000, the Ontario Ministry of Health and Long-Term Care announced the creation of the Ontario Problem Gambling Research Centre as an arms length funding agency. The Ontario Government dedicates 2% of the gross revenue from slot operations at the province's charity casinos and racetracks to a Problem Gambling Strategy. The Centre funds three components: treatment at 45 designated agencies across Ontario, prevention programs, and research investigations. A number of grants provided by the Centre are listed. <http://www.gamblingresearch.org/>

Oregon Gambling Addiction Treatment Foundation.

Abstract: Treatment programs in Oregon are operated by the counties, or by contract through local counties. In some areas, special regional programs have been established. The Gambling Programs Manager in the State Office of Mental Health and Addiction Services, with the advice of the Problem Gambling Services Advisory Committee, oversees the performance of local programs. The Office sets standards, provides training, directs funds and monitors program effectiveness. This site is an excellent resource for copies of the following reports: "Oregon State Gambling Treatment Programs Evaluation 2002" (Moore, 2003); "Etiology of Pathological Gambling" (Moore, Jadlos, 2002); "Oregon Replication Study: Changes in Gambling and Problem Gambling in Oregon" (Volberg, 2001); "Secondary Analysis of the Oregon Adult Replication Study" (Moore, 2001); "Older Adult Gambling in Oregon" (Moore, 2001); "Adolescent Gambling in Oregon" (Carlson & Moore, 1998); and "Gambling and Problem Gambling in Oregon" (Volberg, 1997). <http://www.gamblingaddiction.org/>

Peardonville House: Women and Problem Gambling.

Abstract: Peardonville House is a CARF accredited, residential treatment centre, for chemically dependent women and their children. In 1997, in conjunction with the British Columbia Ministry for Children and Families, Peardonville House recognized the gap in resources, education and resources for women and problem gambling. In October of 1997, they contracted with the Ministry for Children and Families to provide Provincial Consultation for women and problem gambling. This site is one of many services Peardonville House now offers for women and problem gambling. One part of the site is titled, "Problem Gambling and Senior Women" located at www.cobra-net.com/peardonvillegamb/senior.htm. <http://www.cobra-net.com/peardonvillegamb/>

Problem Gambling Foundation (New Zealand).

Abstract: The Problem Gambling Foundation New Zealand (PGF), (formerly the Compulsive Gambling Society of NZ Inc) was established in response to the growing need for crisis intervention and treatment for those affected by problem gambling in New Zealand. <http://www.cgs.co.nz/frameabout.html>

Responsible Gambling Council (Ontario). *NewsScan.*

Abstract: RGCO works closely with Ontario's care provider network, the Centre for Addiction and Mental Health, Ontario Problem Gambling Helpline and other community programs to enhance services. The Council site is an information clearinghouse. People looking for comprehensive, reliable and timely



information on a wide range of gambling related issues can visit the [e-Library](#). The library includes a collection of more than 4,700 articles, reports and documents. *InfoSource* is a toll-free province-wide information line- 1-800-391-1111 x 222 and e-mail inquiry service for counselors, media, gaming providers, teachers, and students. *Newslink* is a free quarterly newsletter of news, views and trends in responsible gambling issues and information. This newsletter reaches care providers, the gaming industry, libraries, schools, and politicians. *NewsScan* is a free weekly digest summarizing news from around the world. Downloadable PDF files back to March 23, 2001 of worldwide newspaper articles related to gambling are posted at http://www.responsiblegambling.org/latest_news_newsScan.cfm?SR=21. The RGCO annually hosts conferences and forums that provide an opportunity for people to learn from and share ideas with experts. The Council provides counseling and referrals for the problem gambler and family members. <http://www.responsiblegambling.org/>

Senior World Online

Abstract: Senior World Online became a part of the Internet in 1997. It is an American site with articles and events as well as classified ads, forums, and online shopping. Articles and events are subdivided into a number of areas covering topics that is of interest to seniors. The site is a source of news topics of interest to adults over 50. It is an information resource and a place to discover local activities aimed at mature adults. It is a place for people to offer opinions on the issues of the day; an advertising vehicle for businesses and organizations who offer quality services and products; as well as a web development and online marketing organization. <http://www.seniorworld.com>

South Africa National Responsible Gambling Programme.

Abstract: The program is managed by independent experts at the National Centre for the Study of Gambling, based at the University of Cape Town. The program has three components. These are: 1. Education and prevention: Education of the public at large and of gamblers in particular, aimed at the prevention of gaming problems; as well as in-house training for industry staff and people in NGOs and government on the identification and management of problem gambling. Africa's first-ever education program aimed specifically at senior citizens. 2. Treatment and Counseling: A unique component of the program is the Toll free Helpline 0800 006 008 for problem gamblers, their families and friends, backed by a national network of professional counseling and treatment services coordinated from the Kenilworth Place Addiction Treatment Centre in Cape Town. 3. Research: This ensures that the effectiveness of the program is constantly monitored, and additionally, provides an up-to-date resource of valuable scientific data on gaming trends and behavior in South Africa, and the world. It also enables the program to test itself against international best practice. <http://www.responsiblegaming.co.za/>

Stevens, R. LEGALIZED GAMBLING IN CANADA. Compiled in February 2002.

Abstract: Article contains a brief history of legalized gambling and forms of legal gambling in Canada. Stevens lists Canadian programs for problem gamblers and includes a selected bibliography. Some national and provincial. Internet resources are provided. http://www.abgaminginstitute.ualberta.ca/agrilibrary/word/Gambling_in_Canada.pdf

United States Administration on Aging. *Aging Internet Information Notes.*

Abstract: The Administration on Aging, an agency in the U.S. Department of Health and Human Services, is one of the nation's largest providers of home- and community-based care for older persons and their caregivers. The AOA mission is to promote the dignity and independence of older people, and to help society prepare for an aging population. The site provides a comprehensive overview of a variety of topics, programs and services related to aging. One resource on the site is an Internet Information Note titled "Gambling and Older Adults". The Note lists American Internet sites related to seniors and gambling by topic: national organizations, state and local councils and associations, news articles, as well as research and statistics. Located at www.aoa.gov/NAIC/Notes/gambling&olderadults.html. <http://www.aoa.gov>

University of Connecticut, Gambling Research and Treatment Center.

Abstract: The Gambling Treatment and Research site offers information on the work of Dr. Nancy Petry including a current project titled "Medical & Psychological Correlates of Gambling in Older Adults". This study compares the social, emotional, and physical health of seniors 60 years and older who gamble often with those who do not gamble often. <http://www.gamblingtreatment.net/>



University of Windsor, Problem Gambling Research Group.

Abstract: The Problem Gambling Research Group was established at the University of Windsor in 1993 to increase the understanding of gambling and problem gambling in the community. The Group includes academic researchers, graduate students, community-based researchers and service providers to form a unique research program. The Problem Gambling Research Group and the Council on Aging, Windsor and Essex County have jointly undertaken a community-based project to understand and prevent problem gambling in seniors. <http://venus.uwindsor.ca/pgrg/index.htm>

Windsor Regional Problem Gambling Services. *The Chase: Report on Problem Gambling.*

Abstract: *The Chase* is a quarterly newsletter published in Ontario by the Windsor Regional Problem Gambling Services. <http://www.thechase.ca/>

Wisconsin Council on Problem Gambling.

Abstract: The Wisconsin Council on Problem Gambling promotes public awareness and education on problem and pathological gambling disorders while maintaining strict neutrality on the issue of legalized gambling. This web site has a section titled, "Senior Citizens and Gambling."
<http://www.wi-problemgamblers.org/>

Wynne Resources, Inc.

Abstract: This is a comprehensive site providing Internet links nationally and internationally. The links are a resource for gambling researchers, journalists and other stakeholders. Web sites are organized under topics such as addictions treatment/counseling, gaming industry & associations; gaming regulation; media; public policy; and research/education. <http://www.wynne.com>