

# Stacking the Odds: A Phenomenological Study of Non-problem Gambling in Later Life\*

Brad Hagen, Gary Nixon, and Jason Solowoniuk  
*School of Health Sciences, University of Lethbridge*

---

## RÉSUMÉ

Le but de cette exploration phénoménologique-herméneutique était d'explorer les expériences de jeux des adultes plus âgés qui sont sans problème de jeux. Douze joueurs plus âgés ont été identifiés comme étant des joueurs sans problèmes. En utilisant des écrans de jeux, ils ont participé à des entrevues en profondeur sur leurs expériences avec le jeu. Deux idées principales sont ressorties des entrevues : les attractions au jeu et les diverses méthodes utilisées afin de contrôler l'abus du jeu. Les personnes âgées prennent part au jeu pour l'aspect social, la nourriture, l'excitation, en plus des chances de pouvoir donner à des œuvres de bienfaisances et de faire des voyages peu coûteux ; c'est aussi une façon sécuritaire de faire ce que la société étiquette comme étant interdit. Les participants ont aussi énoncé plusieurs stratégies pour ne pas que les jeux progressent à un niveau problématique. Le résultat de cette courte étude d'exploration suggère que le jeu soit une forme de divertissement social pour les personnes âgées, bien que la principale attraction n'ait presque ou rien n'ait à voir avec le jeu lui-même. Les personnes âgées semblent aussi posséder plusieurs stratégies pour prendre part au jeu, sans que cela soit problématique.

## ABSTRACT

The purpose of this exploratory, phenomenological-hermeneutic study was to explore the experience of non-problem gambling by older adults. Twelve older gamblers were identified as non-problem gamblers using two gambling screens and participated in in-depth interviews about their experience of gambling. Two major themes emerged from the interviews: the attractions of gambling and methods to keep gambling in control. Older persons sought out gambling for a variety of reasons: social contact, the food and the excitement, chances to give to charity, chances to have an inexpensive holiday, and the need for a safe way to be "bad". Participants also described a number of cognitive and behavioural strategies to keep their gambling from becoming a problem. The results of this small exploratory study suggest that gambling is a popular form of social entertainment for older persons, although the main attractions of gambling have little or nothing to do with gambling itself. Older persons also appear to possess numerous strategies to keep gambling from becoming a problem.

---

\* The authors wish to gratefully acknowledge the research funding support of the Alberta Gaming Research Institute (AGRI) for this project, and Dr. Robert Williams for his review of this manuscript.

Manuscript received: / manuscrit reçu : 17/01/05

Manuscript accepted: / manuscrit accepté : 11/07/05

**Mots clés :** vieillissement; jeu; personnes âgées; phénoménologie; narration

**Keywords:** aging; gambling; aged; phenomenology; narrative

Requests for offprints should be sent to: / Les demandes de tirés-à-part doivent être adressées à :

Dr. Brad Hagen

School of Health Sciences, University of Lethbridge  
4401 University Drive  
Lethbridge, AB T1K 3M4  
(brad.hagen@uleth.ca)

---

## Introduction

The media have recently made the issue of seniors and gambling a popular one, with many newspapers, magazines, and Internet Web sites carrying predominantly negative stories about the alleged dangers of an ever-increasing number of older persons' participating in gambling (Cividino, 2003; Hope & Havir, 2002; Nicol, 2000; Munro, Cox-Bishop, McVey, & Munro, 2003; "Seniors more vulnerable," 2001; Wisconsin Department of Health and Family Services). Indeed, gambling has become tremendously popular among older persons. In some recent surveys, 77.5 per cent of older persons in Manitoba (Wiebe, 2000), 67.8 per cent of older persons in Alberta (Hirsch, 2000), and 58 per cent of older persons in Oregon (Moore, 2001) had gambled at least once in the previous year. McNeilly and Burke (2001), in their survey of 6,957 active U.S. senior citizens, also reported that, of 11 common types of social activities for older adults, gambling was the type of activity most patronized. While overall rates of gambling vary from location to location and are dependent upon the availability of gambling venues (Cox, Yu, Afifi, & Laduoceur, 2005), the overall trend has been an increase in the popularity of gambling among seniors.

There are numerous reasons for the growth of gambling among older persons in their sixties and beyond. One of the main reasons is demographics, which simply boosts the number of older persons participating in activities like gambling (Foot & Stoffman, 1996). This increasingly large cohort of persons typically has much more leisure time for activities such as gambling, with the average Canadian senior having 7.8 hours of free time each day (Statistics Canada, 1990). For older persons with increased leisure time, whose physical and/or financial circumstances limit participation in other forms of recreation, gambling offers a very attractive form of leisure and entertainment (O'Brien Cousins, Withcer, & Moodie, 2002). As McNeilly and Burke (2001) point out,

[O]nce inside a casino, older adults are entertained in a very friendly, receptive and anonymous environment, where age seems to make little difference to one's inclusion and participation. Such a safe reception and seemingly "age-less" adult environment may also serve as a powerful positive reinforcement for older adults who otherwise live in a society that isolates and marginalizes them. (p. 26)

The gambling industry, in turn, has realized the tremendous market that older persons represent and has begun aggressive and systematic marketing campaigns to attract more seniors to gambling venues, particularly casinos (Gosker, 1999). These

highly successful marketing techniques include free or inexpensive bus tours to casinos (some part of package holidays), inexpensive and high-quality food, excellent accessibility, coupons that may be redeemed for gambling money, and even reduced prices on prescription drugs (Gosker, 1999; Nicol, 2000). In addition, the simple growth in the number of casinos and of other gambling outlets is also associated with increased rates of gambling (Cox et al., 2005).

Although the growing popularity of gambling among older persons is unequivocal, it is less clear whether this gambling is necessarily a problem, as media reports often suggest. In fact, although the published literature on gambling among older persons is primarily in its infancy (Munro et al., 2003), the research to date suggests an inverse relationship between age and gambling behaviours, with older persons gambling proportionally less than their younger counterparts (Hirsch, 2000; Mok & Hraba, 1991; Petry, 2002; Stitt, Giacompassi, & Nichols, 2003). Furthermore, the authors of empirical research are reasonably consistent in reporting that the rates of problem and/or pathological gambling are lower than for the general population and much lower than the level for young people (Hirsch, 2000; Hope & Havir, 2002; Petry, 2002; Wiebe, 2000), although not all studies report such low rates (Bazargan, Bazargan, & Akanada, 2001; Ladd, Molina, Kerins, & Petry, 2003). Nevertheless, a significant number of scholars investigating gambling among older persons have concluded that, for the overwhelming majority of such persons, gambling does not pose a significant problem (Hope & Havir, 2002; Munro et al., 2003; Tarras, Singh, & Moufakkir, 2000; Stitt et al., 2003; Wiebe, 2000). In fact, some initial research suggests that certain forms of gambling may actually be beneficial for older persons (Korn & Shaffer, 1999; O'Brien Cousins et al., 2002; Sobel, 2001).

Most scholars in the field also acknowledge that, for a small minority of older persons, gambling can become a dangerous and destructive pastime. A number of aspects of older persons' lives – possible loneliness, fixed incomes, vulnerability to inactivity related to retirement, and aggressive marketing by the gambling industry – potentially place some older persons at greater risk of developing gambling problems (Hope & Havir, 2002; McNeilly & Burke, 2001; Stitt et al., 2003; Wiebe, 2000). Researchers have demonstrated that even social, non-problem older gamblers are well aware of the potential dangers and risks of gambling and either feel that they might develop gambling problems if circumstances were to be different or know older acquaintances who have problems (Hirsch, 2000; Hope & Havir, 2002).

Indeed, in a smaller exploratory phenomenological study of 11 older problem and pathological gamblers, Nixon, Solowoniuk, Hagen, and Williams (in press) present several narratives of the destructive financial and personal consequences that problem gambling can have in later life. When one also considers the fact that older persons may not necessarily know if they have a gambling problem or where to go for help for such a problem (Hirsch, 2000; Wiebe, 2000), it seems prudent to conduct more research on gambling among older persons and to raise awareness among this population about the potential dangers and pitfalls of this activity (Hirsch, 2000; McNeilly & Burke, 2001; Stitt et al., 2003). In particular, more research is needed to help inform clinicians and policy makers about what differentiates between problem and non-problem gambling in later life and how to reduce the number of older persons who experience difficulty with gambling (Munro et al., 2003).

Therefore, given not only the general infancy of the research on gambling among older persons but also the distinct lack of rigorous and systematic qualitative studies focusing on narratives and descriptions of older persons' experience of gambling (Chapple & Nofziger, 2000; McNeilly & Burke, 2001; Munro et al., 2003; Stitt et al., 2003), the purpose of this article is to present the results of a qualitative phenomenological study of the experience of gambling in later life. The results of this research with a sub-set of problem and pathological older gamblers have been presented elsewhere (Nixon et al., in press); this article will focus on the experience of social, non-problem older gamblers.

## Design and Methods

### *Research Design*

A phenomenological-hermeneutic approach was taken, not to test a particular research hypothesis or to answer specific research questions, but to better understand older adults' lived experience of non-problem gambling. The aim of the phenomenological approach is to "understand a phenomenon by having the data speak for itself" (Osborne, 1990, p. 81). Van Manen (1984) describes phenomenological research as the study of lived experience, in which the essence or nature of an experience has been adequately described in language so that the description reawakens or shows us the lived meaning or significance of the experience in a fuller or deeper manner.

### *Sample*

Participants who met the requirements of gamblers 60 years or older were recruited through ads in local

newspapers, through notices at casinos and senior centres, and through informational booths at local casinos. Interested participants were offered CAN\$30 for their participation. Prior to interviews, participants were given two (lifetime) gambling screens to ensure that they were non-problem or non-pathological gamblers: (a) the South Oaks Gambling Screen (SOGS) (Lesieur & Blume, 1987) and (b) the NORC DSM-IV Screen for Gambling Problems (NODS) (National Opinion Research Center, 1999). Twelve participants were initially identified as being likely non-problem gamblers on the basis of the SOGS and NODS. In all but four cases, participants scored in the non-problem range on both the SOGS and NODS. The remaining four participants all scored as non-problem gamblers according to the NODS and were just on the cusp of problem gambling according to the SOGS (score of 3). To help determine which category – non-problem or problem gambler – the four individuals belonged to, the first two authors, both clinicians familiar with problem gambling, independently reviewed the transcripts of the individuals and, using their clinical judgement (Rosenthal, 2003), determined that the four persons were indeed best described as non-problem gamblers. Table 1 provides the age, gender, and gambling screen scores of the 12 participants. An additional 11 participants scored as either problem or pathological gamblers using both gambling screens; the results of interviews with these individuals are reported elsewhere (Nixon et al., in press).

### *Methods*

Rather than a schedule of interview research questions, a narrative method for interviewing was used, to give a natural chronological story structure to the interview (Cochrane, 1985, 1986). In these narratives, research participants described their gambling from the beginning of their gambling careers and talked about the progression of their gambling over time. Key experiences and turning points were identified during the interviews and participants were encouraged to expand on these themes.

Interviews were tape-recorded and transcribed verbatim. All 12 interviews were transcribed and analysed using a phenomenological analysis of the themes of older persons participating in non-problem gambling (Osborne, 1990; Van Manen, 1990). Initially, two of the team members independently read each transcript several times and highlighted key words, phrases, and sentences. These two team members then independently began coding the interviews, keeping a coding dictionary for key terms. All members of the research team then met to discuss the codes

**Table 1: Gender, age, and gambling screening scores of participants**

Participant	Sex	Age	Types of Gambling Participated In	SOGS Score (Lifetime) <sup>a</sup>	NORC – DSM-IV (Lifetime) <sup>b</sup>
1	Male	60	Mostly lottery tickets, some casino bus trips	0	0
2	Male	61	Mostly casino bus trips	3	2
3	Female	64	Mostly casinos and bus trips, some bingo	1	0
4	Female	62	Mostly casinos, some bus trips & lottery	3	1
5	Male	68	Mostly casinos, some video lottery terminals (VLTs)	0	0
6	Female	67	Mostly casinos	0	0
7	Male	65	Mostly casinos, some horse racing	2	1
8	Male	60	Mostly casinos, some gambling bus trips, some bingo	3	1
9	Male	62	Mostly casinos, some risky investing	2	0
10	Female	61	Mostly casino bus trips, some bingo, some lottery	2	0
11	Female	66	Mostly bingo, some lottery	3	2
12	Female	63	Mostly horse betting, some bingo	2	0

<sup>a</sup> 0 = no risk; 1–2 = low risk; 3–4 = problem gambling; 5+ = probable pathological gambling.

<sup>b</sup> 0 = low risk/non-gambling; 1–2 = at risk gambling; 3–4 = problem gambling; 5+ = pathological gambling.

and modified them where necessary, a process that resulted in the themes presented here.

## Results

### Major Themes

Two major themes emerged from the interviews. The first theme encompassed the various *attractions that gambling had for seniors*. As older participants shared the narratives and stories of their gambling experiences, many stories emerged about *why* they gambled to begin with and about the attractions that gambling continued to have for them. Interestingly, participants all acknowledged that gambling was a potentially risky behaviour and that one that could swiftly get out of control. Therefore, the second major theme related to the need for *keeping gambling in control*. As participants were invited to discuss their gambling, they invariably began to describe the various techniques and methods that they used to keep their gambling from becoming problematic or pathological. These strategies fell into two broad categories: (a) *behavioural strategies* or actions that people took to keep their gambling from becoming problematic and (b) *cognitive strategies* or methods of thinking that people used to help keep control over their gambling behaviours. Each of the two major themes, *attractions of gambling* and *methods to keep gambling in control*, will now be discussed.

### *Attractions of Gambling for Seniors*

The older participants in this study mentioned a number of aspects of gambling that either initially attracted them to gambling and/or kept them engaged in gambling. Attractions of gambling included (a) the social aspect of gambling, (b) the cheap (and good) food, (c) the appeal of an entertaining and exciting way to deal with boredom, (d) the chance to have an inexpensive holiday, (e) the charitable aspects of gambling, and (f) the appeal of a “safe way to be bad” for older adults.

### *A Social Activity*

By far the most common attraction of gambling cited by the older persons in this study was the social aspect of gambling. Several participants simply stated things like “I started off just for socializing,” “I mostly gamble for social reasons,” and “I go (to the casino) ‘cause I know most of the people here and it’s nice to visit with them.” A few participants also noted, however, that not only was gambling a pleasant social activity but that the social aspect of gambling helped to address social loneliness. As one woman stated,

I like it here (the casino) because of just visiting with the people, um, that is probably a big part of it too, because I *am* alone, I live, I have a son in town but he’s busy, he works, goes to school and that sort of thing...

Unlike this woman, very few participants openly admitted to being so alone, but several participants stated that this was the reason *other* older persons

gambled. For example, one man said, when referring to his fellow older gambling cohort, “[T]hey all seem to gamble because it’s a socializing thing, because they don’t have family or friends coming around to visit them and that type of thing.”

However, while many of the participants commented on just how important the socializing aspect of gambling was, very few participants provided details on *which* aspects of gambling were the most social. However, it appeared that participants did not find the actual activities of gambling *per se* – such as putting coins in a slot machine – to be particularly social in nature. Instead, many participants alluded to many of the other contextual activities associated with gambling, such as bus trips, which are central to the experience of socializing. For example, participants mentioned things such as “[S]ome of these bus trips, they’re big social things,” and “[I]t’s all the people that you meet there; it’s the social aspect you know.” These kinds of comments suggest that there are many *social rituals* associated with the entire gambling experience, which may or may not include the actual activity of gambling itself.

#### *Cheap Good Food*

Surprisingly, many participants emphasized that the cheap (and generally good) food was an important attraction of gambling, at least casino gambling. Several participants stated that the low-cost meals offered by casinos helped to “justify” casino trips. As one woman explained, “I’d never usually eat out...but...I eat here, the price is good, I could hardly cook a meal for this price.” Another man stated that the casino served as a place where he could take his wife on a special “date” that they could afford. As he explained, “[W]e go in the afternoon, play (the slots) a little bit, and then we will eat and have the best steak Neptune I have ever tasted there for \$5.95.”

#### *An Entertaining and Exciting Antidote to Boredom*

A third common attraction that gambling held for older participants was the sense of an entertaining and exciting relief from boredom. Many older participants specifically mentioned boredom as a precursor for gambling, “[Y]ou’re bored, and you’re home and you know yourself there is nothing on TV anymore, and my husband will say, ‘[D]o you want to go to the casino for a couple of hours?’ and I say, ‘[O]kay,’ so we’ll go.’ Similarly, another participant described, “I’m just sitting at home watching television or I’m doing whatever...or just getting bored *right out of my mind* and um...so I just jump in the car and go (to the casino) by myself.” Participants also described how they believed boredom was a prime motivating factor for gambling not only for themselves but for other fellow older gamblers. As one

man remarked, “[T]hey have some place to go (at the casino) instead of sitting around at home because most of them are all retired, nothing to do I suppose.” Another woman explained, “I think it’s just something to do, or like you know, boredom or something, they are tired of sitting around home so they go, say to their friends, let’s go down to the casino, and so then away they go.”

In contrast to the boredom many of these older persons were experiencing, gambling provided an exciting form of entertainment. Numerous participants described this sense of exhilaration and excitement; as one woman put it, “Yeah, yeah, because there’s people who are *vibrant*, and they’re *excited*, and they’re, you know...everything’s happening and the bells are ringing and the whistles are blowing... I enjoy the casino so much, um, yeah the *excitement!* I get as excited if the person next to me wins as I would if it was myself!” Another female participant concurred, “Oh yeah, it’s for entertainment more than anything, yeah, it’s great. I do like the noise and the sounds and the lights and you know, all the fun that’s going on and you know, getting, you know, happy when somebody, not me, wins the big jackpot, I think oh, how *exciting!*”

#### *Seniors and Other People Benefit (Charitable Aspect)*

Several older participants stated that they could justify the money they spent on gambling due to the perception that gambling was a charitable activity that actually benefited seniors in the end. One female participant explained her rationale for spending considerable money on bingo,

Out here seniors is largely funded by gaming money, like a lot of the grants. A lot of money that has gone into this building (a seniors centre) is come from, through the government gaming, the grants we and things we get, and involved in the winners bingo is the biggest money makes for seniors right now...so the seniors as a whole really benefit from the gambling industry...

Another woman explained that she gambled at a casino only on specific nights, depending on which charity was being supported by the casino that particular night, “I’m playing here tonight because of the clubs they sponsor... tonight is XXXXX, and I like to sponsor them, ‘cause they’re alcohol and drug treatment. See, I am a recovering alcoholic so I like to look after them... the money for these groups has got to come from somewhere.”

#### *An Inexpensive Holiday*

Several older persons in this study gambled merely because gambling was part of an overall inexpensive holiday, offered as a gambling bus tour through a local seniors centre. Numerous comments to this

effect were heard from participants, such as “[I]t’s just inexpensive, it’s a cheap holiday,” “[I]t’s a social holiday and chance to get away, plus the tour companies make it so cheap or inexpensive,” and “[Y]ou can’t get this kind of holiday anywhere else for this great price.” One male participant commented on how “interesting” and “historical” these casino bus trips could be:

[O]ne of the girls were saying it was one of the nicest casinos in North America. It was lovely, you sit and have a drink and you eat, and then they have these educational side trips...like we went to the forest one day and to the mint the next day...and then there was Calamity Jane and Wild Bill, oh that was neat...and then a trip to Mount Rushmore...so you have nice trips, learn things, and don’t cost you too much money.

Participants seemed well aware that these bus holiday tours were made deliberately inexpensive as a marketing device by casino owners to get seniors to the casinos. As one woman simply stated, “[W]ell, they [the casinos] make their money too on us, they got to be pretty profitable to keep offering us trips so cheap, eh?” One participant even described how there are gambling activities *on the bus* to “warm up” seniors to gambling even before they reach the casinos:

[I]t’s a big greyhound type bus with about 50 seats, and they have gambling on the bus on the way down there too, you can play, ah, bingo, and they have a couple of other games they play there. They have some game with numbers around the wheel, you buy a number, when the bus stops some place or a pit stop or something, the number that’s on the bottom wins the pot.

Participants also seemed aware that the seniors centres and residences that organize the casino bus tours also profit from these casino bus trips, getting a portion from the casinos. As one woman described, “Yeah that’s how it works, the casinos work with tour companies, and go to a seniors residence like ours, and tell us how many seats are in the bus, and they start telling all the seniors to go, and they get a percentage of all the people they sell from here... so the centre makes some money too.”

#### *A Safe Way to Be “Bad”*

Finally, a few participants identified an interesting potential attraction of gambling for older persons – as an antidote for a lifetime of being “good”, cautious, and thrifty. One woman described it this way, “I’ve been careful and cautious all my life, and for what? I’ve earned this [gambling] now, I can afford to be a little crazy as I get older!” Another woman echoed this sentiment, stating, “I don’t know, I guess it [gambling] is an outlet, something to do, you know

sort of, you get bored, being, stayed home and being good... so I think I need to be a little bad sometimes, and I think you need a little bit of that in your life!”

#### *Methods to Keep Gambling in Control*

Nearly all participants explicitly acknowledged that gambling, no matter what form it took, was a potentially risky pastime and that definite methods were needed to keep gambling in control. In fact, most participants knew of friends or acquaintances who had let gambling run out of control, with harmful financial and/or personal consequences. Analysis of the interview transcripts revealed that participants had two broad categories of strategies to keep gambling under control: (a) *cognitive strategies*, or ways that participants *thought* about gambling in order to keep it from getting out of control; and (b) *behavioural strategies*, or specific actions that participants *did* to regulate their gambling.

*Cognitive Strategies.* Participants identified specific ways of thinking about gambling that they felt represented “healthy” approaches to gambling and enabled them to prevent gambling from becoming a problem. The more common cognitive strategies included (a) fully realizing the potential dangers of gambling, (b) realizing that the odds were truly against you, and (c) not considering yourself “lucky”.

*Realizing the danger of it all.* Participants felt that the most important cognitive strategy for keeping gambling non-problematic was to realize just how dangerous gambling can be both financially and personally and to recognize “dangerous” thinking in themselves. In other words, these older participants realized that even social gambling entailed, at some level, riding along a razor’s edge, and most participants could tell tales of other older persons whose lives had been negatively affected by gambling, such as,

“I do have an aunt that plays (bingo) at least fourteen times a week, every afternoon and every evening, and I always thought, I hoped I didn’t teach all my life and all my money to sit in a bingo hall. I didn’t want to become one of these that had nothing better to do than get hooked on playing bingo”; and “I hope I never ever reach that day, you know, where I *need* to gamble, ‘cause it can ruin you. You know, and the other night I was there, the lady ahead of me, I think she was from the States, but both cards that she gave them, no funds available... she had spent it all, you know”; and “I’ve heard horror stories where, you know, there’s a lot of ladies playing, I’ve heard horror stories where they’ve lost their house, I can’t believe it, I can’t believe how they can get in that deep, but it happens easily, you know.”

Related to this theme of recognizing the potential danger inherent in gambling was the need to

recognize one's own dangerous thinking. These older participants were able to recognize certain thoughts that served as "early warning signals" that gambling was becoming more than simple fun entertainment. As one woman described,

I was disappointed one day because the machine wouldn't take my money...you know, the new bills. So I went to the cash window to get a different bill and a woman sat down at the machine I was going to play, and she hits three sevens and won about 700 dollars...all on the first pull, so I mean, you know, that would have been mine if my bill had worked! But I don't, you know, I don't get frustrated over it, *you can't*, you can't allow yourself to, you know, because once you do, then you *do* have a problem.

Another man recounted an instance of recognizing his own potentially dangerous thinking,

I had won some money on Saturday, you know, maybe four or five hundred dollars, just fooling around. I left, but then on Sunday I was thinking, you know thinking that when you win, you think you're good at it and you come back and you think you're doing everything right and you're going to win. So I was going to come back...then I caught myself, "NO!", it doesn't work that way! You come back, and you *lose*...back to the drawing board, start all over, that's how it goes. That's what I know, but I had to remind myself!

*Recognizing the odds are against you.* Similarly, several participants stated that they had frequently to remind themselves that the overall odds in gambling were always against them. As one woman put it simply, "[I]t would break my heart to spend a lot of money trying to win more...because the odds of you winning are, you know, *greatly* against you." Another gentleman realized that the losses always outnumbered the wins and stated this after recounting an early small win at a video lottery terminal: "[I]t was just beginner's luck, because I know if I went and played that machine, like putting my twenty dollars back in, I *KNOW* I would lose it...that's how those machines work to make money." Another man simply summarized the situation up by saying, "[I]n the long run, you will *always* lose...you're *guaranteed* to lose...there's no, no, no uncertainty about this."

*Not considering themselves "lucky".* Contrary to many problem gamblers, who ironically see themselves as "lucky", many of these older participants felt it was important to *not* consider themselves as lucky. A few participants actually seemed to pride themselves on being *unlucky*, by saying such things as "[W]ell my friends and I have a good laugh when I play (bingo)...I am not known for my luck at bingo...in

fact the caller considers me quite unlucky!" Another woman explained, "I've never really won anything and as far as the gambling is concerned I'm an absolute, positive, loser, and I don't care,'cause it doesn't cost me that much, and ah, maybe that's the reason that I go, is to be certain that I am such a loser when it comes to gambling!"

One man explained that since he was "unlucky", there was no point in putting too much money in a machine,

We have a friend about our age and he won \$20,000 at this place we go to sometimes. Well, they have different machines and I guess it was the progressive one, like if you put your money in and you don't win it builds up and up. And he was just like "whoooo!!" But I've never been that lucky, so why would I put my money in there to start with?

*Behavioural Strategies.* In addition to thinking certain thoughts in order to keep their gambling under control, participants also mentioned several concrete actions they took to monitor and control their gambling. These behavioural strategies included (a) only taking a pre-set amount of money, (b) not gambling alone, (c) quitting while ahead and not reinvesting wins, and (d) using specific techniques to make their gambling money and time go farther.

*Only taking a pre-set amount of money and stopping when money is gone.* The seemingly simple strategy of only taking a pre-set amount of money into a gambling location and stopping gambling when that money is gone was mentioned by many older participants. As one woman explained, "I am *very* careful about what I bet...I take only a certain amount of money, and that one day it could be forty or sixty dollars, what I can afford. I take NO credit cards, no wallet, no nothing into the casino. I *can't*...no ATM cards where I can get extra money and when that's gone, it's gone." Most participants used a similar kind of strategy, stating, "[B]ut like I say, you limit yourself before you go how much you're going to spend...you have to"; and "I just carry cash, that's it...about 20 or 40 bucks...no more." Without this strategy, most participants agreed it was just too easy to just keep gambling, with no actual idea of how much money was being spent until it was too late.

*Quitting while ahead and not reinvesting wins.* Another behavioural strategy that most participants stressed was the importance of not "re-investing" wins back into more gambling. As one man stated, "You can get into a *really* bad habit quickly. I did win once, say about 100 bucks, and I ended up playing it all back right and away...and of course, you lose it. Now I've started, I play with what I go in with - twenty or

whatever – I take it, put it in my pocket. Anything I win goes into the other pocket and I pretend it's not there!" Another woman used a similar strategy, with her "winning" money being put in her purse: "I have a separate place for my gambling money, so if I won a hundred dollars, then it just stays in my purse. I just leave it, and I don't allow myself to use it... If I run out of gambling money, that's it... I just leave the other money there."

*Making money and time go farther.* Participants realized that the cognitive and behavioural strategies they used for keeping gambling in control could make it difficult to gamble for more than a few minutes. Therefore, to extend what was otherwise a pleasurable and social form of gambling, participants devised ways to make their time and money go farther while gambling. The primary strategy was simply to play smaller amounts of money. As one woman explained, "I used to play at the five-dollar-bill machines, but it was amazing at how quick your money disappears! I now sit at the penny machines mostly, because I can play quite a while there for only a couple of dollars." Another woman actually experienced negative "peer pressure" when playing such small amounts of money at the VLTs:

This woman was sitting next to me, and she said to me, "You know you won't ever win anything big if you just push one." You know, you can win a whole bunch, but I thought, your money is gone a lot faster too. And she kept yipping at me, and so I just go up and went somewhere else. I felt if she wanted to bet a whole bunch at once that's her money, but if I want to put one nickel on that... if you just put in one you can play a long time and have some fun. Maybe you won't win anything in the end but you can have some fun just sitting there!

*Not gambling alone.* Perhaps in an effort to reinforce many of the "good habits" that these non-problem older gamblers used to control their gambling, many participants also stressed that it was important not to gamble alone. By not gambling alone, participants had a better chance of sticking to positive behaviours, such as not reinvesting wins. In addition, participants stressed how gambling with others helped to keep gambling a social form of entertainment. As one woman simply put it, "No, I can't go alone... I can't believe it, but I have to have someone else go with me. It's just, I don't know, it's is just more fun to share things."

## Discussion

To our knowledge, this study is the first phenomenological and qualitative study to examine the

experience of non-problem gambling from the perspective of older persons, in their own words. Allowing older persons to tell their stories of gambling, without pre-determined questions of prejudice their descriptions of what they felt was important about their gambling experiences confirmed the findings of existing studies and yielded important new findings. However, as with most qualitative research, specific narratives and the meanings that people ascribe to their narratives can be fluid and evolve over time (Osborne, 1990). In addition, it is important to note that all of the participants in this particular study were in their sixties and that the behaviours, attitudes, and narratives of people in this age category may be very different from those of other older persons in their seventies and eighties.

Overall, the older persons in this study were quick to confirm the findings of other researchers that gambling can be a non-problematic, enjoyable, and affordable form of social entertainment (Hirsch, 2000; Hope & Havir, 2002; McNeilly & Burke, 2001; Munro et al., 2003; O'Brien Cousins et al., 2002; Tarras et al., 2000; Wiebe, 2000). Interestingly, however, participants were quick to stress – almost as if to justify their behaviour – all the positive reasons for gambling, *most of which had nothing whatsoever to do with the actual gambling.* The interview transcripts were full of references to attractions of gambling for older persons that have already been documented in the literature, such as social companionship, cheap and high quality food, a stimulating environment, the charitable aspect of gambling, and an opportunity for an inexpensive holiday (Hirsch, 2000; Hope & Havir, 2002; McNeilly & Burke, 2000; Munro et al., 2003; O'Brien Cousins et al., 2002; Tarras et al., 2000). Several participants, however, also brought up the theme of "a safe way to be bad", which reflects the idea that, for some older persons, gambling may present a welcome opportunity in later life to take some deliberate and enjoyable risks after a lifetime of caution and/or self-sacrifice (Hope & Havir, 2002; McNeilly & Burke, 2001). This may well be one of the reasons, in addition to the availability of time at retirement, that many older persons – particularly women – do not begin gambling until later in life (Hirsch, 2000; Petry, 2002).

The results of this research also help to highlight the differences in the reasons for gambling that non-problem older gamblers give compared to those given by older problem gamblers. The non-problem gamblers in this study emphasized the social, entertainment, and charitable attractions of gambling, whereas the problem gamblers in this (Nixon et al., in press) and other studies (Hirsch, 2000; McNeilly & Burke, 2000; Wiebe, 2000) were more likely to emphasize



the escape aspects of gambling – aspects of gambling itself, such as the big wins or the negative consequences of gambling.

Nearly all of the participants in this study of non-problem older gamblers also voluntarily emphasized the potential risks and dangers of gambling and the strategies they used to keep these risks under control. As in the study by Hope and Havir (2002), many of this study's participants knew older acquaintances who had difficulties with gambling and could recognize many of the danger signs in others and in themselves. A significant contribution of this study is to further document the various strategies that older persons use to keep gambling from becoming a problem. Such strategies – including fully realizing that the odds are against the gambler, carefully limiting the amount of money that is taken into gambling facilities, not considering oneself lucky, quitting while ahead, not gambling alone, and using tricks for making money and time go farther – should be made known to older persons through educational outreach activities *before* gambling becomes a problem (McNeilly & Burke, 2001; Munro et al., 2003; Stitt et al., 2003). Indeed, the authors have provided the results of this research, including information on where to get help if needed, at numerous seniors centres. These kinds of educational presentations are always very well received, with numerous members of the audience commenting on how important this kind of information is for the growing numbers of older persons who gamble. As other authors have noted, it would be ideal if these kinds of awareness and educational efforts could be delivered by older persons themselves (Hirsch, 2000; Wiebe, 2000). In addition, older persons with dementia may be more vulnerable to the risks of gambling in later life, as several case studies have been reported where a relationship appeared to exist between dementia and excessive gambling (Mendez, Bronstein, & Christine, 2000).

In conclusion, this small, exploratory, qualitative study largely confirms the results of the few studies on gambling in later life. Many older persons see gambling as an enjoyable form of social entertainment and employ a variety of strategies to keep the gambling from ever becoming a problem. However, as our other qualitative study with older, problem gamblers has shown (Nixon et al., in press), when gambling goes wrong for a minority of older persons, it can go very wrong indeed. At this point, more research on the growing phenomenon of older persons and gambling is needed, as well as ongoing educational efforts to help older persons stack the odds in favour of keeping gambling safe, fun, and non-problematic.

## References

- Bazargan, M., Bazargan, S., & Akanda, M. (2001). Gambling habits among aged African Americans. *Clinical Gerontologist, 22*, 51–63.
- Chapple, C., & Nofziger, S. (2000). Bingo! Hints of deviance in the accounts of sociability and profit of bingo players. *Deviant Behaviors, 21*(6), 489–517.
- Cividino, A. (2003). *Why more seniors are gambling online*. Retrieved 29 November 2004 from <http://www.winneronline.com/articles/march2003/elderly.htm>
- Cochrane, L. (1985). *Position and the nature of personhood*. Westport, CT: Greenwood Press.
- Cochrane, L. (1986). *Portrait and story*. Westport, CT: Greenwood Press.
- Cox, B.J., Yu, N., Afifi, T.O., Laduoceur, R. (2005). A national survey of gambling problems in Canada. *Canadian Journal of Psychiatry, 50*(4), 213–217.
- Foot, D.K., & Stoffman, D. (1996). *Boom bust and echo*. Toronto: Macfarlane, Walter & Ross.
- Gosker, E. (1999). The marketing of gambling to the elderly. *Elder Law Journal, 7*, 185–216.
- Hirsch, P. (2000). *Seniors and gambling: Exploring the issues*. Edmonton, AB: Alberta Alcohol and Drug Abuse Commission.
- Hope, J., & Havir, L. (2002). You bet they're having fun! Older Americans and casino gambling. *Journal of Aging Studies, 16*, 177–197.
- Korn, D., & Shaffer, H.J. (1999). Gambling and the health of the public: Adopting a public health perspective. *Journal of Gambling Studies, 15*, 289–365.
- Ladd, G.T., Molina, C.A., Kerins, G.J., & Petry, N.M. (2003). Gambling participation and problems among older adults. *Journal of Geriatric Psychiatry and Neurology, 16*(3), 172–177.
- Lesieur, H.R., & Blume, S.B. (1987). The South Oaks Gambling Screen (SOGS): A new instrument for the identification of pathological gamblers. *American Journal of Psychiatry, 144*(9), 1184–1188.
- McNeilly, D.P., & Burke, W.J. (2000). Late life gambling: The attitudes and behaviors of older adults. *Journal of Gambling Studies, 16*(4), 393–415.
- McNeilly, D.P., & Burke, W.J. (2001). Casino gambling as a social activity of older adults. *International Journal of Aging and Human Development, 52*(1), 19–28.
- Mendez, M.F., Bronstein, Y.L., & Christine, D.L. (2000). Excessive sweepstakes participation by persons with dementia. *Journal of the American Geriatrics Society, 48*(7), 855–856.

- Mok, W.P., & Hraba, J. (1991). Age and gambling behavior: A declining shifting pattern of participation. *Journal of Gambling Studies*, 7(4), 313–335.
- Moore, T.L. (2001). *Report on older adult gambling in Oregon: An epidemiological survey*. Salem, OR: Oregon Gambling Addiction Treatment Foundation.
- Munro, B., Cox-Bishop, M., McVey, W., & Munro, G. (2003). *Seniors who gamble: A summary review of the literature 2003*. Edmonton, AB: Alberta Gambling Research Institute.
- National Opinion Research Center (1999). *NORC DSM-IV screen for gambling problems* (Report to the National Gambling Impact Study Commission: Gambling Impact and Behavior Study). Chicago, IL: University of Chicago Press.
- Nicol, J. (2000, Feb 7). Gambling it all away. *Maclean's*, 113, 16–18.
- Nixon, G., Solowoniuk, J., Hagen, B., & Williams, R. (In press). Double trouble: The lived experience of problem and pathological gambling in later life. *Journal of Gambling Issues*.
- O'Brien Cousins, S., Withcer, C., & Moodie, J. (2002). *High quality aging or gambling with health? The lifestyles of elders who play bingo*. Edmonton, AB: Alberta Gaming Research Institute.
- Osborne, J. (1990). Some basic existential phenomenological research methodology for counsellors. *Canadian Journal of Counselling*, 24(2), 79–91.
- Petry, N.M. (2002). A comparison of young, middle-aged, and older adult treatment of pathological gamblers. *Gerontologist*, 42(1), 92–99.
- Rosenthal, R.J. (2003). Distribution of the DSM-IV criteria for pathological gambling. *Addiction*, 98, 1675–1676.
- Seniors more vulnerable to financial pitfalls of gambling: Experts. (2001, July 3). *Canadian Press NewsWire*.
- Sobel, B.P. (2001). 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.
- Statistics Canada. Housing, Family and Social Statistics Divisions. (1990). *A portrait of seniors in Canada: Target groups project*. Ottawa: Author.
- Stitt, B.G., Giacompassi, D., & Nichols, M. (2003). Gambling among older adults: A comparative analysis. *Experimental Aging Research*, 29, 189–203.
- Tarras, J., Singh, A.J., & Moufakkir, O. (2000). The profile and motivations of elderly women gamblers. *Gambling Research and Review Journal*, 5(1), 33–36.
- Van Manen, M. (1984). Practicing phenomenological writing. *Journal of Phenomenology and Pedagogy*, 2, 36–49.
- Van Manen, M. (1990). *Researching lived experience: Human sciences for an action sensitive pedagogy*. London, ON: Althouse Press.
- Wiebe, J. (2000). *Prevalence of gambling and problem gambling among older adults in Manitoba*. Winnipeg, MB: Addictions Foundation of Manitoba.
- Wisconsin Department of Health and Family Services (n.d.). *The stakes are high: Seniors and gambling*. Retrieved 29 November 2004 from [http://www.dhfs.state.wi.us/aging/age\\_news?N0115/gambling.htm](http://www.dhfs.state.wi.us/aging/age_news?N0115/gambling.htm)