

EXECUTIVE SUMMARY

In the United States, there has been both an explosion in access to gambling, and an explosion in the senior population as the baby boom generation ages. As seniors seek out recreational activities, an increasing number spend their time and money gambling. However, very little research has been done on the overall impact of this massive new recreational influence on older Americans.

This report presents the findings of a statewide survey of gambling participation and gambling-related problems among older adults in Florida. Building on the work of the Florida Council on Compulsive Gambling's (FCCG) "National Think Tank on Older Adults and Gambling," the main goals of this study were to improve methods to identify gambling problems among seniors, assess the prevalence of problem gambling among seniors in Florida, and assist the Florida Council on Compulsive Gambling in targeting services for senior problem gamblers in Florida.

Problem gambling is a broad term that refers to all of the patterns of gambling behavior that compromise, disrupt or damage personal, family or vocational pursuits. Pathological gambling lies at one end of a continuum of problematic gambling involvement. According to the National Research Council (1999), pathological gambling is a treatable mental disorder characterized by loss of control over gambling, chasing of losses, lies and deception, family and job disruption, financial bailouts and illegal acts.

Methods

The present study was completed in two phases. The first phase included a literature review, analysis of data on senior gambling and problem gambling in other studies, and consultation with researchers and clinicians working with senior gamblers. The second phase included development of the questionnaire for the Florida Senior Survey, collection of the data, analysis and interpretation, and reporting.

The primary measure of problem gambling in the survey was the NORC DSM-IV Screen for Gambling Problems (NODS), a screen based on the most recent psychiatric criteria for pathological gambling. The NODS is somewhat more restrictive than other problem gambling screens because it requires that some problematic behaviors (Preoccupation, Lying and Loss of Control) last for an appreciable length of time. Use of the NODS ensured that the results of the Florida Senior Survey could be compared with results of an earlier FCCG survey of problem gambling in Florida (Shapira et al, 2002). Given growing concerns that existing measures of problem gambling do not perform well among seniors, questions were added to assess problematic aspects of gambling believed to be specific to seniors.

The sample for the survey included 1,260 residents of Florida aged 55 and over. Quotas for gender, age, ethnicity and region of the state were used to ensure that the sample was representative of the senior population in Florida. The response rate for the survey was 25%. Although lower than desired, the response rate is unlikely to have had a substantial

impact on the estimates of gambling participation and problem gambling prevalence among these respondents. Response rates for telephone surveys in general have declined in recent years as technological barriers to recruitment proliferate. Seniors may be even less likely than younger adults to participate in telephone surveys due to fears associated with fraudulent telephone schemes and perceived increased vulnerability.

Gambling Among Seniors in Florida

- The majority of respondents in gambling surveys acknowledge participating in one or more gambling activities over their lifetime. The present survey found that gambling rates among seniors in Florida are similar to rates in the Florida population aged 18 and over with 25% gambling weekly and an additional 40% having gambled in the past year. However, nearly twice as many seniors had never gambled (18%) compared with the general population in Florida.
- The types of gambling that Florida seniors are most likely to have ever tried are playing lottery games, gambling at a casino, betting on horse or dog races or Jai Alai, betting privately and playing bingo. The types of gambling that Florida seniors are most likely to do on a monthly or weekly basis are playing lottery games, wagering privately, playing bingo and gambling at a casino.
- According to the Florida Office on Planning and Budgeting (1997), retirees account for 34% of all the casino gamblers who visit casinos more than four times a year, and the typical Floridian gambler is “between 50 and 70 years old, retired or a blue-collar job worker, with an average household income of \$20,000-\$30,000 a year.”
- Nongamblers and infrequent gamblers among Florida seniors are most likely to be female, Hispanic or Black, and widowed. Monthly and weekly gamblers are most likely to be male, White and married. Monthly and weekly gamblers are also most likely to live in South Central or South Florida and to have served in the military.
- Nongamblers and infrequent gamblers are most likely to say that morality is an important reason for not gambling, followed by the fear of losing money. Monthly and weekly gamblers are most likely to say that entertainment or fun is an important reason for gambling, followed by the desire to win money. Weekly gamblers are far more likely than less frequent gamblers to say that excitement or challenge is an important reason for gambling.
- About half of all senior gamblers in Florida say that gambling at a casino is their favorite type of gambling. Another quarter indicate that playing the lottery is their preferred type of gambling.
- Seniors who have served in the Armed Forces are significantly more likely than seniors without military experience to have ever gambled and to gamble monthly or weekly, particularly on the lottery, at casinos and on pari-mutuel events.

Problem Gambling Among Seniors in Florida

- As noted above, the NODS was used to assess at-risk, problem and pathological gambling among Florida seniors. Based on this screen, 0.8% of seniors in Florida can be classified as lifetime pathological gamblers—meaning that they endorsed five or more of the 10 scored items included in this screen. Another 1.0% of Florida seniors can be classified as lifetime problem gamblers (scoring 3 or 4 points) and a further 8.0% can be classified as at-risk gamblers (scoring 1 or 2 points on the NODS).
- Among seniors in Florida, 0.4% can be classified as past-year pathological gamblers—meaning that they endorsed five or more of the 10 scored items as having occurred in the last 12 months. Another 0.7% of Florida seniors can be classified as past-year problem gamblers and 3.7% can be classified as past-year at-risk gamblers.
- Prevalence rates are based on samples rather than the entire population. In generalizing from a sample to the population, it is conventional to present ranges based on the low and high ends of the confidence interval that surrounds estimates based on samples. This is done to reflect uncertainties about the precision of these estimates. Confidence intervals can vary widely and are dependent on both the prevalence rate and the size of the sample.
- The most recent census identified 4.4 million adults in Florida aged 55 and over. Based on the lifetime NODS, there are as few as 14,000 and as many as 56,000 Florida residents aged 55 and over who can be classified as lifetime pathological gamblers. Another 20,000 to 68,000 Florida seniors can be classified as lifetime problem gamblers and between 284,000 and 415,000 Florida seniors can be classified as lifetime at-risk gamblers.
- Based on the past-year NODS, there are as few as 4,000 and as many as 31,000 Florida seniors who can be classified as past-year pathological gamblers. Another 9,000 to 52,000 Florida seniors can be classified as past-year problem gamblers and between 118,000 and 205,000 Florida seniors can be classified as past-year at-risk gamblers.
- Among Florida seniors, past-year problem gambling prevalence rates are highest among men, Blacks and Hispanics, divorced and separated individuals, and among those working part-time.
- Past-year problem gambling prevalence rates are substantially higher among monthly and weekly gamblers than in the senior population as a whole. Prevalence rates are highest among past-year horse, dog and Jai Alai bettors, casino gamblers, those wagering privately and bingo players.

Comparing Non-Problem and Problem Senior Gamblers

- Senior problem gamblers in Florida in need of services are most likely to be male, aged 65 to 74 and Hispanic or Black. They are most likely to live in South Central or South Florida and to be retired or disabled.
- Senior problem gamblers in Florida are significantly more likely than non-problem and at-risk gamblers to gamble monthly or more often on the lottery, at a casino and on horse or dog races or Jai Alai. They are also more likely to wager privately and on non-casino bingo than at-risk and non-problem gamblers.
- When they gamble at a casino, senior problem gamblers in Florida are significantly more likely than non-problem and at-risk gamblers to play slot machines or video games (e.g. video poker). Senior problem gamblers who play the lottery are significantly more likely to purchase daily or instant tickets rather than Lotto or Powerball tickets. Although the Powerball game is not sold in Florida, seasonal visitors, many of whom are seniors, can purchase Powerball tickets in Georgia.
- Senior problem gamblers in Florida are significantly more likely than at-risk and non-problem gamblers to say that excitement or challenge, distraction, and escape from feelings are important reasons to gamble. They are significantly more likely than at-risk and non-problem gamblers to consume alcohol once a week or more often and to use non-prescription drugs once a month or more often. Finally, senior problem gamblers in Florida are significantly more likely than at-risk and non-problem gamblers to rate their physical health only fair or poor, to have experienced the death of someone close in the past year and to be depressed.
- On the basis of these data, we can hypothesize that senior problem gamblers, and at-risk gamblers to a lesser degree, appear to be coping with a range of personal losses which leave them more depressed than non-problem gamblers and may lead them to self-medicate, not only with non-prescription drugs and alcohol but also with gambling.
- Compared with seniors calling the FCCG Problem Gambling Helpline, senior problem gamblers in the community are substantially more likely to be male, Black or Hispanic and over the age of 65. Senior problem gamblers in the community are also substantially more likely than seniors calling the HelpLine to gamble once a month or more often on pari-mutuel events and the lottery.
- Florida seniors aged 55 to 74 are more likely to gamble once a week or more often than adults aged 18 to 54 or adults aged 75 and over. Seniors in Florida are more likely than Florida adults aged 18 to 54 to gamble monthly or weekly at casinos.

Improving Methods to Identify Senior Problem Gamblers

- A primary purpose of the Florida Senior Survey was to assess the performance of the NODS, the primary problem gambling screen used in this survey, and to identify additional questions that would improve the performance of the NODS in this population.
- Examination of the performance of the NODS in the Florida Senior Survey established that the lifetime version of this screen has good internal consistency and construct validity, is very homogeneous, and effectively discriminates between problem and non-problem senior gamblers in Florida.
- Two of the seven items added to the problem gambling section of the questionnaire were endorsed by 95% of the respondents who endorsed any of these items. These two questions assess borrowing using credit cards to gamble and experiencing feelings of shame related to gambling.
- Fourteen of the 39 seniors who endorsed one or more of the new items (36%) did not endorse any of the lifetime NODS items. These questions appear to tap dimensions of problematic gambling not included in the NODS and suggests that there may be value in including these two items in future surveys of senior gambling.
- Further analysis identified nine items in the problem gambling section of the questionnaire that “captured” nearly all seniors who scored on any of these questions. This set of items has been dubbed the Florida Senior Problem Gambling Screen (FSPGS). Future research is needed to improve our understanding of the FSPGS and its relationship to gambling problems among seniors.

Directions for the Future

The impacts of problem gambling can be high, for families and communities as well as for individuals. Pathological gamblers experience physical and psychological stress and exhibit substantial rates of depression, alcohol and drug dependence and suicidal ideation. The families of problem and pathological gamblers experience physical and psychological abuse as well as harassment and threats from bill collectors and creditors. Other significant impacts include costs to creditors, insurance companies, social service agencies and the civil and criminal justice systems. A particular concern with senior problem gamblers is that their financial losses are more devastating than for younger people because they have less time to recoup losses.

Given the rates of at-risk, problem and pathological gambling among seniors in Florida, it will be important to target services for this sub-group in the population. While treatment services are important, it would also be sensible to focus resources on less-severely affected senior gamblers, whose behavior may be more amenable to change.

In developing and refining services for senior problem gamblers in Florida, decision-makers may wish to give consideration to public education and prevention activities

targeted toward senior at-risk, problem and pathological gamblers, as well as toward specific venues where seniors are most likely to gamble. Additional recommendations include development of a range of age-appropriate alternative activities for seniors that provide entertainment, excitement and a place to socialize at an affordable cost, expanding training opportunities to educate professionals working with seniors in assessing for gambling problems in this population and where to refer, establishment of a vendor training program to ensure awareness of senior problem gambling among gaming operators and employees, development of government initiatives to address problem gambling among seniors in Florida, establishment of treatment services for senior problem gamblers, evaluation of services and monitoring to identify changes in the prevalence of gambling and problem gambling among seniors in Florida and to refine ongoing efforts.