

## Gambling and retirement: A qualitative study of non-problem gambling in the course of life of women

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### Abstract

Studies show that differences exist in how women and men gamble. However, publications devoted to senior gamblers usually describe them as a homogeneous group without distinguishing between senior men and women. The purpose of this qualitative research was to explore the experience of gambling by older women. The article presents how interest in gambling developed in a group of older women who gamble recreationally. In-depth interviews conducted with 26 non-addicted women have revealed that in retirement they most often return to this activity known for many years, and the initiation of gambling rarely occurs during this period of life. Retired women gamble more often and more regularly than do younger women, explained by them having fewer responsibilities and more free time, yet they are able to maintain control over their spending on the game. The results of this study suggest that gambling can be valid a form of recreation in retirement, but psychoeducation about threats and the use of responsible gambling strategies is important.

**Keywords:** gambling, women, seniors, retirement

### Résumé

Les études montrent qu'il y a des différences dans la façon dont les femmes et les hommes jouent. Cependant, les publications consacrées aux aînés les décrivent généralement comme un groupe homogène, sans faire la distinction entre les hommes et les femmes. La recherche qualitative avait pour but d'examiner l'expérience du jeu chez les femmes âgées. L'article décrit la façon dont l'intérêt pour le jeu naît dans un groupe de femmes âgées qui jouent par plaisir. Des entrevues approfondies menées auprès de 26 femmes non dépendantes ont révélé qu'à la retraite, elles reviennent le plus souvent à des activités qu'elles pratiquent depuis de nombreuses années, et commencent rarement à jouer durant cette période de leur vie. Les femmes retraitées jouent plus souvent et plus régulièrement que les femmes plus jeunes, ce qu'elles

expliquent par le fait qu'elles ont moins de responsabilités et plus de temps libre, mais elles arrivent toutefois à contrôler leurs dépenses en jeu. Les résultats de cette étude montrent que le jeu peut être une forme de loisir à la retraite, mais que la psychoéducation portant sur les menaces et l'emploi de stratégies de jeu responsable sont importants.

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## Introduction

For numerous reasons, longitudinal inquiry into the gambling activities of older persons has been of concern to researchers throughout the world. The principal reason for this interest is the ageing of society, and the consequent increased interest on the part on seniors in specific sections of society, including, as in recent years, the gambling industry (Giroux et al., 2016). The involvement of persons in gambling is interesting mainly because of the potentially addictive nature of this activity (Blanco et al., 2001; Potenza, 2001). Since 2013, according to the *DSM-5* classification of personality and behavioral disorders, gambling represents specifically a substance-related and addictive disorder (APA, 2013). However, not only is excessive gambling a focus of gambling research, but specialists are also interested in the nature of older people's recreational gambling practices over the course of their lives (Gaimard & Gateau, 2016; Hong et al., 2009; Papineau et al., 2014; Pattinson & Parke, 2017). In society, gambling itself is often associated with a young age group, but it increasingly also involves older people (Tse et al., 2012).

Researchers searching for the reason for seniors' interest in gambling mention, among other causes, loneliness triggered by the death of relatives, the completion of their working lives, social isolation connected with limited entertainment available to seniors, emotional emptiness caused by lack of work, and a low budget after being retired (Tira et al., 2014; Zaraneck & Lichtenberg, 2008). Gambling allows older people to manage their free time, meet other persons, and forget about financial or health issues (Ariyabuddhiphongs, 2012). Moreover, it is also easily accessible, and does not require physical strength, or high financial participatory expense (Gaimard & Gateau, 2016; Loroz, 2004; Pattinson & Parke, 2017). One more significant set of factors in practicing gambling by seniors needs to be considered: the hope of winning and changing their financial situation, fulfilling personal dreams, achieving a decent or better, and enablement of support for the adult children (Lelonek-Kuleta, (2021).

The motivation to gamble is also embedded in the cultural context, which includes the offer and availability of gambling games. The gambling market in Poland is regulated by the Gambling Act of November 19, 2009, the amended text of which was announced on May 8, 2019 (Dziennik Ustaw Rzeczypospolitej Polskiej, Poz. 847 i 284, 2019). The 2009 law banned the organization of slot machine games outside of casinos. (The machines were previously both exceptionally popular in

Poland and freely available. Since 2017, the organization of slot machine games has been subject to state monopoly—specifically, Totalizator Sportowy, a company owned by the State Treasury. An amendment of the Act of 26 May 2011 permitted organized Internet gambling, and the first licences were granted in 2012. The state holds the monopoly to other Internet gambling games, specifically casinos and lotteries. In December 2018, the first legal online casino was opened, and online lotteries were also then made available. Gambling remains popular. According to research by Moskalewicz et al., 37.1% of Poles aged 15+ have gambled over the past year; among women it was 31.5%, among men, 43.3%. Games outside the Internet are the most popular choice, specifically the lotteries of Totalizator Sportowy (27.4%), scratch cards (16.3%), SMS lotteries (6.3%), and slot machines with low winnings (3.8%). The severity of gambling problems in the population (taking into account mainly offline games) is 0.9%; however, the intensity of gambling problems among gamblers (from low to high) is 11.8% (among women 6.1%, among men 15.7%) (Moskalewicz et al., 2019). The greatest intensity of problem gambling is observed among gamblers in the 18–24 age group (up to 27%), and the lowest in the 55–64 age group (5.8%). It is worth noting that, among gamblers in the 65+ age group, the severity of gambling problems shows 10.7%, indicating an upward trend (Moskalewicz et al., 2019). The severity of gambling problems among online gamblers is estimated at 22% to 26% (Lelonek-Kuleta et al., 2020).

While analyzing the gambling activity of seniors, it is interesting to know how they initiated the gambling, if it was a continuation of activity initiated many years before, or if it was “discovered” after retiring in connection with the need to manage free time. It is also interesting to see the importance of gambling itself to being retired, if this moment was a breakthrough in the whole gambling initiation. If gambling is a continuation of an activity known for many years, what is its nature during retirement—is it developing or, on the contrary, is it limited? These questions, among others, were asked in the present study conducted among eighty Polish seniors who finished their professional activities and gambled. In summary, we are interested in the importance of the moment of retirement for the gambling activity of older women.

The article presents the results of research on gambling among non-addicted women over the course of their respective lives. The group of non-addicted gamblers included those women who scored fewer than eight points in Canadian Problem Gambling Index (CPGI). Our decision to concentrate exclusively on older women was the product of several premises. First, researchers have already made substantial progress in determination of the differences between adult men and women in terms of their gambling activity (Castrén et al., 2017; Ladd & Petry, 2002). Women are also different from men in terms of their respective motivations to gamble (Bowden-Jones & Prever, 2017; Corney & Davis, 2010; Holdsworth et al., 2012; Toneatto & Wang, 2009; Walker et al., 2005). Despite the research confirming these differences, seniors, in gambling research are most often perceived as a homogeneous group when it comes to gender (McNeilly & Burke, 2002; Tira et al., 2014; Tirachaimongkol et al., 2010). McCarthy and her team points out the differences in gambling practices

between women of different age groups (McCarthy et al., 2018). For example, the youngest women (16–34 years old) are most at risk of developing problem gambling. In the study by McCarthy and colleagues, the percentage of women experiencing gambling problems in this age group was 23.4%, while in the 35–54 age group it was 10.2%, and among women over 55, 2.9%.

Researchers' interest in gambling has been mainly focused on aspects of the disorder. The fact is that a noticeable increase in older people's interest in gambling has been determined; however researchers have further noted that epidemiological studies in the elderly population are scarce (Granero et al., 2020; Moskalewicz et al., 2019; Subramaniam et al., 2015).

This gap is because of the reasons described above. The relationship between age and gambling has not yet been fully explained. However, involvement in gambling and problem gambling is lower among older people than among younger ones (Abbott et al., 2018; Moskalewicz et al., 2019). Researchers have also pointed out that, for many seniors, gambling is not in fact a problem, and even brings them various benefits (Gaimard & Gateau, 2016; Loroz, 2004). Gambling helps seniors to reinforce and enhance their self-image, and can also constitute an important and healthy part of life. Given the limited number of studies devoted to recreational gambling activities of seniors (Giroux et al., 2016; Pattinson & Parke, 2017), an important goal of this study was to deepen our understanding of it among those elderly persons who have completed their professional lives. We were particularly interested in the linkages between gambling and retirement, especially as part of the crisis moment that takes place in the lives of older persons when they stop permanently their professional working existences (Tira et al., 2014; Tirachaimongkol et al., 2010). The knowledge about recreational gambling activity is exceptionally important in the design of effective preventive actions directed at this specific group (Hagen et al., 2005). Because of the lack of this type of research in Poland, we adopted a qualitative approach to understand the perspective of seniors and their experiences. In this article, women who, according to CPGI scores did not meet the criteria for problem gambling are referred to as non-addicted gamblers. Our two research questions were: (1) *What is the gambling activity of women after retirement?* and (2) *What role does previous gambling experience play in gambling among retired women?*

## Method

The presented study results constitute part of a project dedicated to the involvement of Polish seniors in gambling. It encompassed a sample of 80 subjects (44 men and 36 women), all of whom were aged 55 or older. A full description of the research is included in the project report (Lelonek-Kuleta, Chuchra & Sak, 2017).

## Sample

Thirty-four women participated in the study, including 26 women who were not problem gamblers. The average age of the women was 65.3 (min = 56, max = 75).

Only one woman (no. 34) was under than 60 years of age because of her early retirement, on account of health reasons. The criterion of inclusion in the study group was (1) completion of professional work, (2) their having gambled for a minimum of six months, (3) their minimum age being 55. This cutoff age is used by several researchers in the West who study seniors' gambling patterns (Giroux et al., 2016; Tirachaimongkol et al., 2010). The level of problems connected with gambling was estimated based on the results of the Canadian Problem Gambling Index (CPGI) questionnaire. The group of non-addicted gamblers included those women who obtained fewer than 8 points in their CPGI assessment.

### **Procedure**

Women were invited to take part in the study in various gambling centers (casinos, lotteries, betting points, bars with gambling machines). The second method of obtaining subjects for the study was using the snowball method. After verifying the criteria for inclusion in the research, the woman was invited to a longer meeting, whose date and place was arranged together with the interviewer. The majority of the research took place in women's private apartments. The method was an in-depth interview, with a scenario covering general issues, which were determined through a literature review (Botterill et al., 2015; Matheson et al., 2018; Tse et al., 2012). The structure of the interview was not based on the order of the set topics. Instead, a narrative model of conducting the interview was adopted to do it in the most natural way (Łobocki, 2007). The list of interview topics that the participants discussed was as follows:

- (1) Family and social situation (i.e., *What can you tell me about your current family situation?*)
- (2) Actual gambling activity (i.e., *How often do you play in relation to the initial period?*)
- (3) Gambling earlier in life (i.e., *How did it happen that you started playing scratch cards? What encouraged you?*)
- (4) Perception of the importance of gambling (i.e., *What is gambling for you?*)
- (5) Impact of gambling on a person (i.e., *What does gambling bring to your life?*)
- (6) Consequences of gambling (i.e., *How do your loved ones react to your gambling?*)
- (7) Gambling problems (i.e., *How gambling has gambling affected your budget?*)
- (8) Level of risk awareness (i.e., *What can you say about the negative sides of gambling?*)

The participants answered the CPGI questions after the interview was conducted in order not to discourage the participants and not reduce their engagement in the

interview by asking about the problematic aspects of gambling. Certain studies show that older people are not willing to admit to gambling problems (Giroux et al., 2016). The duration of the research was from 30 to 120 minutes (average 60 minutes). The participants were not rewarded financially for their time spent in the interviews. All of the interviews were recorded on a sound carrier then transcribed.

### **Measures**

The research used the Polish adaptation of the Canadian Problem Gambling Index (CPGI; Dąbrowska et al., 2016). The questionnaire contained nine questions about the symptoms of problem gambling, with a four-level scale of responses. A score of 3–7 points indicated a “moderate risk of gambling addiction” (moderate-risk gamblers), with a score of 8 or more points showing problem gambling (a problem gambler). CPGI is widely used by clinicians and researchers, and enjoys high psychometric parameters (Colasante et al., 2013).

### **Data analysis**

Material analysis was carried out using the thematic analysis method. This method is characterized by a relatively high level of flexibility—the researcher is permitted a significant impact on the form, scope, and content of thematic themes, and creates them in an active way.

The thematic analysis comprises six stages (Clarke & Braun, 2013). The first stage of the data analysis consisted of two coders from the research team reading the transcripts several times and marking the key words, sentences, and more extensive statements. The coders worked independently, developing a coding dictionary through which the following interviews were coded. After coding six interviews, the members of the research team independently assessed the adequacy of data categorization to produce the final topics. A clinical psychologist from outside the research team was also included in the discussion in order to minimize the risk of distortion caused by the personal involvement of the researcher (Spiggle, 1994). After we discussed our doubts, the non-specific codes were modified. The first six codings were corrected, and the rest of the interviews were then coded. Two independent persons from the research team verified all coded interviews. We then created and verified thematic patterns, then defined and named the threads. One of the patterns of particular interest to us was the connection between retirement and gambling involvement. Despite diverse scenarios regarding this connection, we nevertheless identified repetitive patterns, ones we subsequently analyzed (described below in the results section). Statements about this thread were mainly related to two interview topics: (1) actual gambling activity, and (2) and gambling throughout the participants’ lives. The guiding questions are listed below in the Appendix 1. Interpretation of the results was based on criteria developed by Tong and colleagues (2007).

The first concern studied was the gambling period practised by non-working women. We were interested in a scenario more typical for seniors. Is gambling during

retirement a continuation of an activity the woman has practised for many years, or does she instead start gambling out of a new need to fill time, and to satisfy other needs that occur during this period of life?

The second aspect analyzed was the intensity of gambling involvement and whether it had changed over the course of life. Of particular interest was the retirement age which could have influenced the type of gambling practices. We were interested in what takes place at the moment of retirement with respect to the gambling practices of women who had been playing for many years, and what justification they might have for possible changes in the nature of this activity. We also wanted to learn about the circumstances and the nature of the involvement in gambling practices of women who had begun to gamble only in old age, more or less at the time at which they retired. In the article it is also referred to as the *about-retirement period*.

## Results

While analyzing the involvement of women in gambling over the course of their lives, several aspects of that involvement have been scrutinized. The following issues were analyzed in detail: (1) the period of practicing gambling, (2) changes in terms of intensity of involvement in gambling over the course of life, (3) relationship between retirement and gambling involvement, (4) other life events versus such involvement, (5) the form of gambling, and (6) the involvement in gambling over the course of the participant's life. Analyzing gambling practices in the life of the older female gamblers allowed for the selection of several scenarios for their gambling, certain of which were typical, others less so:

- (1) Participation in gambling has taken place over a long period of time, specifically a minimum of one dozen years, with the start of gambling having taken place many years before the person's retirement. The three possibilities were:
  - (a) an increase in gambling following retirement,
  - (b) a consistent intensification in gambling over the time of its engagement, or
  - (c) a decrease in gambling frequency post retirement.
- (2) The history of gambling is shorter—no more than a few years, with gambling starting shortly after retirement. As with (1) directly above, the three possibilities were:
  - (d) an increase in gambling following retirement,
  - (e) a consistent intensification in gambling over the time of its engagement, or
  - (f) a decrease in gambling frequency post retirement.

The particular scenarios will be discussed below according to the nature of their incidence. To present the results more clearly, we also show them in Tables 1 and 2. Because of the qualitative nature of the research, the numerical presentation of the results is not aimed to provide a general description the population of older women. Instead, we wish it only to serve to enhance visualization.

### **A long history of gambling, with a minimum of one dozen years**

The first, most common scenario was of the participant having gambling for many years, long before retirement, often starting in younger years, or even in childhood (through parents or other family members). Altogether, 19 women had had such experiences. In this group, gambling in retirement was simply the continuation of a personally common activity.

### *An increase in gambling following retirement*

Women who practiced gambling for many years before retirement commonly increased their gambling frequency once they did retire. Such a scenario was present in the stories of 15 of the 19 women. In most cases, women indicated they played only numbers-based lotteries; only six of them played additional games, including slot machines, poker, roulette, sports betting, but all of them in their history of gambling took part in numerical lotteries.

The start in gambling for this group often went back to their youth. The women adopted this habit from the family home, where lottery tickets were bought, or they played cards, and their first lottery ticket was bought after finding their first professional work. During their professional lives, women played only sporadically. This infrequency was because of a lack of time, professional and familial duties, and the personal habit of paying only minimal attention to winning. Certain of them had even forgotten about checking whether the ticket had even won. (This is important because someone who forgot to check their lottery ticket forfeited her chance to win). Another scenario included gambling in adulthood influenced by other people or playing mainly in social context. Certain women started gambling because people they knew were already playing (e.g., friends from work), and watching them win encouraged them to try. Other participants for years spent time in the company of those for whom gambling (e.g., cards) was the preferred way of spending time. One woman talked about gambling together with her husband during business meetings, where gambling accompanied the business, and provided her with a sense of prestige and an exclusive atmosphere. Another participant discussed the free scratch card through which money was won, an achievement which started the participant's practice of periodically buying scratch cards. One woman, who had played numeric lotteries for many years, had begun playing slot machines; at that time, they were becoming increasingly available. (The woman, it should be noted, was referring to a period in which electronic gaming machines, including slot machines, were legal in specific non-casino locations, among them bars, gas stations, and stores. A 2009 gambling law banned it (Ustawa o Grach hazardowych, 19 November 2009). As a



**Table 1**  
*Changes in the intensity of women's gambling after retirement: A long history of gambling*

Gambling after retirement	Reason	Quotation	Total
Intensification of activity	Much free time	<i>I started to play when I stopped working; before, there was no time. Then I played only from time to time (age 70, no. 34)</i>	15
	Breaking the monotony, emptiness, and boredom	<i>(...) now I'm playing more often; it started out of boredom (age 64, no. 61)</i>	
	Maintaining social contacts with friends who also gamble	<i>I go out alone, and there is always a friend waiting. There are many people sitting there, those who are no longer working and the unemployed ones. (...) But you know how badly a person wants to go out, sit with people and not be alone; it is even worth losing a few pennies (age 69, no. 14)</i>	
	Maintaining social relationships with people who gamble	<i>You know, when I worked, I did not often go; there was a small child and so on. Now, I play more. (...) For years, I went there with my husband, and I liked it. I have a group of friends, and we go there (to the casino). (...) you wait for it, you know. It makes you happy (age 62, no. 15)</i>	3
Constant intensification of activity	Gambling was never important but marginal	<i>It's constantly at one speed; it's not less or more often (age 61, no. 48)</i>	
Limiting of the activity	Lack of faith in winning	<i>Well, it changed; I just limited it. I used to play a lot more (age 72, no. 72)</i>	1
Total			19

**Table 2**  
*Changes in the intensity of women's gambling after retirement: A shorter history of gambling*

Gambling after retirement	Reason	Quotation	Total
Intensification of activity	Inheritance from the husband	<i>Since the death of my husband, 7 years, he used to buy lottery tickets, and maybe this is where it came from. He could do that, perhaps so could I (age 75, no. 8)</i>	4
	Hope of winning	<i>I have been playing regularly ( ) since I am retired (..) I think, maybe I will win and maybe something will happen (age 68, no. 9)</i>	1
Constant intensification of activity	Gambling was never important only marginal	<i>(...) sometimes I play a little, while doing shopping, (...) I always chose with the same number of bets (age 64, no. 44).</i>	1
Limiting of the activity	Lack of faith in winning	<i>The last 3 years I have played less often. I do not believe that I can win anything (age 69, no. 3)</i>	2
		<i>(...) now I play only from time to time. (...) I lost too much, and I did not usually win (age 65, no. 19)</i>	7
Total			7

consequence, non-casino machines existed only until the license expired, i.e., for about seven years.)

While analyzing the interview data we noticed that the increase in the intensity of playing in retirement was connected mainly with the increase in free time. This was the case for women who had begun their respective gambling habits many years ago, looking for a time-consuming activity and, as a consequence, returned to marginal gambling practices. The majority of women stress the factor of free time, which made them recall their former activity and intensify it.

For some of them, free time is associated with monotony and boredom, which is something with which gambling help to alleviate. A large amount of free time triggered an increase in the intensity of social meetings, which in this case were connected with gambling. Many women explained that gambling during the time they were professionally active had had an episodic character, while in retirement it took an important place in the schedule of the day or week. It can be stated that the end of professional work is an important factor that may explain the increase in gambling intensity among older women. Free time plays an important intermediary role here.

#### *A consistent intensification in gambling over the time of its engagement*

Constant gambling for many years before retirement was a less popular scenario, one that appeared only in the cases of three women. Each of these women played numeric lotteries, which were the most popular games in Poland. The women stated that their gambling, from the beginning, had had an episodic, irregular character, and was practiced, for example, during shopping. One of the three women changed from playing lotteries to slot machines, which she liked more because of the greater regularity of the wins. Playing slot machines also remained episodic, and the participant declared taking longer breaks in playing when she had more financial needs or when other activities instead concerned her. With women playing at a constant level, gambling has never held an important place in their lives. In their opinion it remained instead a marginal one, regardless of work or the subsequent termination of their professional lives.

#### *A decrease in gambling frequency post retirement*

Among women, gambling for more than one dozen years, limiting playing in retirement took place only in one case. The participant quite intensively played numerical lotteries together with her friends from work. Together, they bet the results, bought tickets, and spent money which she defined as being so-called “cooperative.” Such a situation lasted for several years, but it did not bring them many wins and was therefore resolved. The participant claimed that after this time she limited her gambling, while later, with her in retirement, it developed a more incidental character. According to her, the shift took place because of a lack of faith in winning. It can therefore be observed that the more intense gambling in the earlier

years resulted rather in its limitation rather than intensification. The explanation of such a situation may be a kind of learning from one's own experience—the lack of bigger wins (the greatest temptation in gambling), the loss of money, and the consequent more reasonable attitude towards gambling, works to produce this limiting.

### **A shorter history of gambling—Less than 5 years**

Certain women stated that the entire period of gambling for them was a maximum of a few years and most often its beginning coincided with retirement (the period around retirement). This group was less numerous and comprised seven women. Despite declaring that they started to gamble only while in retirement, the participants most often admitted playing in earlier years but did not consider it important because of its low frequency. In defining the moment of initiation of playing, however, the perspective of the participants was adopted. Below, we present different scenarios of changing the intensity of gambling by women for a maximum of several years.

#### *An increase in gambling following retirement*

Four women stated that they started gambling in retirement or in the last few years, and involvement in the game intensified. The start was usually triggered by someone's persuasion or their own interest in games resulting from a large amount of free time. One of the women began gambling just before retiring, after the death of her husband, who also gambled, and over time her activity became regular. The analysis of the content of women's statements shows that the first contact with gambling actually took place many years before:

(Interviewer) When did it actually start? *When I retired. [...] I tried once when I was young, but then I thought it was stupid because I did not win anything and did not think about it anymore at that time* (age 68, no. 9).

All four women considered the beginning of gambling a moment of more regular playing, which occurred just after stopping work, while each of them had enjoyed periodic contact with gambling several years earlier. All women who increased the intensity of their playing only played numeric lotteries.

#### *A consistent intensification in gambling over the time of its engagement*

Only one participant who gambled for a few years stated that her activity had had the same intensity level throughout the entire playing time. The woman regularly played lotteries and scratch cards every week from one to three times, buying tickets in the local shop, since they first appeared in a sales offer. The lack of professional activity did not change the intensity of the activity itself.

#### *A decrease in gambling frequency post retirement*

Two women who gambled for several years declared a limit on playing (lotteries) during retirement. One of them began to play intensively after her husband's death,

a few years before retirement, wanting to secure herself financially. After retiring, she began to limit this activity, and currently played periodically because she did not believe in a win. The second interviewee began to play intensively just before retirement but, as with the previous participant, she limited this activity to the time she had after finishing work, as she was actually unable to afford these unnecessary expenses.

Women who stated that their history of gambling had not been of long duration belonged to the minority within the sample. An in-depth analysis of their statements indicated that they really were trying gambling much earlier, many years before retirement, but it was to them incidental and was consequently, by them, overlooked.

### **Discussion and applications**

Scholarship on the involvement of seniors in lifetime gambling is limited (Granero et al., 2020). The purpose of the study was to answer a series of research questions, the first of which was, *What is the gambling activity of women after retirement?* Analysis of the data helps to discern certain regularities in the gambling practices of elderly non-addicted women. What is noticeable is that real gambling initiation rarely takes place after retirement. Most of the women declared that they had in fact gambled for many years. Even those women who pointed to the beginning playing in retirement, admitted during the interview that gambling had been present in their lives for many years but that it was actually an episodic practice. This finding is confirmed by other studies (Ohtsuka & Chan, 2014). Another discernable pattern was an increase in the frequency of gambling following retirement, a finding that also constitutes the answer to the first research question. The vast majority of women declared that such a scenario reflected their own gambling practices, which they described as the product of more free time and of the perceived need to fill it. Such women returned to an activity they knew before, possibly missing new alternative activities in doing so. Women who gamble long before retirement, we argue, rarely reduce gambling activity after retirement, and if they do, it is because their finances have become more strained as a result of retirement.

Though an increase in the involvement of retired women in gambling has indeed taken place, studies nevertheless also show that, overall, seniors spend less time gambling than do young persons (Grant Stitt et al., 2003; Vander Bilt et al., 2004). In our study, however, increased playing intensity usually indicated playing more often, more regularly, but without the increased financial resources and larger consequent losses in the home budget. Older women played more systematically but for smaller one-off rates. This observation is particularly important for the latest research on the relationship between playing time and gaming disorder in online games. It turns out that the relationship between the amount of time spent in a gaming session and problem gambling itself is, in fact, not linear (Brunborg et al., 2014). There are gamers who are highly involved in the game but who nonetheless do not develop the disorder (Choo et al., 2010; Griffiths, 2017; Spekman et al., 2013). Research suggests that high levels of stress, as well as treating the game as an escape from the

immediate hardships of life, are both more closely related to problem gaming than is the time spent on a specific gaming session (Gentile et al., 2011; Loton et al., 2016). Another finding concerned spending money itself. One factor more strongly associated with problem gambling than with the time spent on a session was the amount of spending money the gambler possessed—the more *money* spent, the greater the severity of the her problems, regardless of the *time* spent (Lelonek-Kuleta & Bartczuk, 2021). It should be added that, in the sample of non-addicted women, none indicated any wish to escape the impulse to gamble (Lelonek-Kuleta, 2021). Such research has thus far concerned itself principally with online gaming and gambling. There is a lack of research exploring this phenomenon in relation to offline gambling, especially among seniors. Traditionally, gambling intensity has been considered to be a significant risk factor for gambling disorder development (Donaldson et al., 2016; Gainsbury et al., 2019; Ivanova et al., 2019). However, the supporting data mainly related to adults of both genders. The findings for this group of older women seems to be consistent with the research on online gambling in the general population. The intensity of spending money on gambling appears to be a special risk factor for problem gambling, a determination that should be taken into account in the instigation and maintenance of prevention measures. The regular use of gambling by older women is not dangerous in itself, as long as it is not related to other risk factors, among them specific coping motivations to play (Lelonek-Kuleta, 2021).

Most research on gambling by seniors focuses on the increasing risk of gambling addiction within this group (Bjelde et al., 2008; Pattinson & Parke, 2017; Tira et al., 2013; Tirachaimongkol et al., 2010). The results are inconclusive and therefore limited in their ability to increase our understanding of this phenomenon. Among the seniors who gamble are persons who can restrict their gambling to the recreational level (Gaimard & Gateau, 2016; Hagen et al., 2005; Ohtsuka & Chan, 2014). The following question therefore arises: *What factors protect these women against the development of a gambling disorder?* In response, Giroux and colleagues (2016) list, for example, losing money, inaccessibility of desired specific games, and the fear of the development of a gambling disorder.

The second research question posed in the study was *What role does previous gambling experience play in gambling among retired women?* In the light of the research by Granero and colleagues (2020), the age of onset gambling and the duration of the gambling behaviour were quite similar among both addicted and non-addicted seniors. The period of life in which the gambling takes place does not in fact seem to be the most important contributing factor. Instead, it was the respective *experiences* from what occurs during that period that stands as the principal contributor. Most of the respondents declared a relatively long history of gambling, and, at the same time, also posited they lacked the experience of a big win. On the contrary, the majority declared only low winnings and a general sense of having lost money, rather than of having made it in any meaningful way. The reward factor thus appeared to be only secondary, on the part of women, in the development in gambling participation. The consequence of participation is only a limited chance of

winning, which the women admitted. Women with a long history of gambling, who had not experienced problems because of it, treated the games as entertainment only, and maintained moderation while also devoting their free time to it. Therefore, despite the increased frequency of gaming, the spending of money on the games was only controlled and only moderate—an approach the women justified on the grounds of their limited financial resources and lack of belief that they would in fact win. Such a rational attitude to playing is certainly one of the protective factors. Research confirms that seniors hold these principals as the basis for the responsibility of their gambling habits (Subramaniam et al., 2017). In this context, the research reveals the important role of experience-based knowledge; this finding could prove helpful in the design of gambling prevention strategies. Workshops on both chance and the possibility of controlling gambling outcomes could play such a role. In addition, most of the non-addicted women practice lotteries, the most popular games in Poland, and also the least addictive (Moskalewicz et al., 2019). In turn, almost all women playing non-lottery games do so in groups, a practice which often distinguishes recreational (or social) gambling from its less structured and more ordered counterparts (APA, 2013). Personal gambling history of women can also shape their gambling activity after retirement. Long periods of gambling associated with low or no wins, as well as the type of game chosen, translate into controlled and responsible gambling even if the gambling is frequent.

The present study suggests that the increase in the regularity of playing is connected to the greater amount of personal free time that flows from retirement. This finding seems to be worth broader discussion. The women often mentioned in interviews that they had been gambling for many years but that their gambling was also infrequent and irregular. What can explain this finding? Professional work responsibilities emerged as the most common reason—according to the interview data, the women did not have time for gambling because their lives were in fact preoccupied with work. The second most common reason was family—here, the women did not have sufficient time for entertainment, because most of their time was otherwise occupied with housework and childcare responsibilities. As the interviews suggested, the average working woman spends most of her time performing specific designated duties, be they professional, domestic, or family ones. That is why retirement opens up a new space—both far more free time to fill and a reduction in household duties (e.g., adult children who have already left home and who accordingly do not require immediate care). The women interviewed declared that starting a new occupation at an older age seems more difficult than doing so in one's youth; one reason for this being the limitations in number of friends with whom they can engage in something new. It is much easier to return to an earlier and known practice, one that does not involve learning, or provoke the fear of attempting new knowledge and experiences.

Based on their interviews, we can assume that many of the women turned to gambling because they did not earlier possess the time to develop hobbies or other interests. Dow-Schull (2002) describes the problem of gambling as a specific burden on women. She argues that it is typical for women to reach to gambling as an escape from daily responsibilities, or as a means to an activity that is solitary. Older retired

**Figure 1**  
*Involvement of older women in gambling in retirement.*



women more often return to this popular entertainment, knowing it does not require special skills, physical conditioning or extensive expenditures; knowing that such a return does take place, business make gambling extensively available to such women. (Hong et al., 2009; Hope & Havir, 2000; Ohtsuka, 2013).

Numerous researchers emphasize the role of free time as an important contributor to the gambling activity of seniors (Dow-Schull, 2002; Hong et al., 2009; Hope & Havir, 2000; Ohtsuka, 2013). However, in the light of our findings, we conclude instead that the relationship between free time and the risk of gambling addiction is not in fact direct. Gambling history, including the experience of winning, did, however, turn out to be an important contributor, as Figure 1 makes clear.

What did our research discover concerning the prevention of problem gambling among older women? First of all, gambling activity arouses the interests of fellow gamblers who consequently help gambling colleagues resist the potential risk of addiction. Certain researchers have indicated that older women are particularly prone to becoming addicted to gambling (Berry et al., 2002; McKay, 2005; McMillen et al., 2004; Pattinson & Parke, 2017). The researchers list, as the reasons for this greater potential, the isolation of seniors, loneliness, the lack of alternative hobbies, and physical health problems, as well as the emptiness caused by children leaving home, and having had a large win in their earlier personal gambling history (Ohtsuka & Chan, 2014; Tira et al., 2013; Tirachaimongkol et al., 2010).

What should be taken into consideration in the creation and implementation of prevention measures? First of all, women should be given better home and personal care and support during their retirements. For older women, whose entire lives were filled with work and responsibilities, this time of their lives can otherwise provoke a



crisis with which they will not be able to deal. Institutions in Poland that deal with gambling problems can certainly play a principal role in this regard, as can the country's research universities. Women who are seniors often do not know how they could spend their free time, so it is important to point them in the right direction (e.g., through social campaigns), promoting pastimes suitable to their age.

It seems that at this time of ageing societies, more and more companies will target seniors (van der Maas et al., 2017), but it is important that the activities they suggest do not also pose potential threats to their potential clients (e.g., addictions or financial problems). Bearing in mind that gambling is a legal entertainment for adults, it should be remembered too that seniors also enjoy the right to take advantage of it, and will continue to do so. The aim is not to deter seniors from gambling but to prepare them to do it wisely. Many people, not just the elderly, are not aware that any type of gambling can be potentially addictive. In this context, specific educational programs may indeed be useful in the prevention of gambling addiction (Hodgins et al., 2007). The educational subtopics could include lifestyle balance, financial management, the management of comorbid emotions, and the management of the urges and negative emotions that are connected to gambling (Matheson et al., 2018).

The average person does not know the hidden traps and gambling mechanisms designed to lead to addiction. Teaching seniors concerning the risks of gambling, the probabilities of winning, and the warning signs of gambling addiction, especially those seniors with only a short history of participation, would be exceptionally important, and would yield meaningful results. Certain seniors do try certain strategies aimed at avoiding addiction, including limiting the money they carry, application of time limits during the game, etc. Commonly, the seniors who do attempt such strategies are those who have already faced gambling addiction (Subramaniam et al., 2017). Not all seniors, however, hold the knowledge that would allow them to protect themselves. Such knowledge, it should be added, can trigger different *types* of preventive measures regarding this matter, measures such as social campaigns, or special support groups for the elderly (Matheson et al., 2018).

Our research answered our questions. Retirement can be shown to affect the gambling activities of non-addicted women in two ways. First, women with a long history of gambling are the most prone to increase the frequency of the gaming while keeping their respective one-off rates low. The increase in gambling frequency can be because of the increase in free time, while the low one-off rates are the result of earlier experience of losses and the lack of hope in actually winning. Women who start gambling around retirement gamble more intensely at the beginning, and then limit their playing game, most often justifying this shift on the grounds of limited finances and lack of winnings. It can be assumed that the experience of a significant *win* during only a short history of gambling could be a risk factor in the intensification of gambling activity. A long history of gambling with limited wins may translate into controlled gaming in retirement.

The basic conclusion that follows is the need for education about gambling at every stage of life in order to shape conscious gambling behaviour. Lack of knowledge about the chances of winning may result in an excessive preoccupation with the game at older age. What is more, though previous experience of moderate gambling can be a factor in preventing excessive gaming in old age, this fact nevertheless requires further research.

All our findings are important from the perspective of gambling policy. It is of great value to promote responsible, controlled gaming. It is also of strong importance to educate people concerning the dangers gambling rather than indulge in the social message of scaring and stigmatization. Older men and women in Poland are often ashamed of their gambling, and do not admit it to anyone. This shame translates into limited access to reliable knowledge about gambling.

### **Limitations**

The presented study, including its results, have limitations. First of all, as with any qualitative research, the results cannot be generalized, and do not exhaust the probable scenarios of the history gambling by seniors. The results are based on only a small group of respondents. Qualitative analysis of the results obtained, especially those obtained through thematic analysis—in which the researcher's involvement plays a highly important role—carries the risk of erroneous or imperfect interpretation of the results; this fact should also be borne in mind. The flexibility of the thematic approach may make it difficult to classify this method as a specific means of analysis; it is instead often perceived as a component of another research method (Braun & Clarke, 2006). The relatively high influence of the researcher on the shape and course of the material development can be perceived by researchers in either a positive or negative way; therefore, this method is attractive only to certain researchers. The poor quality of the literature devoted to this method has additionally limited its use. (Nowell & Norris, 2017). The research team comprised only women, which could in some way disrupt the coding of results and the development of thematic threads, as subjective interpretations may have dictated experience. Analysis, by its nature, does not allow the detection of causal relationships or the testing of research hypotheses. Nevertheless, in-depth data analysis can reveal phenomena that are not detected in quantitative analysis that are based on large sample sizes. The study allowed the focus of the authors' interests to be shifted from the problematic aspect of seniors' involvement in gambling to the potential benefits that may flow from it because of appropriate directed preventive measures. It seems that because of the growing interest in gambling among seniors in Poland, this research should be continued. It would be important to undertake further research to determine what differentiates seniors with a similar gaming history, but with different levels of gambling involvement, including gambling addiction. It would be compelling to examine through a larger study group exactly what influence the experience of winning has on seniors' gambling. Because of the lack of studies that take into account the differences between older men and women,

the adopted research direction—in-depth analysis of one sex—seems accordingly advisable.

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