

BERNADETA LELONEK-KULETA

GAMBLING SENIORS AND THE FAMILY CONTEXT

A b s t r a c t. The article presents some of the results of surveys on the gambling activity of seniors in Poland.¹ Research on 80 respondents aged 60+ was conducted using an in-depth qualitative interview method. The article presents the results of the family context of gambling seniors. The following aspects linking family factors to elderly people who gamble have been taken into account: family conditions that initiate gambling among seniors, family factors that motivate gambling, family attitudes towards gambling by seniors, and the consequences of gambling on family life. Gamblers often saw gambling practices in their own family homes, and so gambling practiced in old age may be a way of escaping from loneliness or be a source of hope for improving their financial situation and helping relatives. Gambling in extreme cases contributes to the breakup of the family, and often causes conflicts among family members. Relatives show different attitudes towards gambling, from tolerance and downplaying to severe opposition (depending on the severity of gambling by a senior).

Key words: gambling; senior; addiction.

1. INTRODUCTION

Recently, the issue of old age has seen more and more interest due to the observed, explicit changes in the demographic structure in individual countries, as well as worldwide. While Polish analyses of demographic changes focus on European countries, forecasts concerning aging present this phenomenon on a global scale. Specialists forecast that the number of people

BERNADETA LELONEK-KULETA, PhD—Department of Social Psychoprevention, Institute of Psychology, The John Paul II Catholic University of Lublin: correspondence address: Al. Raławickie 14, 20–950 Lublin, e-mail: bernadetalonek@kul.pl

¹ The study was conducted between 2016 and 2017 within the “Gambling in the lives of seniors” project implemented by KUL and co-financed by the Gambling Problem Solving Fund at the disposal of the Minister of Health.

aged 65+ will increase in forty years from 520 million (in 2010) to 1.5 billion in 2050.²

As regards the situation in Europe, Eurostat anticipates that by 2060, the number of people aged 65+ in the European Union will increase to 30% (and as much as 36.2% in Poland). Similarly, in 2060, the percentage of people aged 80+ will reach 12.1% of the total population (13.1% in Poland).³

Evidently, Poland is at the forefront in terms of population aging, which makes the problem of the quality of life of the elderly population particularly relevant. According to Z. Strzelecki, “Its dynamics, however, varies within the continent. Nearly 60% of Europe’s elderly population live in seven countries (Germany, Italy, France, the United Kingdom, Ukraine, Spain, and Poland), which means that social and economic problems and benefits related to old age are concentrated in those territories.”⁴

The present situation of seniors in Poland requires multilateral actions to support them. One of the directions of modern policy-making is to “pursue the policy of social ‘inclusion’ of the elderly; this process can be conducted correctly only if this group of persons is treated subjectively. Whether seniors engage in a given activity, including economic activity, as well as its form, should result from their informed choice.”⁵ This recommendation assumes the need for making it possible for the elderly to become actively involved in society, take action and be active in accordance with their potential and preferences, which is currently lacking.

The economic status of the elderly is an important aspect of their situation. The financial situation of seniors is, in the broadest sense, unfavorable. In the light of studies carried out by Wądałowska, only 7% of Poles aged 60+ state they can live a good life without saving much. As many as 46% of the respondents specified their financial condition as average, which entails the

² Mariola RACŁAW, Magdalena ROSOCHACKA-GMITRZAK, Proces starzenia się w kontekście wyzwań demografii, polityki społecznej oraz doniesień badawczych, the “Aktywny senior—najlepszy rzecznik swoich społeczności” project co-financed from the funds of Ministry of Labour and Social Policy under the Government Programme for Social Participation of Senior Citizens for 2012–2013, http://www.wrzos.org.pl/download/Ekspertyza_1_ASOS.pdf

³ Ibidem.

⁴ Zbigniew STRZELECKI, Janusz WITKOWSKI, “Demograficzne uwarunkowania systemu ubezpieczeń społecznych w Polsce,” in *Ubezpieczenia społeczne w Polsce. 10 lat reformowania*, ed. Józef Hrynkiewicz (Warszawa: ISNS UW, 2011), 45.

⁵ Grzegorz CIURA, Jolanta SZYMAŃCZAK, *Biuro Analiz Sejmowych Kancelarii Sejmu*, Warszawa, 2012.

need to save money to make substantial purchases, while 41% of respondents state that they live modestly and must save.⁶

Gambling fits well in the context of excess free time and financial deficits, as it allows seniors to spend their free time and live the dream of great fortune.⁷ In Poland so far, there have been no studies on the popularity of gambling among the elderly; however, it is possible to obtain some data from the nationwide surveys of adult Poles conducted by the Public Opinion Research Center (CBOS). These present the Polish people as a nation which likes to play for money. Number games offered by Totalizator Sportowy, followed by scratch cards, lotteries/SMS contests, enjoy the greatest popularity. Overall, 7.1% of Poles aged 15+ play for money every day or several times a week (at least twice a week). As regards the elderly, gambling activity can be also observed among people of retirement age. CBOS data from 2014 show that over two years (from 2012) the percentage of gamblers aged 65+ increased.⁸ In 2014, as many as 36.7% of people aged 65+ engaged in gambling (18.3% in 2012).

Gamblers aged 65+ constituted 18.8% of all adult gamblers (15.1% in 2012). Also, the share of retirees among all gamblers has increased, and in 2014 amounted to 22.2% (20.7% in 2012) (CBOS, 2015). If we were to analyze the problems caused by gambling, 19.2% of people aged 65+ displayed symptoms of gambling-related problems (10.6% in 2012) (7.9% in 2012).⁹

It appears, therefore, that gambling can constitute a real risk for seniors, in addition to the many burdens related to aging.¹⁰ The relation between aging and becoming engaged in gambling is confirmed by foreign studies.¹¹

⁶ Katarzyna WĄDOŁOWSKA, *Obraz typowego Polaka w starszym wieku* (Warszawa: Centrum Badania Opinii Społecznej, BS/2/2010).

⁷ Bernadeta LELONEK-KULETA, "Patologiczny hazard wśród osób starszych," *Świat Problemów* no 9 (2015): 37–41.

⁸ Barbara BADORA, Magdalena GWIAZDA, Marcin HERRMANN, Jolanta KALKKA, Jacek MOSKA-LEWICZ, *Oszacowanie rozpowszechnienia wybranych uzależnień behawioralnych oraz analiza korelacji pomiędzy występowaniem uzależnień behawioralnych a używaniem substancji psychoaktywnych* (Warszawa: Centrum Badania Opinii Społecznej, 2015).

⁹ Ibidem.

¹⁰ Małgorzata SZLAZAK, "Starzenie się populacji wyzwaniem dla polityki społecznej," *Materiały konferencyjne* (Kraków: Regionalny Ośrodek Polityki Społecznej w Krakowie, 2012).

¹¹ Alessandra ALBERGHETTI, Patricia A. COLLINS, "A passion for gambling: A generation-specific conceptual analysis and review of gambling among older adults in Canada," *Journal of Gambling Studies* no 31(2) (2015): 343–358; Mythily SUBRAMANIAM, "Prevalence and determinants of

The presented state of affairs formed a basis for studies aimed at gaining insight into the gambling activity of seniors in Poland. This article refers to some results of studies devoted to the family context of gambling among seniors. As noted by Prof. B. Szatur-Jaworska, the family factor in the undertaken and maintained gambling activity is important in view of “the family being the core, and usually the only support group for the elderly affected by limited independence. The immediate family is the most important source of support for seniors in rural areas and cities alike.”¹²

2. THE METHODOLOGY OF OUR STUDIES

The Method

The study was conducted using the qualitative in-depth interview method. The outline interview was designed in such a way so as to cover the issues relevant to the study objectives. First, the interviewer collected personal data, and then proceeded to the substantive part of the interview, taking up the topics necessary to obtain comprehensive material for analysis. In the end, the respondents answered the questions found in the Canadian Problem Gambling Index diagnostic questionnaire. The interviews, depending on the relationship established with the respondent and on the respondent’s readiness to talk, took from 30 minutes to 2 hours to complete. Some participants were reserved in their answers, while others eagerly brought up additional issues.

gambling disorder among older adults: A systematic review,” *Addictive Behaviors* no 41 (2015): 199–209; Gustavo C. MEDEIROS, Eric LEPPINK, Ana YAEMI, Mirella MARIANI, Hermano TAVARES, Jon GRANT, “Gambling disorder in older adults: A cross-cultural perspective,” *Comprehensive Psychiatry* no 58 (2015): 116–121; Emma BOTTERILL, Peter Richard GILL, Suzanne McLAREN, Rapson GOMEZ, “Marital status and problem gambling among Australian older adults: The mediating role of loneliness,” *Journal of Gambling Studies* no 10 (2015): 1–12; Ariyabuddhiphongs, Vanchai, “Older adults and gambling: A review,” *International Journal of Mental Health and Addiction* no 10(2) (2012): 297–308; Luxana C. TIRACHAIMONGKOL, Alun C. JACKSON, Jane E. TOMNAY, “Pathways to problem gambling in seniors,” *Journal of Gerontological Social Work* no 53(6) (2010): 531–546.

¹² Barbara SZATUR-JAWORSKA, “Sytuacja rodzinna i potrzeby opiekuńcze ludzi starych w Polsce,” *Studia BAS. Starzenie się społeczeństwa polskiego* no 2 (2012), as cited in: CIURA, SZYMAŃCZAK, *Biuro Analiz Sejmowych*, 2012.

The questions covered in the interviews were as followed:

- 1) The family and social situation;
- 2) The characteristics of gambling;
- 3) Gambling in one's life history;
- 4) The perception and significance of gambling for seniors;
- 7) The consequence of gambling for seniors;
- 8) Additional problems/disorders related to gambling;
- 9) Awareness of the gambling problem.

The Selection of Study Participants

The study involved participants who met the following criteria: they were no longer working, were aged 60+, and were retirees/invalidity pensioners. In the course of the study, the age limit was lowered to 55 due to the specific nature of certain professions (for example, representatives of uniformed services are already retired at this age); however, the condition of no longer working was retained. This was because the scholars were interested in particular in the relationship between not working and gambling.

The study participants were recruited in several ways: at gambling facilities (arcades, STS points, lottery outlets, and stores, as well as other places facilitating gambling for money, buying scratch cards and lottery tickets), using private contacts and through snowball sampling by being referred by a previously interviewed person. The interview took place in a location specified by the respondent, like a private home or a discreet place away from the home (at a café or arcade). The study involved a total of 80 people.

3. A PRESENTATION OF THE STUDY RESULTS

This article presents the results related to the family context of gambling among seniors. The analysis took into account the following aspects of the relation between family factors and gambling:

1. The family conditions of gambling initiation among seniors;
2. The family factors conducive to gambling;
3. The family attitude toward gambling among seniors;
4. The impact of gambling on family life.

3.1. THE FAMILY CONDITIONS OF GAMBLING INITIATION AMONG SENIORS

Older people often refer to their family home when recalling their first contact with gambling. In the first group of the respondents, gambling manifests itself in families as number lotteries (based on putting one's money on winning numbers), which was the most widespread form of gambling in Poland. In this case, gambling was not very severe or problematic, but a form of entertainment to which children were exposed relatively early. A typical event indicated by seniors was being sent as children to buy a coupon or buying games together:

"I would gamble as a child, bringing parents Totolotek coupons" (F aged 68 No. 9). Seniors were acquainted with gambling for money early in their lives, treating it as a regular pastime available for all, regardless of their age. Such circumstances made them "accustomed" to gambling, and some refer to this activity being "implanted" into them in their family homes:

"You learn such things as a child, my parents would gamble and I got the bug for it" (M aged 61 No. 26).

Becoming used to gambling usually translated into engaging in such activity later on in life, often after becoming financially independent:

Oooo Mister, this was so long ago, and I remember that my mom, mom or my dad? I don't remember now, but they would tell me to go and enter the Totolotek lottery. At the time, there were coupon stickers and a special kiosk. There would be a man. The man would stick on the coupons, spread the glue, tear it and so on. And then, after some time when I got a job, I told myself: "I should play one too" (F aged 69 No. 30).

My mom used to play, and somehow ... I remember that I would play the "Liczyrzepka" for my mom ... And when I got older, I thought – maybe I should give it a try (F aged 70 No. 34).

In addition to lotteries and scratch cards, family homes would also see playing cards, which were also regarded positively, as a form of family pastime:

Let me tell you where this started. At home with my brother. My sister, younger than me by 11 years, would not see this. I have a bent for gambling, just like my father had, as he would play often and I snooped on his playing. And as I watched,

the cards were clearly laid out. It was great when dad won, he would buy me ice-cream or a lollipop then. That was in the 1960s, I was a teenager at the time. They would play twenty-one. The cards accompanied me all my life (F aged 63 No. 17).

Observing this activity additionally associated with pleasure (recreation, free time, playing, gifts—sweets from dad, who gambled), and it left its mark on the children's entire life by making them play cards on their own.

Gambling activity could have also been modeled by other family members:

My uncle would play the lottery and I caught the bug from him (M aged 78 No. 75).

The prize was especially important in this respect, which made the respondents convinced that gambling can be a source of financial benefits:

Earlier, I snooped on my sister playing. She won from time to time, and I thought it ran in the family (F aged 67 No. 5).

Observing people gambling for money in the family home is evidently a rather important factor in taking up gambling at a later age. Contact with gambling during childhood results in it becoming something normal, one of the forms of pastime activity, which is also associated with pleasure, free time and an agreeable family atmosphere. In this group, there were no individuals who had experienced serious gambling-related problems in their families, which made it impossible to analyze the nature of gambling on taking up this activity later in life. However, in the case of gambling, parents or other family members can be important role models. This is an important observation as such models from childhood are transferred to subsequent years, engaging the next generation, like grandchildren, in gambling, as illustrated by the following example:

I play alone but recently I have been buying scratch cards together with the little ones, and we sit together right after school. While I am heating up some soup for them, we sit at the table, each of us with a coin in our hand, and we scratch. I like it as well (F aged 66 No. 80).

The knowledge of such mechanisms is crucial when it comes to preventing gambling addiction. Studies show that the sooner gambling is initiated, the

greater the risk of becoming addicted to it in adulthood.¹³ It is therefore important to make people aware that gambling is a pastime for adults only, which also requires taking extra care due to its potentially addictive nature (as, for example, alcohol). It is certainly no ill will, but a lack of awareness, which causes adults to involve children in gambling, yet disregarding the possible effects. This should be prevented.

3.2. THE FAMILY FACTORS CONDUCTIVE TO GAMBLING IN ADULTHOOD

Feeling alone

The family, as a factor connected with gambling, is not only the family of origin. The interviewed seniors also indicated various relations between their current families and gambling activity.

The first aspect of family life associated with gambling is the experience of loneliness in the family. This loneliness can be related to the loss of a loved one:

Do you remember the first time you went to play Totolotek?

When my wife died, I found a coupon in her bag. I went to play it, she had probably wanted to submit it. ... My wife always played, she worked in a store with a Totolotek facility, so she would always enter the draw. Now I go there, probably only out of habit. ... Didn't you ever play before?

No, only rarely. As I said, it was my wife who played (M aged 66 No. 43).

The respondent, in addition to losing his wife and being lonely, points to the gambling activity pursued by his wife, which he wanted to continue "for her" to some extent. One can, therefore, see that gambling can also be modeled in adulthood.

¹³ Alesia N. BURGE, Robert H. PIETRZAK, Cheryl A. MOLINA, Nancy M. PETRY, "Age of gambling initiation and severity of gambling and health problems among older adult problem gamblers," *Psychiatric Services* no 55(12) (2005): 1437–9; Ardeshir S. RAHMAN, Corey E. PILVER, Rani A. DESAI, Marvin A. STEINBERG, Loreen RUGLE, Suchitra KRISHNAN-SARIN, Marc N. POTENZA. "The relationship between age of gambling onset and adolescent problematic gambling severity." *Journal of Psychiatric Research* no 46(5) (2012): 675–83.

A breakup is another aspect of loneliness, which translates into taking up gambling to fill the void.

How long have you been gambling?

Since the divorce. I didn't play at all before. No games at all. ... I started soon after the divorce. It was a bit to kill time, to forget. I felt lonely, I would come home and did not want to be alone. There was nothing to do, TV got boring, so I would go to a casino (M aged 68 No. 37).

Loneliness induces people to gamble and is not necessarily associated with the absence of a loved one.

Some of the respondents also mentioned loneliness in marriage, despite being in relationships, having children and grandchildren:

I have a husband. I am retired, and so is he. I have two children and three grandchildren. The children live in their homes. My husband and I live together. ... The children would come for holidays or at the weekend, but not too often, as each is busy with their work ... No, I don't have any family. I have become a loner. ... Sometimes, we see our friends, but not as often as before. They all have grandchildren, families. I live more alone than with other people. ... I have a friend who got me into these scratch cards, she has a passion for playing (F aged 68 No. 9).

Older people refer to loneliness and limited contacts with the family and friends as a result of various circumstances. The lack of pastime activities dedicated to the elderly makes them search for something new for them. Clearly, one can also be encouraged to gamble for money by other gambling seniors. Buying scratch cards, selecting winning numbers in number games, etc. can become a pleasant pastime, as well as a social event, allowing them to meet other seniors.

The will to improve the family's financial situation

Seniors very often invoke their difficult financial situation when talking about their motivation to gamble for money. The financial factor played a crucial role in the studied group. Interestingly, the respondents dreamed about winning more often to financially support their relatives than for their own gain. In seniors, the feeling of not fulfilling one's role of a parent or grandmother (such statements concerned women more often) was a driving force behind the desire to play. This is illustrated by their answers:

Two or three thousand for myself and the rest for the kids, then I'll be happy that they have something. I don't think about myself, but about my nearest and dearest (F aged 75 No. 8).

I hope that if I win, I will be able to help my children and grandchildren. ... When I won the money twice, I divided it equally among the children, since they needed it. I was glad that I could finally give them something (F aged 68 No. 9).

I can't buy my grandchildren anything for 40 zlotys a month, but if I won, I would secure their future right away. This is the only thing that I worry about. About their future. ... We both have farmers' pensions. You cannot get by on this (F aged 66 No. 68).

When I see a lottery office, I always go in. I think "what if I win" and help the kids a bit more. I will give them something, as I have not given them enough. ... There are people to share it with. I would share it with them all, even with the husband's family (F aged 66 No. 28).

Helping relatives is a very important factor for older people. Perhaps this is how they see their duty at this stage of life, which they are unable to fulfill. The respondents also pointed to the generally poor financial situation, in which an "influx" of money made possible by gambling would be very helpful or simply facilitate a better life and allow them to make their dreams a reality:

Everyone thinks about ways of helping the family, to provide the best for their children. ... If I were to win a bigger sum, then I would divide it among the family, and when it is small, then it is a windfall, and I don't have to use my pension" (F aged 75 No. 8).

I would first think about my children, secure their future, as I don't need much anymore. But I would travel around Poland. I don't want to go abroad (F aged 65 No. 19).

The desire to win. I would like to win, to go on a trip, but most of all to help the kids, and to buy my wife something nice (M aged 70 No. 46).

The desire to win and support their loved ones may result from the expectations of the younger generation towards parents/grandparents. Perhaps the idea of parents continuing to support adult children has taken root in

Polish culture. This can be illustrated by the statements made by two respondents:

The relationships with the children can sometimes be difficult, but this is not related to gambling. It is mainly the daughter-in-law who holds a grudge that we should help more. But I simply see no reason for this – they are 40 each, they have jobs, a place to live, no mortgage. It is not the case that I don't want to help them more because I need money to gamble. I simply don't want to help them more (M aged 73 No. 78).

As I said, the kids cry over money and finances, but I think that every pleasure must cost. ... They surely regret my losses, because they could use the money, even I could use it for something else. I think that they don't understand my emotions, how I feel, and so they may hold a grudge. They complain about their finances, money (F aged 61 No. 71).

Among the family factors which encourage older people to play for money, the most important are loneliness and emptiness, the absence of activities and lack of company, as well as financial motivation, mainly related to the desire to financially support their loved ones, mainly children and grandchildren.

3.3. THE FAMILY ATTITUDE TOWARDS GAMBLING AMONG SENIORS

How seniors gambling for money are perceived by their loved ones is an interesting issue. It appears that the family's attitude towards gambling can influence, to some extent, whether one keeps gambling. The previous paragraph includes a statement pointing to family conflicts caused by gambling, mainly revolving around the money spent by seniors. However, the criticism offered by family members did not stop the cited individuals from gambling, and it appears that the opposite was the case. Seniors treated gambling as a pastime to which they were entitled, and unequivocally interpreted the opposition of their loved ones as a desire to deprive them of their privileges and money. The statements made by the interviewed individuals may illustrate a defensive mechanism, diminishing the seriousness of the problem

by accusing the relatives of ill intentions. This was a very interesting strand of thought.

As regards the family attitude towards gambling, there are several trends. The first is an attitude of permitting gambling, and not treating it as a problem, but rather as a quirk and a fun activity:

Children often laugh, they don't tell me that I spend money, but that I compulsively visit the lottery office (F aged 60 No. 49).

When I lose too much, I know what I do. My granddaughter is a psychologist and works in an addiction center. When I confess to this, she asks me if she should book an appointment for me (F aged 74 No. 7).

One may assume that the gambling intensity of the quoted persons is not excessive enough to make people around them anxious, hence the attitude of acceptance and consent. An interesting phenomenon is illustrated in the next statement:

No, he (the husband) does not play, but he knows that I do, and probably accepts it. From my perspective, I can see that he probably accepts it, because if he didn't, he would deny me that, and if we were talking about forbidding anything – an adult to an adult, which is out of the question, he is also a “victim” of my whims, which means gambling. Maybe he quietly thinks that I will share the money with him, but my winnings are not that high (F aged 62 No. 27).

The surveyed woman stated that perhaps her husband counted on her winning, which constituted tacit consent for gambling. Such an attitude, similar to that presented above, can also stem from the obliviousness of risks associated with gambling. In an extreme situation, family members perceive only the benefits of gambling (the occasional wins), while being oblivious of the losses (the money spent on gambling which exceeds the wins), and thus they do not interfere with the activity, and even see it in a positive light. Such an observation constitutes an important premise in gambling addiction prevention, as society should be made aware of the actual chances of winning.

Another attitude presented by the families of the interviewed seniors in respect to gambling entailed giving warnings, drawing seniors' attention and, generally speaking, a negative stance on gambling. The negative outlook on

gambling was usually associated with spending money, which the relatives did not like, as they thought it was an unnecessary waste of money:

He (the husband) knows that I gamble, but he makes sure that I don't spend too much ... (F aged 68 No. 9).

Relatives who criticized gambling were themselves not involved in it, which could be the reason for their sensible assessment of the chance of winning and considering profits and losses resulting from gambling. They tried to convince gambling family members by giving rational arguments; however, the interviewed woman pointed to such argumentation being rather ineffective:

... My son discouraged me, so I was angry with him that I was winning and happy, while he would tell me that I lose more than I win. I am aware that this might be the case, but I don't mind how much I lose, but how much I win, not how much I spend" (F aged 68 No. 9).

For critical family members, even winnings from gamble did not change their negative perception of gambling, and in such a situation they remained sensible about gambling as a source of income:

My son and husband. My son criticized me all the time. Even if I won something and he got money from me, he would tell me "Today you win, tomorrow you will lose. You would be better off saving money." He thanked me, he was pleased, but he discouraged me from gambling (F aged 68 No. 9).

It was usually spouses and children who tried to discourage seniors from gambling, but its criticism was also voiced by other family members:

When it comes to my wife and daughter, they don't like it that I go and play the machine (M aged 70 No. 56).

My daughter knows and asks me whether I need it, her opinion on the matter is negative (F aged 67 No. 65).

They (the family) say "Don't gamble, don't gamble." I tried to convince my brother on several occasions, but he rarely plays. He always tells me not to play (M aged 65 No. 10).

The criticism did not always refer directly to the money spent. Sometimes the relatives simply had negative associations with the activity itself, perhaps in connection with other experiences that translated into greater awareness of the risk of gambling addiction or with the problems experienced in the past by the surveyed individual.

Another group of seniors does not directly refer to criticism by their relatives for gambling; however, they declare that they gamble in secret, hiding from their families. This may prove that the family already expressed, more or less directly, its negative attitude towards gambling. Perhaps the surveyed individuals gambled openly (and extensively) before, and this was met with criticism, which is why they started to hide this activity. It can be also the case that the respondents see gambling for money as something inappropriate and, even though they do not state this openly, they hide this activity for fear of being criticized:

It does not influence my family in any way, as my husband doesn't know that I gamble (F aged 61 No. 36).

They don't know, my husband doesn't know, they would jeer at me — I don't need this! (F aged 67 No. 65).

No, I rather keep my gambling a secret to a large extent. I don't want to be judged by my family or friends (F aged 74 No. 7).

Occasionally, and sometimes, when my wife is away for several days, I go there 2 or 3 days in a row. I don't have any such rules. If there is an opportunity, I take it (M aged 69 No. 58).

... I must cheat, and I don't always succeed in it, so I go irregularly (F aged 69 No. 24).

Nevertheless, the family's attitude towards gambling and its reaction can also have a very positive impact on the involvement of a relative in gambling. This is illustrated by two respondents who, owing to the intervention of the family, their interest and encouragement not to play, limited their practice, which was so excessive that it had already caused some problems in their lives:

... she knew on a few occasions that I was in trouble, and after several such conversations, I started to restrain myself, which is why I tell people that you have to show restraint due to family interventions ... and after the talks, I started to think more about this, which is why I mentioned several times that you have to be in control, but thanks to the interventions of my wife and children, who helped me to regain control, I distanced myself from what I had been doing.

What impact did the children have? Did you talk to them?

We talked when watching various matches, etc. Then we had several conversations about gambling, for me not to translate my passion for sports into gambling. You can hurt your family (M aged 63 No. 12).

They know, and they say: "Mom, you better put the money into a moneybox, you will have more." I was a bit short, but the kids helped me: "Mom, don't gamble, you will have more." But they helped and I settled the problem. I promised that I would not gamble. So I now cut down on it. Now, I only make one bet 3 times a week (F aged 75 No. 8).

Therefore, the family can also be an important protective factor concerning the risk of gambling addiction. Appropriate interventions, interest, and concern may translate into a decrease in gambling activity and thus reduce the risk of becoming addicted to gambling.

3.4. THE IMPACT OF GAMBLING ON FAMILY LIFE

The last analyzed and extensive issue regarding the relationship between family and gambling seniors is the impact of gambling on family life. Generally speaking, this impact was usually negative. Very rarely did seniors play together with their spouses (individual cases). In these cases, gambling was of a positive nature for them, constituting a common and controlled pastime. Usually, seniors gambled alone or with friends from outside the family, which rather caused the spouses to drift apart.

The most serious consequence of gambling for family life was its breakdown, associated with a strong life crisis of the gambler and suicidal thoughts:

I was ready to commit suicide. I lost my wife, had to leave the company... Money is important, but you lose more than money. I lost my family, lost it all (M aged 62 No. 72).

I was fired from work, my wife threatened to divorce me, the municipality sued me. I didn't know what to do with myself ... I tried to hang myself (M aged 66 No. 79).

It is worth noting that a breakdown of a relationship due to gambling usually concerned the earlier years of life of the surveyed persons. The participants described it as an event which took place in the past, but which was related to gambling. An early breakdown of marriage as a result of gambling is also illustrated by the statement below:

My first marriage broke up due to my vices (M aged 73 No. 52).

The interviewed individuals were aware of their gambling contributing to the breakdown of their lives, and referred to specific, related events:

In the beginning, the relationship was great. At some point, strange things started to happen. I liked to bet, send coupons. At first, all was going well, and then, when I was losing, I was more nervous, started to gamble higher sums of money. We had no kids ... My wife found the settlements and records in my notebook, stating how much I had lost. There were also several coupons, not yet played, for large amounts of money. She knew I gambled, but didn't know the extent of it. The gambling problem started to pile up. And so it went. She got angry. She said I was a gambler. ...Our marriage broke up (M aged 65 No. 10).

It is worth noting that the respondents, despite such serious consequences of gambling in their lives, did not stop gambling completely. They all still gamble, but to a much lesser extent. It is a fact, however, that after such experiences, they maintain significant control over their gambling and are aware of the associated risks (as evident from their statements not presented in this article).

If gambling has not resulted in the breakdown of marriage, in many cases it has contributed to conflicts, arguments, fights, and crises in the relationship, markedly decreasing the quality of their marital life:

We are now having fights about me spending so much time on the machine, and she is now aware of my activities. Luckily, I don't drink heavily, because if I also got

drunk, this would result in a tragedy at home. My wife worries a lot about my gambling addiction (M aged 68 No. 13).

I often promise and swear to my wife, and she tells me to kneel and swear that I won't go there anymore, but this does not help ... (M aged 73 No. 60).

... I should have admitted it then and faced the facts. ... Now, I don't consider this option anymore, but my husband knows what such systematic gambling is about (F aged 69 No. 24).

Is he angry about it? Of course, he (the husband) is (F aged 62 No. 15).

Family conflicts concerned different areas, one of which was spending money on gambling and financial deficits resulting in the household budget:

We had disagreements about money. One day there was money, the next day there was none. You had to make some more (M aged 69 No. 4).

This was not always only about money, since one respondent referenced time spent together, or the lack thereof, which was, according to his wife, due to gambling. This factor was also cited by another individual:

My husband sometimes started fights that I was going again, that it was Saturday and "Zosia again is going with her friends," as he would say. This sometimes stopped me, because I wanted to spare talking about (F aged 62 No. 15).

You got me here, she did criticize me, but not because I gambled and lost, but because of time, since my wife wanted to go somewhere, while I wanted to play the lottery, because they were closing at 6, and I thought that my ticket would win. What was I supposed to do? Leave the coupon? I would get mad. My wife waited for me and complained a bit. I don't know if this equals criticism, being in two places at the same time, sometimes I guess it does (M aged 61 No. 62).

Therefore, gambling can be at the expense of time devoted to a spouse, contributing to the deterioration of relations and the weakening of ties. Loosening my marital relationship was also due to concealing my gambling, lying to a significant other and dishonesty in the relationship. Persons involved in gambling start lying in order to be able to continue gaming, thus moving away from his/her spouse, living a lie made up for the purpose of satisfying one's own passion. This is illustrated by the answers below:

My husband knows what I'm doing and wants to control it, which is why I can't always go and why I search for excuses, like going shopping or buying cheaper groceries in supermarkets. I must cheat, and I don't always succeed, which is why I go irregularly (F aged 69 No. 24).

My wife pesters me about the missing money. I often tell her that I spent it on gasoline or come up with various stories. I can't offer much help at home now due to my health (M aged 62 No. 11).

Other family members and the wider community are also being lied to:

I manage to trick my sister, but I think she has started to suspect something. She said that if I have problems, I should see a psychiatrist, even checked the office hours, but I said that it is she who needed one, and not me ... She thinks I'm hurting myself (F aged 67 No. 5).

I think my family doesn't know. We tried to talk about it a couple of times with my wife, and if the family knew, they would be unhappy about me being involved in such things (M aged 63 No. 12).

Seniors who hide their gambling thus consider this activity to be something embarrassing, something that could mar their good image. Hiding gambling is detrimental to seniors as they are moving away from other people, and their social life is becoming increasingly impoverished and limited to just one activity:

... Not everyone knows, because there is nothing to be proud of, not all friends know – these are esteemed people, if they knew that I gamble, the friendships may not have lasted. All is done secretly. Even my wife doesn't know. I have been successfully tricking her for so many years, I don't know for how long I will be able to do this, and neither my neighbors nor friends know, since I am a model husband, father, neighbor, citizen. I do this ... how would you say it ... I do it incognito (M aged 73 No. 60).

Nobody knows that I gamble and lose. I go to casinos and other gambling facilities. No, nobody knows. I have to cover all this up (M aged 73 No. 60).

As a result of gambling, some seniors have lost relationships with family members or with close friends and acquaintances, which further extends the impact of gambling on the elderly:

... many times, I had to call a family member and ask for money. They were offended and stopped taking my calls—sometimes, when I manage to get through, they even pretended they didn't notice that I had called them. How is this possible? Even I know that cellphones show you who called, so when I called several times, day after day, it is hard not to notice, don't you think? ... I am a black sheep. Everyone steers clear of me (M aged 66 No. 79).

Yes, because of gambling, all my relationships took a turn for the worse. At work, with friends, acquaintances, family, hobby, everything. All this didn't matter to me. I forgot about books and fishing (M aged 62 No. 72).

When indicating the family consequences of gambling, some individuals directly pointed to neglecting some areas of life as a result of gambling:

Yes, I neglected my children, and this contributed to my daughter not getting married—she still lives with me (F aged 75 No. 51).

I don't look after my home as I should (F aged 67 No. 5).

As shown above, the consequences of gambling by seniors are predominantly negative. In extreme cases, gambling results in marital breakdown and a serious life crisis. Even if no breakdown occurs, gambling contributes to a decreased quality of marital life through conflicts and loss of trust due to lying to relatives about gambling.

4. CONCLUSION

Gambling by seniors is never outside the family context, similar to most other activities undertaken by people. Taking into consideration the analyzed statements made by seniors, one can observe two dimensions of the family context, the family conditions of gambling and the impact of gambling on the family. Senior gamblers draw attention to the tradition of gambling for money being present in their family homes, where they either observed the game, which was usually associated positively, or were involved in it, by e.g. buying lottery tickets for their parents.

The difficult financial situation of seniors and the desire to materially support their children constitute a fundamental factor forming a basis for their

gambling. The family can also be an important protective factor. In individual cases, appropriate interventions by relatives translated into seniors limiting their gambling activity. When it comes to the consequences of gambling, these were usually negative and associated with the end or deterioration of family relations.

Gambling is a kind of game, a pastime for adults. Unfortunately, this kind of entertainment poses a risk of addiction. Gambling addiction studies usually concern young adults and middle-aged people. Gambling in its common understanding is not associated with senior age. Studies conducted worldwide show, however, that more and more seniors are becoming engaged in this form of entertainment, thereby exposing themselves to the risk of addiction.¹⁴ The knowledge and awareness of the specificity of gambling are crucial in terms of prevention. This article aimed at presenting some of the results of studies on gambling seniors, devoted to the family context of gambling. The family should be taken into account in reducing the risk of gambling addiction, since family, as evidenced by the analyses above, constitutes a vital factor in taking up and keeping gambling.

BIBLIOGRAPHY

- ABBOTT, Max W., Christine A. STONE, Rosa BILLI, Kristal YEUNG. "Gambling and problem gambling in Victoria, Australia: Changes over 5 years." *Journal of Gambling Studies* no 32 (2016): 47–78.
- ALBERGHETTI, Alessandra, Patricia A. COLLINS. "A passion for gambling: A generation-specific conceptual analysis and review of gambling among older adults in Canada." *Journal of Gambling Studies* no 31(2) (2015): 343–358.
- ARIYABUDDHIPHONGS, Vanchai. "Older adults and gambling: A review." *International Journal of Mental Health and Addiction* no 10(2) (2012): 297–308.
- BADORA, Barbara, Magdalena GWIAZDA, Marcin HERRMANN, Jolanta KALKA, Jacek MOSKALEWICZ. *Oszacowanie rozpowszechnienia wybranych uzależnień behawioralnych oraz analiza korelacji pomiędzy występowaniem uzależnień behawioralnych a używaniem substancji psychoaktywnych*

¹⁴ Max W. ABBOTT, Christine A. STONE, Rosa BILLI, Kristal YEUNG, "Gambling and problem gambling in Victoria, Australia: Changes over 5 years," *Journal of Gambling Studies* no 32 (2016): 47–78; Mythily SUBRAMANIAM, Edimansyah ABDIN, Shazana SHAHWAN, Jay VAINGANKAR, Louisa PICCO, Colette BROWNING, Shane THOMAS, Siow CHONG, "Culture and age influences upon gambling and problem gambling," *Addictive Behaviors Reports* no 1 (2015): 57–63.

- [Estimation of the prevalence of selected behavioral addictions and correlation analysis between the occurrence of behavioral addictions and the use of psychoactive substances]. Warszawa: Centrum Badania Opinii Społecznej, 2015.
- BOTTERILL, Emma, Peter Richard GILL, Suzanne McLAREN, Rapson GOMEZ. "Marital status and problem gambling among Australian older adults: The mediating role of loneliness." *Journal of Gambling Studies* no 10 (2015): 1–12.
- BURGE, Alesia N., Robert H. PIETRZAK, Cheryl A. MOLINA, Nancy M. PETRY. "Age of gambling initiation and severity of gambling and health problems among older adult problem gamblers." *Psychiatric Services* no 55(12) (2005): 1437–9.
- CIURA Grzegorz, Jolanta SZYMAŃCZAK, Biuro Analiz Sejmowych Kancelarii Sejmu. Warszawa, 2012.
- LELONEK-KULETA, Bernadeta. "Patologiczny hazard wśród osób starszych" [Pathological gambling among seniors]. *Świat Problemów* no 9 (2015): 37–41.
- MEDEIROS, Gustavo C., Eric LEPPINK, Ana YAEMI, Mirella MARIANI, Hermano TAVARES, Jon GRANT. "Gambling disorder in older adults: A cross-cultural perspective." *Comprehensive Psychiatry* no 58 (2015): 116–121.
- RAHMAN, Ardeshir S., Corey E. PILVER, Rani A. DESAI, Marvin A. STEINBERG, Loreen RUGLE, Suchitra KRISHNAN-SARIN, Marc N. POTENZA. "The relationship between age of gambling onset and adolescent problematic gambling severity." *Journal of Psychiatric Research* no 46(5) (2012): 675–683.
- RACŁAW, Mariola, Magdalena ROSOCHACKA-GMITRZAK. Proces starzenia się w kontekście wyzwań demografii, polityki społecznej oraz doniesień badawczych [The aging process in the context of demographic challenges, social policy and scholarly findings], the "Aktywny senior—najlepszy rzecznik swoich społeczności" project co-financed from the funds of Ministry of Labour and Social Policy under the Government Programme for Social Participation of Senior Citizens for 2012–2013.
- STRZELECKI, Zbigniew, Janusz WITKOWSKI. "Demograficzne uwarunkowania systemu ubezpieczeń społecznych w Polsce" [The demographic conditions of the social insurance system in Poland]. In *Ubezpieczenia społeczne w Polsce. 10 lat reformowania* [Social insurance in Poland. 10 years of reforms], edited by Józef Hryniewicz, 15–69. Warszawa: ISNS UW, 2011.
- SUBRAMANIAM, Mythily. "Prevalence and determinants of gambling disorder among older adults: A systematic review." *Addictive Behaviors* no 41 (2015): 199–209.
- SUBRAMANIAM, Mythily, Edimansyah ABDIN, Shazana SHAHWAN, Jay VAINGANKAR, Louisa PICCO, Colette BROWNING, Shane THOMAS, Siow CHONG. "Culture and age influences upon gambling and problem gambling." *Addictive Behaviors Reports* no 1 (2015): 57–63.
- SZŁAZAK, Małgorzata. "Starzenie się populacji wyzwaniem dla polityki społecznej" [Population aging as a social policy challenge]. *Materiały konferencyjne* [Conference Materials]. Kraków: Regionalny Ośrodek Polityki Społecznej w Krakowie 2012.
- TIRACHAIMONGKOL, Luxana C., Alun C. JACKSON, Jane E. TOMNAY. "Pathways to problem gambling in seniors." *Journal of Gerontological Social Work* no 53(6) (2010): 531–546.

WĄDOŁOWSKA, Katarzyna. *Obraz typowego Polaka w starszym wieku* [The image of a typical senior Pole]. Warszawa: Centrum Badania Opinii Społecznej, BS/2/2010.

Translated by Jan Kobyłecki



The preparation of the English version of *Roczniki Teologiczne (Annals of Theology)* and its publication in electronic databases was financed under contract no. 836/P–DUN/2018 from the resources of the Minister of Science and Higher Education for the popularization of science.