The Profile and Motivations of Elderly Women Gamblers

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Abstract

Survey research was conducted to determine the profile and motivations of elderly women gamblers. The survey results indicate there is potential to increase revenues by appealing to this segment. Those that do visit casinos, do so primarily for the entertainment and excitement it provides. Furthermore, as a group, elderly women gamblers are disciplined and do not suffer from compulsive gambling problems.

Introduction

Gambling is a near universal pastime. In almost all parts of the world one can find gaming ventures being carried out either informally or formally. In fact, in the United States, one form of gambling or another is available in forty-eight of the fifty states. Casino style gaming is currently legal in twenty-two states in a variety of forms such as on riverboats, at riverside docks, Indian reservations and on cruise ships.

This pervasive gambling environment attracts a wide range of economic and demographic groups. One such demographic group is elderly (over 60 years of age) women gamblers. As gambling has become more and more prevalent in towns and cities across the nation, the sight of elderly women "feeding" slot machines has become all too common. Their acceptance at bingo parlors of yesterday is giving way to their presence at various gambling venues.

Objectives of the Study

Given the large-scale presence of this demographic group in all forms of casino gambling, the study seeks to answer three questions.
1. What are the casino visitation characteristics of elderly women gamblers?
2. What are their primary reasons for visiting casinos?
3. Does gambling as an activity negatively impact elderly women gamblers?

Relevance of the Study

As the U.S. population continues to age, the aging female population represents a significant percentage of this demographic cohort. [1] Women over 60 will represent 54 percent of this demographic cohort in the year 2008 and will continue to dominate (increasing slightly to 55 percent) this demographic cohort until 2015. It is important for providers of gambling as a form of leisure activity to understand the gaming behavior and motivations of elderly women gamblers, in order to attract and maintain this segment of the market. This study will provide information to those that want to market this important segment of the gaming market.

Literature Review

The larger context of the present study is best understood by reviewing discussion in the larger body of the gambler profile and motivation literature. In any study seeking to identify the profile of gamblers and their motivations it is important to review some of the existing literature on this subject. These studies served two purposes; 1) provide an understanding of previously conducted studies that have tried to explain why people gamble; and 2) assist in creating the survey instrument for this study.

A sociological categorization of gamblers has been conducted by Faith Freestone, based upon their motivations (Freestone ,1997). The six categories as defined include the following:

1. Life-liners: Defined as elderly and generally associated with one type of regular activity, such as bingo (and now apparently slot machines).

2. Thrill-seekers: Defined as those gambling for the buzz and action. This group enjoys betting on horses and roulette, because they enjoy the adrenaline-induced rush associated with these games. This group is generally younger and male.

3. Escape Artists: Defined as those who indulge in gambling as an escape mechanism. Casinos, bingo halls, betting shops provide such venues. As this group uses gambling as a surreal experience, they are most prone to succumbing to gambling addition.

4. Social Adventurers: Defined as those who enjoy the social adventure associated with gaming. A variety of age groups fall into this category.

5. Accompanists: Defined as those who accompany friends and relatives to casinos. Their primary motivation is not the casino, but the interaction with their friends at casinos.

6. Novelty acts: Defined as those who enjoy learning and experiencing a new environment. This group may be the casino's least loyal group, as they are in search of something novel, which new casinos or another activity may provide.

A similar categorization conducted by Walker (1992) categorized gamblers as regular players, part-time players, professional and serious players. Walker identified two reasons associated with why people gamble; *psychological factors*, which are the internal factors that drive a person to gamble, and *situational factors*, which are related to the external environment. These include social and economic reasons (Walker, 1992).

The profit motive, according to some studies, is central to gambling. Many sociologists argue that this profit motive may manifest itself indirectly in the form of desire to portray social snobbery. When conventional ways of social mobility are closed, people may take unconventional methods such as crime or gambling (Devreux, 1980; Tec, 1964).

There is a consensus among most studies on gambling motivations that earning money is not the primary motivation for gambling (Brenner and Brenner, 1990; Martinez, 1983; Glassman, 1995).

A study by Wykes (1964) identified eight reasons for gambling, which include:
1. The acquisition of unearned money;
2. Social cachet or snobbery;
3. Sexual compensation;
4. Masochism;
5. Boredom;
6. Intellectual exercise;
7. The desire to prove one's superiority to the forces of chance; and
8. Inexplicable excitement.

O'Hyde's study identified four reasons as to why people gamble (O'Hyde, 1978).
1. Entertainment;
2. Fun;
3. Challenge; and
4. Skill Mastery.

An economic perspective on why people gamble is provided by Brenner and Brenner (1990), who state that risk seekers gamble and risk averse individuals do not. A few studies analyzed the reasons why elderly women gamble. Brenner and Brenner (1990) argued that older women gamble because upward mobility in their career has ended, because of insecurity after retirement, and insecurity after the death of their partner.

Some studies have examined the role of socialization in leisure activities in general of elderly women and gambling in particular. According to Tokarski (1993), "being with people and having social contacts are two of the most common aims of the elderly when they look for activity" (Tokarski, 1993: p. 63). However, the fact that many elderly women enjoy playing the slot machine, essentially a solo activity, defies the socialization argument.

Some of the most controversial studies have been done in the area of compulsive gambling. According to Eadington, " though it is clear that most people who participate in gambling activities treat it responsibly as a recreational pursuit, there

is a small but significant portion of the population for whom gambling becomes an obsession, a compulsion, or a pathology —in a word, a problem" (Eadington, 1993:p. xxv). According to Eadington and other researchers, as commercial gambling continues to become acceptable among the general public, problem gambling will spread as well (Eadington and Cornelius, 1993; Caldwell ,1988; Walker, 1992). Furthermore, some researchers believe that there is a progression of gamblers from occasional to habitual. This progression is characterized by spending more money than planned, spending more time than planned, and risking higher and higher stakes (O'Hyde, 1978).

Methodology

Instrument

The study's instrument consisted of a mail questionnaire. The questionnaire included a total of twenty-one questions. The first part of the questionnaire assessed the profile of the respondent's casino visit. The nine questions in this section of the instrument were a combination of open-ended and closed questions. The second part of the questionnaire focused on the reasons why the respondents visit casinos. The structure of this section of the questionnaire consisted of a series of statements. Respondents were asked to state the degree of agreement on a five-point Likert Scale ranging from "strongly agree" to "strongly disagree". This section also had one open-ended question in which the respondents were asked to state the top 3 reasons why they gamble. The third part of the questionnaire consisted of six open and closed questions to determine the demographic profile of elderly women gamblers.

Sample

The sampling frame for the study consisted of a simple random sample of 2,000 female heads of households, over 60 years of age, residing in Michigan. The survey was conducted independently by EPIC MRA, a sampling survey firm that used U.S. Bureau of Census data from which the sample was selected. A total of 480 responses were received (from one mailing), of which 478 were useable, yielding a response rate of 23.9 percent.

The demographic profile of the respondents indicated that the average age was 68 years and a majority were married (67 percent). A fairly high percentage were widowed or separated (27 percent). Forty percent of the respondents lived in mid-sized to small cities with populations ranging from 10,000 to 100,000. Twenty one percent lived in rural communities. A typical respondent had at least finished high school, with twelve percent of the respondents having completed a four-year college degree. The vast majority of the respondents (85.6 percent) were empty nesters, with no children at home. As expected, 73.5 percent of the respondents were retired and 13.3 percent stated they were homemakers. The median household income for the group was $30,000, with 25 percent of the group making more than $50,000, and the other 25 percent making less than $20,000.

Data Analysis

The data were analyzed using the Statistical Package for Social Sciences software (SPSS, 1990), version 9.0. The primary analytical tools used were descriptive, which included mean, median, proportion, standard deviation, range and frequency distribution.

Limitations

A limitation of the study may be attributed to the sampling frame. The study design would have been more robust if a sample of elderly women were chosen from census data of more than one state. While the sample may not be representative of all the states in the U.S., Michigan has fifteen legalized casino sites and the sample may be representative of states in which gamblers have similar exposure to legalized gambling.

Discussion of Results

Casino Visitation Profile of Elderly Women Gamblers

Our survey found that more than half the elderly women respondents, or 56 percent, had visited a casino (Table 1). However, the majority of these women were not regular visitors to a casino. As Table 2 shows, 57 percent of those who said they visited a casino may have been to a casino once or twice in their life. Those that responded that they visit a casino 1-10 times a year were categorized as infrequent visitors: 33.8 percent of the elderly women gamblers fall in this range. Regular infrequent visitors made up 8.4 percent of the total. These individuals visit a casino one to two times a month. Finally, .8 percent of respondents classified themselves as regular visitors, with visits of three to four times a month.

Table 1
Casino Visitation

CASINO VISITATION	RESPONDENTS	PERCENT	CUMULATIVE PERCENT
Yes	261	54.6	54.6
No	217	45.6	100.0
Total	**478**	**100.0**	**100.0**

A direct implication of this visitation profile is that there is a large percentage (untapped) of elderly women who have not taken up gambling as a leisure activity. Second, even those that have visited a casino, a large majority are infrequent visi-

tors, and thus represent an upside potential for casinos that wish to target this demographic group.

Table 2
Number of Annual Visits To Casinos Among Those Who Visited Casinos

ANNUAL VISITS CATEGORY	RESPONDENTS	PERCENT
Not a visitor (1 or 2 times in their lifetime)	149	57.1
Infrequent visitor (1 to 10 times a year)	89	33.8
Regular infrequent visitor (1 to 2 times a month)	22	8.4
Regular frequent visitor (3 to 4 times a month	2	0.8
Total	**261**	**100.0**

Travel Pattern

The study indicated that elderly women gamblers tended to go with two distinct, and virtually equal groups, family and/or friends. As Table 3 shows, only 4.3 percent of the women went to a casino alone. This response in favor of group versus individual travel indicates that a gambling trip for elderly women is a social activity.

Table 3
Travel Pattern

NATURE OF PARTY	RESPONDENTS	PERCENT
Family	155	47.1
Friends	132	40.1
Alone	14	4.3
Other	28	8.5
Total	**329**	**100.0**

Casino Visitation, Travel Budget

The amounts budgeted directly for gambling by the women were rather modest. For instance, the median amount budgeted for gambling was $50.00 dollars and the average amount for the respondents was $130.46. The next largest travel budget category was transportation with an average of $112.30 and a median of $22.50. The large difference between the mean and median statistics indicates a skewed distribution, which may be the result of a group of respondents that reported high budgets due to long distance casino visitation trips, such as those to Las Vegas. In this case the median would be a more representative statistic for analyzing the results.

Table 4
Casino Travel Budget

BUDGET CATEGORY	RESPONDENTS	AVERAGE AMOUNT BUDGETED	MEDIAN AMOUNT BUDGETED
Gambling	198	$130.46	$50.00
Lodging	73	$107.69	$70.00
Transportation	88	$112.30	$22.50
Food and Drink	120	$48.95	$25.00
Non-Gaming	52	$94.69	$50.00

Measured in terms of the median, the budget for lodging would rank the highest at $70.00. This would be followed by gambling and non-gambling budgeted expenditures, each at $50.00. The amounts budgeted for food, drink and transportation rank fourth and fifth with almost equal median expenditures budgeted at $25.00 and $22.00, respectively.

Gambling Experience

Most of the elderly women gamblers (37.3%) started casino gambling sometime between 1991 to the present period (see Table 5). Of this group (post 1991 period starters), the highest percentage (25.4%) started gambling sometime between 1994-1996. This may be partially explained by the rapid development of Indian Casinos in Michigan. Furthermore, as many of the gamblers in this group started casino gambling at such a late age, it may explain their comfort level and increasing popularity with low skill games such as slot machines.

Table 5
Gambling Experience

PERIOD WHEN FIRST GAMBLED	RESPONDENT	CUMULATIVE PERCENT	PERCENT
1950-1960	12	5.5	5.5
1961-1970	24	11.1	16.6
1971-1980	40	18.4	35.0
1981-1990	60	27.7	62.7
1991-present	81	37.3	100.0
Total	**217**	**100.0**	**100.0**

The "Regret Factor": Money

The survey results revealed that the respondents as a whole were disciplined in their spending habits. Only 2.5 percent said they always spent more than they intended, 44.6 percent stated that they sometimes spent more, but the majority (52.9 percent) stated they never spent more than they intended to. In any form of voluntary leisure activity, if the participant continuously spends more than originally intended, one may theorize that at some point the leisure experience could become negative. If the "regret factor" is high for an activity, it may negatively impact future purchase decisions by that group. In the case of the elderly women, it does not appear that is a problem.

The "Regret Factor": Time

A similar analysis was also done by asking the respondents about their perception of time spent at casinos. Just as a "Regret Factor" can creep into a leisure activity with regard to money, the same may hold true for their time expenditure. Overall, if participants feel that they are spending more time than they intended at an activity, the experience could become a negative one for them. However, the results of the survey indicated that only a very small percentage (3.4 percent) of the respondents stated that they always spent more time than they intended. There was an almost equal split between those that responded "sometimes" and "never" (49 percent and 48 percent). The implications of these results show that from a time expenditure standpoint this group does not consistently "regret" spending time at casino games.

> **The typical elderly women gambler is spending very little money on gambling on a per hour basis. In fact, the amount spent would compare on a per hour basis with an evening at a theatrical performance or concert.**

Time Spent on Casino Games Per Visit

On average, the respondents in the study spent 4.54 hours on casino games per visit with a median response of 3.0 hours (see Table 6). The majority of the respondents spent between 0 and 4 hours in the casino actually gambling (70 percent). Only a small percentage (4.5 percent) spends between 15 and 25 hours at casino games on a typical visit. Based upon the majority responses, and median expenditures on gambling ($50 per visit, previously stated in the article), the typical elderly women gambler is spending very little money on gambling on a per hour basis. In fact, the amount spent would compare on a per hour basis with an evening at a theatrical performance or concert.

Table 6
Distribution Of Time Spent On Casino Games (Per Visit)

HOURS	RESPONDENTS	PERCENT	CUMULATIVE PERCENT
0-2.0	77	34.7	34.7
2.01-4.0	78	35.1	69.8
4.01-6.0	31	14.0	83.8
6.01-8.0	12	5.4	89.2
8.01-10.0	6	2.7	91.9
10.01-15.0	8	3.6	95.5
15.01-25.0	10	4.5	100.0

Favorite Casino Games

The overwhelming majority of the elderly women ranked slot machines (see Table 7) as their favorite casino game (81.5 percent). This is not a surprising number since slot machine play by the elderly can be readily observed by anyone walking through a casino. However, higher skill games such as Blackjack, though a distant second, nonetheless had more respondents than expected picking it as their favorite (18.9 percent). From the viewpoint of a casino, the survey results support the casino's focus on slot machines as a substantial percentage of their allocated floor space. Furthermore, if slots continue to be their higher margin games, then, the study results reinforce slot focus from a market demand perspective.

Table 7
Favorite Casino Games

CASINO GAMES	RESPONDENTS	RANK	MEAN RESPONSE	PERCENTAGE SELECTING GAME AS FAVORITE
Slots	227	1	1.35	81.5
Blackjack	148	2	3.15	18.9
Other	30	3	3.7	20.0
Poker	120	4	3.74	.8
Roulette	120	5	4.0	5.0

Specific question on the instrument: Please rank the following casino games (Ranking scale: 1= Favorite- 5= Least favorite)

Elderly Women and Gambling Motivation

The second part of the study was designed to elicit responses about their gambling motivations. A wide range of choices was listed so as to get as detailed a response rate as possible. A total of 19 gambling motivations (Table 8) were listed in the form of statements, and the respondents were asked to agree or dis-

agree with the statements on a five-point Likert Scale. In addition, the respondents were asked to list the top three reasons why they gamble.

Table 8
Ranking Of Gambling Motivations Of Elderly Women Gamblers

GAMBLING MOTIVATIONS	RANK	RESPONDENTS	MEAN (1)
PRIMARY MOTIVATORS			
Casinos are entertaining	1	212	2.40
Casinos are exciting	2	217	2.46
It is a people watching activity	3	210	2.49
It is an escape from routine	4	209	2.51
Gambling is entertaining	5	201	2.57
Gambling is an exciting activity	6	206	2.68
NEUTRAL FACTORS			
It is something to fill time	7	207	3.04
It is a convenient getaway	8	209	3.07
Winning provides a feeling of achievement	9	205	3.15
LESS IMPORTANT MOTIVATORS			
Meeting different people	10	205	3.59
An opportunity to test my abilities	11	206	3.72
An opportunity to win a lot of money	12	207	3.76
It keeps me socially active	13	204	3.76
An opportunity to learn something new	14	204	3.82
Casinos offer many incentives	15	202	3.95
Provides an opportunity to become competent in a skill	16	202	4.17
Provides a sense of belonging	17	203	4.31
I am addicted to gambling	18	205	4.72
Provides a source of income	19	203	4.90

(1) Measured on a scale where 1 equaled most important while 5 equaled not important.

The top reason why elderly women gamble is because they find that casinos are entertaining (mean response 2.40 on a 5 point scale). Taken together, elderly women ranked those motivations the highest, ranging from a mean of 2.40 to 2.68, that had to do with entertainment, excitement, people watching and break from the routine. This would imply that casinos need to keep the entertainment and social content in the casinos in order to continue to attract this segment.

The next group of motivations had response ratings from 3.04 to 3.15. These included factors such as a time filling activity, a convenient getaway and the feeling of achievement winning provides. However, as the average response to these motivations was closer to 3 on a scale of 1 to 5, these factors are more or less neutral.

The final group of motivations ranged in mean response from 3.59 to 4.90. These are considered as unimportant factors for elderly women gamblers. These include factors such as meeting different people (3.59), an opportunity to test my abilities (3.72), an opportunity to win a lot of money (3.76), incentives provided by

casinos (3.95), addiction (4.72) and gambling as a source of income (4.90). It is important to note that the unimportant factors may be categorized into basically four categories:

1. Some aspect of socializing;
2. External motivations provided by casinos such as winning incentives;
3. A skill oriented motivation such as learning and testing abilities; and
4. A form of habitual activity such as addiction or regular source of income.

Top Reason Why Elderly Women Gamble (Response to open-ended question)

The respondents were asked to list the top three reasons why they gamble. Table 9 summarizes the responses selected as their number one reason. A total of 132 responses were listed of which entertainment and excitement was the most popular choice (34 percent selected this as first choice). This was followed by those who considered winning and the challenging aspects of gambling important (25 percent). Approximately the same number (24 percent), selected some sort of time related reason as their first choice. Finally, socialization and external factors were selected by 11 percent and 6 percent as their first choice. Based upon this selection, it appears that most elderly women gamble because of some form of stimulation (excitement, entertainment, winning, and challenge).

Table 9
Number One Reason Why Gamble
(Response to open ended questions)

CATEGORY	RESPONDENTS	PERCENTAGE
Excitement/Entertainment	45	34.0%
Winning/Challenge	33	25.0
Time related	32	24.0
(Time pass, getaway, something different, keeps busy)		
Socialization	15	11.0
External factors	8	6.0
(Food, shows, atmosphere)		
Total	**132**	**100.0%**

Impact of Gambling on Mental or Social Well Being

Many recent studies (Walker,1992; Eadington and Cornelius,1993; Caldwell,1988; O'Hyde,1978) have focused on problem gaming. The concern has been the negative impact of gambling as an activity or pastime. The gambling motivations previously discussed reveal the overall attitude with which this group views gambling as an activity. However, this research was particularly interested in finding if gambling as a recreation behavior has in anyway negatively impacted

elderly women gamblers (see Table 10). The set of the next four questions was designed to determine this about this group. The first three questions indirectly approach this question by revealing their mental attitude when they play. The last question directly asks them about negative impacts.

When asked if they felt guilty after gambling, 48.9 percent stated that they never felt guilty about gambling. Only 12.6 percent of the respondents stated that they felt guilty after a gaming experience and 38.5 percent said that they sometimes regretted the experience. By itself the question does not mean anything. However, taken together with the next two questions, which asked them if they were compelled to return to recoup losses and whether they could stop when they were ahead, reveals a group that is quite disciplined in its gambling behavior. Fully, 90.1 percent said they are never compelled to return and win back their losses, and 40.6 percent of the respondents said that they could stop when they were ahead. However, approximately an equal number (43.2 percent) stated that they could only stop (when ahead) sometimes.

Table 10
Mental Attitude When Gambling

MENTAL ATTITUDE	RESPONDENTS	PERCENT	CUMULATIVE PERCENT
Do you regret having gambled?			
Yes 29	12.6	12.6	
Sometimes	89.0	38.5	51.1
Never	113.0	48.9	100.0
Are you compelled to return and recoup losses?			
Yes 1	0.4	0.4	
Sometimes	22.0	9.4	9.9
Never	210.0	90.1	100.0
Is it hard to stop when you are winning?			
Yes 37	16.2	16.2	
Sometimes	99.0	43.2	59.4
Never	93.0	40.6	100.0

Synthesis, Implications of Study Results and Conclusion

The study results indicate that there is a large and untapped market of elderly women that have not taken up gambling as a leisure activity. Those that do frequent casinos are a gregarious group, generally travelling with friends or relatives. At the casino they spend an average of 4.54 hours on casino games. Their expenditure pattern reveals that their casino visits are balanced between gambling and non-gambling activities. As a group, the current set of elderly women gamblers is not

very experienced, as a large percentage started to gamble only after 1991. This lack of experience and resulting low skill level has resulted in the overwhelming popularity of slot machines as the game of choice. The primary motivation for gambling with elderly women is excitement and entertainment. While this supports some of the previous studies on gambling motivations (O'Hyde, 1978; Walker, 1992; and Freestone, 1997), the particular contribution of this study is that it has identified the motivations of a particular demographic cohort, elderly women.

Money, reliance on source of income and addiction do not appear to be motivators for this group. As such, problem gaming is not expected to be a problem with elderly women gamblers. This is further supported by their responses to questions which revealed they do not suffer from the "regret factors" of money or time. While approximately half the respondents felt guilty at least sometimes, as a group, their overall mental attitude towards casino gambling is disciplined.

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Endnotes

1 Based upon U.S. census projections the population (both sexes) over the age of 60 in the U.S. is expected to be as follows:
July 1 2008 = 52,720,000
July 1, 2009 = 54,161,000
July 1, 2010 = 55,623,000
July 1, 2015 = 63,995,000