

# Gambling and older adults: there is no safe bet!

Cecília Galetti<sup>a</sup> , Hermano Tavares<sup>a</sup> 

<sup>a</sup>Pro-AMITI – Ambulatório Integrado dos Transtornos do Impulso do Instituto de Psiquiatria do Hospital das Clínicas, Faculdade de Medicina, Universidade de São Paulo – São Paulo (SP), Brazil.

## Correspondence data

Cecília Galetti – Rua Doutor Ovídio Pires de Campos, 785 – Cerqueira César – CEP: 05403-903 – São Paulo (SP), Brazil. E-mail: cecilia.galetti@hc.fm.usp.br; ceciliagaletti@gmail.com

Received on: Feb 27, 2025.

Editor decision on: Mar 27, 2025.

Accepted on: Apr 25, 2025.

Handling Editor: Einstein Camargos

**How to cite this article:** Galetti C, Tavares H. Gambling and older adults: there is no safe bet! *Geriatr Gerontol Aging*. 2025;19:e0000304. [https://doi.org/10.53886/gga.e0000304\\_EN](https://doi.org/10.53886/gga.e0000304_EN)

**Copyright:** © 2025 Galetti et al. This open-access article is distributed under the terms of the Creative Commons Attribution License, which permits unrestricted use, distribution, and reproduction in any medium, provided the original author and source are credited.



## Abstract

This article aims to alert geriatricians and gerontologists about the risks of gambling among older adults. Although institutionalized gambling has existed in Brazil since the golden age of casinos, despite being a recreational activity not everyone gambles in a healthy way. Some people's gambling becomes problematic and they lose control of their behavior, resulting in a gambling disorder, which could lead to financial, emotional, social, and health damage. Currently, the abundance and easy access to online gambling seems to have increased the risk of problem gambling for vulnerable groups, and we are already experiencing a national epidemic of gambling disorder. Older people may be included in this group, since they present some risk factors for problem gambling, such as a high prevalence of depressive symptoms, social isolation, and feelings of loneliness. Gambling to relieve a dysphoric mood is a diagnostic criterion for gambling disorder. Because government surveys have shown the extent of older adult participation in online gambling, geriatricians and gerontologists should not disregard the real risk that older people may develop problematic gambling patterns — even online —, and these specialists should pay attention to certain signs and behaviors. The Lie/Bet Questionnaire is recommended for screening problem gambling behavior and can facilitate care for older adults with gambling problems.

**Keywords:** Older adults; Gambling; Loneliness; Brazil.

## SPECIFICITIES AND PERILS OF GAMBLING AT AN OLDER AGE

Betting is fundamentally a recreational activity, and older adults often have a positive attitude towards gambling, seeing gambling as an ordinary and safe form of entertainment. A recreational pattern of gambling can provide a number of benefits for older adults, including opportunities to socialize, relieve boredom, feel excitement, and reduce social isolation. Moreover, some types of gambling appear to stimulate cognitive functions, such as memory, concentration, math skills, and motor coordination.<sup>1</sup>

Gambling has long been present in the lives of older Brazilians, as observed in the golden age of casinos, state lotteries, a pervasive clandestine lottery called *Jogo do Bicho* (Animal Game), bingo halls, and electronic games such as slot machines. We now live in the era of online casino games, slot machines, and sports betting.

Despite the preconceived notion that older people do not use the Internet due to difficulty dealing with electronic media, according to the Brazilian Institute of Geography and Statistics (IBGE),<sup>2</sup> Internet use is increasing among older adults: rising from 24.7% in 2016 to 66.0% in 2023, and 86.5% of older users do so on a daily basis, with mobile phones being the principal means of access. This figure is lower than desired, and there is a movement to encourage digital inclusion among older adults due to its benefits, such as reduced social isolation and increased access to services.<sup>3</sup> However, increased online activity also involves greater exposure to online gambling, and it is a risky bet to assume that older adults will not get involved in it.

A survey by the DataSenado Institute<sup>4</sup> found that of 22 million people who bet on sports online in the month prior to the survey, 14% (around 3 million) were older adults, which is similar to the proportion of older adults in the Brazilian population according to 2023 IBGE data (15.6%).<sup>5</sup> Hence, being an older adult does not reduce the chance of betting specifically on sports online.

Among older adults, the population that has most increased in the last 12 years is the 60–69-year age group, reaching 7.8 million individuals.<sup>5</sup> This age group belongs to a generation that is already more familiar with new technology and the Internet. Future generations of older people will have more online presence because the barrier of difficulty in dealing with electronic media will diminish, and it will be easier for them to get involved in online gambling.

The wide availability and easy access to online gambling, i.e., the convenience of betting from anywhere and at any time (with a cell phone and an Internet connection) as well as the anonymity of the activity facilitates unhealthy involvement.<sup>6</sup>

There are 3 levels of involvement with gambling, progressing with the need to increase the amount and frequency of bets to reach the desired level of excitement:

1. Recreational gamblers, who gamble from time to time and have control over this behavior;
2. Problem gamblers, who show some loss of control and negative effects from this behavior;
3. Individuals with gambling disorder, which is diagnosed when an individual meets  $\geq 4$  criteria for this disorder for  $> 12$  months, according to the Diagnostic and Statistical Manual of Mental Disorders – 5th edition (DSM-5; APA).<sup>7</sup>

These individuals lack of control over their impulse to gamble, being unable to stop despite significant losses (financial, emotional, and relational).

One diagnostic criterion for gambling disorder is: "gambling as a way of relieving a negative mood." An international scoping review article<sup>8</sup> found that a portion of older people gamble to reduce depressive or stressful emotional states and/or turn to gambling to cope with difficult situations. According to this review, older people use gambling as a temporary escape from bereavement, retirement, physical pain, and dysfunction, as well as to reduce social isolation, feelings of loneliness, and boredom.<sup>8</sup> A Canadian study investigating casino gambling in 2103 individuals aged  $\geq 55$  years found the following motivations: to escape from worry (16.7%), to help with anxiety and depression (8.9%), to escape from boredom (39.2%) and to reduce loneliness (15.6%).<sup>9</sup>

According to IBGE data,<sup>10</sup> in 2019 13% of Brazilians aged 60 to 64 had been diagnosed with depression, and the number of diagnoses increased by 48% among those aged  $\geq 75$  years between 2013 and 2019. According to Silva et al.<sup>11</sup> the prevalence of self-reported depression among 22,728 older Brazilians participating in the National Health Survey was 11.8%. A study using the ELSI-Brazil sample<sup>12</sup> found that 16.8% of the older participants reported constant loneliness and 31.7% reported occasional loneliness, while feeling constant loneliness was significantly associated with depression and other factors. In other words, a significant proportion of Brazil's older population already has a mental condition that could make them vulnerable to problematic gambling.

According to Johnson et al.,<sup>8</sup> some older adults gamble not just for fun or to fulfill psychological needs, but to earn money. Because gambling is fundamentally a recreational activity, doing it to generate income is a deviation from its original function and is indicative of problematic behavior.

According to a survey by the Central Bank of Brazil,<sup>13</sup> around 800,000 adults aged  $\geq 60$  years bet online in August

2024 and spent median monthly amounts in excess of BRL 3,000.00 (a much higher figure than betters aged 20–30 years, whose median amount was BRL 100.00). Although there are fewer older gamblers than younger gamblers, older gamblers spend 30 times more than their younger peers. It is worth noting that this survey only considered Brazil's Pix instant payment system (excluding credit cards payments), so the figures are underestimates and the real scenario could be even worse.

Another important factor is the common misconception that older people, due to their "life experience," are less likely to become problematic gamblers. In other words, betting at an older age is safer than in other stages of life, which, in fact, could not be less true. By definition, betting is risking a variable amount of money in an attempt to earn a larger amount, so it is inevitably a risk behavior regardless of age or social status. Moreover, gambling is game of chance, meaning that winning or losing largely depends on randomness and the skill of others, rather than the gambler's own skill. According to Johnson et al.,<sup>8</sup> studies have reported that few older adults who gambled believed that they were not at risk of gambling-related harm, dismissing any real threat.

A Brazilian study<sup>14</sup> found that of 585 individuals who sought treatment for gambling addiction at a specialized center between 1996 and 2007, 8.5% were older adults. How many more older adults with problem gambling in the general population haven't sought treatment and are suffering the consequences of this disorder?

When gambling leads to bankruptcy, older adults will probably find it more difficult to recover than younger people. The reasons include low retirement pensions (in 2020, the monthly individual income of 69% of older Brazilians was  $\leq 2$  times the federal minimum wage<sup>15</sup>) and the difficulty of increasing their own income, largely due to difficulty re-entering the job market or a lack of family or social support, given that many families depend on financial assistance provided by older relatives (i.e., 9.2% of Brazilian families in 2015).<sup>15</sup>

The current government considers Brazil's older adult population to be vulnerable to the risks of online gambling. A proposed bill (PL 3.718/2024) aims to limit or even prohibit bets made by older adults (among other groups). Despite its intent to protect vulnerable populations, limiting or denying broad and unrestricted access to each and every older adult would, by definition, deny their autonomy and self-determination. Therefore, to avoid stigmatizing them, a more sophisticated strategy should be considered. International councils and commissions have proposed measures to reduce the harm done to people who gamble

online,<sup>16,17</sup> but we could find no specific guidelines for the older population. However, a study by Marionneau et al.<sup>18</sup> in European countries found that mandatory policies, reasonable maximum bet limits, limits on betting exposure time, lower limits for young adults, and associating limits with duty-of-care appear to be reducing harm. Although these measures are not specifically aimed at older adults, they can serve as inspiration for Brazilian policy.

Older adult gambling is relevant not only because of its economic and financial impact, such as debts and bankruptcy, but also in terms of public health, since it increases the demand for social and health services. Studies in the USA,<sup>19</sup> Australia,<sup>20</sup> Canada,<sup>21</sup> and England<sup>22</sup> have found that after the massive expansion of gambling, the demand for gambling treatment in health services increased from 30 to 60% depending on the period and type of gambling. Another reason for the increased use of health services is comorbid gambling disorder, depression, and substance abuse,<sup>23</sup> which often leads to treatment seeking. According to the literature,<sup>24</sup> older people with gambling problems also have greater alcohol abuse, psychiatric disorders, and cardiovascular diseases than older recreational gamblers.

Problematic gambling can become a vicious circle: older people gamble to escape loneliness, boredom, and/or depression, and they may incur debt from their losses, worsening a preexisting situation of low mood and social isolation.

It is also important to consider the negative effects of regular/frequent gambling on physical health. Problem gambling is associated with various negative health behaviors,<sup>25</sup> such as sedentarism and continuous stress, which can favor the development of sarcopenia, for example.

In short, the older population has particular vulnerabilities to traditional and online gambling, and a growing proportion of them may develop problematic gambling patterns in the coming years if preventative measures are not taken. The older population is a reservoir of online gambling demand, and once the technological barrier is eroded, this group, which has a high prevalence of depression, social isolation, and feelings of loneliness, will be further exposed to online gambling.

Thus, gerontologists and geriatricians must pay attention to this phenomenon, not dismissing patient-reported gambling behavior and investigating it in their healthcare practice. The Lie/Bet Questionnaire<sup>26</sup> is a useful screening tool for this purpose. It consists of 2 questions:

1. Have you ever felt the need to gamble more and more money?
2. Have you ever lied to people important to you about how much you gamble?

If one or both questions are answered positively, the patient should be referred for an in-depth interview with a professional specializing in gambling disorder.

The issue of gambling (including online gambling) among older adults is delicate from a mental health, socioeconomic,

and ethical point of view. A coherent response can only come from the specialized scientific community. Ignoring this issue by crossing our arms and doing nothing is simply betting that everything will work out on its own. Unfortunately, just like winning big at gambling, this is rather unlikely.

## DECLARATIONS

### Conflict of interest

The authors declare no conflicts of interest.

### Funding

This research did not receive any specific grant from funding agencies in the public, commercial, or not-for-profit sectors.

### Authors' contribution

Cecilia Galetti: conceptualization, writing – original draft. Hermano Tavares: writing – review & editing.

### Ethical approval and informed consent

Not applicable.

### Data availability statement

Not applicable.

### Reporting standards guidelines

Not applicable.

## REFERENCES

1. Hilbrecht M, Mock SE. Low-risk, moderate-risk, and recreational gambling among older adults: self-complexity as a buffer for quality of life. *App Res Qual Life.* 2019;14(5):1205-27. <https://doi.org/10.1007/s11482-018-9648-6>
2. Nery C. Pnad Contínua. Em 2023, 88,0% das pessoas com 10 anos ou mais utilizam internet [Internet]. Agência IBGE; 2024. Available from: <https://agenciadenoticias.ibge.gov.br/agencia-noticias/2012-agencia-de-noticias/noticias/41026-em-2023-87-2-das-pessoas-com-10-anos-ou-mais-utilizaram-internet>. Accessed in Oct 10, 2024.
3. Viviani CBRMA, Pessoa LP, Ikuta LSM, Batistoni SST, Silva TBL. Inclusão digital e seus benefícios para os idosos. *Rev Kairós.* 2023;23:26(33). <https://doi.org/10.61583/kairs.v26i33.27>
4. Brasil. Data Senado. Mais de 22 milhões de pessoas apostaram nas 'bets' no último mês, revela DataSenado [Internet]. Agência Senado; 2024. Available from: <https://www12.senado.leg.br/noticias/materias/2024/10/01/mais-de-22-milhoes-de-pessoas-apostaram-nas-bets-no-ultimo-mes-revela-datasenado>. Accessed in Jan 10, 2025.
5. Instituto Brasileiro de Geografia e Estatística. Censo 2022: número de pessoas com 65 anos ou mais de idade cresceu 57,4% em 12 anos [Internet]. Available from: <https://agenciadenoticias.ibge.gov.br/agencia-noticias/2012-agencia-de-noticias/noticias/38186-censo-2022-numero-de-pessoas-com-65-anos-ou-mais-de-idade-cresceu-57-4-em-12-anos>. Accessed in Oct 09, 2024.
6. Cotte J, Latour KA. Blackjack in the kitchen: understanding online versus casino gambling. *J Consum Res.* 2009;35(5):742-58. <https://doi.org/10.1086/592945>
7. American Psychiatric Association. Diagnostic and Statistical Manual of Mental Disorders (DSM-5). 5th ed. Artlington: American Psychiatric Publishing; 2013.
8. Johnson RH, Pitt H, Randle M, Thomas SL. A scoping review of the individual, socio-cultural, environmental and commercial determinants of gambling for older adults: implications for public health research and harm prevention. *BMC Public Health.* 2023;20;23(1):362. <https://doi.org/10.1186/s12889-022-14930-y>
9. van der Maas M, Mann RE, McCready J, Matheson FI, Turner NE, Hamilton HA, et al. Problem gambling in a sample of older adult casino gamblers. *J Geriatr Psychiatry Neurol.* 2017;30(1):3-10. <https://doi.org/10.1177/0891988716673468>
10. Instituto Brasileiro de Geografia e Estatística. Pesquisa Nacional de Saúde 2019: Percepção do estado de saúde, estilos de vida, doenças crônicas e saúde bucal [Internet]. Available from: <https://www.ibge.gov.br/estatisticas/sociais/saude/9160-pesquisa-nacional-desaude.html?edicao=29270&ct=resultado>. Accessed in Oct 12, 2024.
11. Silva MPG, Feitosa PYO, Silva JEGS, Nogueira MF, Rocha FL, Figueiredo DSTO. Prevalência, uso de serviços de saúde e fatores associados à depressão em pessoas idosas no Brasil. *Rev Bras Geriatr Gerontol.* 2024;27:e230289. <https://doi.org/10.1590/1981-22562024027.230289.pt>
12. Sandy Júnior PA, Borim FSA, Neri AL. Solidão e sua associação com indicadores sociodemográficos e de saúde em adultos e idosos brasileiros: ELSI-Brasil. *Cad Saúde Pública.* 2023;39(7):e00213222. <https://doi.org/10.1590/0102-311XPT213222>
13. Brasil. Banco Central. Estudos Especiais. Análise técnica sobre o mercado de apostas online no Brasil e o perfil dos apostadores [Internet]. Banco Central; 2024. Available from: [https://www.bcb.gov.br/conteudo/relatorioinflacao/EstudosEspeciais/EE119\\_Analise\\_tecnica\\_sobre\\_o\\_mercado\\_de\\_apostas\\_online\\_no\\_Brasil\\_e\\_o\\_perfil\\_dos\\_apostadores.pdf](https://www.bcb.gov.br/conteudo/relatorioinflacao/EstudosEspeciais/EE119_Analise_tecnica_sobre_o_mercado_de_apostas_online_no_Brasil_e_o_perfil_dos_apostadores.pdf). Accessed in Jan 10, 2025.
14. Galetti C. Perfil sociodemográfico, comportamento de jogo e variáveis associadas do jogador patológico idoso que procurou tratamento [dissertation]. São Paulo: Faculdade de Medicina da Universidade de São Paulo; 2009.
15. Brasil. Secretaria Nacional da Família. Ministério da Mulher, da Família e dos Direitos Humanos. Observatório Nacional da Família. Fatos e números. Idosos e família no Brasil [Internet]. Portal Gov.br. Available from: <https://www.gov.br/mdh/pt-br/navegue-por-temas/observatorio-nacional-da-familia/fatos-e-numeros/idosos-e-familia-no-brasil.pdf>. Accessed on Oct 13, 2024.

16. Wardle H, Degenhardt L, Marionneau V, Reith G, Livingstone C, Sparrow M, et al. The Lancet Public Health Commission on gambling. *Lancet Public Health*. 2024;9(11):E950-E994. [https://doi.org/10.1016/S2468-2667\(24\)00167-1](https://doi.org/10.1016/S2468-2667(24)00167-1)
17. Council of Europe International Co-operation Group on Drugs and Addictions. Policy paper on strategies and regulatory options aimed at reducing risks and harms related to online gaming and online gambling [Internet]. 2024. Available from: <https://www.coe.int/en/web/pompidou/-/strategies-and-regulatory-options-aimed-at-reducing-risks-and-harms-related-to-online-gaming-and-online-gambling>. Accessed on Apr 11, 2025.
18. Marionneau V, Luoma E, Turowski T, Hayer T. Limit-setting in online gambling: a comparative policy review of European approaches. *Harm Reduct J*. 2025;22(1):15. <https://doi.org/10.1186/s12954-024-01150-3>
19. Shaffer HJ, Hall MN, Vander Bilt J. Estimating the prevalence of disordered gambling behavior in the United States and Canada: a research synthesis. *Am J Public Health*. 1999;89(9):1369-76. <https://doi.org/10.2105/ajph.89.9.1369>
20. Australian Government. Productivity Commission. Gambling 2010 [Internet]. Available from: <https://www.pc.gov.au/inquiries/completed/gambling-2010/report> Accessed on Apr 20, 2025.
21. Williams RJ, West BL, Simpson RI. Prevention of problem gambling: a comprehensive review of the evidence, and identified best practices. Report prepared for the Ontario Problem Gambling Research Centre and the Ontario Ministry of Health and Long Term Care [Internet]. 2012. Available from: <https://opus.uleth.ca/items/031ad6de-8835-4932-8df8-4f39716b3e61>. Accessed on Apr 20, 2025.
22. National Health Service England. News: NHS tackles problem gambling amid growing demand [Internet]. 2024. Available from: <https://www.england.nhs.uk/2024/12/nhs-tackles-problem-gambling-amid-growing-demand/> Accessed on Apr 20, 2025.
23. Sharma R, Weinstein A. Gambling disorder comorbidity a narrative review. *Dialogues Clin Neurosci*. 2025;27(1):1-18. <https://doi.org/10.1080/19585969.2025.2484288>
24. Galetti C, Alvarenga PG, Andrade AG, Tavares H. Jogos de azar e uso de substâncias em idosos: uma revisão de literatura. *Rev Psiq Clín*. 2008;35(supl 1):39-43. <https://doi.org/10.1590/S0101-60832008000700009>
25. Butler N, Quigg Z, Bates R, Sayle M, Ewart H. Gambling with your health: associations between gambling problem severity and health risk behaviours, health and wellbeing. *J Gambl Stud*. 2020;36(2):527-38. <https://doi.org/10.1007/s10899-019-09902-8>
26. Götestam KG, Johansson A, Wenzel HG, Simonsen IE. Validation of the lie/bet screen for pathological gambling on two normal population data sets. *Psychol Rep*. 2004;95(3 Pt 1):1009-13. <https://doi.org/10.2466/pr0.95.3.1009-1013>