The elderly faced with risk: time perspectives part in gambling
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The elderly faced with risk: time perspectives part in gambling
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**Background**

**Reference models**

**Illusion of control** (Langer, 1975): "an expectancy of a personal success probability inappropriately higher than the objective probability would warrant"

- Increases risk-taking and gambling persistence

**Risk-taking** (Mather et al., 2012): loss aversion of seniors aged 55 to 89

- Make riskier choices than youth in loss situations

**Time perspectives** (Zimbardo & Boyd, 1999): Emotional and cognitive dynamic relationships that a person has with his past, his present-day inscription, and his projections into the future

- Influence attitudes and behaviors / influenced by age

**Statistics**

- More than 50% of French people gamble at least once a year (ODU, 2015).
- Between 2000 and 2016 (ODU, 2017) - 1.1% of budget allocated to leisure + 1.6% of this allocated to gambling
- Between 2010 and 2014 (ODU, 2015) - 11.5% of gamblers aged 45-75
- Seniors from 55 to 64 years old: first consumers of gambling (INSSEE, 2014)
- High Consumption → excessive consumption → addictions (Philips, 2009)

However, the gambling behavior of this population is rarely investigated.

**Aims**

This empirical study attempts to describe the elderly specificities and to explain them in relation to time perspectives (TP), risk-taking and the illusion of control (IC). Understanding these specificities in terms of gambling behavior is necessary to develop preventive measures specific to the age.

**Experiment A**

- 391 participants
  - Youth
  - Adults
  - Middle-aged
  - Seniors

- Gambling on a computer media on line
- Sequence of outcomes: ascending / descending
- Risk-taking measure (Martinez Formula, 2004)
- Questionnaires
  - IC / TP (Apostolidis & Fieulaine, 2004)

**Results Experiment A**

- Increased risk-taking with age
- Sequence of outcomes influence risk-taking

**Discussion**

The online gambling used in experiment A required special skills, thereby occurring a possible elderly’s selection bias. A second experiment was therefore conducted with a face-to-face gambling and different type of elderly population.

**Experiment B**

- 44 participants
- Gambling based on dice rolls face-to-face
- Mini Mental State Evaluation (MMSE)
- Risk-taking measure (Martinez Formula, 2004)
- Questionnaires
  - IC / TP (Apostolidis & Fieulaine, 2004)

**Results Experiment B**

- Fatalistic Present influenced by age/dependence
- Fatalistic Present → Illusion of control

**Discussion - Conclusion**

- The elderly take more risks in gambling than the younger people.
- The present fatalistic TP positively influences the illusion of control, thus, to perceive the present as determined by uncontrollable forces would paradoxically increase the perceived level of control. This result is not inconsistent if considered in regard to the illusion of secondary control (Ejova, 2013; Wohl & Enzle, 2009).
  - Indeed, if searching for gain goes by individual’s actions at the primary level, it goes by higher nonphysical forces at the secondary level. Thus, believing in uncontrollable but favorable forces would be the expression of an illusion of secondary control (‘I’m lucky’).
  - An age effect on the past negative TP and on present hedonistic TP also arises in the first experience. In the second, age/dependence influence the present fatalistic.
  - Seniors must therefore be considered as a specific population requiring targeted prevention measures. As an innovative and promising approach, the inclusion of time perspectives in the risk behaviors evaluation would allow the development of preventive measures specific to the age but also to the individual’s TP profile.

**References**


