SENIORS AND GAMBLING : PLEASURE OR ADDICTION? A FRENCH EXAMPLE

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ABSTRACT: The gambling industry has grown steadily in France, in particular since the new regulation of the online gambling in 2010. Seniors are commonly regarded as a high-risk population. Gaming indeed constitutes one of the most frequent leisure-time activities for seniors, who are an attractive target group for the gaming operators. If they have been much less described and analyzed than those of the younger generations, the seniors' playful practices can be as problematical. A sociological study was carried out in the Burgundy and Franche-Comte region to investigate the seniors' behaviors towards gambling and games of chance, through their representations, misbeliefs and intensity of their practices. The results of the survey demonstrate that if seniors can be regular gamblers, their practice is rather often contained and controlled. The transition from work to retirement and reduced incomes can bring about a change in the behavior of high-spending gamblers and make them restrict their practices.

Keywords: gambling; games of chance; senior; addiction; play practices

In France, gambling games and games of chance, often analyzed from the perspective of pathology, constitute an important social phenomenon that should be « taken seriously » » (D'Agati, 2015: 3). If the relationship between gambling games, games of chance and addictions is commonplace in quite a number of studies (Grall-Bronnec, 2012; Ladouceur and Sylvain, 2000; Valleur and Buchet, 2006), there are fewer sociological ones regarding social profiles and gamblers' trajectories (D'Agati, 2015; Martignoni, 2000). However, if the initial assumption is that there is indeed a plurality of gamblers' profiles, due to the socio-economical trajectories of the latter, to their life cycle position and to the types of games being played, it also appears that some categories of gamblers, whose particular vulnerability to these practices could be assumed,

haven't been analyzed. Considering this gap remaining in the understanding of that question, we proposed to carry out a study, in 2014 and 2015, targeting the population of gamblers over 55 years old. Whereas those « seniors »' practices of gambling and playing games of chance have progressively become a concern for public authorities and public health (Gaimard et Gateau, 2017), knowledge regarding that matter remain rather limited.

Recognizing that the practice of a play activity can be a way, for elderly people, to adjust themselves to the changes of aging, and that those people would possess special characteristics making them more vulnerable to the development of problems with excessive gambling and addiction (De Bruch and Vital, 2008; Giroux et al., 2008; Salve et al., 2011), our work was devoted to question the behavior of seniors towards gambling and games of chance, from the perspective of their biographical trajectories, their representations, misbeliefs or even the intensity of their practices. The main purpose was to try to understand the social mechanisms determining the practices of that population commonly presented as a high-risk one for constituting a prize "target group" for the accredited operators, since they are supposed to have much free time, sometimes dedicated to leisure activities.

In this article, we propose a synthesis of our results. We will begin with providing the context of gambling and games of chance in France, in order to measure the scale of the phenomenon while explaining the national specificities regarding the playful activities involving money. In the second part, rather concise, we will present the chosen methodology and the empirical survey that has led to this work, to finish in a third part, with presenting a summary of its main results. In particular, it appears that the population of seniors, if indeed particularly confronted to the practice of gambling and games of chance, doesn't necessarily develop a pathological relation to those games and thus doesn't appear more vulnerable than any other type of gamblers; age cannot be a discriminatory factor.

I. Elements of context on gamblers, gambling and games of chance in France

Gambling and games of chances get increasingly popular in France, in particular since the opening of the on line gambling in 2010 (Tovar, Costes & Eroukmanoff, 2013). In 2006 the number of persons having already tried their luck at least once at gambling or at a game of chance was estimated at nearly thirty millions. This number has constantly been increasing and the money spent in gambling by French people has practically doubled within ten years in France. Thus, since 1975, the amount of the wagers has doubled while the

revenues of authorized games increased from 98 millions of euros in 1960 to more than 44 billions in 2013 (35 in 2010). According to the national accounts, the aggregate household spending in gambling has gradually increased, from 0,6 % in 1990 to 0,8 % in 2008 (Rakedjian and Robin, 2014). In 2012, on the basis of a figure stabilized at 0,8 %, it represented an expense of some 9,5 billions of euros. In 2014, nearly three-quarters of French people, aged from 15 to 75 years old, declared having gambled or played a game of chance at least once during their lifetime and a little more than one in two (56,2 %) at least once during past year (Costes et *al.*, 2015). In 2010, this proportion « only » reached 46,4 %: within four years, the very number of French people declaring to gamble and practicing games of chance has also increased significantly.

Quite often, the gamblers are « occasional » ones, since half of them play between one and fifteen times in a year. Nearly one third of them (31 % compared with 22 % in 2010) play at least once a week, and 15 % at least twice a week. Proportionally, casino and slot machines gamblers play mostly occasionally, due in particular to the limited number of gaming premises, whereas the betting public in horse racings is the most regular¹. National data also show a close link between the frequency of play and the invested amounts : the more regular the wagers are, the more money is spent. In addition, if a little more than half of the gamblers devotes less than 100 euros per year to gambling, they are 10 % who spend more than 1 000 euros per year (compared with 3% in 2010) and, in this group, poker players, lottery and slot machines ones waste the most. According to Costes et al., poker players, horseracing and sports bettors constitute the populations of gamblers among which the dispersion of the spending behaviors is the most pronounced (Costes et al., 2015). Overall, a constant and regular rise of the spent sums is to be signaled: the proportion of gamblers spending less than 500 euros within the year decreased, from 90 % in 2010 to 80 % in 2014, while the proportion of people spending more than 1 500 euros increased from 1,8 % to 7,2 %. People referred as « active players », namely those who either claim to play every week or to spend at least 500 euros during the past year (meaning 10 euros per week), represented in 2014 50% of the gamblers. In 2010, they were only a third of them, that is to say 20 % of the population aged from 15 to 75 years old.

Then in terms of socio-demographic characteristics, it appears that there are gamblers in every social environment; that women are concerned as much as men with gambling, in spite of some nuances, in particular in terms of types of games, age, diplomas or socio-professional categories, on which we won't dwell here (cf. Costes et al., 2015). Similarly, among those who claimed to play,

¹ Source: National survey on gambling and games of Chance, ODJ/Inpes 2014.

gamblers are, in a very large majority (85 %) regarded as « risk-free » when 10 % of them are considered as low-risk gamblers. They are 3,9 % to be classified as moderate risk gamblers and 0,9 % as excessive ones. Converted to the national population as a whole, these data indicate a prevalence of 2,2 % moderate risk gamblers (meaning nearly 1 million of persons) and of 0,5 % excessive ones (meaning nearly 200 000 persons). If the prevalence of excessive gambling has remained stable since 2010, there has however been an increase of moderate risk gambling that concerned « only » 0,9 % of the population in 2010.

The socio-demographic characteristics of high-risk gamblers indicate that problem gamblers, including moderate-risk and excessive ones, are more likely to be male, younger, less qualified and of lower social rank than the average of gamblers. They are also more likely to be in vulnerable situations in terms of employment: a problem gambler is, one in three times, a student or unemployed. However, the profile of problem gamblers can change, according to the gaming offer and to the number of gamblers : for instance, the authorization of slot machines in the casinos, in 1987, has modified the customer profile and thus the pathological gamblers with an increase of the representation of women and elderly people. The online practice of gambling and games of chance seems also to be a factor accentuating the risk of excessive gambling since 10,4 % of the persons having gambled or played a game of chance on line can be classified as moderate risk gamblers and 6.6 % as excessive ones (Tovar et al., 2013). Furthermore, the gambling behaviors can vary the associated risks: the earlier someone starts to gamble, the more frequently he or she does; the more he or she spends money, the more he or she diversifies the play activity. In fine, it is the risk of problem gambling that reinforces itself. The same type of relation exists between an excessive gambling practice, and tobacco or alcohol consumption, but also between an excessive gambling practice and suicidal thoughts and attempted suicides, social isolation or psychological distress situations. In the surveys we are referring to, the consequences of problem and excessive gambling the most frequently mentioned are financial difficulties (41 %), family problems (8 %), struggling in meeting some of the familial commitments (5 %), relationships problems (3 %), professional ones (2 %) or offences related to gambling (1 %).

It has previously been stressed that the proportion of gamblers, of all types, was increasing, which can be explained by the evolution regarding the on-line games legislation, with the opening of the gambling games and games of chance' sector to competition, via Internet in June 2010. Since then, it is indeed possible to place horseracing and sports bets on line, but also to play poker. As mentioned by Costes et *al.*, this opening to competition has therefore

renewed part of the public target since « the launch of a legal offer on Internet has been combined with numerous advertising campaigns that may have had a overall effect in recruiting new gamblers in all media » (Costes et *al.*, 2015: 5). With this expanded offering, there are good reasons to think that the gambling revenues will still increase, knowing that the latter represent a significant financial manna for the State with more than 5,7 billions euros of taxes collected in 2012 (ODJ, 2014). Those sums come mainly from the three accredited operators that, until 2010, had an exclusive public monopoly on gambling games and games of chance. Those entities, that share a big part of the legal gambling sector in France, are:

- Casinos, created in 1806, are specialized in table games and slot machines. Beside the slot machines and poker, the casinos manage other games such as roulette, craps, Blackjack and different card games, Baccarat and dice games. In France, slot machines cannot be found anywhere else outside of casinos, because of its historical regulation¹. In 2016, one hundred and ninety-six casinos are spread throughout the French territory with seventeen groups, the main ones being the Partouche groups (44 casinos), Lucien Barrière (35), Joa (22), Tranchant (16) and Emeraude (8). Despite a business decline, their gross gambling revenue (GGR) reached the amount of 2,3 billions euros in 2010, the main part of it (91 %) coming from the 23 000 slot machines for which the casinos have the entire market exclusivity, and that attract a big part of the 37,4 millions visitors (in 2008; Lamour, 2009).

- Le Pari Mutuel Urbain (PMU), appeared in 1930, is in charge of the organisation of the horse racing and bets related to this racing, as a mutual scheme. Since 1954 and the creation of Tiercé, a kind of betting offering ranks of different gains, thus integrating the notion of order/any order, the number of racings has continued to increase while the bets diversified (quarté, quinté, quinté +, hipiGo, etc.). In 1985, the PMU has become an EIG (economic interest group) of fifty-seven "sociétés de courses", all of them non-profit associations, contributing significantly to the development of the equine sector that they finance up to 80 %. Since then, the PMU provides bets on horse races every day throughout the French territory. Through its partnerships with numerous countries, it also provides bets on foreign races and sells its own bets on the

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¹ This regulation from 1907 prescribed the installation of casino resorts exclusively in spa and thermal treatment cities. The purpose was to entertain a wealthy clientele while keeping them away from major cities in an era in which public authorities were particularly suspicious, fearing money laundering and mob much more than addiction (Fédération addictions, 2013). In consideration of this exclusivity, the casinos establishments are bound to create three activities around the gaming tables and the slot machines, in order to enliven the cities in question: shows, entertainments and catering. Then, since 1988 and the Chaban-Delmas amendment, the installation of casino resorts in agglomerations of more than 500 000 habitants is allowed under certain conditions.

French horse races to other countries. In 2011, in metropolitan France and overseas departments, there were nearly 11 500 traditional outlets in addition to the possibility to bet online, by telephone or mobile. Since 2010, PMU also provides a variety of other sport bets and poker activity.

The National Lottery was created in 1933. After many corporate name changes, it became the Française des Jeux (FDJ) in 1991. This semi public limited company, placed under the supervision of the Finance Ministry, has a monopoly on draw-based games (Loto, Keno, Euromillion, Amigo...) and scratch-card ones (Cash, Millionnaire, Morpion, Bingo...). It also develops some non-Internet sporting bets activities. In 2013, its revenues of 12,35 billions euros came mainly from its retailers network (35 800 outlets in 2010). In 2010, the FDJ recorded 27,8 millions players whose bets and net expenditures (the amount of the bets minus the gains) have significantly increased over the past few years, like the revenues of the gambling operators (Fédération addictions, 2013). In 2010, with the evolution of the legislation, regarding the regulation of the gambling games and games of chance sector and the opening to competition of three sectors (sporting bets, horse racings and poker), the online games have been placed under the supervision of the Gaming Authority (for the regulation of the online games: ARJEL). At the end of 2011, forty-seven sites were accredited and active; nearly 4 millions of players accounts were opened for an overall market of 600 millions euros in sporting bets, one billion euros in horse racings bets, 7,6 billions of the poker stakes in cash-game and 1,2 billions euros coming from the entry fees in poker tournaments (ARJEL, 2012).

From this first part, the main idea to emerge is that if big part of the French population plays at least occasionally gambling games and games of chance, only a little minority presents high risks gambling behaviors, in spite of the continuous development of games offer. All the sources that were used so far gives quite a good view of the context and of the practice of gambling games and games of chance in France, but the results mainly provide information on the adult working age population. Seniors, in particular people over 60 years old, have been receiving relatively little attention from researchers up to now, whereas it is well known that society is engaged in an important aging cycle of the population, marked by the increasing number of elderly people. Yet, a part of them play gambling games and games of chance and constitute a population regarded as at risk for this activity. We will then present some elements of our methodology, and focus on the main gambling motivations, activities and consequences of the gambling practice among elderly people.

II. The field survey

The empirical survey on which the following findings are based was conducted in the Burgundy-Franche-Comté region in 2014 and 2015. The qualitative approach has been favored; most of the provided material comes from semi-directive interviews. The sociological interview is part of a comprehensive research approach, inspired from Max Weber, but is also involved in a descriptive process rather than it tends to an explanation of causes (Blanchet and Gotman, 2003). In other terms, paying attention to the actors and to the meaning they give to their practices, this technique first intends to interpret the words of interviewees and identify changes in their behavior, in order to replace them in their own social, economical or biographical contexts. In this perspective, we focused on the socio-biographical trajectories, on the socialization to playing and on the position of those players in their life cycle, as well. It helped to give a better understanding of the various play activities, to analyze them without ever judging those people's behaviors.

A total of nearly sixty interviews have been conducted, with the highest possible variety of players over 55 years old: men, women (almost twenty of them), people from every socio-professional category, players beginning their playing career, others claiming to have started playing since their early childhood, casinos, scratch-cards and draw-based games players, punters, multiple players, people having no problem with gambling and excessive gamblers, sometimes even treated for their addiction, etc. Those persons were interviewed in different places where they are used to playing: casinos, PMU bars or FDJ outlets. If the majority of the interviews has been individually conducted, some were realized collectively, for instance with a group of players sitting at a table in a PMU bar or with a couple walking out of a casino.

Lastly, in order to supplement the information obtained through interviews, direct observations of the places themselves, of interactions between players, objects and position of players in the sites where they are used to playing, as well as direct observations of their general behavior during playing sessions were systematically conducted. This technic indeed gives « an effective access to some practices » that other methods cannot give, for example when the latter « cannot be brought to the forefront of the actors' consciousness, when they too difficult to verbalize or, on the opposite, are already the subject of pre-made speeches intending to control self-representation, if not, to even dissimulate some practices » (Arborio, 2007: 26).

III. Results: the seniors' gambling practices

First of all, it is important to underline the seniors' place in the landscape of gambling games and games of chance. As a matter of fact, the very few available data indicate that, compared with persons aged from 25 to 45 years old, seniors are a little less involved in activities such as gambling games and games of chance. In 2010, 44 % of the people aged from 55 to 64 years old and 31 % of the 65-74 years old ones (compared with an average of 46 %) claimed they had played during the past year. In 2014, the people aged from 55 to 64 years (who were representing 12,6 % of the French population), constituted 18 % of the gamblers and people from 65 to 74 years old (9,3 % of the population), 9,6 % of the gamblers. Thus, it seems that during the past few years, the gambling practice has somehow grown among the population of the 55-64 years old. The latter represent respectively 15 % and 4 % of people suffering from problem gambling. Among the gamblers, the frequency of practice seems more important for elderly people, in particular for men. In 2010, 39 % of male players aged from 55 to 64 were practicing a play activity at least once a week, and 17 % at least once a month. For female players, these proportions reach respectively 24 % and 19 % and they are identical among the older ones: 40 % of men and 25 % of women aged from 65 to 74 have played each week.

With that piece of information, we first focused on the elderly people' motivations and ways of entering the field of the gambling. This first point of entry in our analytical perspective consisted in trying to understand when and how those people met the gambling world. One would have thought that, due to the increase of their free time, some people just discovered the gambling practice on retirement. Yet, if this specific case indeed exists, for instance with seniors who discovered casinos at the time of their retirement (it is sometimes even a « present » intended to celebrate that new step and the beginning of the off-work life) or during a trip organized by a « senior club », the survey has revealed that in most cases, the gaming practice is deeply rooted, sometimes even for years. The beginning of their gambler « career » (Becker, 1985) that builds itself through diverse articulated sequences, dates right back to their youth, or even to their childhood. Their socialization into gambling games and games of chance often occurs within the family circle (when the parents also gamble), via friends or colleagues at work. Thus, during the interviews, many respondents recalled the « revelation » or the instant they felt the passion for gambling, almost « at first sight » (Valleur and Matysiak, 2006), after which

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¹ Socialization is here to be understood as a diachronic process corresponding to the « manner in which society forms and transforms the individuals » (Darmon, 2006: 6).

they started to practice more intensely, those instants being very often related to the sociability, whether familial, professional or among the circle of friends. Regardless of the social background, the role of « initiators » is thus very important in the contact-making with gambling: some have discovered it while accompanying a parent to a racetrack or to a FDJ outlet when others were for instance offered their first scratch-card back in their childhood. Having been raised in a « playful » family circle (and not necessarily interested in gambling games) contributes also to develop, to a taste for games, and usually a longlasting one. Some others have discovered this practice and have started progressively to gamble, alone or in groups, while following colleagues or friends. It is the case for many gamblers we met who, reticent or not interested in gambling first, started to gamble nevertheless after spending much time with gamblers, for example a group of workers waging a few euros every day, during lunchtime breaks. For other gamblers, the socialization into gambling occurred and became stronger on retirement, when they started to adopt a kind of routine, taking advantage of a weekly walk to the bakery to scratch some cards or bet on some horse races in the local PMU bar where they meet friends. Again, the sociability, whatever its forms, and inter-knowledge networks seem to be important factors associated to the gambling practices and to their regularity.

Overall, the social forces play a crucial role in the promotion of gambling and in the gambling practices of elderly gamblers since one does not start gambling at sixty or sixty-five years old, but rather continues to practice an activity is an integral part of one's life, although once again, it can be more or less frequent and intensive. Thus, and this is an important first finding in our survey, there isn't any socio-demographic specificity for elderly gamblers: among seniors, every one can gamble.

However, they don't play the same way or with the same hopes. At advanced ages, one plays mainly for entertainment, for fun or for the the pleasure of playing itself (quite often, for many of those reasons simultaneously). This reward-seeking behavior has indeed been emphasized in other surveys and can be found in all types of gamblers (Valeur and Matysiak, 2009), just as many of the interviewees during our survey mentioned some kind of appetite for risk associated with gambling games and games of chance (Adès and Lejoyeux, 2001).

The motivation for profit, inspired by some kind of financial necessity, was more rarely mentioned. The search for financial gain and hope of the « big win » concerns mainly the seniors who are socially, economically and culturally the least endowed and are also the more vulnerable and at risk toward

gambling games. For them, the expectations regarding gain are high and reflect financial perspectives that would improve a rather lackluster daily life. Let's not forget that for many of the elderly people whom we met, the transition from work to retirement was accompanied by a more or less severe loss of income. Some wish to earn money to fulfill a life-long dream (a trip, a purchase...) but also to help a relative such as children at the start of their working lives. All the elderly players whom we met, regardless of their social background, of their motivations or intensity of their practices, told us about the euphoria and the adrenaline rush procured by gambling games and games of chance. This sensation of pleasure is of course to be considered, because for some people, it can lead to dependency: the player is driven to gamble more and more, in order to multiply the occasions of experiencing this kind of « exhilaration » procured by gambling. However, this phenomenon is not specific to the population of seniors; it can be met in every gambler, whatever the age.

The interviews also show that practicing a play activity allow those elderly people, among whom some of them experience retirement, loneliness and widowhood, to maintain social ties and friendly relationships. Beyond the determination or seeking of sociability, as mentioned above, gambling games, in particular the lottery ones, can simply be a way to go out of the house and walk to some FDJ outlet to meet up with other people. The place itself, and the conviviality of the gambling premises are also very important in the practice and motivation of the players. As a matter of fact, the latter develop habits in a place if they feel good in there, and if they find what they seek: social bonds, tranquility, entertainment and relaxation... Seniors then consider gambling as an efficient way to tie social links, also bringing pleasure and enjoyment, filling time up and combating isolation. This part is not to be overlooked, with regard to the frequency of widowhood at old ages. In other terms, gambling also allows to escape « the reality and earnestness of life » while making time pass pleasantly; in this respect, gambling is for many elderly people a « source of oblivion » allowing also to « avoid the earnest, and thus the real » (Adès and Lejoyeux, 2001: 153), a fortiori among those who are or were confronted to biographical disruptions such as their relatives' or spouse's death.

This sociability sought through gambling does not mean that this practice cannot be individual, a fact that has been observed during our survey. For the majority of gamblers, playing is regarded as a personal matter, and they play alone. Very few of our interviewees play in groups or collectively; the gambling economical consequences would risk severing the social connections. If the game is collective, the wagers are not substantial; much more than playing collectively, the fact of going to a gambling premise with other people has been observed, and it is entirely different. In the end, for seniors, gambling allows to

combat some kind of isolation much more than it withdraws from others. Unlike the younger ones who are frequently confronted to this issue¹ (Costes et al., 2011), very few of elderly people withdraw from others to play on Internet, even this new way of gambling is rapidly spreading and if time and hindsight will lead to deeper understanding of the phenomenon.

In general, the lottery games are most favored by elderly people. The survey has also confirmed a gender repartition in the practice of gambling games and games of chance. For instance, men, and the seniors even more, tend to prefer bets on horse races (Costes, 2011: 4). Horse races are not regarded by men as games of chance but rather as strategy ones, reserved to « insiders ». PMU players, usually very attached to their favorite game, then tend to constitute some rather closed communities and describe themselves as « experts », trying thus to distinguish themselves from the other players, more « profanes ». On the opposite, we confirmed the findings of Valleur and Véléa (2002), highlighting as they did that casinos and their slot machines meet the interest of the female public much more. Among it, we also noticed an overrepresentation of widows going to casinos to escape solitude in place still regarded as « magical » and that, by playing with the luxury codes, allow the players, as Mead had previously underlined it, to momentarily break out of their social role and transgress it (Mead, 1963). Those places and the offered practices also provide those elderly people with the occasion to get entertained and with the possibility to escape isolation still associated with a risk of « abandonment » (Caradec, 2008).

Lastly, if elderly players continue to practice a life-long activity, they however adjust it to changes occurring in their lifestyle. Having more free time and leisure does not necessarily mean having a more intensive playing practice. Seniors may play, for some of them, more frequently and more regularly than other populations, but the decrease of their income also leads them to control and regulate their gambling spending. By controlling themselves, quite often out of necessity, we might say that they play in a more responsible manner. Most of elderly players are thus perfectly aware that they entail some danger if they loose control on their playing practice, but they do not consider themselves as particularly vulnerable. Their life history allows them to regard this activity as a non-risk one and more as a « socially accepted and acceptable

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¹ According to Costes et *al.* (2011), the population of online players is in majority composed by men (81,6%) and young adults: 45,1 % of playing cybernauts (poker, lottery or draw-based games) are under 35 years old whereas it is among the population of 25-34, that can be found the highest proportion of surfers with nearly one active player on five concerned (20,3 %).

» hobby (Tirachaimongkol et *al.*, 2010). It may happen that the elderly gamblers occasionally let loose, with their credit card or checkbook. They are not, however, in « the compulsivity of pathological gambling, but in the excessiveness of Dionysian gambling » (Martignoni, 2011: 60).

Conclusion

In total, seniors play as much as other categories of population and retired people constitute a non-negligible contingent of regular players. The transition from work to retirement very rarely changes behaviors toward gambling games and games of chance, and, of some of them have more time to play, others notice that their income has decreased and limit their gambling activity. Aging rises a kind of awareness of the risks due to gambling, especially the financial and familial ones. Such to a point that some big players, or « high rollers », have settled down by considerably limiting their practice and playing only occasionally. Among the rare pathological gamblers we got the chance to meet, some were given medical treatment when others finally « cooled down » and controlled their practice, without necessarily stopping entirely their gambling. The financial constraint due to retirement and awareness of the losses compared with the amounts of gains constitute some of the factors leading to reconsider one's behavior toward gambling. Thus, for seniors, gambling is very rarely a problem, and is not the only form of leisure activity. We haven't found, in our surveyed population, the problematic aspect of gambling as it is often described. Without adopting the strictly positive perspective of Edward Clifton Devereux who wrote in 1980, in Gambling and the Social Structure, that gambling behaviors may be regarded as having a positive social function since it allows the players to « evacuate their tensions and frustrations caused by capitalism » by according them « the right to dream, to prosper and control their financial resources » (Kairouz et al., 2013), there is no reason to demonize gamblers. Any gambling practices, even excessive ones, are not necessarily pathological.

Nevertheless, there are people to think that an increased supply and a generational increase of the number of seniors in the population may lead to a development of excessive or even pathological gambling. Among elderly people, gambling problems, like any addiction, are often dissimulated behind misleading clinical presentations in which age is wrongfully regarded as the major determinant (Salve et *al.*, 2011). It is then very important to remain vigilant and develop multidisciplinary researches, in order to give a better understanding of a phenomenon that could become a societal problem.

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