

Under money strains, some older adults may turn to alcohol

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During financial hard times, some older adults may turn to alcohol or cigarettes as a way to cope, according to a study in the November issue of the *Journal of Studies on Alcohol and Drugs*.

The study, of more than 2,300 older Americans, found that some -- particularly men and people with less education -- were at risk of boosting their drinking if their finances took a hit.

The same correlation was seen when it came to smoking, especially among relatively younger study participants (those who were age 65 at the study's start).

The findings do not prove that financial strain, per se, was the reason for the changed drinking and smoking habits. But it is known that some people use alcohol and cigarettes as a way of coping with stress, says lead researcher Benjamin A. Shaw, Ph.D., of the State University of New York at Albany.

"When you have a [stressor](#) that's not very controllable, people may focus on something to help control their [emotional response](#) to the stressor," Shaw says.

And [financial woes](#) may be particularly stressful for [older adults](#), he notes.

"They are out of the workforce, and they might feel like they have less

time to recover or generally have less control over their [financial situation](#)," Shaw says.

The older adults in the study were surveyed periodically between 1992 and 2006, when the world was in stronger financial shape than it is now. The ongoing [financial crisis](#), coupled with the [aging population](#), means that the number of older adults facing [money problems](#) will probably only grow, Shaw's team says.

Overall, 16% of study participants reported increasing financial strain over the study period. Three percent reported increases in heavy drinking (more than 30 drinks a month), and 1% said they'd started smoking more.

Those odds were higher among [older men](#) who were under growing financial strain: they were 30% more likely to take up heavy drinking than men who'd remained financially stable.

The findings were similar when the researchers compared older adults with low education levels (less than high school) with their more-educated counterparts.

In contrast, older women tended to cut down on drinking when they hit financial hard times -- as did those with higher education levels.

The reasons for those differences are not clear. But Shaw speculates that older men may tend to have a harder time facing financial woes -- because they are used to being the "breadwinner," for example, or because they tend to have less social support than women do.

It's also possible that for older generations, drinking and smoking are considered less appropriate responses to stress for women.

The bottom line, according to Shaw, is that people should be aware that some older adults may respond to financial problems by turning to alcohol or smoking. Older people do often keep money difficulties to themselves, he notes; but if family members know that an older relative is in financial trouble, they can be on the lookout for possible problem drinking or increases in smoking.

In addition, Shaw says, human service agencies, and even local health departments, could play a role by setting up programs to help older adults find better ways to deal with the stress that originates from experiencing financial difficulties.

More information: Shaw, B. A., Agahi, N. & Krause, N. (November 2011). Are changes in financial strain associated with changes in alcohol use and smoking among older adults? *Journal of Studies on Alcohol and Drugs*, 72(6), 917-925. www.jsad.com/jsad/link/72/917

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