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Know how. Know now.

NF622

Senior Gambling in the United States

By Mary Ann Holland, Extension Educator and Debra E. Schroeder, Extension Educator

Lisa began to suspect that something was up with her retired parents when attempts to reach them during daytime hours became futile. Phone conservations with her mother were often tense when Lisa would ask questions about their whereabouts. Her mother simply said they often take all-day trips with friends from the senior center. On trips home to visit her parents, Lisa began to notice valuable keepsakes were no longer on display in their home. If Lisa mentioned it to her mother, she would become defensive and say she had "gotten rid of that old thing; no one would want it anyway." Her father mentioned that he was working a part-time job at the local grocery store. Lisa was beginning to recognize telltale signs of gambling. Her parents were, in fact, spending considerable time at a nearby casino, buying lottery tickets conveniently available at local outlets, as well as playing bingo several times a week.

Prevalence of Senior Gambling

For an increasing number of older citizens, retirees ages 65 and up, casino gambling has become a new form of recreation and entertainment. Older adults now form the largest age group of annual visitors to Las Vegas and have become a significant segment of the population who frequent riverboat, Indian reservation, and the commercial gambling casino industry. In a 2001 study completed by McNeilly and Burke, data collected from senior and retirement center activity directors in Iowa and Nebraska found bingo and casino gambling were the most highly frequented social activities for 6,957 active senior citizens (McNeilly and Burke, 2002).

Because of their isolated living arrangements and the decline in opportunities for social interaction, seniors are especially vulnerable to gambling. Many turn to gambling as a social activity and an escape from life's difficulties. Motivation for casino gambling is thought to be centered around the amount of "action" available to them at a casino, rather than actual winnings. As a result, gambling is seen as a method of improving self-esteem in the elderly who are once again "included in the action" of a society that tends to exclude them and hide them away. (McNeilly and Burke, 2002)

Gambling Opportunities for Older Adults

Older adults have two characteristics that make them attractive to the gaming industry: time on their hands, and for many, accumulated wealth. Gambling machines are fun and exciting, they don't talk back and don't require a great deal of concentration or knowledge. Casinos and bingo parlors have worked hard to be seen as safe and friendly entertainment venues. They fill a social void for many older adults who live alone. The casino atmosphere is both stimulating and inclusive.

Much of the stigma that once surrounded gambling is gone, especially for women. Community groups, such as retirement and senior centers, visit casinos regularly and often sponsor casino nights. Casinos are willing to provide transportation from senior sites as a convenience to older citizens, many of whom limit their driving to within a local area. Casinos often provide entertainment such as big band music, champagne fountains and free shrimp cocktail that patrons would not be subject to elsewhere. Casino staff are trained to be friendly and especially accommodating to older citizens. Additionally, casinos offer low-cost buffet meals that are hard for anyone, especially seniors, to turn down.

Consequences of Senior Gambling

For some seniors, gambling is purely a form of entertainment and fills a social void. They are able to set reasonable limits on the amounts they are willing to lose and stick by their own guidelines. Especially vulnerable older adults may turn to gambling as a means of excitement and "something different" to relieve psychological stress resulting form life changes and losses. A new and easily accessible minor habit of gambling may become a potentially devastating pastime. Middle-aged to older women (who comprise the largest portion of the older adult population) are believed to be among the fastest growing group of those who gamble to relieve feelings of isolation, loneliness or boredom (McNeilly and Burke, 2002).

Before you know it, bank accounts become depleted or savings and retirement accounts are tapped into and sometimes drained. Some older Americans jeopardize their paid-off or nearly paid-off homes by turning to home equity lines of credit, or they incur heavy credit card debt. Retired citizens who have gambled away a pension have little time for a new start in life.

Common Signs of Gambling Problems

According to the Minnesota Institute of Public Health, the following are signs of a possible gambling problem that are easy to observe:

- gambling more often
- gambling for more money
- gambling for longer periods of time
- being preoccupied with gambling or with obtaining money with which to gamble

- gambling in spite of negative consequences, such as large losses, taking out secret loans, or tapping into savings or pension plans
- having frequent mood swings, higher when winning, lower when losing
- gambling as a means to cope with loneliness, stress or depression

Where to Go for Help

Should an individual suspect their gambling activity is becoming problematic, the following is a list of contacts that may be helpful resources:

- Gambling Statewide Hotline (1-800-560-2126) is sponsored by the Nebraska affiliate of the National Council on Problem Gambling. A hotline director will answer toll-free calls 24-hours/7 days-a-week, providing information, crisis intervention and referrals for persons experiencing gambling-related problems. Counselors will provide referrals for professional counseling, if needed.
- Gamblers Anonymous: 1-213-386-8789 or *www.gamblersanonymous.org*.
- National Council on Problem Gambling: 1-800-522-4700 or *www.ncpgambling.org*.

Setting Personal Guidelines

The Minnesota Institute of Public Health offers the following suggestions to reduce the risk of developing a gambling problem.

1. **The decision to gamble is a personal choice.** No one should feel pressured to gamble. Many people will choose to gamble socially, for a limited period of time and with predetermined limits for losses. Others will simply have no desire to gamble. Some people with a family history of gambling problems or other addictions may choose not to risk gambling at all.
2. **Gambling is not essential for having a good time.** The real value of social activities is being with friends and taking time out from the pressures of daily living. Gambling should not be seen as necessary for having fun and being with friends. Gambling can be an enjoyable complement to other activities but shouldn't be seen as the only method of socializing.
3. **What constitutes an acceptable loss needs to be established before starting to gamble.** People need to expect that they will lose more often than they will win. The odds are always against winning. Any money spent on gambling needs to be considered the cost of entertainment. Money needed to provide for basic needs, such as food, clothing, shelter and medications, should not be used for gambling. People should only gamble money they can afford to lose and avoid betting when the level is out of their range. For those who choose to gamble, it is essential to know when to stop.
4. **Borrowing money to gamble should be avoided and discouraged.** Borrowing money from a friend or relative, writing bad checks, pawning personal possessions, taking out home equity loans or credit card cash advances with the intention of repaying with gambling winnings is always high-risk and inappropriate.
5. **There are certain high risk situations during which gambling should be avoided.** They include when you're:
   - feeling lonely, angry, depressed or under stress;
   - coping with the death or loss of a loved one;
   - trying to solve any personal or family problems; or
   - trying to impress others.
6. **Using alcohol or other drugs when gambling is risky.**
   Alcohol or other drug use can affect a person's judgment and can interfere with his/her ability to control gambling and adhere to predetermined limits.

The choices people make about gambling sends clear messages to others. A person can be a positive role model for young people and friends if one chooses not to gamble, or if one chooses to gamble in a low risk, legal and appropriate manner.

Adapted from: *Gambling: Choices and Guidelines*, Minnesota Institute of Public Health, 1998. Reprinted with permission.

Resources

Action vs. Escape Gambling; Illinois Department on Aging: Seniors & Gambling; online report 2003; http://www.state.il.us/aging/.

Aging Issues: More Seniors Than Ever are Embracing Credit-Card Debt; Ohio Department of Aging, Aug. 2002; http://www.goldenbuckeye.com/agingissues/august2002.html.

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