



New York Council on Problem Gambling

GAMBLING AND SENIOR CITIZENS

Factors affecting senior gambling:

- Seniors have lots of time on their hands, looking for social interaction
- Perception is that they “deserve” to have some fun now
- Many seniors have more disposable income
- Many seniors have limited financial resources and are looking for a big win to compensate
- Senior centers and churches regularly sponsor trips to casinos, bingo, raffles
- Emotional escape
- Fosters independence

Why seniors gamble:

- Boredom
- Social activity
- Grief
- Relocation (selling house, moving to senior housing, etc)
- Depression
- Stress
- Loneliness
- Fear of death
- Loss of friends/loved ones
- Physical limitations may not permit past hobbies

Social and physical factors:

- Isolation
- Extended bereavement
- Loneliness
- Deteriorating mental capacity
- Clouded judgment due to the side effects of a variety of medications for chronic diseases

What keeps them going back to gambling locations?

- Social interaction
- Perceived as a safe place to go
- Emotional escape
- Excitement and living on the edge
- Independence
- Self-esteem boost
- Several small or even large monetary *winning episodes*

Did you know?

- Seniors are gambling in record numbers. The stigma that once surrounded gambling is vanishing.
- For whatever reason seniors choose to gamble, many have never gambled before or if they have, only in a limited way, and most are totally unaware of any potential for adverse consequences.
- When seniors begin to encounter problems, they are often confused about their own behavior and are embarrassed that they cannot control the activity.
- Seniors are reluctant to go for help because they think at their age they should know better.
- They are most often unaware of what pathological gambling is and have no idea there is help available or where to get it.
- A senior who amasses a gambling debt risks more financially than younger addicts because they often live on a fixed income and have a hard time recouping what they have lost, whether it's their savings, Social Security checks, insurance money, or cash for food and medications.
- Senior centers and churches regularly have outings to local gambling sites nationwide.
- Be responsible: if you sponsor group trips to gambling sites, or charity fund raisers, educate your group!

Warning Signs:

- Experiencing mood swings based on winnings and losses
- Experiencing impatience with loved ones because they are interrupting gambling activities
- Neglecting other responsibilities in order to concentrate on gambling activities
- Willing to eat less or go without food to gamble
- Gambling with money designated for necessary expenses such as household supplies, groceries, medication, electricity and telephone
- Thoughts of cashing in insurance policy for gambling money
- Spending retirement funds to gamble
- Unexplained absence of household or personal items

- Fantasizing about big winnings to win back all past losses
- Talks only about wins, not losses - gambling more often; for more money; for longer periods of time
- Lies about gambling directly or by omission
- Hides gambling losses from family members
- Chases losses
- Gambling as a means to cope with stress or grief
- Gambling in spite of negative consequences, such as large losses or family problems
- Withdrawal from friends and/or family
- Started gambling with groups, but now gambling alone
- Talks only about wins, not losses - gambling more often; for more money ; for longer periods of time

Rules of Responsible Gambling:

- Be prepared to lose
- Set a money and time limit and stick to it
- Do not borrow to gamble
- Treat the money you lose as the cost of your entertainment:
- Avoid “chasing” lost money
- Don’t gamble as a way to cope with emotional or physical pain
- Gambling should not interfere with or substitute for friends, family, work or other worthwhile activities
- Become educated about the WARNING SIGNS of compulsive gambling

ACCESSIBILITY + LIFE FACTORS + LACK OF KNOWLEDGE ABOUT COMPULSIVE GAMBLING = VULNERABILITY TO GAMBLING ADDICTION

How a family can help:

- Take notice
 - Gambling at beginning of month (corresponding with social security and pension check deposits)
 - Declining or hesitating to attend local family events or celebrations
 - Neglecting car or home repairs that they can afford
 - Neglecting bills such as telephone, utilities, and rent
 - Disinterest in old friendships
 - Secrecy or double-talk about extent of trips to casinos, bingo parlors, etc.
 - Assets disappearing (such as jewelry, heirlooms, or silverware)
 - Unaccounted time away from home
 - Unexplained moodiness, depression, preoccupations, stresses, or worries
 - Unwillingness to attend to basic personal care needs such as dental work.

- Become Involved
 - Know where to get help
 - Legislation, public policy, school policy, enforcement
 - Community awareness, education and skill development, early intervention
- Possible Immediate Financial Actions
 - Explain the possible financial consequences
 - Provide an overview of strategies, such as shifting asset control and repaying debts
 - Ask the senior to list his or her creditors
 - Have the adult children hide, cut up or cancel credit cards
 - Have the adult children change the personal identification numbers on bank debit cards
 - Store valuables in a safe-deposit box
 - Recommend that someone other than the senior take over paying household bills

Resources

- [New York State HOPEline: 1-877-8-HOPENY \(1-877-846-7369\)](#)
- [New York Council on Problem Gambling](#)
- [Know The Odds](#)
- Movies
 - [Empty Spaces](#)
 - [Bet The House](#)
- Blog Posts
 - [Seniors and Problem Gambling: The Hidden Addiction](#)
 - [Senior Citizens and Problem Gambling](#)