

PROBLEM GAMBLING AND AN AGING POPULATION

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Objectives

After this presentation participants will be able to:

- Identify signs of problem gambling in seniors.
- Explain the reasons problem gambling can be especially dangerous for an aging population.
- List resources available to help prevent and treat problem gambling in seniors.

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Compass Mark

- Addiction prevention agency in Lebanon, Lancaster, and Chester Counties
- Our mission is to prevent addiction through education, skill-building, and community mobilization.

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Is it Gambling?

Casino Games- slot machines, poker, dice games, etc.

Lottery- Daily numbers, scratch-off tickets, etc.

Bingo

Fantasy Sports

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Definition of Gambling

- To risk money, or something of value, on an unknown outcome.
- 2 questions:
 - Do you have to pay money, or risk something, to play?
 - Are you guaranteed to get something in return?

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Terminology

- **Disordered Gambling:** Persistent and recurring problematic gambling behavior leading to clinically significant impairment or distress. A diagnosable disorder listed in the DSM-5.
 - Listed under behavioral addictions.
 - Formerly known as pathological gambling.
- **Problem Gambling:** Any gambling behavior that disrupts your life.
 - Exhibits some of the behaviors in DSM-5 but not enough to be diagnosed.

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Diagnosing Disordered Gambling

- Must exhibit four (or more) of the following behaviors in a 12-month period:
 - Needs to gamble with increasing amounts of money in order to achieve the desired excitement.
 - Is restless or irritable when attempting to cut down or stop gambling.
 - Has made repeated unsuccessful efforts to control, cut back, or stop gambling.
 - Is often preoccupied with gambling (e.g., having persistent thoughts of reliving past gambling experiences, handicapping or planning the next venture, thinking of ways to get money with which to gamble).
 - Often gambles when feeling distressed (e.g., helpless, guilty, anxious, depressed).

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Diagnosis (continued)

- After losing money gambling, often returns another day to get even (“chasing” one’s losses).
- Lies to conceal the extent of involvement with gambling.
- Has jeopardized or lost a significant relationship, job, or educational or career opportunity because of gambling.
- Relies on others to provide money to relieve desperate financial situations caused by gambling.

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Gambling Facts

- Gambling is a \$40 billion a year industry.
- The great majority of the population gamble responsibly.
- 4-6 million adults are considered problem gamblers.
- 2 million adults meet the criteria for disordered gambling.
 - Not all officially diagnosed
- March is National Problem Gambling Awareness Month, sponsored by the National Council on Problem Gambling.
- Gambling is one of the only socially acceptable forms of addiction.
- Most of the research on problem gambling is coming out of Europe, Canada, and Australia.

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More Facts and Figures

- The Super Bowl is the largest single day of gambling every year.
 - \$145,939,025.00 was **legally** wagered in 2019.
 - This amount does not include prop bets!
- Before it was shut down Americans were projected to wager approximately \$8.5 Billion on the NCAA Men's Basketball Tournament in 2019.
 - No wonder Problem Gambling Awareness Month is in March!

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Gambling and Seniors

- Some studies show that 3-4 million seniors could have a gambling problem.
- The top 3 ways that seniors in Pennsylvania gamble are slots, bingo, and the PA Lottery.
 - Many senior centers/Area Agency on Aging are subsidized by PA Lottery
- Casinos offer many things that could be attractive to seniors.
- There has been a large increase in gambling over electronic devices.
 - Online
 - Hand-held devices

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Why are Seniors at Risk?

- In 2020 there will be an estimated 15 million Americans age 65 and older living alone. As a result many seniors are looking for a social connection.
- There has been a rise in what experts are calling “grief gambling”. People will use gambling as a way of dealing with the loss of loved ones and friends.
- After retirement, seniors have an influx of unstructured free time.
- Possible cognitive decline
 - there can be a decrease in the activity of decision-making parts of the brain related to executive functioning
- Seniors have either disposable income from retirement or try to use gambling to supplement a limited income.

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Grief Gambling

- Using gambling to cope with losses.
 - Loss of loved ones
 - Loss of autonomy/freedom/routine
- Escapism
 - Those interviewed say that its easy to forget pain, loss.
- Casino staff become an ad hoc social network.
 - It is important to remember that casinos are designed to make people stay longer.

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Its Not Gambling, Its Just Bingo!

- Gambling, in most forms, has become normalized behavior.
 - Blurred lines- VGT/skills games
 - Even “free” games can have negative consequences
- Sports gambling is steadily expanding.
 - Odds and point spreads printed in papers
 - Wagering segments on sports networks like ESPN
- League sponsorships
 - European soccer matches have banner ads for gambling establishments around the pitch.
 - Sponsorship logos on jerseys.

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Casinos-The New Senior Centers

- Casinos offer many attractive services for older adults!
 - Use of scooters/wheelchairs
 - Some will provide oxygen or places to dispose of diabetic needles
- Casinos create an atmosphere of connection!
 - Send birthday/holiday cards
 - If absent too long, casinos will send a card saying that they miss you
- Casinos are easily accessible!
 - Casinos will send shuttles to senior living centers or the centers will run bus trips to casinos, bingo, etc.
 - Casinos will often add incentives like free chips or free/discounted food

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What Happens When the Casino is in Your Hand?

- Gambling in all forms is more accessible than ever by electronic means.
- We are starting to see the most technologically advanced group of seniors.
- Most traditional casinos have mobile apps.
- Most sports betting and fantasy sports have mobile apps.
- Social media have “free” social casino and bingo games.
 - At best they normalize gambling and at worst can lead to problem gambling behaviors.

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Is That Social Game Really Free?

- Most “free” games come with in-app purchases.
 - Clicks don’t always seem like real money!
- Ads during social games can be for pay-to-play games.
- Online casinos and sports betting sites will match an initial deposit up to a certain amount.
 - Some offer “bet protection” where you can get money back if the first wager does not win!
- Free trial periods are offered by online betting sites.
 - The algorithm of the game changes after the free trial making it harder to win.
- Not all online wagering sites are required to disclose the odds.

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Gambling Risks for Seniors

- Easy access to gambling.
- Gambling away retirement savings without working years to recoup losses.
- Many seniors live on a fixed income. Income lost to gambling can lead lack of food/medication/household needs.
- Seniors may not understand addiction, leaving them less likely to self-identify a problem.
- Often less willing to seek help if a problem is identified.
- Absence of regular screenings by medical service providers.
- Medical issues can aid in disorder.

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Warning Signs of Problem Gambling

- An unhealthy preoccupation with betting or wagering.
- Only talking about wins/not discussing losses.
- Rapid decline in physical health/mental health.
- Paying bills late or putting off refilling medication.
- Having sudden and immediate need of money.
- Neglecting friends, family members, or personal needs.
- Lying about gambling or trying to hide gambling behavior.
- Gambling alone and more frequent gambling.
- Gambling to calm nerves or reduce stress, instead of solely for enjoyment.

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Why Should Caregivers Learn About Problem Gambling in Seniors?

- If problem gambling does develop in an older adult, they have less time and opportunity to recover their losses.
- If older adults spend a large amount of time alone the signs of problematic behavior can be easier to hide or go unnoticed.
- If seniors are educated about problem gambling, they are more likely to recognize behaviors in themselves or others.
- Talking about problem gambling can help with the stigma that can prevent people from obtaining help.

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Keeping Gambling Recreational

- Set a money limit that one can afford to lose and stick with it!
- Do not gamble on credit and take only cash.
- Avoid chasing lost money.
- Set a time limit and use the buddy system.
- Losing is part of the game and is the price of entertainment.
- Don't substitute gambling for other activities or gamble to deal with problems.
- Take a break!

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Help is Available!

- Certified gambling counselors see clients of all ages.
- There are groups and 12-step programs like Gamblers Anonymous and Gam-Anon that accept clients of all ages.
- Multiple levels of care
 - Outpatient counseling
 - Inpatient counseling
 - Individual, group, family therapy
- Behavior modification has been used successfully, especially with late-onset problem gamblers.

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Self-Exclusion

- Someone can request to be excluded from gambling activities in the following areas in Pennsylvania:
 - Casinos
 - Fantasy Contests
 - iGaming
 - Video Gaming Terminals (VGT's)
- Exclusion Period can be 1 or 5 years or lifetime.
- Violation of self exclusion can be grounds for arrest.
- Applications for self exclusion must be submitted in person at the office of the Pennsylvania Gaming Control Board.
- Self exclusion can also be made at individual casinos.

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National Council on Problem Gambling

- NCPG is responsible for the national Helpline for local problem gambling resources.
1-800-522-4700
- 24-hour availability
- NCPG made up of state affiliates

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Council on Compulsive Gambling of Pennsylvania

- CCGP is the state affiliate of the national council.
- Local helpline- 1-800-Gambler
- Website also houses a meeting locator for Gamblers Anonymous
- Host regular trainings

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Resources

- National Council on Problem Gambling:
www.ncpgambling.org
1-800-522-4700
- Council on Compulsive Gambling of PA:
www.pacouncil.org
1-800-GAMBLER
- Compass Mark: www.compassmark.org
- Gamblers Anonymous: www.gamblersanonymous.org
- Gam-Anon: www.gam-anon.org
- Pennsylvania Gaming Control Board:
www.gamingcontrolboard.pa.gov

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Questions?

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