



Stakes are high for seniors with gambling problems

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Casinos and bingo halls can be great entertainment for seniors. But for some, the lure of easy money and thrills takes a wrong turn.

Researchers studying gambling habits among those 65 and older found that 11 percent were "at-risk" gamblers. This was defined as placing more than \$100 on one bet and/or gambling more than they could afford in the last year.

Even a small loss can have a major impact on retirees with fixed incomes. Some gamble away money they need for prescriptions or rent. Others wipe out retirement savings. Since most seniors don't work, there are no incoming paychecks to recoup losses.

Financial stress from losses can affect health, too. Gambling problems can lead to alcoholism, heart ailments, migraines, stomach distress, depression, anxiety and domestic violence.

Fun that can go awry

Gambling can be a great way for seniors to socialize and get out of the house when lonely or bored. For some, though, it becomes an unhealthy escape from grief, sickness or other troubles. And the gambling industry may play to certain vulnerabilities among older adults to keep them coming.

Women are just as likely as men to gamble. Seniors most likely to gamble in excess are those who:

- Are binge drinkers
- Have post-traumatic stress disorder
- Have attention-deficit hyperactivity disorder
- Recently lost a spouse
- Were just diagnosed with a serious illness
- Have suffered another type of hardship
- Take medications that can cloud judgment (such as some Parkinson's disease meds)

Living alone and having no family or caregiver nearby is another risk factor. When there is no one else to pick up on the early signs of addiction and address it, the illness tends to get worse.

Red flags

Gambling can be easy to hide from family, friends and doctors. There are no outward signs like whiskey-breath or slurred speech. Adult children may not know how their parents spend the day. Seniors can tap retirement savings on the sly.

Compulsive gamblers are those who have tried to kick the habit or reduce their bets, but can't. Other signs of a problem in someone:



More than one out of 10 seniors may have a gambling problem.
 (©Wikipedia Commons)

- Always talks about gambling wins but rarely mentions losses.
- Gambling obsession has replaced former activities.
- Lies to hide gambling. Feels guilt or shame about the habit.
- Cashes in life insurance, drains savings or taps home equity to gamble. Pawns or sells personal items.
- Suddenly asks for money or a loan to cover a basic expense.
- Has mood swings over wins or losses.
- Neglects personal needs, health, friends or family.

High-risk stakes

When gambling strips seniors of income and assets, they may cope by skimping on medication or food, which can affect their health. Others turn to crime to cover losses. Problem gamblers also have higher rates of attempted suicide.

Older gamblers may not seek help because they are ashamed they didn't know better. When someone else tries to help, the gambler is likely to deny a problem. An adult child who confronts a parent may be accused of greed about an inheritance.

If the gambling problem is dealt with at an early stage, seniors may be able to quit on their own. Finding other ways to spend time - like volunteer work or a hobby - is a start.

If the illness has progressed, it's best to talk to a doctor or addiction counselor about treatment. There are 12-step programs for gamblers (e.g., Gamblers Anonymous) similar to those for alcoholics. Gambling hotlines, inpatient rehab centers and other peer support groups may be helpful, too. A doctor may also advise treatment for anxiety, depression or substance abuse if they are underlying causes.

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