

## PROBLEM GAMBLING AMONG OLDER ADULTS

During the 2016/2017, twenty-eight percent (28%) of the [1-888-ADMIT-IT](https://www.gamblinghelp.org) HelpLine contacts were age 55 or older. Although recreational gambling is enjoyed by most without consequences, health problems, loneliness, and not being properly prepared for retirement, makes older adults vulnerable to problem gambling. This behavior is accompanied by negative financial and emotional impacts, as reported by HelpLine callers. For example, 78% had exhausted savings, equity, or retirement monies, 74% of older adults were having problems paying household bills, and 33% had filed bankruptcy. Additionally, Anxiety (80%), Depression (76%), and Family Conflict (75%) were significant negative emotional impacts of older adults experiencing problem gambling.

**If you or someone you  
know has a gambling  
problem, call**

**[1-888-ADMIT-IT \(236-4848\)](https://www.gamblinghelp.org)**

**Live Chat at  
[www.gamblinghelp.org](http://www.gamblinghelp.org)**

**Text to  
[321-978-0555](tel:321-978-0555)**

**Email to  
[fccg@gamblinghelp.org](mailto:fccg@gamblinghelp.org)**

## DON'T LET YOUR GOLDEN YEARS TURN INTO A NIGHTMARE!

During the month of August, the United States observes National Fraud Awareness week. Although the Florida Council on Compulsive Gambling (FCCG) focuses most of their attention on helping those affected by problem gambling, we are also frequently contacted by citizens who have fallen victim to one of the many schemes throughout the country. According to the Federal Bureau of Investigations (F.B.I.), right now there are currently twenty-two (22) common fraudulent activities present in the United States alone. Many of these scams target older adults, due to available funds and higher credit scores. These scams often involve lotteries and free prizes.

Individuals who grew up in the 1930s, 1940s, and 1950s were generally raised to be polite and trusting. Unfortunately, con-artists exploit these traits knowing that it is difficult or impossible for these individuals to say “no” or just hang up the telephone.

Older Americans are less likely to report fraud because they don't know who to report it to, are too ashamed at having been taken advantage of or don't know they have been scammed. Additionally, many elderly victims may not report crimes because they are concerned that relatives may think the victims no longer have the mental capacity to take care of their own financial affairs.

Additionally, when an elderly victim does report the crime, they often make poor witnesses. Con-artists know the effects of age on memory, and they are counting on elderly victims not being able to supply enough detailed information to investigators. In addition, the victims' realization that they have been swindled may take weeks—or more likely, months—after contact with the fraudster. This extended time frame makes it even more difficult to remember details from the events.

Senior citizens are more interested in and susceptible to products promising increased cognitive function, virility, physical conditioning, anti-cancer properties, and similar. Therefore, if you are age 60 or older you may be a special target of people who sell bogus products and services by telephone. Telemarketing scams often involve offers of low-cost vitamins, health care products, and inexpensive vacations.

The FCCG can provide resources and information to those that have been scammed or loved ones trying to help a parent or family member, so that they can contact the proper authorities or government agency.