



SENIOR FOCUS

Concerning Seniors with Gambling Problems

VOLUME 5

888-ADMIT-IT

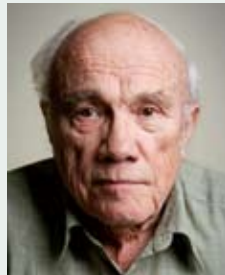
About the Florida Council on Compulsive Gambling

Hundreds of thousands of Floridians suffer from problem and compulsive gambling difficulties. Helping those individuals is the mission of the Florida Council on Compulsive Gambling as a not-for-profit educational and advocacy organization under contract with Florida state government. For information, call: **888-ADMIT-IT** (888-236-4848)



If you or someone you know has a problem, call the FCCG 24-hour confidential Helpline **888-ADMIT-IT** (888-236-4848)

A Father's Gambling Problem and a Son's Pain



The caller to the HelpLine of the Florida Council on Compulsive Gambling (FCCG), let's call him Roger, was desperate for help. For 20 minutes, Roger talked to the HelpLine Specialist relaying the story of his 75-year-old father's gambling problem. It was a sad tale that spoke of grief, compulsion and a life spiraling out of control.

According to Roger, his father's gambling began soon after Roger's mother died the year before. "Some of my dad's friends took him on a gambling ship," Roger said, "to try and get his mind off mom. He started playing cards and from then on, he was hooked. When he couldn't find friends to go on the ship, he would go alone. Then he realized it was easier for him to play cards at the local racetrack and he was never home."

"...he didn't want to spend his limited Social Security income on anything but cards. It was insane."

In time, Roger's father lost the \$110,000 he had in the bank from the sale of his home up north. By then, he wasn't paying his bills, including the mortgage on his current home. The bank was ready to foreclose. "My dad maxed out three credit cards and wrote bad

checks just to keep gambling," Roger explained. "He wasn't even taking his meds because he didn't want to spend his limited Social Security income on anything but cards. It was insane."

Every time Roger tried talking to his father about the situation an argument developed. "Dad is obviously depressed and withdrawn," Roger said. "The only time he wants to talk to me is when he needs money. While he's sure he just has a money problem, he most definitely has a gambling problem. Finally, one of my father's friends called me and said he heard dad mention suicide. That did it. I tried to get him to see a doctor but he wouldn't go. Now I'm calling you because I don't know where else to turn."

"... one of his friends called me and said he heard dad mention suicide."

In response to Roger's request for assistance, the HelpLine Specialist initially supplied information on how to deal with the potential suicide and explained the importance of seeking professional guidance. This was followed by contact information for treatment providers and self-help groups in and near Roger's community.

Roger's story is just one of an increasing barrage of calls to the FCCG about older adults and their loved ones facing difficulties due to gambling.

Callers Tell The Tale

During 2005-2006, the Florida Council on Compulsive Gambling HelpLine received 330 calls from or involving gamblers aged 55 and older, 50% of whom were female. Thirty percent (30%) of the gamblers identified were Latino/Hispanic, African American, Asian/Pacific Islander or Other. Callers disclosed an array of problems, including committing illegal acts due to gambling (18%). The information below provides a snapshot view of some of the other problems identified:

Primary Gambling Problem

- #1 - Slot machines
- #2 - Lottery games
- #3 - Cards

To Whom Debt is Primarily Owed

- #1 - Credit cards
- #2 - Banks
- #3 - Family and friends

Problems Caused by Gambling

- #1 - Anxiety and/or depression
- #2 - Family or spouse conflict
- #3 - Borrowing from other sources



The Impact of Senior Problem Gambling

One out of 20 older adults in the state of Florida aged 55 and above report having a gambling problem. Problem gambling is an illness much like drug and alcohol addiction. Once it takes control, it can destroy lives.

“Some even become homeless.”

Getting hooked on gambling can be absolutely devastating to a person’s finances. The compulsion to bet also leads people to deplete bank and investment accounts, to incur incredible debt, ignore bills, lose personal property, steal from others and become involved in illegal activities that result in prison time. Some even become homeless. Unlike younger people, seniors are rarely able to bounce back from such monetary and legal troubles. Older adults simply don’t have the income earning power or the years left in their lives to repair the damage.

In their constant quest for gambling satisfaction, seniors may not eat properly, take their medications or obtain adequate sleep. When you then add the shame, guilt, anxiety and depression that arise from unending losing streaks and addictive behavior, the result is a mix so deadly that it can be life threatening. Suicidal thoughts in older adult problem gamblers are a common occurrence. Unfortunately, some seniors take that final step in total despair.

The stress of problem gambling on older adults also results in a variety of health related concerns. Whatever physical or mental health issues existed before the onset of a gambling problem tend to become even more aggravated. Cardiac problems are one such example. In addition, seniors may experience increased stomach and muscle problems, as well as headaches and blood pressure irregularities. Sadly, doctors who observe these symptoms in their patients do not generally have the training and/or understanding to ask the right questions and relate them to problem gambling.



“Suicidal thoughts in older adult problem gamblers are a common occurrence.”

Irritability, isolation, abuse of alcohol or drugs, and denial are common behavioral characteristics of older adult problem gamblers. On top of everything else that is going on, these issues make it very difficult for doctors and family members to get at the root of the problem (see page 3 for further information).

In the end, however, one thing is certain. We must all be vigilant when older adults who are dear to us gamble to excess. We must vocalize concerns and secure the help they need by calling the Florida Council on Compulsive Gambling’s 24-hour HelpLine (888-ADMIT-IT). One call can change their lives – and ours.

The Families of Older Adult Problem Gamblers



Unfortunately, families of older adult problem gamblers often suffer great heartache and anguish. Instead of seeing their loved one happy and relatively carefree, they observe a life rocketing out of control. Family members may then find themselves deeply embroiled in the gambler's emotional, financial, and even legal turmoil.

The more the gambler exhibits unhealthy attitudes and behaviors, the more family members mirror similar traits. Anxiety surfaces, tension rises, anger boils over, health issues are aggravated, depression appears, and arguments escalate. Sometimes the family's embarrassment, confusion and heartache caused by a loved one's conduct are so severe that they would rather conceal the problem in an effort to maintain secrecy.

As the financial instability of the gambler increases, however, loved ones find the problem extremely difficult to ignore. Family members eventually discover that the gambler's assets are in severe jeopardy if not already destroyed. This can have a tremendous impact on future family financial decision making. Arguments ensue as the gambler seeks isolation, denies a problem exists, and attempts to borrow money or even sometimes steals it from loved ones.

“Anxiety surfaces, tension rises, anger boils over, health issues are aggravated, depression appears and arguments escalate.”

Taking money or assets from loved ones without permission is a difficult situation, but when the gambler starts writing bad checks or, if employed, stealing from a boss, the picture changes rapidly. A loss of job and income for the working gambler and the gambler's spouse is just the start of

a troubled time. From that point forward, family members may find themselves immersed in expensive legal battles to keep their loved one out of jail or assisting the gambler in making restitution.

Children of an older adult problem gambler who do not live with their parent often discover this situation late in the process. Such delay can result in the gambler becoming homeless and ultimately having to rely on their children for shelter.

Once a family member suspects a gambling problem, asking the following two questions of the older adult gambler can begin to clarify the situation: (1) Have you ever lied about how much you gamble? (2) Have you ever felt the need to bet more and more money? A yes answer to one of these questions indicates the need for further assessment. Additional warning signs appear on page 4 of this newsletter. For further assistance, information or referrals call the Florida Council on Compulsive Gambling HelpLine at 888-ADMIT-IT.

Help for Senior Problem Gamblers and Loved Ones



Immediate assistance is available in easy to understand workbook form for senior problem gamblers and their families. The seven part series, titled *A Chance for Change*, leads both elder problem gamblers and loved ones step-by-step through the recovery process. The two series aid problem gamblers and their families in recognizing difficulties, acknowledging relapse symptoms and triggers, addressing financial and legal issues, navigating new terrain, and adhering to a recovery plan.

To obtain a free set of *A Chance for Change for Loved Ones* or *A Chance for Change for Older Adult Problem Gamblers*, call the Florida Council on Compulsive Gambling's 24-hour HelpLine at 888-ADMIT-IT.



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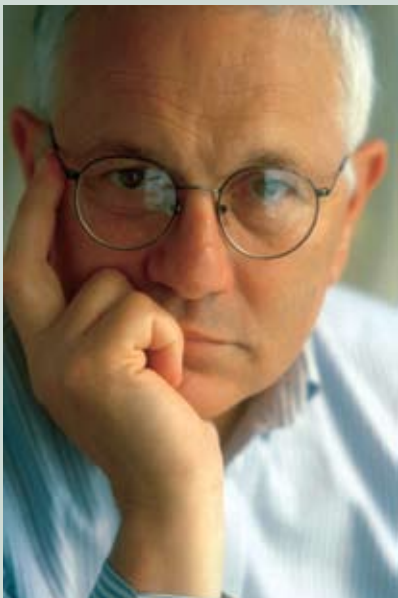
WHEN GAMBLING BECOMES A PROBLEM

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 Florida Council on Compulsive Gambling, Inc.

www.gamblinghelp.org

Problem Gambling Warning Signs Among Older Adults



- Preoccupied with gambling
- Gambling to calm nerves, forget worries or reduce depression
- Needing to gamble increasing amounts of money to experience a thrill
- Withdrawing from family, friends or other activities
- Difficulty accounting for large blocks of time
- Mood swings based on winnings and losses
- Neglecting personal needs or health
- Failing to pay electric, telephone or other bills
- Lying or being secretive when questioned about gambling habits
- Using retirement money or cashing in an insurance policy to fund gambling
- Missing possessions or assets, including pawning or selling personal items
- Having a sudden need for money or loans
- Unable to control or stop gambling
- Feeling depressed or having self-destructive thoughts

If you identify one or more of these warning signs in yourself or someone else, gambling may be a problem. Call the FCCG's confidential 24-hour Problem Gambling HelpLine at 888-ADMIT-IT.