



SENIOR FOCUS

Concerning Seniors with Gambling Problems

VOLUME 7

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** www.gamblinghelp.org

Gambling: Recreation with Risks

Walk into any gambling venue across the state and you will see many older adults engaged in gambling activities. The expansion of legalized gambling in Florida and across the nation has led to more and more older adults turning to casinos for their entertainment. In fact, some research indicates that seniors are currently the fastest growing group of gamblers. Casinos and other gambling venues roll out the red carpet to seniors, caregivers, and senior centers. They provide an atmosphere that is welcoming, invigorating and exciting, tailoring much of their programming specifically to the older adult patron through incentives. Incentives that appeal to older adults and their caregivers include free transportation, free or bonus play, inexpensive or free meals, wheel chair accessibility, sharps dispensers in the restrooms, and programming directed to suit older adults. Gambling is touted as a vibrant form of socialization for a population that may be experiencing a decrease in social options. However, as you will learn from the following stories and statistics, gambling is a lifestyle risk for many seniors and their caregivers. Gambling can become an addictive form of entertainment for older people, impacting them, their families, and those who care for them as well.

Caregivers and loved ones often call the HelpLine with questions about what

to do when someone in their family or their care begins to gamble out of control. They are concerned with how to confront their client or elderly parent, and are worried about ways to protect their own families from the impact of an aging parent's gambling.

"I am the primary caretaker for my elderly mother, who is disabled. In the past two years she has become addicted to scratch-off lottery tickets. She has begun writing bad checks with regularity and creates elaborate stories about where her money is going. I am at my wits end."

Similarly, a recent caller's father lost everything he had within months of her mother's death. He began to gamble compulsively, losing his home, his life savings, and even his freedom. He was arrested for stealing. The caller moved him in with her, but was afraid of the impact that his gambling could have on her family. These are not unfounded fears, as HelpLine data demonstrates that approximately 30% of callers have committed illegal acts, such as writing bad checks, stealing from family and friends, or embezzlement.

Recognizing the problem before the gambler loses everything is important,

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but can be very difficult. Older persons may be secretive about their personal finances, embarrassed about having money problems or their gambling, and afraid that their situation will lead to a loss of independence.

Over 70% of the seniors calling the HelpLine during the last 6 months of 2008, suffered from anxiety and depression or had difficulty paying household bills. An additional 64% had gambled away earned savings, retirement, and equity that they had worked a lifetime to save. Making matters worse, 14% of the callers had thoughts of suicide as they faced the stark reality of the losses and problems their gambling created.

Older persons often find themselves isolated from family and friends and may use gambling venues to fill the void that has resulted in their lives. Approximately 63% of callers stated that their gambling intensified after they retired.

“I am not a problem gambler, I am a lonely senior! I recently retired from my job and my family does not live close. I find myself alone a lot of the time so I often go to a casino for something to do. Last night I stayed at the casino until the wee hours of the morning, caught up in the slot machines. On my way home, I fell asleep and crossed traffic, finding myself on the wrong side of the road, and being pulled over by the police.”

Those living in retirement communities may find the increase in exposure to gambling a threat to their wellbeing. It is important for facilities, communities,

and organizations geared toward this population to realize that there are many other social options for seniors. Gambling is an easy outing, but for those on a fixed income or vulnerable to developing a problem with gambling, it can create financial devastation and ruin.

“I have enjoyed gambling for over 30 years, taking a trip to Las Vegas or Atlantic City once every few years. I moved to a retirement community in Florida that has trips to a local casino. I am on a fixed income but find myself going 2-3 times a week on the van from our facility. I used to gamble socially but now I even feel out of control at BINGO. I cannot seem to stay behind when staff announces a trip to a casino or BINGO Hall. I wish there were other interesting things to do.”

Elders can also be impacted by an adult child's gambling or the gambling of a caregiver. Callers as well as gaming industry staff describe situations where seniors are being brought to a gaming facility and seated at a machine for long periods of time while their caregiver gambles. These reports often include a description of caregivers and adult children taking advantage of their control of the senior's finances, leading to a significant loss of lifetime earnings for the senior.

For those who find themselves involved in the lives of seniors, whether as a friend, associate or primary caretaker, knowing the warning signs for problem gambling is essential.

Warning Signs of a Gambling Problem!

- Loss of interest/participation in normal activities with family & friends.
- Increase in gambling and gambling related activities.
- Changes in attitude and personality.



Irene's Story

When I was diagnosed with Parkinson's disease, I felt like I was losing control of my life. Discovering that I would increasingly lose control of actions I had long taken for granted was more than I could comprehend, let alone accept.

Doctors working with me assured

me that with medication my Parkinson's disease would be manageable. What I didn't know was that the medication I was taking to help control my Parkinson's symptoms would cause me to lose control in other areas. I developed compulsive gambling.

I was going to be given a Dopamine Agonist drug. I did my best to educate myself on potential side effects of my new medication, but simply glossed over the warnings that the medication may increase compulsive behavior. I was anything but compulsive. I was much more concerned about the published side effect of hallucinations which sometimes accompany dopamine agonist therapy. My pharmacist assured me that this side effect was not that common and I began my medication regime. My Parkinson's symptoms became well controlled, but my gambling behavior spun out of control. I began visiting one gambling website, but before I knew it, I was a frequent visitor to many sites. As my debts mounted, I found myself lying to my family to keep up my gambling. I knew something was terribly wrong, and knew I wasn't acting like myself, and yet I couldn't explain my continued gambling behavior.

Fortunately I broke down and confided in a friend who is a nurse who had read that there was a

correlation between some of the drugs used to treat Parkinson's and compulsive behavior. She helped me to talk with my doctor and my family about the side effect and her concern that this is what was causing my gambling to be out of control. My daughter was hard to convince that it could be the medication causing the gambling. She was worried about my changing medications since my current drugs helped to control my symptoms so well. But I convinced her that not being able to control my body might be difficult and scary, but the inability to control my gambling behavior was terrifying. I was ruining my finances, relationships and my life with my gambling. It was an impossible way to live.

"It is important that family members and caregivers be educated of potential side effects of medications and to recognize the warning signs of compulsive gambling so that they can help to identify problems. I could not separate myself from what was happening to me in order to make a rational decision about what I needed. I believe that suicide would have been my next step."

The good news is that I was able to work with my physician to find a medication regime that provided me with control of my Parkinson's symptoms, and did not cause compulsive behaviors. It is important that family members, caregivers, and physicians be educated of potential side effects of these medications, so that they can help to identify the link to this destructive behavior. I could not separate myself from what was happening to me in order to make a rational decision about what I needed. I believe that suicide would have been my next step.

- Sudden need for money or loans.
- Unaccounted for blocks of time.
- Secrecy and avoidance when questioned about time and money.
- Missing possessions or assets.
- Neglect of personal needs (food, utilities, medical).
- Decline in health.
- Withdrawal and depression.

If you or someone you know has a problem with gambling

**888-ADMIT-IT
(888-236-4848)**



A conversation with Pat Fowler: Executive Director for the Florida Council

“I know the pain associated with this disorder in this age group. They are thinking, ‘How could this happen to me? I did everything right. I worked, I saved, I took care of my family.’ The shame associated with what they see as failure of an entire life is devastating. No one should have that legacy after a productive, well-spent life, simply because they fall prey to an addiction.”

In conversations, you often share that your greatest concern is for elders that call the HelpLine or develop a problem with gambling. Can you explain your concern?

In my opinion, elders are one of our more vulnerable populations and can experience devastating problems related to their gambling. In addition, they are probably the group most heavily marketed by the industry. Some elders, who are not problem or compulsive gamblers but who are experiencing a decreased mental capacity, may not be aware of the amount of money they are gambling and losing which can cause irreparable financial harm. An older compulsive gambler who risks and loses a lifetime of earnings is at an increased risk of experiencing deep depression and attempting suicide. Our seniors simply do not have the time or ability to regain losses resulting from a gambling problem.

How widespread is the problem among Florida elders?

Florida Council data from 2003, reflects that 25% of Florida residents age 55 and over gambled weekly. Almost 2% of Florida’s Seniors have significant to severe problems due to gambling, or are classified as problem or pathological gamblers, while an additional 8% are at-risk gamblers.

I expect that these numbers are very conservative since there has been an increase in the access to gambling

opportunities since 2003. Gambling is viewed and marketed as one of the top social activities for this age group, and current research indicates that the elderly are the fastest growing group of gamblers. Yet, rarely are individuals who care for our elders, or the elders themselves, made aware of the risks associated with gambling.

You have mentioned the risks associated with gambling a few times. Can you describe what some of these risks may be?

One in every five callers to the HelpLine is over the age of 55. Most often the call is from the gambler, but at times, a spouse or adult child will also call concerned about their loved one.

Calls from Florida seniors who gamble or their loved ones cover a broad range of experiences, but they all have a few things in common. Gambling greatly impacts the overall health and well-being of the gambler and their loved ones; relationships are stressed, and the senior may be experiencing significant financial loss or bankruptcy. In order to cover gambling debts, many elder gamblers commit crimes to obtain money such as writing bad checks, forgery, insurance fraud, and embezzlement. Most of the callers experience significant levels of anxiety and depression, as they face the reality that they have lost a lifetime of earnings and the recognition that they can no longer work or make

up for all they have lost. This lack of hope and despair can lead to suicidal ideation and attempts.

Are Florida Seniors impacted by others who gamble as well?

Yes, we frequently have calls from seniors who are coping with an adult child or grandchild who has a gambling problem. Often they are a source of income for the gambler or his or her family. They may loan money (bailouts) to their adult children to protect them from loss of their home or to try to help pay bills. At times, elders will become the victim of abuse at the hands of an adult child or grandchild that is in need of money to support their gambling. If the adult child is in the role of caretaker or helps the parent with their finances, they may inappropriately use access to their parent's funds to support their gambling behavior, robbing them of their savings.

There have been other instances reported of caregivers who gamble for the senior in their care with the elder's money, or who are provided or take resources from the senior to gamble themselves. When caregivers develop problems, it may manifest itself in different ways. They may continually take the senior to gambling venues for extended periods of times even if the senior is not interested in participating in gambling. They may simply gamble themselves with the senior's money, or embezzle funds directly from the individual in their care.

Are there things that can be done to protect our seniors who may have problems or may develop problems?

Individuals, family members, and caregivers should be familiar with the warning signs of problem gambling and the guidelines for low risk gambling. If they are participating in gambling or escorting a senior to a gambling venue they should become aware of the risks associated with gambling for the senior and stay vigilant about their own gambling behaviors as well.

Caregiver organizations should become familiar with the practices of their staff, and encourage participation in a diverse list of activities for recreation and

entertainment. If gambling is included as a form of recreation, education of the risks should be provided to all participants, and gambling should not be the primary source of recreation or entertainment.

Caregivers, as well as caregiver organizations and companies, should have policies and procedures for handling suspected gambling problems by a person in the individual's or agency's care or by a caregiver they employ. Caregivers should be trained in identification of the risks of problem gambling and should know what to do if they are concerned about someone, and how to access the resources of the FCCG. Caregivers and caregiver agencies need to understand their own liability and any legal implications that can result if an employee abuses their position, or if someone in their care develops a gambling problem that progresses while under the supervision of their staff or agency.

Are there any laws that protect seniors who do not have the mental acuity to understand the risks of gambling?

The one statute that I believe caregivers and those who provide care-giving services including residential care facilities should be particularly aware of is the 2008 statute, title XLVI Chapter 849.04.

The 2008 Florida Statute, Title XLVI Chapter 849.04 *Permitting minors and persons under guardianship to gamble* clearly holds persons, criminally liable of a felony of the third degree, those who own or keep gambling devices for the purpose of betting, and willfully and knowingly allow any person who is mentally incompetent or under guardianship to play at such a game or to bet on such a game of chance or *whoever aids or abets or otherwise encourages such playing or betting of any money or other valuable thing upon the result of such a game of chance by any person who is mentally incompetent or under guardianship*. The statute defines someone as 'mentally incompetent' if due to mental illness, mental retardation, senility, excessive use of drugs or alcohol, or other mental capacity is incapable of managing his or her property or caring for him or herself or both.

In Memoriam



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Gambling started out as a distraction for Mary, after being widowed and retiring from her job of 38 years. It would eventually cause her financial ruin, yet it never took away her indomitable spirit. Once Mary decided to seek help by calling the gambling helpline, she not only learned to successfully deal with her gambling behavior, but

decided she wanted to help others who suffered as she did. When asked to share her own personal and poignant story in hopes of helping others, she agreed to do so, time and time again. After becoming involved with Gamblers Anonymous in 1999, she gave of herself tirelessly. She could be counted on to answer the helpline no matter what the time of day she was needed. Her dedication to serving others fueled her involvement in GA and the Florida Council, to include the role of group treasurer, conference attendee, panel participant, and training assistant, to mention a few. When she saw a need for a Gamblers Anonymous group for women in Florida, she took action to make that a reality. Mary's huge heart and generosity of spirit will be missed greatly, but her legacy of service and dedication will permanently live on in the lives of each person she touched.

Keep Gambling Recreational

1. Know how much money you can afford to spend or lose
2. Treat winning as a bonus
3. Don't gamble on credit or use cash sources at gambling facilities
4. Set a time limit for gambling
5. Don't substitute gambling for other worthwhile activities
6. Know and use the 24-hour HelpLine number, 888-ADMIT-IT

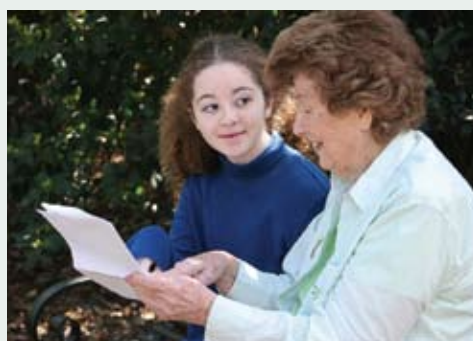
Positive Recreation:

College:

A number of older adults go to school, some attending college for the first time in their lives. Many of Florida's Colleges and Universities offer free tuition to citizens aged 65+. The atmosphere on campus is invigorating and there are many other fringe benefits to consider: libraries, museums, concerts, movies, plays and fine arts exhibits are all available on college and university campuses across Florida. Most universities offer public lectures, seminars and workshops in a variety of subjects.

Volunteering:

Numerous organizations offer volunteer opportunities for Seniors. Groups such as the Retired and Senior Volunteer Program (R.S.V.P.) to the public library offer volunteer opportunities, providing a great a great way to spend time giving back to the community without any cost. Seniors can also volunteer to work within their own community, visiting those who are unable to leave home due to poor mobility or illness. The Florida Council on Compulsive Gambling is looking for seniors interested in providing information on gambling to their peers to serve as community educators.



Mentoring:

Mentoring a child at a local school is rewarding and a great use of older adult's experience and patience. Most public school systems

have a program to connect children who need help with a mentor. Older adults have a great wealth of knowledge and offer the chance for kids to connect with live history, as in a World War II veteran coming to talk about his or her experiences, or retired professionals being invited to speak at 'Career Days'.

Seniors and caregivers need many outlets for their time and energies.

New Hobbies:

Many older adults find that outdoor activities like bird-watching, gardening and walking add a great deal of pleasure to their lives. Gardening gives people a sense of hope and renewal, and the fresh grown foods and flowers are their own rewards. Hanging baskets or pots can be used in smaller spaces where there isn't a large yard for planting. Raised beds or container gardens are good for those elders with disabilities or limited mobility. Some areas have community garden plots available and others offer volunteers a chance to work with the municipal gardens in their areas.



Get Creative:

Many older adults record their life's story for the next generation or get involved in creative ventures like painting, theatre, writing or poetry. Even those with mild or moderate dementia, who are frequently left alone or medicated, can enjoy painting, or other forms of art.



Keep Moving:

Many older adults take exercise classes in their later years, giving them the double benefit of better health and fun socializing. Senior centers throughout

Florida have classes, workshops, dances and many other ways to beat the blues of retirement and aging.

Internet:

The Internet offers a wide variety of games, puzzles and brain exercises, including language learning. Many senior centers offer Internet access and classes

in computing and keyboarding. Keeping up with family and friends through email is becoming more and more part of older adult's lives, and there are thousands of blogs, news, informational and entertainment web sites for all ages.

The Department of Elder Affairs offers programs for seniors and their caregivers, including Adult Day Care and respite for caregivers. For more information please contact DOEA at:

<http://elderaffairs.state.fl.us/english/elders.php>

For a list of Florida's Senior Centers: <http://elderaffairs.state.fl.us/english/seniorcenter/sc.pdf>

Citizens 65+ can attend college or university classes without tuition, with some restrictions.

To find out if your local college offers free classes for seniors, contact the Registrar.

For a list of Florida's colleges and universities, visit the Florida Department of Education at:

FACTS.org - *It's all academic*

For online games to keep your brain healthy:

<http://games.aarp.org/>

For information about Florida's public libraries, visit the Department of State, State Library and Archives at:

http://dlis.dos.state.fl.us/fgils/fl_lib.html

To learn more about becoming a peer community educator with the Florida Council on Compulsive Gambling, contact fccg@gamblinghelp.org.

Compulsive Gambling Caused by Medication?

While the reasons that people become compulsive gamblers are many and varied, there are an increasing number of clinical studies that show a correlation between taking Dopamine Agonist medications used for the treatment of Restless Leg Syndrome and Parkinson's disease, and the onset of compulsive gambling behavior. Examples of some commonly prescribed Dopamine Agonist drugs are Mirapex and Requip.

Callers on medications reported greater levels of significant negative consequences related to their gambling, including suicidal thoughts and attempts.

Researchers at the Montreal Neurological Institute recently studied Parkinson's disease patients to gain insight into addiction. The researchers were quick to point out that individuals who have Parkinson's disease are usually the least likely of persons to become addicted, possibly due to decreased levels of Dopamine in the brain. However, when placed on Dopamine Agonist drugs used for the treatment of Parkinson's disease and restless leg syndrome, the incidence of pathological gambling in Parkinson's patients climbs to 8%. This is a rate much higher than the general population where an estimated 1% of the population will become pathological gamblers.

Clinical studies have demonstrated a connection between taking these medications and intense urges to gamble along with the inability to control these urges. Although it is not proven that the medication causes the compulsive behavior, the drug increases Dopamine in the brain which scientists believe may be linked to addiction and to the intense urges to gamble. Also, the symptoms appear to stop in many of the cases when the medication is stopped or dosage is decreased.

FCCG HelpLine data collected over the last 8 months demonstrates the importance of monitoring individuals on Dopamine Agonist Medications. Since July 2008, the FCCG 24-hour gambling HelpLine has received twenty-eight calls from individuals experiencing Parkinson's, restless leg syndrome, or other neurological disorders that are treated with Dopamine Agonist medications. In twelve cases, the individual was taking either Mirapex or Requip for the disorder.

Of the twenty-eight callers, 64% were female and slot machines were cited as the primary gambling problem. Callers on medications reported greater levels of significant negative consequences than those reported by other callers to the HelpLine.

- Individuals on medication lost a greater amount of money gambling than other callers, losing an average of \$163,000,
- 50% reported committing illegal acts to fund their gambling versus 30% of the overall caller data, and
- These individuals appeared to suffer greater levels of anxiety and depression and many, 38%, had suicidal thoughts or attempts, three times that of other callers (8-12%).

It is important for anyone taking any of these medications to report increased urges including gambling to their physician and pharmacist, and ensure that they are aware of the changes in behavior.

Medical staff should follow up with their patients on these medications to ensure that they are not experiencing increased urges to gamble, sexual urges or other intense urges, which they cannot control. Family members and other caregivers should also monitor their loved ones reaction to the medication and report any abnormal increases in gambling or other behaviors that might be linked to the medication. In cases where compulsive gambling occurs, the individual should be monitored closely for increasing anxiety, depression, and suicide risk.

The Florida Council on Compulsive Gambling does not encourage anyone to stop taking a medication or alter its dosage without consulting their physician. It is important, especially for caregivers and others, to understand that when behavior that is out of the ordinary develops, especially compulsive behavior, it should not be ignored, but explored in the context of everything else going on in the person's life.

If compulsive gambling behavior does not change or diminish with a change in medication or dosage, please contact the 24-hour HelpLine, 888-ADMIT-IT, for information about problem and compulsive gambling and available resource referrals.