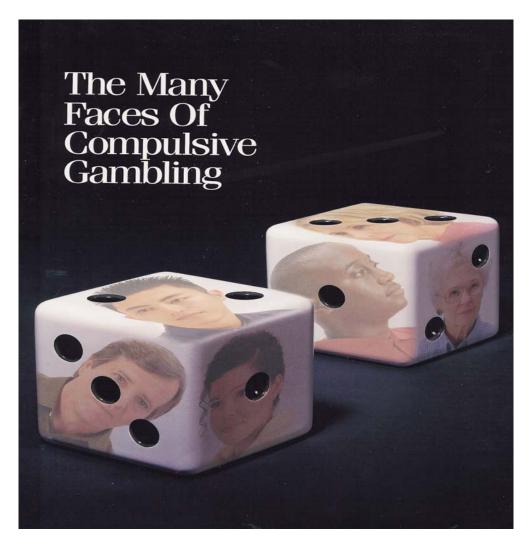
Seniors at Risk

A Proceedings Report of the "National Think Tank on Older Adults and Gambling"



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Executive Summary

This report presents the findings of the first nationwide "Think Tank on Older Adults and Gambling," a forum organized and hosted by the Florida Council on Compulsive Gambling, Inc., in cooperation with the University of Florida and University of Miami. The purpose of the two and one-half (2.5) day forum was to convene experts in the fields of gambling addiction, government, geriatrics, gerontology, education, senior recreation, health care, gambling industry operations, spirituality, and prevention and outreach programs, to examine the growing numbers of older persons participating in gambling today, explanations for the increase among this population, societal perceptions, age specific related concerns, long-term implications, recreational alternatives, and prevention and outreach strategies.

The FCCG created the *Think Tank* in response to increasing calls placed to its 24-hour statewide confidential crisis HelpLine, involving elder gambling. FCCG reports have documented that in some instances seniors have gambled away their retirement savings, Social Security payments and pensions, at a time in their lives when this money cannot be recouped, leaving some destitute and suicidal. Of additional concern were findings from the most recent national prevalence study, conducted by the National Gambling Impact Study Commission, which revealed that insofar as changes in gambling participation over time, the most dramatic increase noted was among adults 65 years of age and older.

Moreover, findings from the State of Florida's first adult prevalence study on gambling of persons 18 years of age and older, conducted by the University of Florida for the FCCG and released in February 2002, revealed that the State's current rates of combined problem and pathological gambling (1.1%), as well as the at-risk prevalence rate (5.2%), are more than twice as high as that found in the national study (0.5% and 2.3% respectively). The report concluded that unless some type of intervention and/or awareness effort is realized within a realistic timeframe, persons falling within the at-risk category now are likely to shift to problem or pathological stages, creating a potential epidemic in future years.

The information contained within this report is intended to serve as a guide to the FCCG, as well as organizations throughout Florida and the nation that furnish services and supports to older persons. In addition to providing age-specific insight regarding gambling impacts, it supplies realistic strategic goals, objectives, timeframes and approaches for curtailing the growth of problematic gambling among this population.

The *Think Tank* forum produced the following key findings and identified tangible strategic approaches, where appropriate:

- O The most rapid increase of older Americans is anticipated within the next 30-year period resulting in a rise from 55 to 95 million persons entering retirement age.
- o Florida has a larger proportion of residents over the age of 50 and a higher percentage of persons who are widowed, in comparison to other states.

- O For a significant percentage of seniors, gambling is used as a means of socializing, as an escape from boredom and loneliness associated with the end of employment or the death of a loved one, or another major transition in life.
- O Casinos and gaming establishments are becoming increasingly sophisticated and customizing marketing approaches to diverse populations, including the elderly and women. Gaming operators have expended time and money ensuring that elders feel welcome by providing transportation, ease of entry to facilities, including access to machines, table games or other gaming alternatives through the use of wheelchairs. In some instances, industry is marketing their products directly to senior centers. Some gambling operators also offer incentives for frequent players, such as discounts on prescription drugs.
- O Although the majority of older adults who gamble do not experience negative consequences, a sizeable number of Floridians ages 55 and above do experience serious to severe adverse impacts due to gambling.
- O The lack of hard data, upon which to base conclusions, programs, initiatives, etc. inhibit the ability to move forward with confidence. Partnering with academics to create, fund and plan research on prevalence and related issues, establishing a subcommittee to serve as an advisory group, evaluating and documenting effective treatment, and identifying and developing short, reliable and valid screening tools for uniform use, would result in more effectively servicing the elder problem gambling population.
- O Collaboration with the gaming industry presents opportunities. Developing strong relationships with industry, educating gaming operators and offering some type of "seal of approval" to operations implementing and monitoring Responsible Player Programs in cooperation with the FCCG, will provide positive incentives to industry members and furnish assistance to customers in need.
- O Steps must be taken to heighten public awareness across the marketplace regarding the potentially dangerous effects of gambling. The development of a grass roots outreach program targeting senior centers, service organizations, facility recreational directors and faith and community based entities will help to provide insight, balance and perspective.
- On the surface, there appear to be few viable social alternatives to gambling for seniors, which makes prevention a difficult task. Deciphering through subgroups of older adults that could have an impact on determining appropriate alternatives for the physically active versus inactive, rural vs. urban, etc., must be an essential component to identification of leisure activities that are attractive, meaningful and/or entertaining.
- O The diagnosis of gambling addiction must be more readily recognized to ensure reimbursement for treatment. Ensure that problem/compulsive gamblers and treatment providers are reimbursed for counseling services and related supports by documenting the impacts of underreporting by elders on individuals, employers,

insurance companies and society as a whole, and determine current sources for gambling disorder reimbursement, as well as identifying ways to expand these sources via legislation, education, lobbying, etc.

- O The need exists for a system of care for compulsive gamblers. A systematic, standardized protocol of best treatment practices with viable outcomes and evaluation measures must be undertaken to identify individuals at risk and to ensure that frontline health care, criminal justice and human service professionals receive information on aiding suffering seniors.
- O The increasing rates of suicide and crime, and other social problems associated with gambling need to be addressed. Prior to formalizing a plan, define the impact and extent of suicide, crime (rate and type) and social/domestic problems (e.g. divorces and separations, negative impact on employment, interpersonal relationships, etc.) related to compulsive gambling. It is also important to partner with suicide prevention groups/programs and area agencies on aging to disseminate information.¹
- O A major impediment to prevention and treatment, especially to finding sufficient funding, is the lack of a lead agency (as recognized by government) to carry the legislation. The role of the FCCG must be strengthened, by having it recognized as the State sanctioned entity and by soliciting and garnering support from local, state and national governments, as well as organizations, working cooperatively to address gambling issues from a senior perspective.

The four (4) goals identified by the *Think Tank* for immediate implementation by the State and completion within the next two to four years include:

- 1. Determining viable alternatives to gambling for Florida's aging population by 2004.
- 2. Developing an integrated system of care for compulsive gambling in Florida by 2004.
- 3. Reducing problem and compulsive gambling by 50% among Florida's older adult population, ages 55 and up, by the year 2006.
- 4. Diminishing human suffering, moral degradation and social, health and economic costs of compulsive gambling by the elderly in Florida by 2006.

As a means of ensuring obtainable results and outcomes, the *Think Tank* also established the following seven (7) objectives:

¹NOTE: Since the *Think Tank* convened, the FCCG has completed and issued its prevalence study among adults 18 years of age and older. This report provides baseline information on gambling's impact among Florida adults. The FCCG intends to conduct a senior specific prevalence study in Florida to determine the scope of the problem and related impacts on older adults; their families; employment, crime and suicide rates; health and human service organizations; government and the State as a whole.

- O The public as a whole, and particularly older adults, will become increasingly aware of the issue of compulsive gambling, its prevalence, impacts and symptoms, risk factors and warning signs.
- o A measurable reduction in the incidents of both problem and pathological gambling will be documented.
- o New public policy, addressing problem and pathological gambling, including prevention and treatment related supports, will be established.
- O Adequate funding will be available to conduct field research to determine the scope of the gambling problem among older adults and identify best practices for prevention and treatment, outcomes and implementation.
- O Public/private partnerships will be developed to further the mission of the Florida Council on Compulsive Gambling.
- O Real alternatives to gambling will exist for older adults (i.e. alternatives that provide entertainment, a place to go, transportation and excitement at an affordable cost).
- O Universal access, including a system of care for the elderly, will be available to problem and compulsive gamblers seeking prevention, service and treatment options.

Today, with many Americans living well into their 80s and beyond, there is a need for a shift in attitude regarding aging. Governmental leaders, policy makers, community leaders and others must awaken to the needs generated by a growing elder population that is also experiencing gambling related problems. Society must become educated regarding the issues associated with gambling impacts among elders and implement innovative strategies to provide supports to those currently in need, while simultaneously addressing prevention techniques for persons entering retirement age.