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## Gray gambling: How gambling impacts seniors

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WENDOVER, Nevada — Deep inside the perpetual twilight of a windowless casino in this border town, a sudden noise rises above the background of buzzes, gongs, bells and music riffs. Somewhere behind this or that row of slot machines, an insistent, staccato "ding, ding, ding, ding" accompanies a flashing light signaling someone has won.

The winner is a dark-haired older woman. She sits in front of the gleaming metal and vibrant dancing colors of a video slot machine, leaning forward, shoulders slumped. She seems to be almost in a trance. A yellow cord attached to her clothes links her to a card in the machine — a card that helps the casino keep track of all her betting, winning and losing.

Gone are the clanking cascades of coins once common in casinos. Money and other credits are now electronically transferred — or deducted — using the cards tethered to patrons like small pets on a leash.

This woman, playing on a recent Tuesday afternoon, is like many other seniors who visit casinos in America. According to [a 2013 report by the American Gaming Association](#), one-third of Americans (34 percent) visited a casino in the past 12 months. Twenty-eight percent of people aged 65 and older visited a casino in the past 12 months. [An article in Psychology Today](#), however, puts the percentage much higher: David Oslin at the University of Pennsylvania claims that 70 percent people 65 years and older "had gambled in the previous year and that one in 11 had bet more than he or she could comfortably afford to lose."

A measly 6 percent of senior casino visitors go because they want to win and like to gamble, according to a [2002 study by Janet Hope and Linda Havir](#) in the Journal of Aging Studies; rather, most say gaming gives them something to do (24 percent) or they participate for fun and

socialization (35 percent). Yet, when they do frequent a casino, they enter a carefully constructed world that is less social than it is primarily solitary.

Some observers and critics of the gambling industry say seniors are being taken advantage of and society can do better for its older citizens. They claim a trip to the casino may become part of a pattern of addiction or problem gambling that will threaten seniors' fixed incomes and retirement savings.

Those in the industry, however, say such characterizations are unfair and unfounded. A new poll commissioned by the American Gaming Association shows that 56 percent of casino gamblers are between the ages of 21 and 49 years old and that 87 percent of Americans say "gambling is an acceptable activity."

But critics counter that casinos are not just looking for casual players. The slot machines and tracking cards are used, they say, to identify potential hard-core gamblers, including seniors, luring them to keep playing — and losing.

"What (casinos) want to do, for every 20 seniors who come through, is find a couple of them that they can take for all they're worth," says Les Bernal, national director of [Stop Predatory Gambling](#), based in Washington, D.C., and a critic of how casinos market to seniors. "That's the business. And seniors are one of the most susceptible populations in the country to these incredibly predatory business practices that are used by casinos."

### **Solitary experience**

Early that Tuesday morning, about 70 people boarded a double-decker "fun bus" in Salt Lake City for a 90-minute ride to Wendover.

Among the passengers were 84-year-olds Donald and Marjorie (who asked that their real names would not be used in this article). Donald has been gambling since the 1950s and likes to play the video poker machines and the card game blackjack. "I take a certain amount out, but I never spend it all," Donald says with a laugh, "because if it looks bad, I'll taper down."

He doesn't hold any illusions about the odds of winning at a machine. He knows who gets the money.

"They are all geared to the casino's benefit," Donald says.

"You've just got to be lucky to win," his friend, Marjorie, jumps in. "You know that when you go to a casino you are losing money. It's not a good place to go. We know that. But we go and have fun."

At the end of the ride, the bus parks in front of the shiny golden pillars of the Montego Bay Casino, which is built so close to the border that the driver is in Utah as the seniors and other passengers step off the bus into Nevada. As they flow through the dark doors into the building,

music plays just louder than the general din of bells and gongs; ABBA is singing "So when you're near me, darling can't you hear me, S.O.S."

The passengers scatter into the building. Donald and Marjorie seem to vanish in the cavernous casino and, like almost everybody on the bus, go their separate ways: Donald prefers video poker machines and Marjorie is proficient on a video slot machine called Coyote Moon.

"We are totally independent of each other once we are in the casino," Donald will say later. "And we spend half of our time looking for each other."

In the recent report ["Seniors in Casino Land,"](#) Amy Zietlow investigated the experiences of seniors in casinos for the Institute of American Values, a think tank based in New York City that emphasizes values such as thrift. Zietlow, who had never spent time in a casino, was surprised by what she saw.

"I really expected it to not be that bad," Zietlow says. "I could see the ads in Louisiana for casinos. It was just people laughing and smiling having fun together. I didn't understand modern casinos."

Instead, she found the opposite of the social event she envisioned.

"Everyone was an island," Zietlow says. "Them and their machine."

She says some people identify with the machine — much like the dark-haired older woman winning that afternoon in Wendover: Her eyes transfix on the screen. She doesn't notice people walking by. Her hands are palm-to-palm, as if in prayer, with the tips of the index fingers lightly touching the straight tight line of her lips. She watches the screen as the winning noises continue and digits in the lower-right corner of the colorful screen increase. The reward isn't even real money this time — just casino points. She doesn't move. The figures on the screen are moving for her, caressing her senses in flashing light and tintinnabulation. Nobody intrudes on this intimate moment.

As an ordained pastor in the Evangelical Lutheran Church in America who works with elder and hospice care, Zietlow is concerned about the spiritual aspects of how people think superstitiously about slot machines. "The machines come to life, and people look for a hot machine," she says. "Coming to the casino became about the machine and not about themselves or their self worth or their connection to each other or the community."

Mark Bilkey, assistant professor in the counseling department at Adler School in Chicago who specializes in issues in aging, says trips to the casino can be very social — just not necessarily during the time the seniors are playing the machines.

"The socializing goes from the minute they think about going on the trip to the bus trip to the casino. There is more social life at lunch," he says. "The problematic gamblers are not going to be social. They are going to go off into their own space, find their own perfect machine and then veg."

It is the "veg" part that concerns critics.

### **'Like getting high'**

[A 2013 report by the Institute for American Values titled "Why Casinos Matter"](#) looked at studies on the way slot machines are designed to get players to enter "the zone" for an almost trance-like journey as they are fed small rewards.

Those rewards, however, amount to less than the money being taken and can come in the form of points redeemable for a "free" lunch or an item in the gift shop. Eventually the machine does its job if it takes people to the end of their money — what industry parlance calls "playing to extinction."

"It is like getting high," Bernal with Stop Predatory Gambling says. "It is like taking a needle into your arm, but you are doing it through an electronic gambling machine."

Identifying the point where that "high" becomes addictive is difficult to quantify, but is key to how much revenue casinos make from their most addicted players and problem gamblers. The "Why Casinos Matter" report examines 11 scholarly studies on the subject and finds that anywhere from 35 percent to 55 percent of casino revenues come from problem gamblers. If you look at only gambling machines, the report says the percentage of profits coming from problem gamblers using the machines ranges from 42 percent to 74 percent.

The gaming industry, however, cites [a poll](#) commissioned by the American Gaming Association that found that 75 percent of seniors who visited a casino in the last year set a budget. Three-fourths (76 percent) of them set a budget of less than \$200 and a majority (58 percent) set a budget of less than \$100. The assumption is that seniors keep to the budgets they set — although the report makes no indication.

When Bilkey worked as a gerontologist in Palm Springs, California, he began seeing more and more older adults afflicted with compulsive gambling problems. "All kinds of horrible stuff," he says. "I thought, 'Wow, this is going to be a big problem because of the ever-increasing numbers of older adults.'"

Bilkey said he had clients who were diagnosed as bi-polar who would spend three days in a casino. "It is a haven (of) wonderful wait staff who serve you drinks, who are friendly and want to see you," he says. "It is a perfect setup for difficulty — especially if you have difficulties."

He is particularly worried about seniors who are beginning to experience any kind of cognitive decline or even dementia. "People are not going to be able to focus," he says. "They won't recognize the difference between a one-cent machine and a dollar machine. But even for people with that difficulty, there is nobody monitoring that."

At the same time, the Journal of Aging Studies found that seniors who gamble, in general, do better than the general population in money management and have fewer gambling problems.

[Another study](#) in the September 2004 issue of The American Journal of Psychiatry found that older problem gamblers were not motivated by the allure of winning like younger gamblers, but were there out of boredom or to pass the time.

Chris Moyer, a spokesman for the American Gaming Association, points to the [National Center for Responsible Gaming](#), a gambling industry-sponsored organization that funds research into the causes and cures of addictive gambling. "The industry is certainly very concerned about this," he said. He also points out that the AGA's 2013 survey shows that only 28 percent of seniors age 65 and over visited a casino in the past year — compared to 39 percent of people age 21 to 35.

### **Soliciting seniors**

Ed Hogarty, 80, of Concord, California, didn't begin gambling until he retired in 1994.

"Early on I won \$4,000," he says. "That inspired me to go again."

It also got him on a mailing list.

"Every time I want to go, there is a newsletter from the casino with a coupon for \$20 free play," he says.

Hogarty and his wife budget \$100 each for their excursions. "If we go broke, we go home," Hogarty says. "You could play until you drop, but when you are on a fixed income you have to set your own standard on how much you can afford to lose."

A [New York Times](#) article described senior trips to the casino as "day care for the elderly."

Ziattlow said casinos remind her of Chuck E. Cheese's arcade and pizza restaurant chain for kids. "Would I send my children to a day care run by Chuck E. Cheese? Would I want them in a controlled environment where the kids could play arcade games all day? No. Then why is it then OK for our 82-year-olds?"

But most think it is OK. The American Gaming Association's poll that found that 9 in 10 voters (87 percent) said "gambling is an acceptable activity."

Even Ziattlow admits that most people she spoke to in casinos say to just let people have their fun. "The seniors who gamble say, 'Well, what else do I have to do?' But I think there are better alternatives. Shame on me and our generation for not creating anything that can compete with casinos."

What Ziattlow would like to see is more involvement of older people in the mainstream of general society — meaningful outlets for fun and relaxation, where they are truly valued for who they are and not for the money they can spend. It is, in a way, also a plea for her own future.

"Why not (redirect) some of that passion and resources that go into (getting seniors into casinos) to more life-giving activities instead of channeling people into these slot machines?" she says.

Just before 5 p.m. in Wendover, the fun bus pulls up in front of the casino to take people back across the salt flats to Salt Lake City. As seniors head toward the door and out into the heat, the song "Message In a Bottle" by The Police plays: "Rescue me before I fall into despair, I'll send an S.O.S. to the world."

Donald and Marjorie are back in their seats as the bus pulls away. Marjorie thinks she broke even, and Donald says video poker and blackjack at the tables put him a little bit ahead.

"Welcome back," the friendly bus host says over the intercom. "Just sit back and enjoy the ride. I hope you all had a good time."

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