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AlterNet [1] / By Lynn Stuart Parramore [2]

Senior Gambling Addiction Rates Are Soaring in America, Driven by Corporate Greed and Bad Govt. Policy

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Atlantic City, New Jersey boasts fabulous amenities for America's senior citizens. See the broad boardwalk, perfect for fresh air and exercise. Notice the limited-mobility seniors rolling along on rented scooters and the wheelchair-bound joining the fun at easily accessible slot machines and blackjack tables. Feast your eyes on dozens of exotic and affordable buffets, and don't miss the drug discounts and free lunch coupons handed out at every turn. All day and far into the night, the buses zip to and from retirement centers, carrying promises of excitement. And did you hear? Tony Bennett's here tonight, crooning all those songbook classics grandma knows by heart. And she's not going alone. She found a date on an Atlantic City senior hookup site [3].

Look: just over there is your neighbor Mr. Jones, professional man and pillar of the community. At 68 he's the picture of respectability and sound judgment.

Only now he's hunched over a blackjack table, hands trembling over a stack of plastic chips. Mr. Jones has blown through \$200,000 of his retirement savings so far this year. He has fallen behind on his house payments. His children, who live far away, don't have a clue what Dad has been doing every afternoon these last few months since Mom died. Mr. Jones keeps his habit a secret. Once a sunny optimist, he feel humiliated. Mr. Jones hates the person he has become.

Seniors are the <u>fastest growing population of gamblers</u> [4]. They are gambling away their income, their savings, and their chance for a secure future. When they lose, they can't make it up or start over. It's a no-win game, driven by a greedy industry united in unholy alliance with policy makers and politicians who turn a blind eye to the social and economic costs of gambling.

Grandma, An Addict?

The gambling business is enjoying a heck of a run. In 2012, the "gaming" industry, as the PR folks insist we call it, took in more profits than any year in its history other than 2007 [5], just before the crash. The casino industry alone took in <u>\$37 billion from gamblers</u> [6]. Americans are blowing more on gambling [7] than they are spending on professional sports. New technology and loosening regulations make officials confident that the money tide will only keep rising. Especially with an aging population to bet on.

According to the industry's most recent data, half of all adult visitors to casinos are aged 50 and older [5]. With the rising numbers of seniors who have taken up gambling as a new form of entertainment, more than anyone ever expected have become addicted. From the anonymous schoolteacher who blew her nest egg to public figures like Maureen O'Connor, the first female mayor of San Diego [8] and moral crusader William Bennett [9], gambling addiction among older Americans knows no social or economic boundaries. One poll found that 70 percent of seniors had gambled in the last year [10]. The gambling addiction hotlines are ringing off the hook, and it's often Grandma on the line.

Experts predict that with the trend of baby boomers retiring, coupled with factors like the rise of casinos explicitly marketing to seniors, multi-state Powerball lotteries, proliferating slot machines, and a massive online betting surge, the crisis is only just getting started.

Fact: a compulsion can suddenly manifest in an older person with no history of gambling. Seniors have special vulnerabilities, like time on their hands, a need to seek relief and distraction from physical and emotional aches, and loneliness. The fastest-growing group of gambling addicts is senior women, many of whom have lost a spouse and may have children living far away. Feeling marginalized by society, they hunger to fill a void. And the gambling marketers have the ticket for that.

The end result, <u>experts warn</u> [11], is potentially self-destructive behavior patterns that can ruin finances, relationships and health. Negative feelings produced by addiction only trigger a more intense urge to gamble, because, as scientists have long known, gambling causes <u>changes in</u> <u>brain chemistry</u> [12] that produce a high akin to the one produced by cocaine. At the slot machine, problems seem to disappear. Everyone is friendly and cheers you on. The drinks keep flowing, and the adrenaline keeps pumping. For a moment, Grandma feels young again.

But Grandma's brain is not as young as it once was. And this spells trouble in Atlantic City.

A large number of seniors are suffering from some form of dementia, and often nobody knows it, including the senior herself. Researchers have found that 13.9 percent of people over 71 have some form of dementia, and the number increases with every year. When dementia affects the frontal lobe of the brain, a person may lose inhibitions, and this sometimes translates into a gambling compulsion. A person with this type of dementia might seem perfectly fine on the surface and even perform normally on standard neuropsychological tasks, so the situation goes undetected. (See: "Frontotemporal dementia presenting as pathological gambling. [13]")

A study released by the University of Pennsylvania <u>showed</u> [14] more than one out of 10 people over the age of 65 are at risk of financial problems because of gambling. Seniors may end up

spending their Social Security checks, or money meant for medication and food. Some may even blow money meant for their grandchildren's education.

Many seniors are fiercely protective of their independence and fear that admitting to a gambling problem will result in a loss of autonomy. So when family members or friends try to intervene, they may be greeted with stonewalling and hostility.

The gambling industry is wise to this psychology, and <u>proudly trumpets</u> [15] its findings that older adults do not like interference in their gambling activity:

"90% of seniors don't want someone telling them how to spend their time or money...senior citizens believe gambling is a question of personal freedom...[that] they should be able to go into a casino, have their own budget, and spend their disposable income the way they want."

Let the Bad Times Roll

Why do American policy makers actively support and encourage dysfunctional behaviors? They've actually been at it for quite some time: Lottery <u>profits helped build Jamestown</u>, <u>Virginia</u> [16], the first American colony, back in the early 17th century.

Various bouts of corruption associated with gambling eventually resulted in a nationwide ban on state involvement, which lasted from 1878 to 1964. But that ended when libertarian-minded folks in New Hampshire persuaded the public that a "sweepstakes" would be a good thing for the state's coffers and get around federal laws. The idea spread and gambling soon took off again. Little by little, the industry, aided and abetted by misguided (and sometimes crooked) politicans, worked to wipe away the stain of vice from gambling and rebrand it as entertainment.

Fast forward to the present: The Wall Street-driven financial crash and ensuing recession, coupled with an inadequate federal response and much austerity foolishness, left states scrambling to bring in revenue. Many pushed to expand gambling, which is kind of like trying to cure a disease by dosing the patient with poison. Politicians covered themselves by talking up the number of job created and by using a bit of the money to fund gambling addiction program.

Proximity and access are the keys to increased gambling addiction, and both are on the rise. Casinos have popped up in states where they were once unwelcome, like Ohio and Kansas. Maryland, Massachusetts and Pennsylvania have expanded casino construction and authorized more gambling.

Executives in the gambling industry are very happy with this situation and greedily eye the vast pile of cash America's seniors are sitting on. They've created clever incentive programs and innovative advertising gimmicks to lure seniors into their neon-lit casino wonderlands.

Fayetta Martin, assistant professor at Wayne State University, has researched and toured casinos and found that they are <u>increasingly catering to older adults</u> [17]: "Many even provided oxygen. In the bathroom, there were boxes for diabetics to dispose needles. Older adults told me stories

of how the casinos always remember their birthday, and if they stayed away too long, the casino would send them a card saying that they were missed."

The legalization of gambling in many states has added both financial and health concerns for society and individuals, and these problems carry a giant pricetag: think bankruptcies, burglaries, foreclosures and even suicide. The problem is intergenerational: children end up having to support parents who have blown through their savings, and family members who counted on inheritances find that there's nothing left.

In the wake of the gambling explosion, some are fighting back. Organizations like the Stop Predatory Gambling Foundation, along with civil rights activists and religious groups — <u>sometimes even coalitions of liberal and conservative churches</u> [18] — are setting out to educate the public not only on the social and economic costs of gambling, but on how state-sponsored casino gambling is incompatible with constitutional democracy.

They are seeing some results. In Massachusetts in 2008, a group known as Casino Free Mass fought successfully to defeat a major casino development proposal by the popular Democratic governor, Deval Patrick. But there are far more troubling developments. In November 2013, New York voters handed a major victory to a casino scheme backed by Governor Cuomo and business and labor leaders, who advertised it as a plan to "revitalize" communities.

What gambling really does is create poverty and redistribute money toward large corporations, breaking hearts and bank accounts in the process. Allowing this to happen to our elders is a measure of our humanity and the success of our society. Right now, we aren't measuring up.

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