

GAMBLING ADDICTION: WHAT ARE THE ODDS?

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Rolling the dice can wreck or revitalize a retiree's life

Marilyn Lancelot was 53 when she gambled her first penny. She was driving with her bowling team to a competition when they stopped at a casino in Laughlin, Nev., four hours from their hometown of Yuma, Ariz.

"We gambled, and I loved it," said Lancelot, now 84. "When we got to Reno, which was our destination, I got up in the middle of the night and drove down to the casinos and gambled again. When I won I thought, 'I'll never have to work again in my life. All I have to do is gamble.' It was such an easy way to make a lot of money."

Lancelot was hooked. She subsequently made the four-hour drive to and from Laughlin every weekend for the next seven years. When she inevitably ran out of money, she decided to "borrow" some from her employer.

As the company office manager, Lancelot said she decided to forge her boss's signature on a check and pay it back by taking the sum out of her paycheck. "But of course I didn't take it out of my paycheck," she said. "I kept on forging my boss's signature."

She finally admitted her addiction when she was arrested in 1991. "When they took me away in handcuffs, that was a pretty strong indication I had a problem," said Lancelot, who embezzled \$350,000 and served 10 months in jail at the age of 60. "That was 23.5 years ago, and I haven't gambled since."

She hasn't, but millions of her peers have. For most, it's a healthy hobby. For others, however, it's a harmful habit. Whether you like to play the tables or the slots, recognizing the difference could safeguard your savings, your retirement — and perhaps even your life.

Retirees With Time on Their Hands at Risk

According to the National Council on Problem Gambling (NCPB), approximately 1 percent of U.S. adults are "disordered" gamblers — full-blown addicts. Another 2 to 3 percent are "problem" gamblers — people who have a compulsion to gamble despite negative consequences. Together, they comprise an estimated 8 million Americans.

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Although just a fraction of such gamblers are older adults — 3.6 percent of adults aged 46 to 60, and 1.6 percent of adults aged 61 and over, according to the University of Buffalo's Research Institute on Addictions — it's a small number with big consequences.

"Gambling is the addiction with the highest rate of suicide across all populations; it's also

connected to elevated rates of domestic violence, child abuse and neglect, animal abuse and neglect, and sleep deprivation while driving, which can lead to road deaths," said Robert Jacobson, executive director of the California Council on Problem Gambling. "It's devastating to any family that experiences it because you can lose your home, your job, your retirement — everything."

Because they often have fixed incomes, high medical costs and limited employment prospects, older adults typically face additional dire consequences, not to mention increased susceptibility.

"You have more time when you retire," said Dr. Mark Bilkey, assistant professor of counselor education and counseling at the Adler School of Professional Psychology in Chicago. "As you look forward to increased fun, activity and social connectedness, one of the outlets available to you is casinos, which make it very, very attractive to gamble with free buses that will take you there and back, affordable buffets and great entertainment."

Casinos are especially attractive because of their physical demands. Or rather, lack thereof.

"There's not a lot you can do at that age that leads to a feeling of excitement," said psychologist Dr. David M. Reiss of Rancho Santa Fe, Calif. "Playing a slot machine can give you an adrenaline rush that you can't really get anywhere else unless you play active sports."

Medications can further exacerbate retirees' boredom. "A lot of medications — antidepressants, for instance, and even certain blood pressure medicines — dull one's ability to become excited," Reiss continued. "I see people all the time who feel dulled and are therefore seeking something to help them overcome their malaise. Gambling can do that."

Stay Vigilant to Avoid the 'Hidden Addiction'

Not all gambling is bad. In fact, some is good, offering a much-needed source of enjoyment, cognitive exercise and socialization. "Most seniors gamble responsibly," Reiss said. "It's a way to get out and be around people, but without a lot of intense interpersonal demands. That can be very positive."

Still, retirees need to be vigilant to keep pastime from becoming pathology.

"We call gambling 'the hidden addiction' because it can be very difficult to identify when you have crossed the line," Jacobson said. "You can't smell gambling on someone's breath. There's no slot machine marks on someone's arms. But as a general rule, gambling is a problem if it's impacting your life — if you're spending money you can't afford, if you're avoiding other interests you used to have, if you're skipping work or family activities, if you're continually thinking about gambling or if you get overly emotionally invested [in gambling outcomes]."

A New Hobby May Help If the Problem Is Minor

For those with a minor problem, the solution could be as simple as a new hobby. "If you're feeling bored or lonely, get involved in other social activities," Reiss advised. "If you're feeling emotionally flat, try other types of simple competition, like playing bridge, rummy, checkers or shuffleboard. Any type of benign game-playing can give you the same spike in adrenalin."

Those with more serious addictions generally need professional help. Outpatient counseling and in-patient treatment are good options, according to Jacobson, who said the [National Council on Problem Gambling](#) offers resources and referrals through its National Problem Gambling Helpline (1-800-522-4700).

Another option is a 12-step program such as [Gamblers Anonymous](#), which hosts local meetings across the country and provides a [list of hotlines](#).

"There are so many seniors who enter 12-step programs at the age of 60 and think they can never, ever get back what they lost," said Lancelot, who has authored a memoir, "Gripped by Gambling." "They're right. You can never get the money back. But you can get a normal life back. I promise you that."

Signs That You Have a Problem

According to the National Council on Problem Gambling, indications of a gambling problem include:

- Using income or savings to gamble while letting bills go unpaid
- Repeated, unsuccessful attempts to stop gambling
- Chasing losses
- Losing sleep over thoughts of gambling
- Arguing with friends or family about gambling behavior
- Feeling depressed or suicidal because of gambling losses

The National Council on Problem Gambling offers a number of resources on its site, including a [link to a screening tool](#) that can help you determine if you need a formal evaluation.



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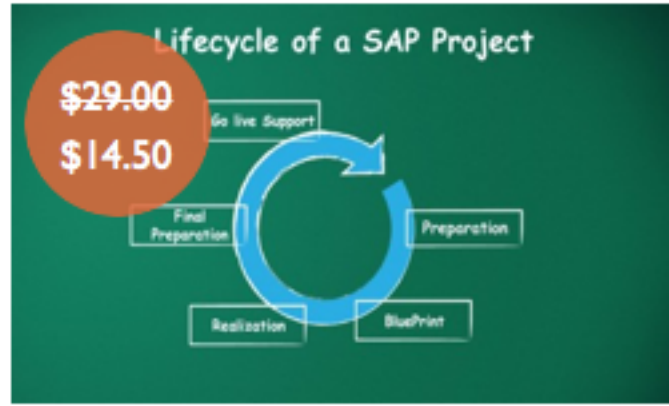


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