

Improving Your Odds

December 2014

Vol 2, No. 2

Gambling and Seniors- A Bad Bet

Seniors are one of the fastest-growing groups of gamblers. Between 1974 and 1994, the percentage of seniors who “recently gambled” jumped from 20 to 50 percent. And a recent study found gambling to be the most frequently identified social activity among adults over 65, with casinos and bingo surpassing movies, lunch, shopping and golf as preferred social activities.

There are a number of reasons why seniors may be vulnerable to gambling problems. Senior citizens are often catered to by casinos, with bus transportation, free or discounted meals, and special rewards and other prizes that attract older individuals. Gambling may provide a distraction to escape the loss of a spouse or a medical concern. Some may have financial problems they are seeking to overcome. The attention of casino staff may reduce feelings of loneliness.

In fact, “The new face

of problem gambling in America has become a senior woman who has lost a spouse or become alienated from her children, but has embraced slot machines and quite rapidly develops an addiction,” says Keith Whyte, executive director of the National Council on Problem Gambling, a nonprofit organization that estimates Americans gambled away \$100 billion in 2008. Psychologists consider older people to be more at risk for gambling problems, says Dr. Timothy Fong, co-director of the UCLA Gambling Studies Program “The elderly are going to be more vulnerable to gambling than folks who are working full time because they have more available time,” Fong says.

Easy access to legal gambling—now available in some form in every state except Hawaii and Utah, with casinos in 38 states—has turned a formerly exotic activity into

something as common as going to the movies. And with more competition for gambling dollars, casinos have stepped up their efforts



to attract retirees, who are available during slower weekday

periods and eager for inexpensive diversions. “Some of my patients refer to the casinos as ‘the club’,” says Suzanne Graupner Pike, Ph.D., CEO/president of the San Diego Center for Pathological Gambling, where half her clients are older than 60. “The busses travel to the senior centers and pick these people up, give them a \$10 coupon and free lunch, and take them to spend the whole day at the casino.” Pike said older people who develop addictions tend to use gambling as a way to escape their everyday problems: loneliness, the loss of a spouse, the stressful demands of family. “The gambling sets up a smoke screen, so that the underlying issues don’t have to be dealt with,” says Pike, who has been treating problem gam-



blers since 1995. Getting seniors to admit they have a problem can be difficult because they prize self-sufficiency and are reluctant to give up control of their money. “These are folks who have managed money all their lives, survived recessions, and are horrified that their adult children or the community will find out they fell into a gambling problem,” says Whyte, whose national problem gambling helpline fielded 255,000 calls last year.

Do you know of someone who may be a problem gambler? CFR can help with trained Problem Gambling Counselors. There is help waiting. Call 1-800-BETS OFF

Links:

http://www.aarp.org/health/conditions-treatments/info-06-2009/just_once_more.html
http://www.ncpgambling.org/files/public/Seniors_FINAL.pdf

For local help or information, please contact Community and Family Resources at 1-866-801-0085 or www.cfrhelps.org.

Community and Family Resources

"Community and Family Resources is a pro-active organization dedicated to assisting individuals, families, and communities achieve healthy behavior and lifestyle through advocacy, prevention, and treatment of substance abuse and problem gambling."

Since 1968, CFR has a long history of helping people learn healthy behaviors to prevent addictions and achieve an improved quality of life while maintaining abstinence from addictive behaviors.

Prevention Department
500 Fairmeadow Dr.
Webster City, Iowa 50595

Phone: 515-832-5432
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We're on the Web!

Cfrhelps.org

*One Life at a Time
One Day at a Time*

Gambling and Embezzlement: Crime Doesn't Play

Gambling addiction can drive otherwise law-abiding people into a life of crime. When personal funds are depleted, money can't be borrowed, and personal possessions have been sold to get cash, problem gamblers often turn to illegal activities. Those entrusted with regular access to the money or assets of others may resort to **embezzling** (routine stealing or otherwise misappropriation of these resources).

The number of new embezzlement cases in the U.S. has grown steadily by about 10 percent each year since 2010. In 2012 alone, there were 538 new arrests or indictments of workers who allegedly stole a total of \$735 million. Nearly three-quarters of the incidents were committed by employees who held finance/ bookkeeping & accounting positions. Only five percent of the cases involved perpetrators who had a prior criminal history.

People embezzle for a variety of reasons, including paying for medi-

cal expenses and illegal drugs. However, most researchers agree that gambling addiction is the single most common motive, influencing anywhere from one third to three fourths of embezzlement cases. The financial services industry suffered the greatest losses of any business sector

due to major embezzlements. However, non-profits and religious organizations combined accounted for about one-sixth of all the major embezzlement incidents.

The media has given a lot of attention to the large-scale Ponzi schemes of Bernie Madoff and Tom Petters, who bilked investors out of millions of dollars. But contrary to the popular stereotypes, the typical embezzler is a woman in her 40's. Although male perpetrators, on average, embezzle greater monetary amounts (about 25 percent more) than females, nearly two-thirds of cases involve fe-

male perpetrators.

"Conventional wisdom has always been that the white-collar criminal is this white male, middle-aged upper management guy. Year after year, that conventional wisdom is blown out of the water," said Christopher

Marquet, CEO of Marquet International, a business security consulting firm.

Women dominate "pink-collar" professions, serving as the majority of bank tellers, office workers and bookkeepers, jobs that entrust them with handling money.

Most women who embezzle often keep track of what they spend, with the intention of paying it back. Unfortunately when they are caught they have nothing to show for it.

"It doesn't mean it's not a crime, but I think there is some uniqueness with someone who has a gambling addiction versus someone who makes a theft of opportunity," says Elizabeth George, CEO of the Duluth-based North American Training Institute,

which deals exclusively with gambling addiction. "Where some would buy things for their house or take a trip, a woman with a gambling addiction has nothing to show for it." The best way for businesses to protect themselves is to have more controls in place (more people supervising and approving each transaction).

Those with gambling addiction need to get help if they start to feel tempted to break the law— the sooner the better to deal with their addiction. CFR can help with trained Problem Gambling Counselors. There is help waiting. Call 1-800-BETS OFF

Links:

<http://www.startribune.com/local/146544445.html>

http://www.marquetinternational.com/pdf/CPFM-Jan14_Marquet.pdf

http://articles.petoskeynews.com/2012-06-13/embezzlement-cases_32220334

<http://>

hurchembezzle-

ment.blogspot.com/2013/03/in-many-embezzlements-gambling-problem.html

