



WITHIN LIMITS

Problem Gambling
Prevention Month

Boomers and gambling: is it time for a reality check?

**TEST YOUR
KNOWLEDGE
ON THE BACK PAGE!**



RESPONSIBLE
GAMBLING
COUNCIL

GAMBLING AND RETIREMENT: A CAUTIONARY TALE FOR BOOMERS

The Responsible Gambling Council (RGC) went right to the source to find out about problem gambling and retirement. We conducted a study of older adults who had a gambling problem, gathering our information through focus groups held across Ontario. We spoke to the older adults and their family members to find out why they gambled, how gambling affected their retirement and what advice they would give to other retired adults or Boomers planning their retirement. A total of 68 people took part in the study.

When RGC asked older adults why they got into trouble, many replied that it had to do with life changes: retirement, health issues or the loss of spouses and friends. The older adults we talked to said: when you retire, you need a plan. Not just a financial plan—but an action plan. Many were without one, and found themselves gambling more to relieve boredom and loneliness. They also provided some insights into ways to avoid a problem in retirement.

The older adults we spoke to were upset about their gambling and often criticized themselves for what they saw as a lack of control. Many

wanted help, but they told us they felt judged and defensive when their spouses or children discussed their gambling with them. Several focus group participants said that hearing from other older adults with a gambling problem would have the most impact.

To help provide Boomers with a gambling reality check and help them make informed decisions, *Within Limits: Problem Gambling Prevention Month* returns for a sixth year. *Within Limits* focuses community attention on the risks of problem gambling, ways to limit those risks, the realistic expectations of winning and losing and where to get help with a problem.

This month-long awareness program reaches more than 3-million households through local information, events and interactive displays that visit gaming facilities across Ontario. Thanks to partner organizations like COSTI Immigrant Services and Chinese Family Services of Ontario, *Within Limits* now provides information in 17 different languages.

For a full list of *Within Limits* activities in your community, visit www.responsiblegambling.org



Within Limits is currently taking its interactive displays to communities across the province, delivering awareness messages and information.

The Responsible Gambling Council (RGC) is an independent, non-profit organization committed to problem gambling prevention. www.responsiblegambling.org

The Responsible Gambling Council gratefully acknowledges the Government of Ontario, Ministry of Health Promotion, for its support of *Within Limits: Problem Gambling Prevention Month*.

GAMBLING TIPS FOR BOOMERS: IT'S EASIER TO PREVENT A PROBLEM THAN TO OVERCOME A PROBLEM

The Responsible Gambling Council (RGC) spoke to older adults who have a gambling problem. We wanted to find out why they gambled, how gambling affected their retirement and what advice they would give to other retired adults or Boomers planning their retirement. (In Canada, a Boomer refers to anyone born between 1947-1964.) **Here's what they told us:**

“ Understand the risks. ”

Retirement is a time of transition, and as with any life transition, it comes with increased risks. It's easy to lose your bearings, to feel out of touch or out of place. Gambling at times like these raises the risk that you can get into trouble. The risks are even greater if you have been a frequent gambler. It is easy to spend more time and money on your pastime.

When you retire it is important to be cautious and to make sure you aren't gambling too much.

“ Plan ahead for this major life change. ”

Most people come up with a financial plan for retirement, but what about a 'life plan'? What are you going to do when you retire? What relationships, activities, hobbies, small business ideas or talents will keep you happy?

The older adults we spoke to were gambling more often simply because they had more time on their hands and didn't know what to do with it. Most of the older adults knew what they were going to do with their money when they retired—but not many had given much thought to what they would do with their time.



“ If you choose to gamble, keep it low-risk. ”

No matter what age you are, the principles of safer gambling are always the same. People who run into trouble with their gambling often lose the sense that it's only a game. They may start to see gambling as a way to make money. Or they think they have special luck or abilities. So, how can you make gambling safer?

- Set money and time limits and stick to them
- Only use money you can afford to lose
- Take frequent breaks
- Balance gambling with other activities
- Don't borrow money to gamble
- Don't try to win back what's been lost
- Don't gamble when upset, stressed or depressed

“Keep your life balanced with different activities—don’t look at gambling as your main source of entertainment.”

Older adults stressed the importance of getting an early start on your retirement action plan: Boomers should be acting now to develop interests, hobbies, volunteering, social networks or whatever it takes to make sure life is active and interesting. No two people are the same. Find the solution that’s right for you. Don’t wait until you are retired.

“Take stock of your gambling.”

Every once in a while, give yourself a ‘gambling reality check’. Many of the older adults with a gambling problem said ‘it can creep up on you.’ Make sure you aren’t gambling in a high-risk way and be aware of the signs of a problem. If you want some help there are many sources of assistance. Check out the resources in this publication.

General Signs of a Potential Gambling Problem

Each person’s experience is different, but here are some signs of a potential gambling problem. The more boxes you tick, the greater the chance of a problem.

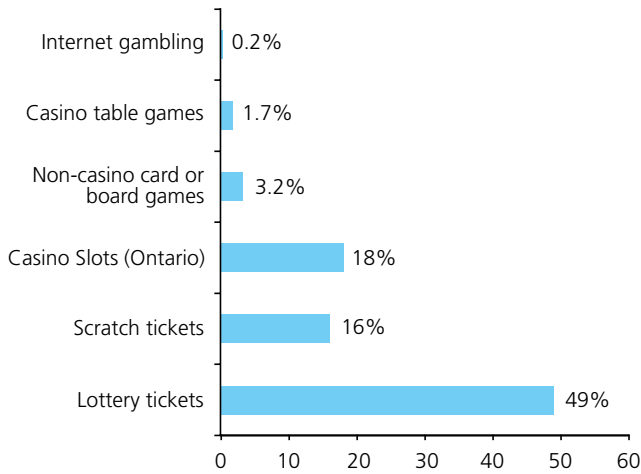
Do you ever...

- Lie about how much time or money you’ve spent gambling?
- Borrow money or sell things to get money to gamble?
- Skip family functions or other obligations to gamble?
- Gamble to escape boredom or problems at home or work?
- Gamble in order to win back losses?
- Need to gamble with larger amounts of money, or for a longer period of time, to get that same feeling of excitement?
- Argue with your spouse, partner or family about money and gambling?
- Hide bills, ‘past due notices’, winnings or losses from your partner or family member?
- Feel that a ‘big win’ will solve all of your problems?
- Bet until the last dollar is gone?
- Neglect to sleep or eat properly so you have more time to gamble?

GAMBLING FAST FACTS

What games are older adults in Ontario playing?

58% of older adults reported gambling in the past year ...



Problem Gambling and Older Adults

The rate of problem gambling among the general adult population in Ontario is 3.4%.

2.2% of adults 60+ have a moderate to severe gambling problem. This percentage is lower compared to other age groups, but gambling losses can have a much greater impact on older adults – they often have fixed incomes and have no way to re-coup their savings.

Reducing the Risk of a Gambling Problem in Retirement

“Financial planning is an important part of the picture. We also need to consider how we will spend our *time* in retirement.”

Jon Kelly, CEO, Responsible Gambling Council

Ontario has...

10	OLG Casinos and Resort Casinos
93	Permanent Bingo Facilities
18	Major Horse Racetracks
22,381	Slot Machines
538	Gaming Tables
10,757	Lottery Ticket Outlets

On average, gamblers without problems spend 1.5% of their personal income on gambling. People with severe gambling problems spend 21% of their personal income.

In the future, there will be more older adults with a gambling problem:

In 2008, 25% of the population is 55+. In 2020, that number will increase to 31%. If the rate of problem gambling among older adults remains the same (2.2%), in 2020, more than 95,000 older adults are likely to have a gambling problem.

“I might as well rip up my will”

I started gambling with my sister-in-law. We’d go to brunch at the casino and bring \$80. When the money was gone, we’d leave. Then I started gambling alone—during my lunch hour, sometimes. That was the start of my problem, but at the time I didn’t know it. I didn’t feel any impact at all—I had a job and a steady income.

When I retired, I found myself gambling more often. I had hours to fill and I was feeling at loose ends. I had separated from my husband. My kids were grown up. I didn’t know where I fit in. I was no longer a wife, a mother or a loyal employee.

It’s sort of glitzy at the casino and I felt special. Throughout my life, I had always felt unlucky, poor. I never got a break. Now I was a winner.

Then I started doing things I’d never do before. On my grandson’s birthday I spent the day at the casino and lied about it to my family. I became evasive. I borrowed money from my family. I maxed out credit cards. I started pawning all of my valuables including a beautiful piece of jewelry from my youngest son. I had to. I had no money. I even gambled away my retirement package—\$30,000.

Gambling had physical effects on me too. I was tense and my stomach was always queasy and upset. I wasn’t eating properly. What do you do when you know you’ve spent every penny and there’s still a whole month to go before your next pension cheque?

And after months of struggling with mortgage payments, I finally had to give up my homes. I went from owning two condos to renting an apartment. It’s all gone.

Now I can pretty much just rip up my will

because there’s nothing left for my kids.

I was just hanging on by a string when I finally got some help. If any of this sounds familiar, don’t be afraid to ask for help. It can be tough to talk to people about your problem. When you’re older, people think you should know better. But it was worth doing. And the counsellors give you practical knowledge about how to cope and how to resist the urge to gamble.

It’s still tough, but I am doing a lot better.

“When I retired, I found myself at the gambling more often. I had hours to fill and I was feeling at loose ends.”



When you stop work, there is a psychological thing that goes with it. You feel like you’re not “in”, you’re “out”. It’s important to ease into retirement. Drop down to part time first and test the waters. If you have things you always intended to do—start doing them now. Whatever that is. What you don’t want is to wake up every morning with a blank slate to fill. Take time now for relationships, hobbies, small business or talents that will sustain your mental happiness in retirement.”

SOUTHERN REGION PROBLEM GAMBLING RESOURCES

All services are **free** and **confidential**. Many agencies also provide help for family members and friends of the gambler. If you or someone you know needs help with a gambling problem, please call the **Ontario Problem Gambling Hotline** at **1-888-230-3505** or in your community:

BARRIE: Simcoe Outreach Services, A Centre for Addictions
705-726-7062 ext 269 ▪ **Website: www.simcoeoutreach.org**

BRACEBRIDGE: Addiction Outreach Muskoka Parry Sound
705-645-1311 or 1-800-668-1856 ▪ **Website: www.aomps.com**

BRAMPTON: Addiction Counselling Services at William Osler Health Centre
905-796-3005

BURLINGTON: ADAPT (The Halton Alcohol, Drug & Gambling Assessment, Prevention and Treatment Program)
905-639-6537 or (Milton) 905-693-4250 ▪ **Website: www.haltonadapt.org**

HAMILTON: Alcohol, Drug & Gambling Services (ADGS)
905-546-3606 ▪ **Website: www.hamilton.ca/phcs**

MISSISSAUGA: Peel Addiction Assessment and Referral Centre
905-629-1007

OSHAWA: Pinewood Centre of Lakeridge Health
905-571-3344 ext 114 (Oshawa), 905-683-5950 (Ajax), 905-985-4721 (Port Perry)
Website: www.pinewoodcentre.org

ST. CATHARINES: Gambling Support Services
905-684-1859 (24hrs) ▪ **Website: www.nadas.on.ca**

Niagara Multi-lingual Problem Gambling Program, Addiction Services, Niagara Health System
905-378-4647 X 63849 ▪ **Website: www.gamb-ling.com**
(This program offers problem gambling prevention and awareness information only.)

***TORONTO:**

Problem Gambling Service, Centre for Addiction and Mental Health (CAMH)
416-599-1322 ▪ **Website: www.problemgambling.ca**

COSTI Immigrant Services
416-244-7714 or 1-866-222-9993 ▪ **Website: www.costi.org**

Chinese Family Services of Ontario
416-979-8299 or 1-866-979-8298 ▪ **Website: www.chinesefamilyso.com**

The Jean Tweed Centre
416-255-7359 ▪ **Website: www.jeantweed.com**

*These agencies provide information and counselling in many different languages.



GIVE YOURSELF A GAMBLING REALITY CHECK!

Test your knowledge and see if you can separate
GAMBLING FACT FROM GAMBLING FICTION

TRUE OR FALSE

1. Casino slots are the most popular form of gambling among older adults in Ontario. T or F?
2. The rate of problem gambling among older adults in Ontario is higher than the general population. T or F?
3. No matter what age you are, the principles of safer gambling (like setting and sticking to limits, only using money you can afford to lose, etc.) are always the same. T or F?
4. The older adult gamblers with gambling problems look to gambling primarily to supplement their retirement income. T or F?
5. Ontario residents concerned about their own or someone else's gambling can get help that is free and confidential. T or F?
6. People who gamble and who are feeling depressed are at higher risk of developing a gambling problem. T or F?

Answers: 1. False: Only 18% of older adults reported playing Casino Slots in the past year, compared to 49% who reported playing the lottery. 2. False: 2.2% of those aged 60+ have a moderate to severe gambling problem, compared with 3.4% of Ontario's general adult population. 3. True: No matter your age, practices that keep gambling safer apply to everyone. 4. False: RGCS recent study found that older people with gambling problems did not see money as their primary motivator. Many gambled for an emotional boost to relieve boredom, escape health issues, etc. 5. True: In addition to help for the gambler, free and confidential support is available for family and friends throughout Ontario. 6. True: Research has found that people who gamble when depressed are at greater risk of gambling problems.