



THE CASINO TRAP

As the gambling industry booms, aggressive marketing targets older patrons

BY JOHN ROSENGREN

Beauford Burton had enjoyed the occasional poker game in his youth, but in his 60s the slots hooked him. He and his wife, Sharon, started making the 2½-hour drive every Friday from their home in Kings Mountain, N.C., to Harrah's Cherokee Casino Resort, where they won occasionally but lost more frequently. In one year, he lost about \$50,000, nearly the equivalent of his annual salary as a manager in a textile company.

They often stayed longer than they'd intended—many times the casino would offer them a free hotel room Sat-

urday night. Burton can't remember ever paying for a room. He had access to an exclusive bar with free drinks and food, preferred seating in the restaurants and suite upgrades in the hotel. Harrah's once flew the couple to its casino in Laughlin, Nev., and covered all their expenses—except, of course, what they gambled.

In the end, Burton knew that all of the freebies weren't really free, and that he had paid for them tenfold with his losses. "I have always known you don't get something for nothing, but I fell for it," he says. "It's the good old devil at work."

Over four years, the slots drained more than \$100,000 from Burton's 401(k). But he kept playing. He cashed in a life insurance policy, took out cash advances on his credit card and gambled away Social Security checks meant to pay utility bills. Finally, in 2008, the gambling habit took his home.

By then, he was playing in a panic, betting up to \$15 to \$20 a spin, chasing his losses and pursuing the one illusory jackpot that he hoped would save him. "As you start to lose, you think, *This is a luck thing, my luck is going to change*," says Burton, now 73. "But the more you go, the more you lose. It ends up in desperation. I can see how people get so deep that it causes them to take their own lives, because it gets really, really bad."

THE RISE OF THE CASINOS

Of the 101 million visitors to America's casinos in 2014 (the last year for which information was available), nearly half were age 50 or older, according to data from the gambling industry. In 2014, American casinos reported over \$66 billion in gambling revenue, and much of that profit came from these older gamblers.

A 2011 study published in the *Journal of Gambling Studies* revealed that many older adults viewed the casino as a place where they can socialize and escape from loneliness or grief.

It's never been easier for them to get to one. Long gone are the days when the twin casino meccas of Las Vegas and Atlantic City, N.J., represented the sole options for American gamblers. Regional casinos have proliferated dramatically since 1988, when the Indian Gaming Regulatory Act legalized casino development on Indian lands. That sparked a loosening of state prohibitions on gambling and a nationwide casino building boom. Today, 1,400 casinos are spread across 40 states. Regional casinos are especially attractive to those who prefer to drive themselves and do not want to have to spend the night. States with large populations of adults over 65, including Florida, Pennsylvania, New York, Michigan, Ohio, Massachusetts and



isn't spoiling for a generation war. Back in the '60s the young had a finger of protest—often the middle one—thrust in the faces of the old. By contrast, today's young put their elders on a pedestal. According to a new nationwide survey conducted for Encore.org, 9 in 10 adults between the ages of 18 and 35 say that older Americans are superior to the young in their moral values, their work ethic and the respect they show for others.

The public is also optimistic about intergenerational relations. In the survey, two-thirds said that as long as Americans remember that we all have obligations to one another and to future generations, the growing diversity of the population will be a source of national strength.

The activists who gathered in San Francisco hope these good vibrations can catapult intergenerational social activism into a robust national movement—one child, one adult and one community at a time. They see it as an antidote to the divisiveness of modern politics and an affirmation of what's best about traditional American values. And they believe it can satisfy the thirst for a purposeful life that typically intensifies with age.

Doris Williams, 68, could not agree more. For the past three years she has received a stipend of \$2.65 per hour to work as a teacher's aide at Jumpstart programs in South Los Angeles. "You are giving them something for a lifetime," she said, "planting a seed that can go on forever. And they are giving you a reason to get up and go in the morning."

Paul Taylor is the author of The Next America: Boomers, Millennials, and the Looming Generational Showdown.



West Virginia, have all expanded casino gambling in recent years.

ADDICTION EXPERTS ALARMED

Older adults are an especially desirable demographic for the gaming industry because they fill the floors during off-peak hours, and casinos market to them aggressively, offering discounts on breakfast and lunch, free drinks and guarantees to “instantly win up to \$1,000 Free Slot Play!” They stage free daytime entertainment such as polka dancing, magic shows and live “Golden Oldies” shows. The “third of the month club” provides complimentary shuttles from senior centers and retirement housing complexes on the day they receive their Social Security checks. Some casinos stock their bathrooms with adult diapers and disposal receptacles for diabetics’ needles. They provide wheelchairs, walkers and more handicapped parking spots than a hospital. One Nevada casino operated an on-site pharmacy—since closed—where accumulated play credits could cover the standard \$25 copay on medications.

The gambling boom—and the aggressive tactics the industry uses to lure older patrons—has alarmed addiction experts. Even casino patrons with no history of problem gambling can develop addictive behavior as they age. According to a 2005 study by David Oslin, a professor of psychiatry at the University of Pennsylvania Medical Center in Philadelphia, 1 in 11 adults over age 65 bet more than they could afford to lose in the previous year. The study suggests that more than 4 million older Americans could have a gambling problem. “That’s a higher rate than we have for most diseases,” he says.

NOTABLE HIGH ROLLERS

Earlier this year, the *Hollywood Reporter* devoted a cover story to one such pathological gambler—Emmy-winning television producer and writer David Milch, 71. Despite earning millions from the shows he helped create, including *NYPD Blue* and the critically acclaimed HBO series *Deadwood*, Milch ran up enormous debts betting on horse racing (also the topic of his short-lived HBO series *Luck*). According to a lawsuit filed by Milch’s wife against the couple’s business managers, between 2000 and 2011 his gambling losses reached \$25 million, and he’s now \$17 million in debt.

For other high-rolling notables with well-documented gambling habits, such as NBA great Charles Barkley and actor Ben Affleck, sports betting and poker are the typical culprits. But the majority of everyday problem gamblers are camped out at the slot machines, which have evolved from the traditional one-armed bandits into highly sophisticated “electronic gaming machines” powered by proprietary computer chips. Slots are the biggest revenue producer for the industry and the most popular attraction for older gamblers: 3

CASINO GAMBLING HAS BOOMED IN RECENT YEARS



**101
MILLION**

Number of visitors to American casinos in 2014—nearly half were age 50 or older

**\$66
BILLION**

Gambling revenue reported by American casinos in 2014

1 IN 11

Proportion of those age 65+ who bet more than they could afford to lose the previous year

1,400

Number of casinos now operating in 40 states, an expansion from just two states in the late 1970s



out of 4 adults age 65 and older identify slots and video poker as their preferred form of gambling, according to a Harrah’s survey.

‘ELECTRONIC CRACK’

Slots are also the most addictive form of casino gambling, with the machines designed to maximize your “time on device” until you’re out of money. A 2001 study by psychiatrist Hans Breiter, then of Massachusetts General Hospital in Boston, confirmed that the machine’s nickname—“electronic crack”—is an apt one. Using MRI scanners, he found that in subjects playing slots, the brain’s neural circuits fired in a way that was similar to those using cocaine.

Several factors make gamblers particularly susceptible to addiction behavior as they age. Loneliness, social isolation and the loss of a spouse can encourage older people to seek relief in casinos. “For someone older who has been sick in the hospital or who is bored or lonely, that can have a big impact on them,” says clinical geropsychologist Dennis McNeilly of the University of Nebraska Medical Center in Omaha.

More serious age-related cognitive decline plays a role, too. A 2012 study found that changes in the anatomy and chemistry of brains in dementia patients 65 and up, particularly in the frontal region—which controls executive functioning—“may render older adults particularly vulnerable to the stimulation provided by the slot machine.” Dementia afflicts about 14 percent of the U.S. population over 70 years old, and an estimated half of those (nearly 2 million people) are undiagnosed. “With both the reward system and impulse controls impaired, that creates the perfect storm for someone to develop problems with gambling,” says Michael Hornberger, a neuroscientist at the University of East Anglia in England. Cognitive issues can cause sufferers to lose their sense of money’s value, and those with dementia often repeat a singular behavior such as pushing the button on a slot machine over and over. “They just keep playing as long as the casino lets them,” Hornberger says.

In some cases, compulsive gambling behavior can emerge as a side effect of medications. Mark Stacy, a neurologist at the Duke University School of Medicine in Durham, N.C., noticed that several of his Parkinson’s disease patients began reporting gambling problems after he had increased their doses of drugs called dopamine agonists, used to treat motor dysfunction. As many as 10 to 15 percent of Parkinson’s patients who take the drugs exhibit this tendency, he says. “I believe these drugs do cause gambling problems where they otherwise would not occur. When you stop the drug, the behavior goes away.”

Foes of casino gambling say that the industry actively targets vulnerable older patrons. For every 20 older patrons who walk through their doors, says Les Bernal,



Playing the slot machines at Foxwoods Resort Casino in Mashantucket, Conn. A study found that gambling problems are increasing among women.

national director of the advocacy organization Stop Predatory Gambling, the casinos want to “find a couple of them that they can take for all they’re worth.”

FROM SOCIAL GAMBLER TO ADDICT

Beauford Burton's experience at Harrah's Cherokee Casino is typical of such relationships.

In addition to sending birthday cards and weekly mailings with ticket deals to shows and vouchers for free play, the casino assigned a VIP host who called Burton at home to invite him back for various specials. Casino hosts often lavish personal attention on high-rolling older charges, asking about their health, reminding them to take their medicine and eating meals with them.

much the gambler loses. “The losses of your player,” Mathis says, “are your success.”

As the industry seeks to expand, more women are being enticed into casinos, and more are experiencing problems, according to a study published in the journal *Psychiatry*.

Many slot machines are now designed specifically for women players, who, like longtime slots addict Melynda Litchfield, sometimes feel bonded with their machines. Litchfield, 56, worked 27 years at a Chicago-area hospital, climbing from staff nurse to administrator with a salary of \$100,000.

Yet she couldn't afford a prom dress for her daughter because she lost so much playing slots at the Grand Victoria Casino in Elgin, Ill., 10 minutes from their home. For Litch-

“I didn't want to talk to anyone. I just wanted to get lost in my machine.”

—Melynda Litchfield, 56, nursing administrator

“The whole premise of a host is to extract as much money from that player as possible,” says ex-host John-Talmage Mathis, who worked as VIP marketing director at the Boomtown Casino in Bossier City, La. “For older people, the host becomes their friend, giving them attention they may not be getting from their children or friends.”

Casinos award hosts bonuses based on how

field, the atmosphere was as addicting as the machines themselves. The staff treated her warmly and called her by name. “They gave me so much personal attention and TLC that you get the false impression these people—who are milking away all of your money—actually care about you,” she says.

The casino also served as an escape, to a place where she did not have to tend to the

needs of anyone else. "I didn't want to talk to anyone," says Litchfield, who quit gambling in 2012 and is now a national victims advocate for Stop Predatory Gambling. "I just wanted to get lost in my machine."

PUSHED TOWARD THE SLOTS

Amy Zietlow, a Lutheran minister and affiliate scholar at the Institute for American Values, visited casinos in Louisiana, Iowa and New York for her investigative report, "Seniors in Casino Land."

"The whole aim of trying to cater to the needs of the least among us simply to take their money is abusive," she says. "Owners push them toward the slots."

Industry advocates such as Chris Moyer, director of public affairs for the American Gaming Association, tell another story. "If seniors are enjoying the entertainment product we provide, there's no reason why they shouldn't be able to enjoy that in a responsible manner," he says. He points out that casinos do provide education materials on addiction, displaying pamphlets that urge patrons with gambling problems to call a toll-free help number. The casinos also encourage problem gamblers to put their names on self-exclusion lists. "The casino gaming industry takes extraordinary measures to spot those who need help and connect them to treatment," Moyer says.

As his addiction deepened, Beauford Burton found one of those pamphlets and called the 800 number. As he recalls, the person who answered his call just told him he should stop gambling if he couldn't afford it. "There was no meat to it," he says. "Once your intent is not to come back to them, I think they want to be clear of you."

After declaring bankruptcy in 2008, Burton finally managed to quit with the support of his wife and his faith. He and Sharon now live in a two-bedroom apartment in Kings Mountain, where he has become an outspoken critic of a proposal to build a casino in his community. He regrets his gambling problems but takes responsibility for his behavior. "I can't put total blame on those people because I was the one ignorant about it," Burton says. "But the casinos do try to make things as exciting for you as they can."

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