

EVIDENCE EXCHANGE BRIEF

HOW DO GAMBLING AND OTHER INDUSTRIES ADDRESS COGNITIVE DECLINE IN OLDER ADULTS?

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QUESTION

Internationally, how have gambling and other industries addressed the issue of dementia, Alzheimer's and cognitive decline among older adults?

FINDINGS

Older adults with significant cognitive decline (e.g., dementia or Alzheimer's disease) and who gamble are particularly at risk for developing gambling problems.¹⁻³ However, the gambling industry has no official policy that directly addresses older adult gamblers with cognitive impairment. Thus, this report summarizes existing policies and practices of the gambling industry related to cognitive impairment. This report also describes policies and practices from the finance industry that may be used to limit the spending of older adult gamblers with cognitive impairment.

GAMBLING INDUSTRY

There is some evidence which suggests that operators are concerned about clients with cognitive impairment. For instance, some gambling operators have rules in place to terminate all bets and gambling of people who they believe have some form of cognitive impairment and/or mental illness. For example, Sporting Index—an establishment specializing in sports spread betting in the United Kingdom—has rules in place to terminate all bets of clients who are believed to have dementia, Alzheimer's disease, or other forms of cognitive impairment.^{4(sec 15.1.10)} Likewise, according to the Raffle Policy of the Royal Society for the Protection of Birds (RSPB), raffle tickets are prohibited from being sold to vulnerable people, including people with dementia or Alzheimer's disease.^{5(sec 4.4)} RSPB will also refuse new or subsequent lottery entries from people who are discovered to be vulnerable or suspected to

be vulnerable. However, such regulations are effective only to the extent that frontline workers are aware that a client has cognitive impairment. This is critical because many forms of cognitive impairment are not easily detectable without some form of training.

To partly address this concern, some casino operators have teamed up with local Alzheimer's disease associations to raise awareness of Alzheimer's disease and available services to casino employees. For example, in the U.S., the Valley Forge Casino Resort in Pennsylvania and the Delaware Valley Chapter of the Alzheimer's Association formed a partnership in 2015 for this very aim.⁶ While casino employees received education on the warning signs of Alzheimer's disease, no official procedure or policy was installed at Valley Forge Casino Resort that would enable frontline workers to identify and assist clients who may have Alzheimer's disease or other forms of cognitive impairment. In a related 2015 news report, a spokesperson for the Pennsylvania Gaming Control Board said "Casinos are legally required to have plans for dealing with compulsive gamblers, but the law doesn't address gamblers with dementia."⁷

Likewise, in the United Kingdom, the Woods Whur law firm is partnering up with the Alzheimer's Society "to offer training for the gambling sector on social responsibility issues surrounding dementia."⁸ They plan to offer courses to casino employees on how to identify clients suffering from dementia and to provide them with tools for dealing with these clients in both face-to-face and online contexts.

In the absence of a policy that directly addresses gamblers with cognitive impairment, the family members of such gamblers may be able to turn to involuntary third-party exclusion programs. Third-party exclusion programs were introduced so that a person can ban a family member who is a compulsive/problem gambler from entering casinos. This program has been extended in some countries to include gamblers who have cognitive impairments. For example, third-party exclusion is part of the Singapore Casino Control Act (see section 161 titled "Application on behalf of incapacitated applicant"), where a person may make an application on behalf of an incapacitated family member due to "physical or mental infirmity."^{9(sec 161)} Likewise, third-party exclusion programs are available in New Zealand¹⁰ and parts of Australia.^{11, 12} However, third-party exclusion programs are rarely available in North America. For example, as of 2015, only a few tribal casinos in California offer a third-party exclusion program, but one would need to show that the family is undergoing severe financial hardship as result of their family member's gambling.¹³ Thus, it is unclear whether people in California can request a third-party exclusion for an older adult family member with cognitive impairment from entering these tribal casinos. In other countries, third-party exclusion programs are not available. This is the case in Canada (for example, see ¹⁴). For people living in countries where third-party exclusion programs are unavailable, obtaining a power of attorney for finances from their family member with cognitive impairment may be one way to limit spending on gambling activities. This point is elaborated on in the next section.

FINANCE INDUSTRY

In the finance industry, there are policies and practices in place to assist older adults with cognitive impairment to manage their finances. Of particular relevance is that a person diagnosed with a severe cognitive impairment may appoint another individual such as a trusted family member to make their financial decisions when he or she is no longer able to do so.¹⁵ This procedure is known as providing a power of attorney. When the person with cognitive impairment is no longer able to make his or her decisions, the individual with power of attorney takes over the decision making, which includes the family member's finances. The best time to initiate a power of attorney is when the person diagnosed with cognitive impairment is competent enough to understand and sign a power of attorney document. However, in the situation when a power of attorney was not made and the person diagnosed with cognitive impairment is legally incapacitated, a guardianship may be appointed by a court to make decisions related to the person's health care and finances.¹⁶ An individual who has a power of attorney or a guardianship will be able to limit the amount of money spent on gambling activities.

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