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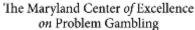
- *Essential Healing and Consulting, *Private Practice: Board Approved Supervisor*
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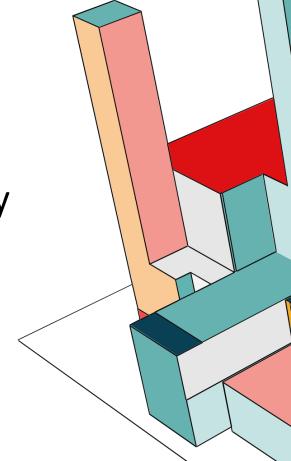
MISSION STATEMENT

The Maryland Center of Excellence on Problem Gambling promotes **healthy and informed choices** regarding gambling and problem gambling through various key initiatives and partnerships.

The Center works closely with appropriate state stakeholders and brings together experts from a variety of disciplines including psychiatry, medicine, epidemiology, social work, and law.







KEY INITIATIVES AND RESOURCES



Public Awareness



Prevention Programs



Public Policy



Research



The Maryland Center of Excellence on Problem Gambling



Free Training with CEUs



Provider Referral Directory



Peer Recovery Support

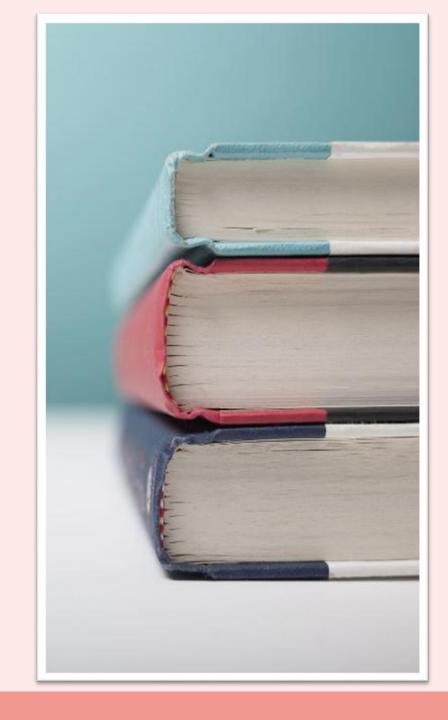
Maryland Problem Gambling Helpline 1-800-GAMBLER

Call/Text/Chat

LEARNING OBJECTIVES

- Identify the factors that contribute to harms and risks associated with gambling, considering ways to reduce harm.
- Recognize the signs and symptoms of Gambling Disorder, using the DSM-5 to formalize a diagnosis of the Substance-Related and Addictive Disorder.
- Utilize evidenced based gambling screening tools, with tips to incorporate gambling related questions into a biopsychosocial assessment and a part of regular clinical practice.
- Discuss options for treatment interventions and resources for recovery.







GAMBLING DEFINED

Gambling is when a person bets or risks something of value (like money) based on a chance outcome that is out of their control or influence with the understanding that they will either gain increased value or lose their original value determined by the specific outcome.

(Cornell Law School: https://www.law.cornell.edu/wex/gambling)



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Types of Gambling

What first comes to Mind?

- Bingo
- Sports betting
- Lottery tickets
- Scratch Offs
- Fantasy sports
- Casino games (slots, table)
- Card or domino games when played for money
- Games of skill played for money: pool, darts, shuffleboard, golf

- Lottery video terminals (VLT)
- Online poker, gin-rummy, etc.
- Horse racing/dog racing
- Stock/commodity market
- Cryptocurrency
- iGaming
- Loot Boxes
- Social gaming
- E-sports

Can you think of others?

What Is A Loot Box?

Found within electronic games that encourage players to purchase chance-based items called loot boxes.

Spending a small sum of real money on an uncertain outcome.

Gambling?





LOOT BOXES: RISK FOR FUTURE GAMBLING

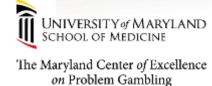


In several studies it is found that those who spend money on loot boxes are more likely to be problem gamers or problem gamblers.

(King, 2019)

Gamers who buy 'loot boxes' are up to two times more likely to gamble, shows new research published today in the peer-reviewed journal Addiction Research & Theory.

(Sophie G. Coelho, et.al. 2022)





E-SPORTS ELECTRONIC SPORTS

- E-Sports turns online gaming into a spectator sport.
 - It mimics the experience of watching a professional sporting event, except instead of watching a physical event, spectators watch video gamers compete against each other.
- E-Sports is a form of competition using video games:
 - often organized, multiplayer video game competitions, particularly between professional players, individually or as teams.
- Some schools and communities have E-Sports leagues where children play with a team and a coach.



VIDEO GAME RATINGS ENTERTAINMENT SOFTWARE RATING BOARD (ESRB)

- C for Early Childhood
- **E** for Everyone
- **E**veryone **10**+
- **T** for Teen
- **M** for Mature 17+ (violence, blood, sexual content, strong language)
- A for Adults Only 18+ (intense violence, graphic sexual content and/or gambling with real currency)
- RP for rating pending is used for advertising and promotional marketing

https://www.esrb.org/ratings-guide/



Excitement



Economics

(to win money)

WHY MIGHT PEOPLE GAMBLE?



Entertainment



Escape

(to forget about their problems and relieve stress for a while)



Ego

(the person's pride or reputation is on the line)

Many people who gamble, do so responsibly.

Prevention and Treatment is imperative to reduce harms.



Approximately 85% of U.S. adults have gambled at least once in their lives; 60% in the past year.



An estimated 6% of American college students struggle with gambling related problems.

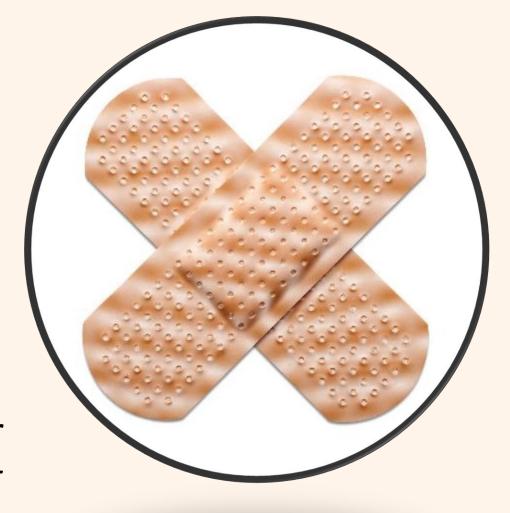


The likelihood of developing gambling disorder increases 23 times for people affected by alcohol use disorders.

WHAT IS THE HARM?

Gambling Disorder may lead to financial, emotional, social, occupational, and physical harms...

...yet many cases of Gambling Disorder go undetected, due to limited assessment for this problem.





THE COSTS OF GAMBLING

The National Council on Problem Gambling estimates that the annual national social cost of problematic gambling is about \$14 billion



- Decreased quality of life
- Diminished psychological and physical health
- Unemployment
- Debt and poor credit
- Homelessness
- Increased healthcare costs
- Increased crime costs
- Increased risk of suicide



GAMBLING AND SUICIDALITY

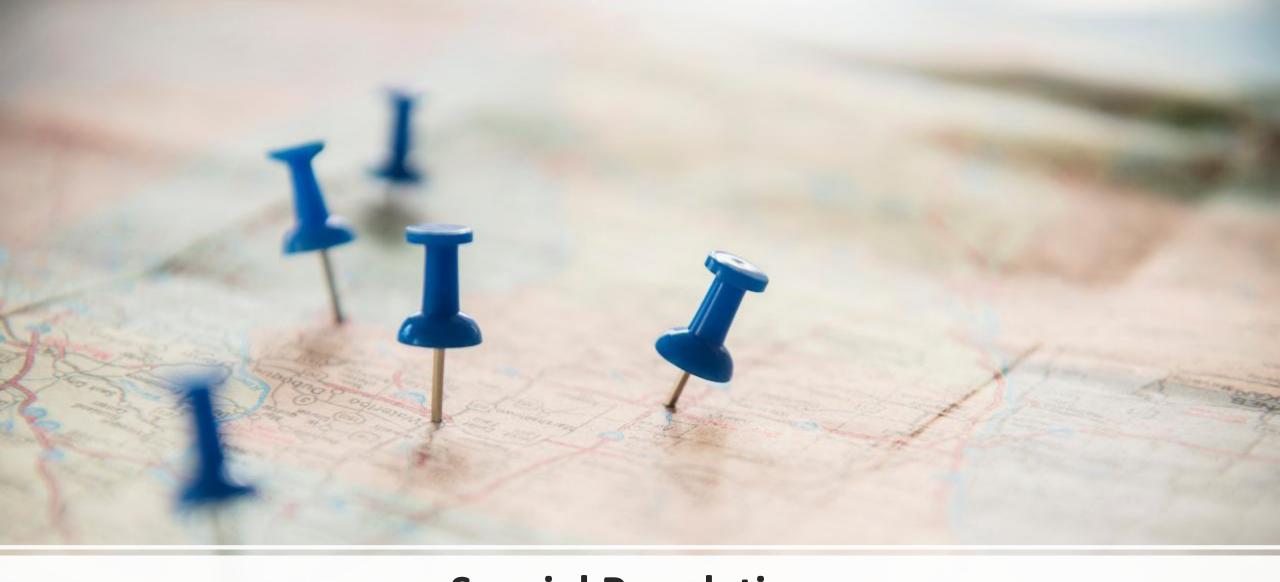
- Per the DSM-5, of those in treatment for gambling disorder, up to **50% have had suicidal ideation** and approximately 17-20% have attempted suicide.
- May consider "accidents" as way for family to collect insurance.
 "I am worth more dead than alive."
- Understudied and under-recognized.
 - The public, as well as providers (primary care, mental health, SUD etc.) recognize lethality of substance use overdoses and severe mental illness, but don't think of gambling as life threatening.



An estimated 2.5 million US adults (1%) meet the criteria for <u>severe</u> gambling problems each year.

Another 5-8 million (2-3%) meet one or more of the criteria for gambling disorder and are experiencing problems due to their gambling behavior.

Disordered gambling can affect 7-10 people in one's immediate circle.



Special Populations

UNDERAGE GAMBLING

• The average age at which a child first gambles is 12 years old, an average age younger than those for first use of alcohol, tobacco, or other drugs.



- Gambling has an inherent element of risk and adolescence is a period of development characterized by high rates of risk-taking behavior in a variety of settings.
- One study found that although...
 - 86% of parents surveyed believe that the availability of gambling should be reduced for adolescents
 - 84% of parents reported that they <u>would</u> buy lottery tickets for their children.

Wilber MK, Potenza MN. (2006)

RISK FACTORS

FOR PROBLEMATIC OR DISORDERED GAMBLING IN ADOLESCENTS

- ✓ Having parents with gambling problems
- Having an earlier age of first gambling activity
- Possessing greater impulsivity
- Having areas of impaired functioning, including medical, psychiatric, substance use disorders and/or family/ social problems





RISK FACTORS FOR PROBLEMATIC GAMBLING

- Male
- An early big win
- Single or Divorced
- Gambling before legal age
- Lower Socioeconomic status
- Adverse Childhood Events/Trauma
- Family History of gambling disorder
- Hold mistaken beliefs about the odds of winning
- Have a history of risk-taking or impulsive behavior
- History of substance use or other behavioral health disorder
- Proximity to or Working at a casino or other gambling venue





Problematic Gambling among U.S. Veterans

US military veterans have higher rates of Gambling Disorder; including problem gambling/at-risk problem gambling (estimated ranges between 2.3 and 9.0%). (Etuk, et al. 2020)

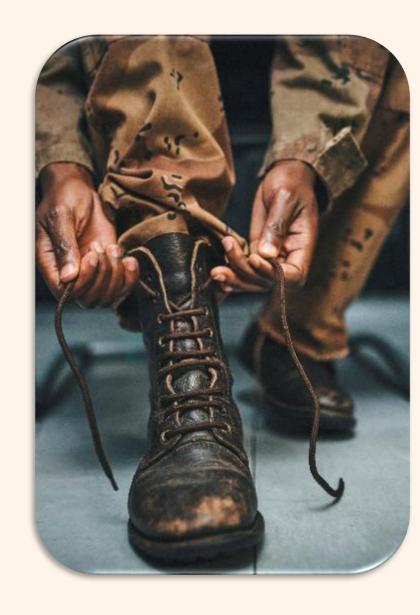
Three-fourths (75.3%) of veterans with at-risk/ problematic gambling reported that they had made attempts to either cut down, control, or stop gambling. (Stefanovics, et al. 2023)

Research finds that veterans are 2-3x more likely to have a gambling related problem. It is estimated that as many as 56,000 active-duty members of the Armed Forces meet the criteria for gambling disorder. (NCPG)

GAMBLING ADDICTION PREVENTION (GAP) ACT

The 2019 Proposed Act would require the Department of Defense (DOD) to develop policies and programs to prevent and treat gambling related problems by offering educational materials and promoting responsible gambling behavior.

- The Department of Defense currently has 3,141 slot machines on overseas military installations. These slot machines generate approximately \$100 million per year for the Department of Defense.
- Currently the lack of standardized screening for problematic gambling among healthcare providers that work directly with US military populations remains a significant barrier to care.



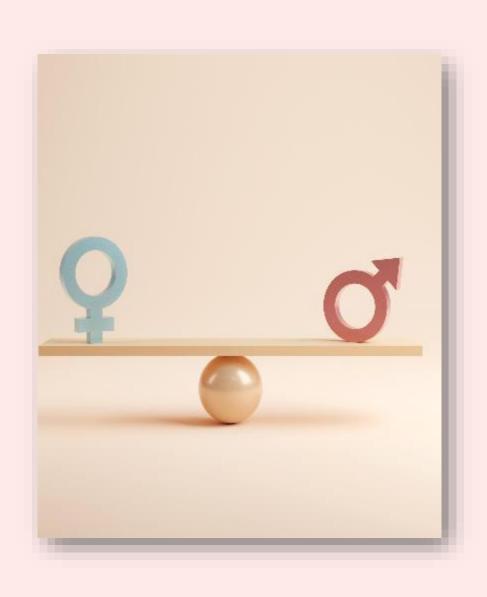
Gambling and Ethnicity

Reviews of prevalence studies worldwide:

- The most marginalized group within a region will have a higher rate of developing gambling disorder.
- Higher rates of problematic gambling among minority ethnic groups
- More recent immigrants are likely to have higher rates of problematic gambling

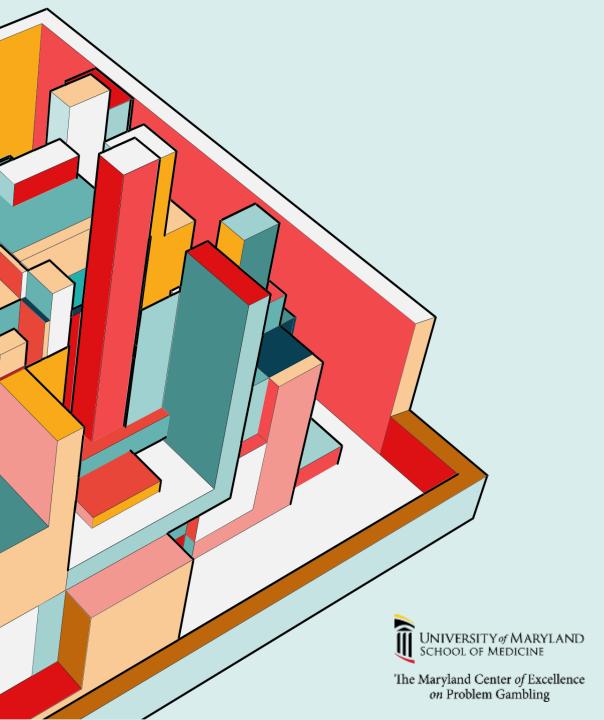




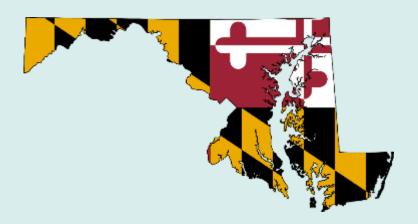


GENDER DIFFERENCES

- Men still have higher rates of problematic gambling than women.
- Nearly equal numbers of women and men seek treatment for gambling related problems.
- Women are still under-represented in Gamblers Anonymous.
- Men start earlier in life. Women, start later and progress more quickly.
- LGBTQ+ population understudied



MARYLAND PREVALENCE STUDY 2024 FINDINGS



https://www.mdproblemgambling.com/wp-content/uploads/2025/09/2024-MD-Gambling-Report.pdf

MARYLAND GAMBLING PREVALENCE STUDY PREVALENCE STUDY – WHAT CHANGED?

THE QUESTIONNAIRE WAS REDUCED FROM NINETEEN TO TWELVE PAGES:

- Removed questions asking for further details about help with gambling problems.
- Combined frequency of play questions for each gambling type.
- Married and living as married were combined into a single response option for the question about marital status.
- Question about sexual identity was removed.
- Question about main language spoken in the household was removed.

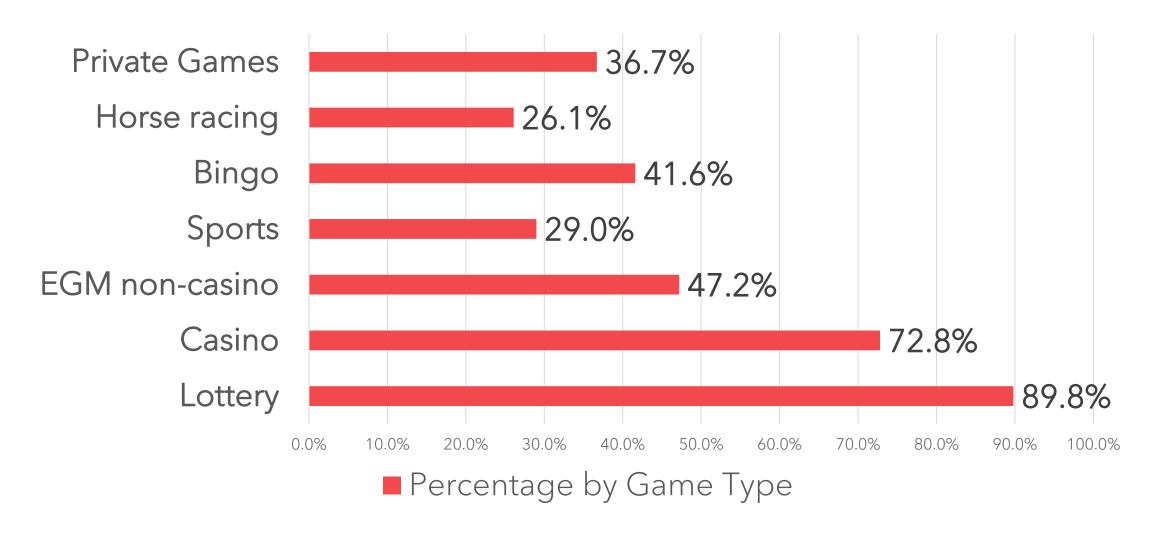
- Removed all questions about first gambling experience.
- Questions about seeking help for alcohol or drug use were removed.
- Questions about troubles related to the gambling behavior of others were removed.
- Questions about household debt, sources of money, bankruptcy, arrests, and incarceration were removed.
- Question about participation in armed services was removed.

Minimum Age for Popular forms of MD Gambling	
Casino Gambling: slots, table games	21
Sports Betting: in-person and mobile	21
E-Sports	21
Lottery: keno, scratch-offs	18
Horse Betting: off-track betting	18
Fantasy Sports: daily, weekly, etc.	18
Bingo Halls	18/21

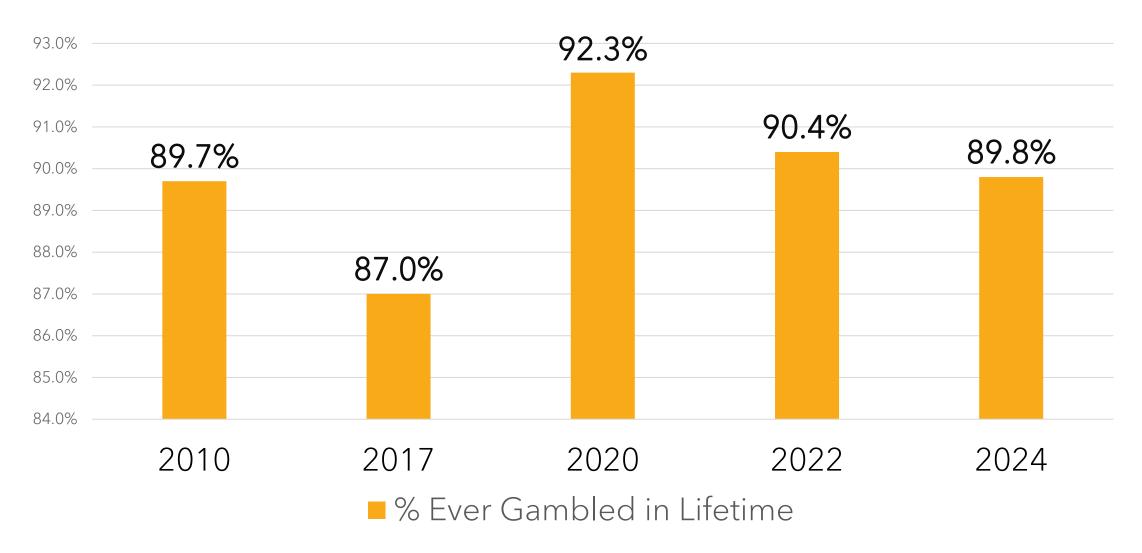


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Gambling in Maryland: 2024 Survey of Maryland Adults (18+) Question "Types of Gambling (ever) Played"



Gambling in Maryland: 2024 Survey of Maryland Adults (18+) Question "Have you ever gambled in your lifetime"



Gambling in Maryland: 2024 Survey of Maryland Adults (18+)

"Disordered Gambling" is defined as a score of 3 or higher on the NORC Diagnostic Screen for Gambling Problems (NODS).

- Probable Pathological Gambling score >5
- Problem Gambling score of 3 or 4
- At-Risk: NODS score 1 to 2
- Low-Risk: NODS score 0





Gambling in Maryland: 2024 Survey of Maryland Adults (18+) Weighted prevalence and population estimates for all gambling risk categories



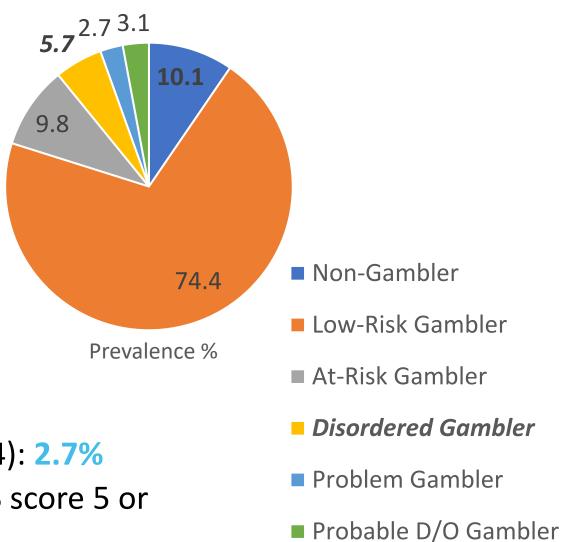
Non-Gamber has not participated in any gambling activity in their lifetime

Gambling in Maryland: 2024 Survey of Maryland Adults (18+)

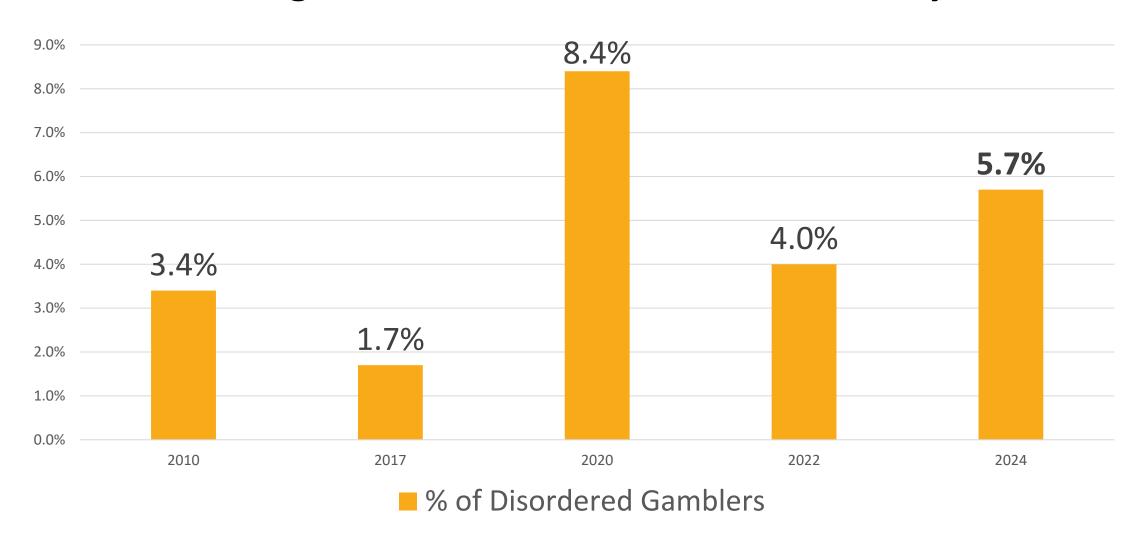
Non-Gamber has not participated in any gambling activity in their lifetime



- At-Risk: NODS score 1 to 2: 9.8%
- Disordered gambler: 5.7%
 - Problem gambler (NODS score 3 to 4): 2.7%
 - Probable disordered gambler (NODS score 5 or higher) combined: 3.1%



Gambling in Maryland: 2024 Survey of Maryland Adults (18+) **Percentage of** *Disordered Gamblers* **over the years**



PROBLEMATIC AND DISORDERED GAMBLING PREVALENCE RATES ARE HIGHER FOR:



casino employees



college students



lower socioeconomic



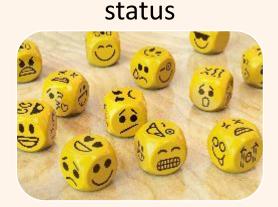
men, but women are catching up



prison populations



ethnic minority groups



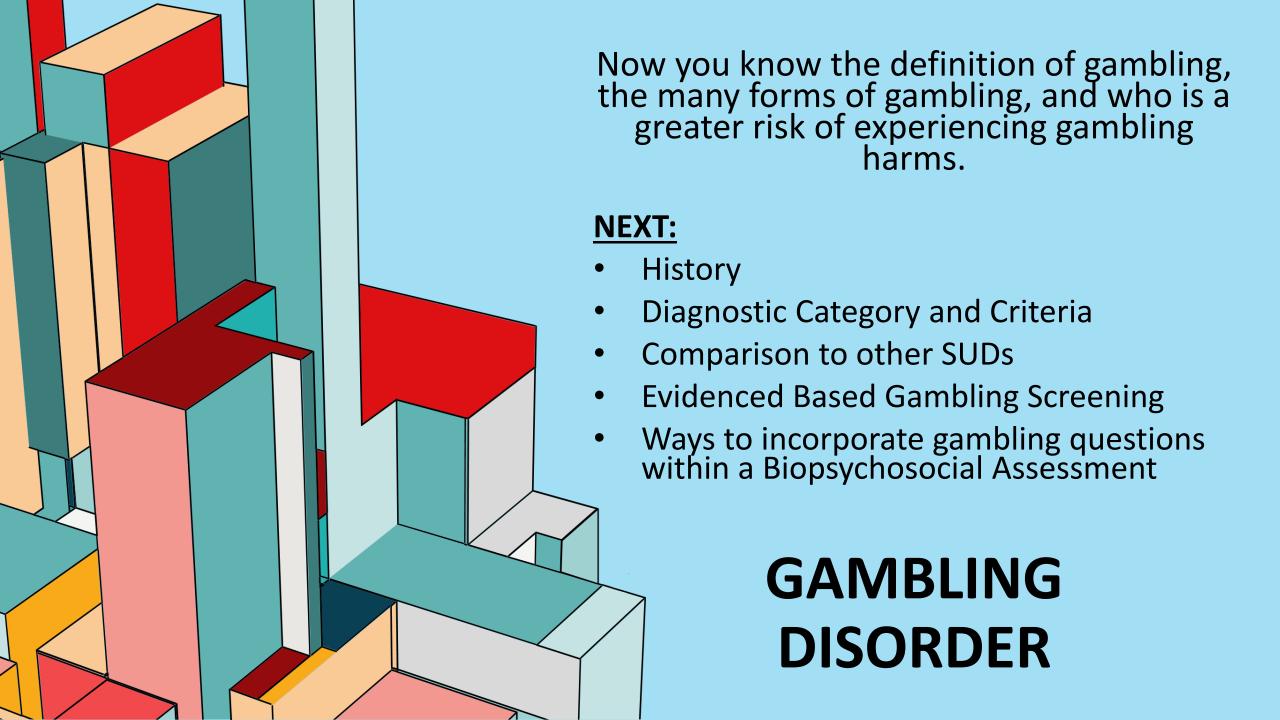
mental health & substance use disorders



veterans and/or first responders



Those that have problems related to gambling may be male, female, young, old, wealthy, poor, white or persons of color.



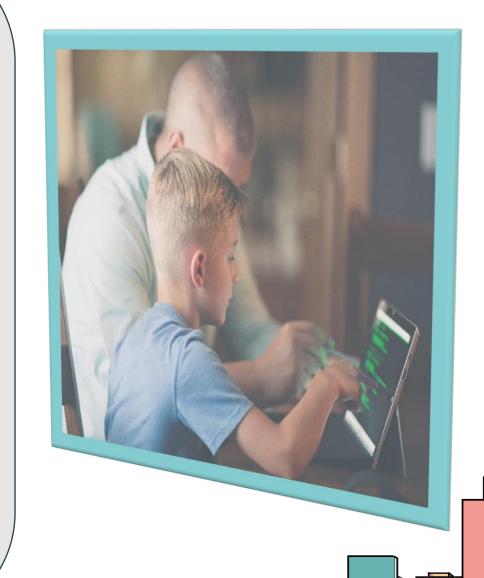
Internet Gaming Disorder

Identified as a condition warranting further research and consideration for inclusion in the DSM as a formal disorder. Currently recognized by the World Health Organization.

It is characterized by:

- impaired control over gaming
- increasing priority given to gaming over other activities; taking precedence over other interests and daily activities
- continuation or escalation of gaming despite the occurrence of negative consequences.

Currently, the criteria for this condition are limited to Internet gaming and <u>do not</u> include general use of the internet, online gambling or social media.



PROPOSED CRITERIA FOR DSM-5 INTERNET GAMING DISORDER

Indicated by clinically significant impairment or distress as indicated by the individual exhibiting **five** (or more) of the following in a 12-month period:

- 1. Preoccupation with gaming
- 2. Withdrawal symptoms when gaming is taken away or not possible (sadness, anxiety, irritability)
- 3. Tolerance, the need to spend more time gaming to satisfy the urge
- 4. Inability to reduce playing, unsuccessful attempts to quit gaming
- 5. Giving up other activities, loss of interest in previously enjoyed activities due to gaming
- 6. Continuing to game despite problems
- 7. Deceiving family members or others about the amount of time spent on gaming
- 8. The use of gaming to relieve negative moods, such as guilt or hopelessness
- 9. Risk, having jeopardized or lost a job or relationship due to gaming

The condition can include gaming on the internet with others or alone.

https://www.psychiatry.org/patients-families/internet-gaming

HISTORY OF GAMBLING DIAGNOSIS

1957

• Gamblers Anonymous, a 12-Step program, is started in 1957.

1980

• Gambling was first recognized as a disorder in 1980 by the American Psychiatric Association (APA) in the 3rd edition of the Diagnostic and Statistical Manual of Mental Disorders (DSM).

1994

Pathological gambling remained under Impulse Control
Disorders in the DSM-IV (1994), until reconsideration by the APA
that the term pathological is dated and disparaging.

2013

• In 2013, the American Psychiatric Association reclassified **Gambling Disorder** as a Substance Related & Addictive Disorder.

GAMBLING DISORDER

American Psychiatric Association identifies Gambling Disorder in the DSM-5 as a Substance Related and Addictive Disorder

- Involves repeated, problematic gambling behavior. The behavior leads to problems for the individual, families, and society.
- Adults and adolescents with gambling disorder have trouble controlling their gambling; they will continue even when it causes significant problems.







What is Addiction?

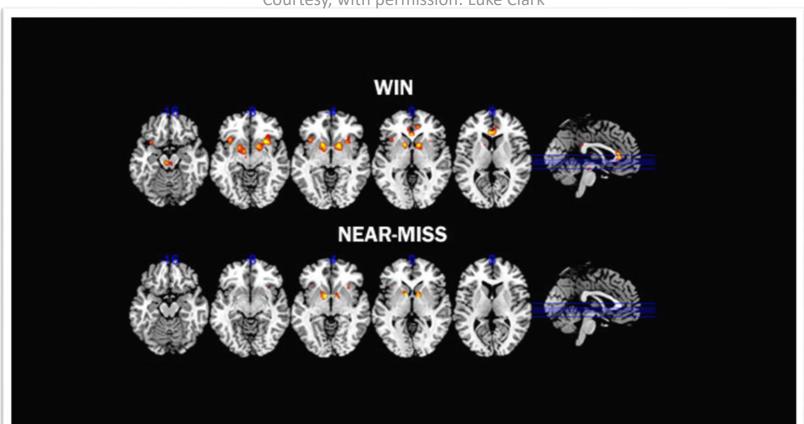
Dopamine, serotonin and adrenaline are the primary brain chemicals contributing to the development of <u>any</u> addiction.

Win or lose, persons with a gambling disorder still feel an overwhelming craving to return to the casino and get their fix.



Gambling and the Brain

Courtesy, with permission: Luke Clark



Players who <u>almost</u> win a game of chance have similar brain activity in reward pathways to those who actually win.

Gambling Disorder

DSM-5 Disorder Class: Substance-Related and Addictive Disorders

To meet the criteria for Gambling Disorder, the individual must exhibit persistent and recurrent problematic gambling behavior that leads to clinically significant impairment or distress.

A minimum of 4 of the symptoms have existed for 12 months or longer and the gambling behavior is not due to a manic episode.

Specifiers and Levels of Severity were added to DSM-5 criteria.

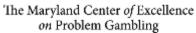


Gambling Disorder

DSM-5 Disorder Class: Substance-Related and Addictive Disorders

- 1. lies to family members, therapist, or others to conceal the extent of involvement with gambling
- 2. has jeopardized or lost a significant relationship, job, or educational or career opportunity because of gambling
- 3. relies on others to provide money to relieve a desperate financial situation caused by gambling
- 4. is often preoccupied with gambling (e.g., having persistent thoughts of reliving past gambling experiences, handicapping or planning the next venture, thinking of ways to get money with which to gamble).



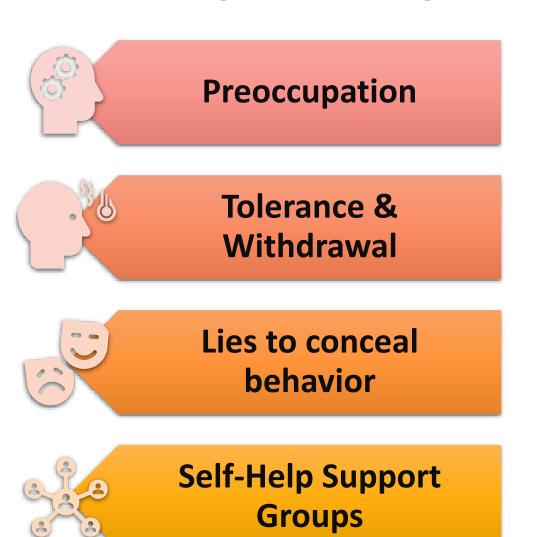


Gambling Disorder

DSM-5 Disorder Class: Substance-Related and Addictive Disorders

- 5. needs to gamble with increasing amounts of money in order to achieve the desired excitement
- 6. has repeated unsuccessful efforts to control, cut back, or stop gambling
- 7. is restless or irritable when attempting to cut down or stop gambling
- 8. often gambles when feeling distressed (e.g., helpless, guilty, anxious, depressed)
- 9. after losing money gambling, often returns another day to get even ("chasing" one's losses)

GAMBLING AND SUD: SIMILARITIES





Loss of Control



Biopsychosocial disorders



Negative impact on major life areas



Familial involvement

GAMBLING AND SUD: DIFFERENCES



Fantasies of Success



Easier to hide



Less resources available



No ingestion required



Powerful sense of shame and guilt



No risk of Overdose



Intensity of family anger



Greater financial problems



Greater denial and defenses



Less public awareness and acceptance

Why Screen for Gambling?

Screening can help identify individuals who need further assessment, are impacted financially, and/or are struggling with thoughts of suicide.



"I'm right there in the room, and no one even acknowledges me."



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EVIDENCED BASED GAMBLING SCREENING TOOLS

- Lie/Bet
- BAGS
- NODS-CLIP
- NODS-PERC
- SOGS and SOGS-RA
- Brief Biosocial Gambling Screen
- Problem Gambling Severity Index
- Self Assessments:
 helpmygamblingproblem.org
 & GA 20 Questions

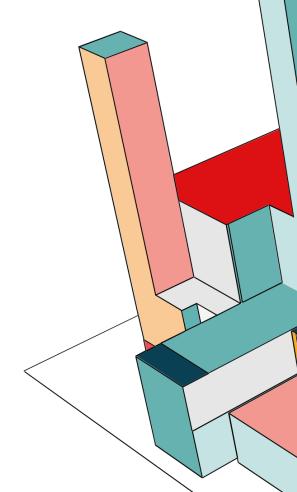
LIE-BET SCREENING TOOL

- 1) Have you ever felt the need to **bet** more and more money?
- 2) Have you ever had to **lie** to people important to you about how much you gambled?

SCORE: Yes, to one or more of the questions, further assessment is recommended



https://www.ncpgambling.org/files/NPGAW/Lie_Bet_Tool.PDF



BRIEF BIOSOCIAL GAMBLING SCREEN - BBGS

Scoring: A "yes" response to any single item indicates potential gambling-related problems and the need for additional evaluation.

- 2. During the past 12 months, have you tried to keep your family or friends from knowing how much you gambled? \bigcirc Yes \bigcirc No

PROBLEM GAMBLING SEVERITY INDEX

Thinking about the last 12 months, answer the following questions with the response:

O Never. 1 Sometimes. 2 Most of the time. 3 Almost always.

- 1. Have you bet more than you could really afford to lose?
- 2. Still thinking about the last 12 months, have you needed to gamble with larger amounts of money to get the same feeling of excitement?
- 3. When you gambled, did you go back another day to try to win back the money you lost?
- 4. Have you borrowed money or sold anything to get money to gamble?
- 5. Have you felt that you might have a problem with gambling?

- 6. Has gambling caused you any health problems, including stress or anxiety?
- 7. Have people criticized your betting or told you that you had a gambling problem, regardless of whether or not you thought it was true?
- 8. Has your gambling caused any financial problems for you or your household?
- 9. Have you felt guilty about the way you gamble or what happens when you gamble?

PROBLEM GAMBLING SEVERITY INDEX TOTAL SCORE

Score of 0 = Non-problem gambling.

Score of 1 or 2 = Low Risk: with few problems or no identified negative consequences.

Score of 3 to 7 = Moderate Risk: problems leading to some negative consequences.

Score of 8 or more = **High Risk:** problems gambling with negative consequences and a possible loss of control.

Ferris, J., & Wynne, H. (2001). The Canadian problem gambling index: Canadian Centre on Substance Abuse.



BRIEF ADOLESCENT GAMBLING SCREEN (BAGS)

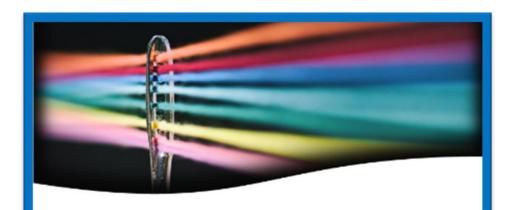
NOT IN THE PAST 12 MONTHS = 0 SOMETIMES = 1 MANY TIMES = 2 ALL OF THE TIME = 3

In the past 12 months....

- 1. How often have you skipped hanging out with friends who do not gamble/bet to hang out with friends who do gamble/bet?
- 2. How often have you felt that you might have a problem with gambling/betting?
- 3. How often have you hidden your gambling/betting from your parents, other family members or teachers?

Stinchfield, R., Wynne, H., et al (2017). Development and Psychometric Evaluation of the Brief Adolescent Gambling Screen (BAGS). Frontiers in Psychology, 8:2204. doi: 10.3389/fpsyg.2017.02204

^{*}Score of four or higher indicates Problem Gambling



Problem Gambling Screening Guide

Guidelines for Integrating Evidenced Based Gambling Screening and Assessment into Current Practice

A Clinical Guide for Behavioral Health Providers and Medical Professionals

Version 2.1



The Maryland Center of Excellence on Problem Gambling

- Define gambling. It is the act of risking something of value, including money or property on an unknown, random outcome, in the hopes of gaining something in return.
- 2. Provide examples of gambling. Lottery, scratch offs, slot machines, bingo, keno, card games, etc.
- 3. Incorporate an evidenced based gambling screening tool. Four are presented in this guide, but more are available on the Center's website.

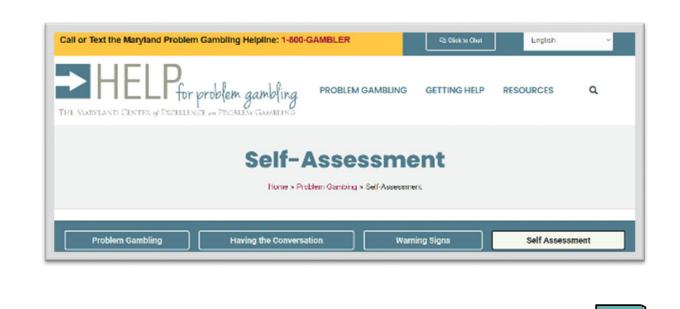
What's Next? This guide provides tips for brief interventions, ways to incorporate gambling related questions into a biopsychosocial assessment, and resources for help.

WHAT IF SOMEONE YOU ASK DECLINES SCREENING?



Problem Gambling Self-Assessment

https://helpmygamblingproblem.org/gamblingproblems/self-assessment



BIOPSYCHOSOCIAL ASSESSMENT



Medical



Legal



Family History & Cultural Traditions



Employment & Education



Support System



Gambling, Substance Use & Mental Health



Living Situation



Financial

BIOPSYCHOSOCIAL ASSESSMENTS:MEDICAL



As many as 1 in 7 patients who take dopamine agonists experience psychological side effects like a decrease in impulse control related to gambling.

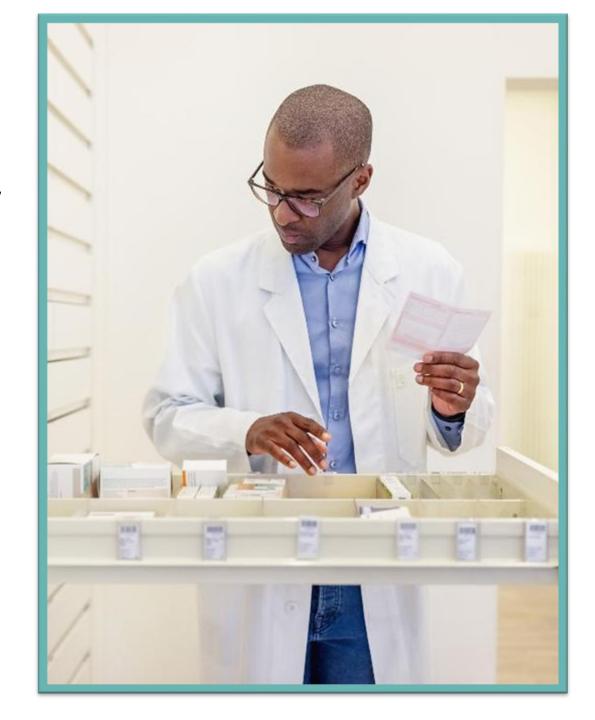
- Dopamine agonists may lead to process addictions such as Gambling:
 - most often used to treat Parkinson's disease (Mirapex) and Restless Legs Syndrome (Requip) but are also prescribed for other conditions.
 - Abilify, a dopamine agonist used to treat schizophrenia has also been found to increase compulsive behavior related to gambling



MEDICATIONS

There is no FDA-approved pharmacotherapy for the treatment of Gambling Disorder

- Pharmacotherapy for the treatment of conditions that occur alongside GD may help relieve GD symptoms.
- A variety of medications are being tested and some show promise such as escitalopram (Lexapro), lithium, valproate, topiramate (Topamax), paroxetine (Paxil), and naltrexone (Vivitrol).



Associated Health Issues with Problematic Gambling



Sleep Disorders

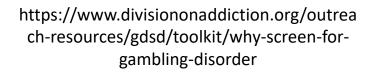
Linked to depression, stress, headaches, insomnia, and anxiety

People with gambling-related problems are more likely to smoke, consume excessive amounts of caffeine, have more emergency department visits, and be obese.



Heart Disease

Presenting symptoms of heart disease, high blood pressure, angina, and tachycardia





Digestive Ailments

Malnutrition, obesity, heartburn, dehydration, and ulcers

BIOPSYCHOSOCIAL ASSESSMENTS:

MEDICAL – SAMPLE QUESTIONS



- Do you gamble in order to not worry about your medical problems?
- Does your chronic pain feel better when you are gambling?
- Does gambling impact your ability to pay for medication?
- Do you gamble to try to get money to pay for your medication?
- Do you not take, or forget to take, your medication when you are gambling?
- Do you forget to eat while gambling?
- Have you lost bladder control while gambling?



BIOPSYCHOSOCIAL ASSESSMENTS: LEGAL



Ever been arrested for:

- Theft
- Embezzlement
- Domestic Violence
- Assaults
- VEP violation
- Illegal bookmaking/gambling

- Nearly 25% of those who gambled problematically had committed at least one illegal act, such as writing bad checks, stealing, or unauthorized use of credit cards.
- U.S. Department of Justice has found that inmates are three to five times more likely to develop gambling problems.
- Studies show that 1 in 3 prisoners have problems related to gambling.



BIOPSYCHOSOCIAL ASSESSMENTS:

LEGAL – SAMPLE QUESTIONS



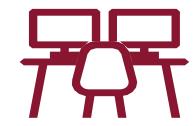
- Did you commit a crime to get money for gambling?
- Have you taken money from work to gamble (whether it was paid back or not)?
- Have you "borrowed" money from family members of friends without their knowledge or permission?
- If ever incarcerated, did gambling play a role in the time spent in jail or prison?
- If you have violated parole/probation in the past, was gambling a factor?



BIOPSYCHOSOCIAL ASSESSMENTS: EMPLOYMENT & EDUCATION

- History of work and school performance.
- Employment and Military history
- Ever in Combat?
- Athletic or sports involvement/ Competitiveness
- Accomplishments and successes
- Hobbies and leisure activities
- Friendships at work and school









GAMBLING DISORDER IN ATHLETES

Personality traits to consider:

- Highly competitive
- Impulsive
- Risk-taking tendencies
- Difficulty dealing with loss
- Obsessional/ detail oriented/ compulsive
- Confidence
- Believe in "insider knowledge"





BIOPSYCHOSOCIAL ASSESSMENTS: EMPLOYMENT & EDUCATION – SAMPLE QUESTIONS

- Have you ever been reprimanded at work or school for missing deadlines?
- Have you ever missed work or school to engage in gambling activities?
- How often do your grades or work suffer because of the amount of time you spend online?
- Would you characterize yourself as competitive? Have difficulty dealing with loss?
- Have you ever participated in workplace gambling or office pools?



BIOPSYCHOSOCIAL ASSESSMENTS:GAMBLING HISTORY



- First remembered bet?
- Last bet?
- Largest bet/most in one day?
- When do you gamble?
- Types of gambling?
- How do you feel while gambling?
 - Before? After?

Decisional Balance/ Pro-Con Chart

What do you gain from gambling? What have you lost from gambling?

- Financial
- Legal
- Emotional Shame and guilt
- Family/relationship
- Employment
- Physical/medical
- Mental/cognitive



BIOPSYCHOSOCIAL ASSESSMENTS:GAMBLING HISTORY – SAMPLE QUESTIONS



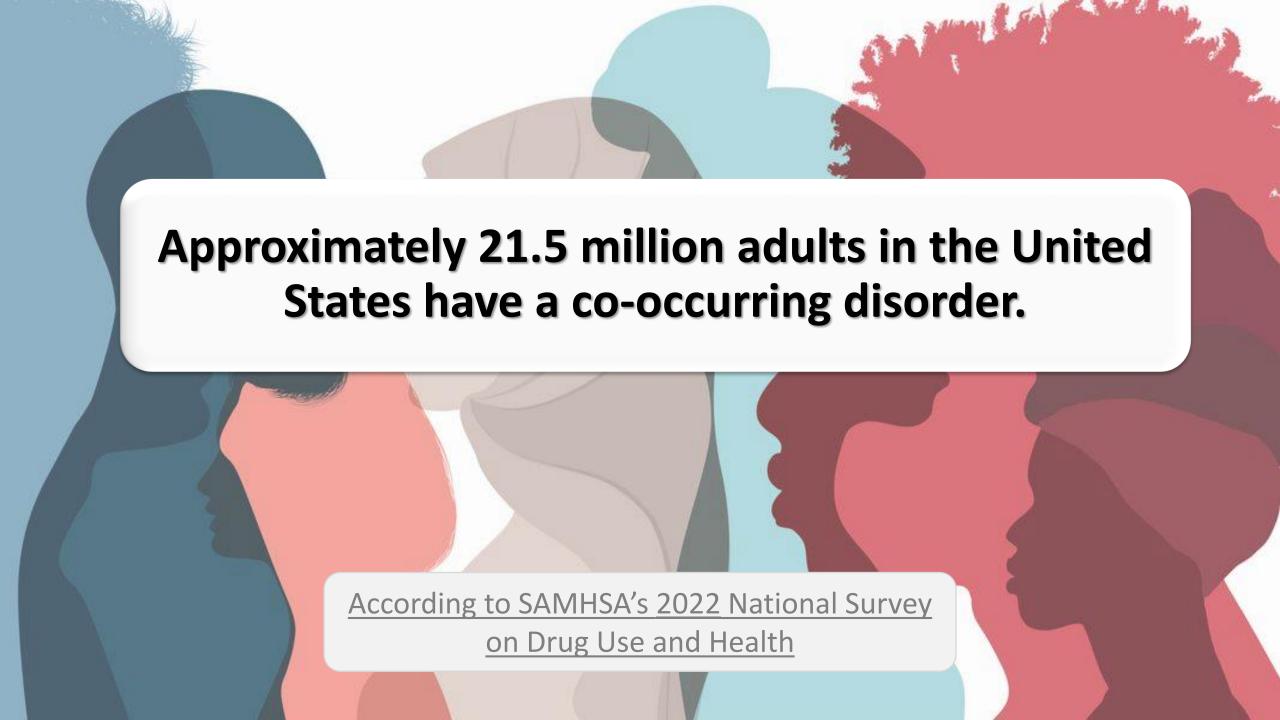
- How old were you when you placed your first bet or wager?
- When did you place your last bet or wager?
- What types of gambling do you participate in?
- How often do you participate in these behaviors?
- How much do you wager on a daily/weekly/monthly/annual basis?
- If gambling is problematic, when did the problems begin?
- Have you had treatment for gambling in the past?
- Do you attend Gamblers Anonymous meetings? If so, how often?



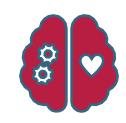
BIOPSYCHOSOCIAL ASSESSMENTS:

COMMON COMORBIDITIES





BIOPSYCHOSOCIAL ASSESSMENTS: MENTAL HEALTH & SUBSTANCE USE



Family history of MH, SUD, or Gambling disorder

Trauma history

- Any traumatic experiences? (physical, sexual, emotional, and/or environmental)
- Level of awareness of trauma
- Permission to work on trauma

Personal history

- Treatment attempts?
- Ever attend a 12-step meeting?
- Suicidal ideation/ attempts?

Stress factors

- Coping Skills
- Social supports



BIOPSYCHOSOCIAL ASSESSMENTS:MENTAL HEALTH & SUBSTANCE USE — SAMPLE QUESTIONS

- Do you feel guilt or shame about gambling?
- Are you less depressed/anxious when gambling?
- How has gambling impacted your emotional and mental health?
- Has gambling been used as an escape from certain events, situations, memories, thoughts, etc.?

Safety:

- Has a gambling experience ever led you to feeling suicidal?
- What is the impact of your gambling on thoughts of suicide or self-worth?
- If you have attempted suicide in the past, was gambling a factor?





GAMBLING AND SUICIDALITY

- An association has been found between problem gambling and completed suicide.
- Several studies on gambling and suicidal behavior consistently demonstrate higher rates of suicidal ideation or suicide attempts in problematic gamblers, in comparison to the general population.
- Depression was a significant predictor of suicide death, and this calls for enhanced focus on the mental health comorbidity in GD.
- Future research on suicide among individuals with GD would preferably combine mental health comorbidity, gender, socioeconomic factors such as bankruptcy rates as well as family history of GD and other addictions.



COGNITIVE DISTORTIONS

are exaggerated, or irrational thought patterns that cause individuals to perceive reality inaccurately.

Some common cognitive distortions or distorted thoughts include:

- Filtering
- Polarization
- Overgeneralization
- Discounting the positive
- Jumping to conclusions
- Catastrophizing
- Personalization

- Control fallacies
- Blaming
- Should statements
- Emotional reasoning
- Fallacy of change
- Global labeling
- Always being right



IRRATIONAL IDEAS ABOUT GAMBLING HELD BY SOME GAMBLERS

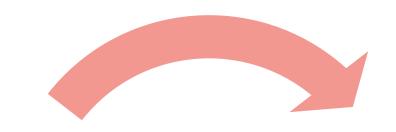
(ADAPTED FROM TABER, 2001)

- Gambling is an easy way to earn money.
- Gambling is healthy recreation.
- My gambling is under control.
- I do not have to quit; I can just cut down.
- I will pay it back.
- I have a system to beat the odds.
- Someday I'll score a big win and quit with honor.

- Money is my problem.
- The more money I gamble with the more I can win.
- Gambling makes me feel better.
- Expensive presents will make up for past disappointments.
- Even if I only have a few bucks, I'm better off taking a shot at winning.
- Somebody will be there to bail me out if things go wrong.



Gambling is not a money problem, but it does become a problem with money



Gambling Problem

Gambling Solution



GAMBLING, MENTAL HEALTH AND DEBT-RELATED STRESS

- This is one of the first studies to provide evidence that part of this relationship is explained by worry associated with ability to repay debts.
- Gambling problems have robust associations with high rates of comorbid mental health problems.
- Screening for debt stress in primary healthcare settings may be useful for detection of underlying gambling and financial problems and subsequent referral to specialist gambling and financial counseling services.
- Treatment interventions that target debt stress may help to reduce some of the psychosocial harms associated with problem gambling.



BIOPSYCHOSOCIAL ASSESSMENTS: FINANCIAL



- Who managed the money in your childhood household?
- What were you taught about money during your childhood, adolescences and adulthood?
- Taken out cash advances
- Behind on bills or ignore call from creditors
- Borrowed against retirement or life insurance policies
- Borrowed against college fund or student loans

- Filed bankruptcy
- Bailouts from family/friends
- Asked for loans/ to borrow money
- Gambled to pay bills
- Money issues are the most common reason people seek treatment
 - ✓ Addressing financial problems should be an integral part of treatment.

STIGMA RELATED TO MONEY

Money carries a negative social stigma.

Talking about it is taboo. Those with a gambling problem force the conversation.

It challenges the tradition of working hard, saving money, valuing what you have.

People who waste or lose money are seen as irresponsible.

A person with a gambling problem costs us money and may steal from us.



BIOPSYCHOSOCIAL ASSESSMENTS:

FINANCIAL – SAMPLE QUESTIONS



- What do you like to purchase when you get paid?
- Does monthly income cover ongoing expenses?
- Is income stable every 2 weeks or month?
- Do you have any debt due to gambling?
- Define the debt. To whom and how much? What is the debt from?
- Are there any home equity or payday loans? Are there any credit card advances?
- Are bills being sent to somewhere other than the home?
- Are there post office boxes opened that loved ones do not know about?

BIOPSYCHOSOCIAL ASSESSMENTS:

SUPPORT SYSTEM, LIVING SITUATION – SAMPLE QUESTIONS

- Factors limiting treatment options, such as transportation.
- Are you homeless or living with others as a result of your gambling?
- How has gambling impacted the lifestyles of those closest to them?
- How has gambling interfered in relationship roles or responsibilities like parenting, house chores, and bill paying.
- Any tensions, arguments or trust issues in relationships related to gambling?
- Lying or hiding gambling from any relationships? Any way to improve transparency?







BIOPSYCHOSOCIAL ASSESSMENTS: FAMILY & CULTURE



- Did gambling activities occur in your childhood household?
- Do you know of a family member that had a problem with gambling?
- Did/Do gambling activities occur in your community?
- Are there familial superstitions or beliefs pertaining to lucky numbers, colors, days of the week etc.?

Family Culture and Traditions

- Generational culture
- Neighborhood culture
- Ethnic culture
- Culture-specific gambling games
- Feelings of community connectedness

BIOPSYCHOSOCIAL ASSESSMENTS: FAMILY & CULTURE – SAMPLE QUESTIONS

- Cultural views toward help and help-seeking.
- What are your family's attitudes toward gambling?
- What is gambling's role in family activities/traditions?
- What is the role of gambling in cultural traditions?
- Cultural attitudes towards gambling problems (Disorder vs. "bad habit" etc.)
- Beliefs about ability to "control luck" or outcomes?
- Are family or friends willing to participate in the treatment process?
 Is the client willing to involve them?



BIOPSYCHOSOCIAL ASSESSMENTS:

Family members' knowledge of gambling severity...

- Lying/ Deceit
- Amount of Time
- Amount of Money
 - Losses
 - Wins/Comps
- Legal Problems
- Extent of Debts
- Impact on Relationships
- Impact on Health
- Other Consequences





BIOPSYCHOSOCIAL ASSESSMENTS:

FAMILY & CULTURE - SAMPLE QUESTIONS



Questions for Family:

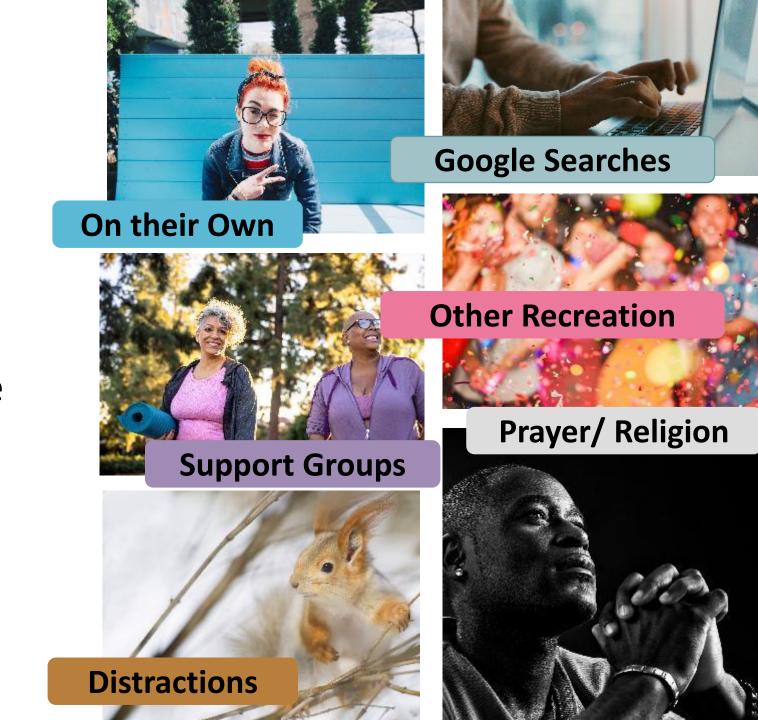
- What impact has gambling had on you and your family?
- How long have you been aware of your loved one's gambling?
- Do you feel unsafe as a result of your loved one's gambling?
- What is the current money management plan in the home?
- Have you had any money-related arguments around gambling?
- Has gambling ever played a role in domestic violence?
- Would you feel safe playing a part in overseeing the finances or taking the lead role?
- Have you ever attended a Gam-Anon meeting?





What Has the Client Already Tried?

On their own, clients have used many standard therapeutic techniques or self-help interventions.



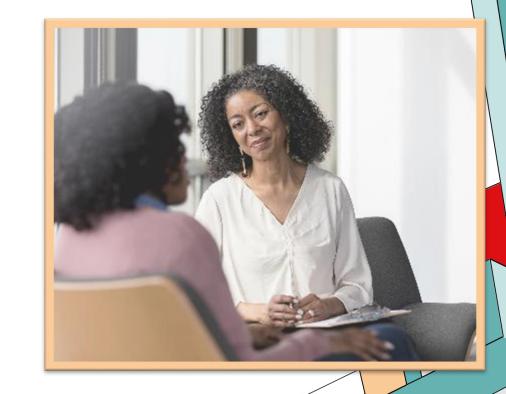


TREATMENT GUIDELINES

- Assume that clients are the experts on their own trauma and life experiences.
- No matter how much training or expertise you have, the client always knows what they have been through better than anyone.
- Create opportunities to listen and learn from their wisdom whenever possible.

GAMBLING AND TREATMENT

- Many gamblers <u>never</u> seek professional treatment, with a recent survey reporting that only 7–12% of persons with gambling disorder have ever sought treatment.
- Evidence suggests that treatment-seeking samples generally display more <u>severe</u> <u>gambling symptoms</u> and may be more likely to present with comorbid conditions.



INCORPORATING GAMBLING INTO CARE

Addressing gambling and gambling problems for individuals presenting with a primary concern of a substance use or mental health disorder is *not* just about making a diagnosis or finding cases of problematic gambling.

Rather this approach involves assuring that the impact of gambling on mental health and substance use recovery is an ongoing topic of conversation in treatment, recovery and prevention settings.





START THE CONVERSATION

Tips for Integrating Gambling Conversations into Current Practice

- ✓ Universal Screening, not only suspected individuals
- ✓ Reduces stigma, gives permission to talk about gambling
- ✓ Listen non-judgmentally, begin to move towards change
- ✓ Make connections between gambling and other major life areas
- ✓ Have gambling conversations a part of ongoing psychoeducation
- ✓ Reassure them you are willing to help, provide support or counseling
- ✓ Not diagnostic, repeat as rapport builds





"It is rare to observe a disordered gambler without a comorbid condition, and it is often the comorbid condition that ultimately leads the individual to treatment."

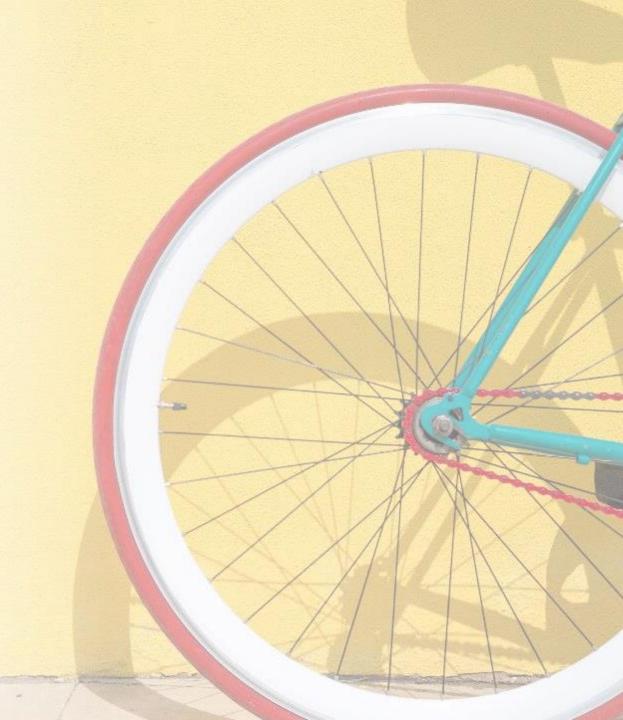
(Afifi, Cox, & Sareen, 2006)



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Models Utilized for Gambling Treatment

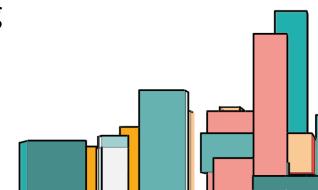
- Transtheoretical Model
- Motivational Interviewing
- Cognitive Behavioral Therapy
- Solution Focused Brief Therapy
- Narrative Therapy
- Reality Therapy
- Mindfulness Based Interventions
- Self-Help Interventions
- Family Interventions



THOUGHTS ABOUT BEST PRACTICE

- Safety first
- Culturally Competent
- Evidenced-Based
- Sets limits of confidentiality
- Client-Centered
- Treat the person, not the reimbursement
- Client-Matching
- Treatment modality
- Length of treatment
- Holistic / Comprehensive
- Ethical

- Self-Care...
 - Time with Friends/Family
 - Time away from work
 - Massage/Spa day
 - Listening to music
 - Meditation
 - Therapy
 - Supervision
 - Reading
 - Walking









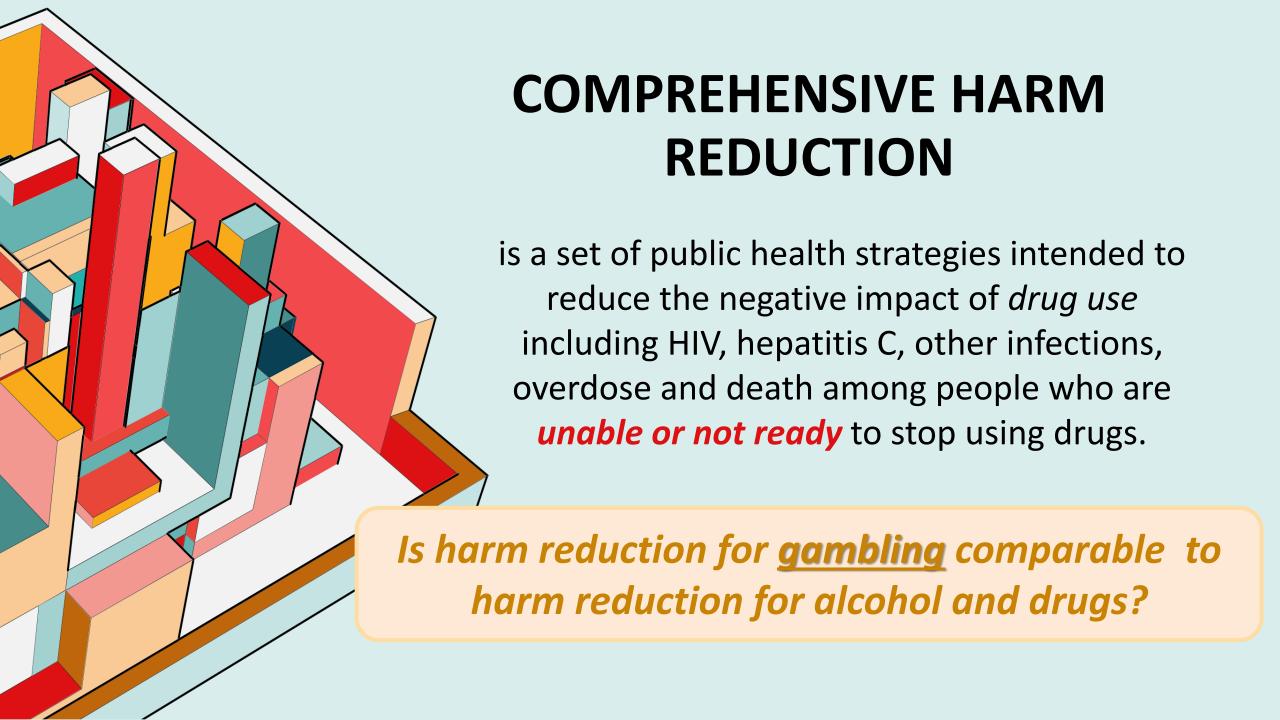






What do you do for Self-Care?





THE HARMS OF GAMBLING

- Health Problems
- Psychological/emotional problems (depression, anxiety, etc.)
- Relationship breakdown (separation, divorce, isolation)
- Family members' health and well-being
- Lost productivity and workplace costs
- Unemployment
- Debt
- Bankruptcy

- Foreclosure/eviction
- Homelessness
- Crime
- Suicide
- Financial problems
- Alcohol abuse
- Depression
- Anger
- Conflict/abuse
- Hopelessness



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- Anxiety
- Isolation
- Fear of Job Loss
- Obsessive-Compulsive Symptoms
- Sleep problems
- Headaches
- More sick days
- GI problems
- Breathing problems

REDUCING THE HARM OF EXCESSIVE GAMBLING...

- - No Bailouts: keep costs/consequences of gambling upfront
 - Monitor access to money and credit
 - Can involve family, individuals, or hopefully both
 - Gambling industry intervention
 - Reduce addictive potential of games
 - Decrease speed of play
 - Decrease cost of play
 - Loss/Wager limits
 - Time limits



HOW TO START A CONVERSATION



Choose the Right Time:

Initiate conversation after seeing a commercial about gambling or on the couch following a TV show.



Keep it Short: Short conversations will drive the message home and keep their attention.



<u>Listen</u>: It is important to actively listen. Some are more receptive to the message if it is informal.



Be Relevant: Tailor the conversation to their interests. Make connections between gambling and other major life areas.

BRIEF INTERVENTIONS

- Give feedback about screening results
 - Try to understand the persons view on their behavior
 - Ask about pros and cons, use a decisional balance chart
- Inform the person about safe limits and offer suggestions about change.
 - Review the risks/ consequences of maintaining the behavior
- Enhance Motivation towards change
 - Assess their readiness and/or confidence to change
- Negotiate goals and strategies for change: Next Steps





Low Risk Gambling is Done:

- ✓ As a form of recreation, not to make money or make up for previous losses.
 - ✓ With limits on time, frequency, and duration.
 - ✓ In a social setting with others not alone.
 - ✓ With money you can afford to lose.



<u>High Risk Gambling – Situations When You Are:</u>

- ✓ Coping with grief, loneliness, anger or depression.
 - ✓ Under financial pressure and stress.
- ✓ Recovering from mental health or substance use disorders.
 - ✓ Using alcohol or other drugs.
 - ✓ Under legal age to gamble.



KEEP GAMBLING FUN AND PROBLEM FREE



Set a limit on how much time and money you will spend and stick to it Learn how the games work and how much they cost to play Balance gambling with other leisure activities

If you gamble and spend more time and money than you can afford, a good strategy is to take a break and look at your gambling practices.

Consider seeking help if this is a concern.

Problem Gambling Helpline, Toll-Free, Confidential, 24/7 1-800-GAMBLER

or

www.helpmygamblingproblem.org



PROMOTE RESPONSIBLE PLAY

❖Money

- Never borrow money to gamble.
- Don't gamble money you can't afford to lose.
- Don't gamble money that is for necessities such as food or housing

❖Know the Game

Make sure you understand the odds and house edge.

Expect to Lose

 Hope to win but expect to lose. Remember: you're playing to have a good time – never chase your losses.

❖Team Up

 Consider teaming up with a friend to help each other stick to your personal betting plan.

PROMOTE RESPONSIBLE PLAY

❖Make a Plan

- Set limits on time and money.
- Have a plan of what to do if you win or lose.
- Set a timer on your phone to keep track of time spent betting.

Entertainment

Treat gambling as a form of entertainment and not a way to make money.

❖Take a Break

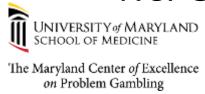
When gambling is no longer fun, take a break.

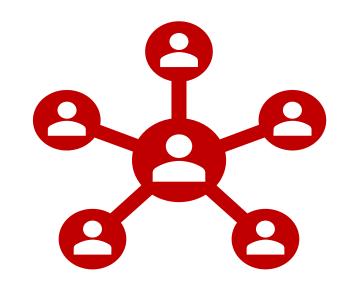
❖ Mobile Wagers – Set Limits

• Set deposit limits, loss limits, and wager limits on daily, weekly, monthly maximum amounts.

REFERRAL TO TREATMENT

- Self Support Groups:
 - Gamblers Anonymous
 - GAM-ANON
 - SMART Recovery
- Maryland:
 - Voluntary Exclusion Programs
 - Center's Provider Referral Directory: No Cost Treatment
 - Peer Support specific to gambling
- Local Health Department
- NCPG for other State Gambling Resources





MARYLAND'S NO COST TREATMENT

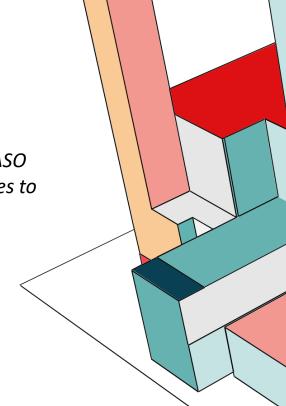
If you or any member of your family is struggling with harms associated with gambling, help and counseling is available for Maryland residents at **no cost** regardless of insurance coverage or ability to pay.

https://www.mdproblemgambling.com/find-a-counselor

The Maryland Department of Health Behavioral Health Administration, in collaboration with the State's ASO (Carelon MD), will reimburse providers and private practitioners for providing therapeutic gambling services to Maryland individuals and their loved ones struggling with gambling disorder.

https://www.mdproblemgambling.com/provider-referral-network





Find ways to connect with your community and Help Yourself!

- Volunteer
- Take a class, Learn something new
- Spiritual, Faith or Religious Groups
- Find Local Events:
 - MeetUp: https://www.meetup.com
 - EventBrite: https://www.eventbrite.com
 - Facebook Groups/ Events
 - Web Search: "Things To Do"





Maryland Center of Excellence on Problem Gambling's Certified Peer Recovery Specialists

William (Will) Hinman, CPRS, RPS
Peer Supervisor/ Outreach Coordinator
Southern Maryland

Cell: 443-717-2439



Ken Wolfson, CPRS, RPS Northern Maryland Cell: 443-690-9811



Kenny Crawford, CPRS Eastern Maryland Cell: 443-717-1137





BENEFITS OF PEER SUPPORT: Sharing Lived Experience with Gambling Addiction

- Ability to self-disclose struggles with gambling, the personal harms, and road to recovery
- Must maintain confidences and HIPPA Compliance
- Can connect persons to Gambler's Anonymous or other self-help support programs
- Judgement Free, meeting persons where they are at in their readiness for recovery

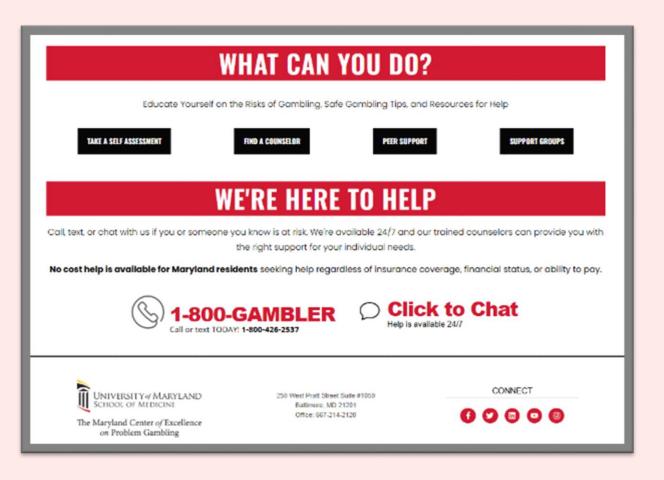




Winning Back My Life

offers a rare and revealing look into the lives of four individuals who tell their personal stories of gambling addiction, and their inspirational journeys of recovery.





https://winningbackmylife.com

THE CENTER'S PEERS:

Their Experience and Journey to Recovery

https://www.youtube.com/watch?v=bFAEm4G3Q4g





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HELP SEEKER PAGE DEDICATED TO YOUNG ADULTS

https://helpmygamblingproblem.org/help-for-young-adults

Call or Text the Maryland Problem Gambling Helpline: 1-800-GAMBLER

PROBLEM GAMBLING

PROBLEM GAMBLING

Q: Click to Chiet

English

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PROBLEM GAMBLING

PROBLEM GAMBLING

PROBLEM GAMBLING

DID YOU KNOW: Gambling Is More **Dangerous Than You** Think Young adults are at a higher risk for developing gambling disorders. Whether it's sports betting or other gambling... it is widely prevalent among ages 18-25. Most are using mobile apps that make it easier to access funds and rapidly place bets - leading to compounded risk.

ORDER AWARENESS MATERIALS AT NO COST PROMOTE GAMBLING AWARENESS





MARYLAND LOTTERY & GAMING CONTROL COMMISSION'S VOLUNTARY EXCLUSION PROGRAM (VEP)

- A Program for individuals who wish to voluntarily ban themselves from Maryland casinos, the Maryland Lottery, and/or Bingo Halls (Instant Bingo Machines at Instant Bingo Facilities with 10 or more machines) and NOW Sports Betting and Fantasy Sports
- After a minimum of two years, you must <u>request removal</u> from the list from the Gaming Commission in accordance with Code of Maryland Regulations 36.01.03.05.
- In partnership with the Maryland Lottery, the Center connects those seeking to remove themselves from the VEP with a dedicated and trained therapist.
 - Counseling is Free to Maryland residents.
- Maryland Lottery & Gaming Control makes <u>final decision</u> about removal from the VEP list.

https://www.mdgamblinghelp.org/voluntary-exclusion-program



on Problem Gambling



EXCLUSION TECHNOLOGY AKA ROADBLOCKS



GamBan: Block Access to Gambling Websites and Apps Worldwide. Whether you're looking to cool off after a big loss or looking for longer-term protection from online gambling, Gamban subscriptions are tailored to suit your needs.

https://gamban.com/

BetBlocker: BetBlocker is a UK registered charity offering a *free* service to help support people anywhere in the world. There to help you, or those you care about, ensure that they can manage their access to gambling in a safe and appropriate manner. Whether that means restricting altogether or limiting during periods of vulnerability.

https://betblocker.org/



True Link

Helping families manage the spending of their loved ones.

True Link works to provide lifechanging financial solutions for people with complex needs and the people who care for them. Serving vulnerable elders, people with disabilities, and people in recovery – and their families and professional caregivers.

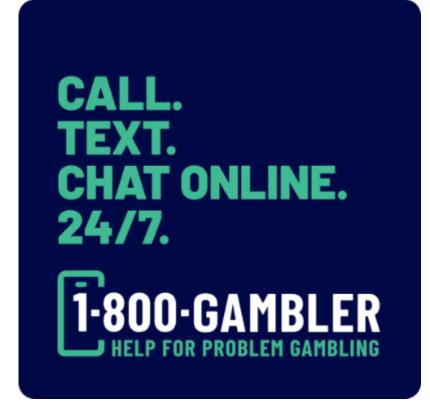
- Customizable spending rules
- Stay up to date with alerts and purchase history

https://www.truelinkfinancial.com

You Can Block:

- Online and over-the-phone purchases
- International transactions
- Money transfers
- Purchases at merchants flagged as potentially predatory or fraudulent
- Subscriptions, Bars & Liquor Stores, Gambling & Casinos, and Travel & Transportation

NATIONAL GAMBLING RESOURCES







https://www.ncpgambling.org/ncpg/
https://www.ncpgambling.org/help-treatment/
https://responsibleplay.org/



NATIONAL RESOURCES GAMBLING HELPLINE: 1-800-GAMBLER

Gamblers in Recovery:

https://gamblersinrecovery.com

Recovery Road:

https://recoveryroadonline.com

National Suicide Prevention Lifeline:

https://988lifeline.org or Call: 988

Crisis Text Line:

Text **HOME** to **741741**

https://www.crisistextline.org

National Council on Problem Gambling:

https://www.ncpgambling.org

SMART Recovery:

https://www.smartrecovery.org/gambling-addiction

Gamblers Anonymous:

https://www.gamblersanonymous.org/ga/locations

Gam-Anon:

https://gam-anon.org

MARYLAND RESOURCES

Gambling Helpline: 1-800-GAMBLER



- mdproblemgambling.com
- helpmygamblingproblem.org

The Parent's Place of Maryland:

https://www.ppmd.org/contact/

Local GA Meetings: http://dmvgamblinghelp.org

Faith-based Advocacy & Assistance at Maryland Council on Problem Gambling:

https://www.marylandproblemgambling.org





https://www.mdlab.org

Maryland Volunteer Lawyers Service:

https://mvlslaw.org

Money Management International - Maryland:

https://www.moneymanagement.org/locations/maryland

CASH Campaign of Maryland (Creating Assets, Savings and Hope):

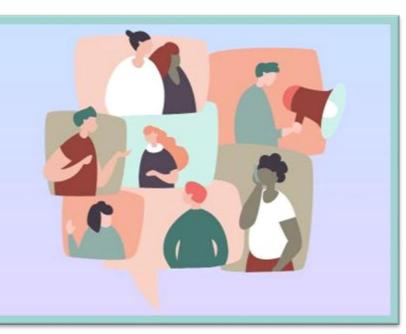
https://cashmd.org

GAMBLING: START THE CONVERSATION

Conversation is connection...

Connection is community!

KeepTalkingCarroll.org





The Maryland Center of Excellence on Problem Gambling

Ways The Center Can Provide You Support



- Free Gambling Related Trainings with CEUs
- Free Case Consultation Calls 4xs a month on Zoom
- Free Peer Support: 1:1 and Group Presentations
- Free Treatment for Maryland Residents
- Free Awareness Materials for your lobby or offices
- Free Helpline 1-800-GAMBLER
 - call, text, or chat confidentially with a professional 24/7



JOIN OUR MAILING LIST

https://www.mdproblemgambling.com/join

Stay up to date on Center initiatives

Learn how you can get involved:

- ✓ Awareness
- ✓ Training
- ✓ Prevention
- ✓ Public Policy





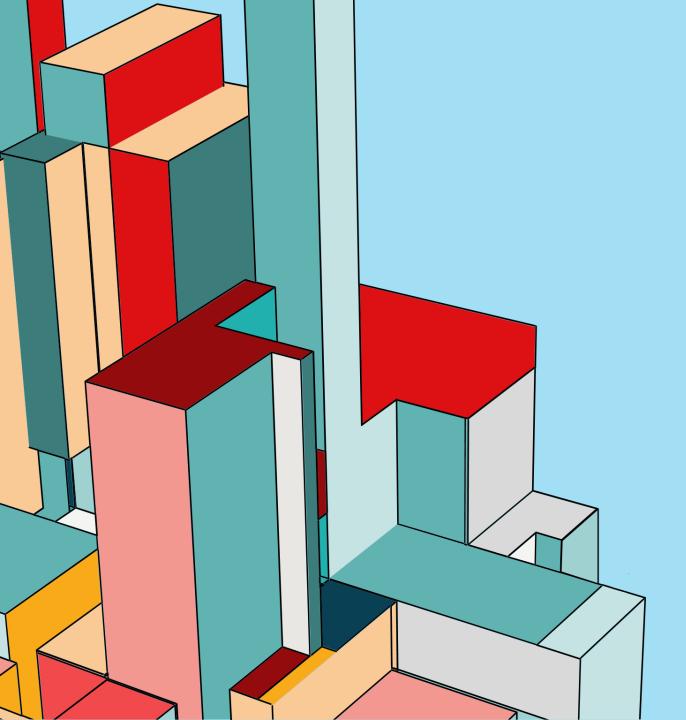


Questions or Comments



The Maryland Center of Excellence on Problem Gambling





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The Maryland Center of Excellence on Problem Gambling