

DEVELOPING AND TESTING A BRIEF INTERVENTION FOR PROBLEM GAMBLING IN CREDIT COUNSELING: EARLY TRENDS

Financial Capability and Asset Building:
Achievements, Challenges, and Next Steps (2020–2025)

February 25, 2021

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ACKNOWLEDGEMENT

This work is supported with a generous grant from the International Center for Responsible Gaming



And in partnership with Consumer Credit Counseling Services of Maryland



BACKGROUND

- ▶ Problem gambling and gambling disorder are unique...
 - ▶ Directly responsible for financial harms to individuals and families
 - ▶ Harms include financial insecurity, severe debt, destitution
- ▶ 1-3% of individuals have a gambling disorder
- ▶ Fewer than 15% seek any professional help
- ▶ Little public funding is spent to improve outreach to persons with gambling disorders or for gambling treatment

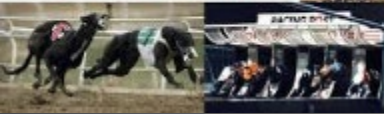
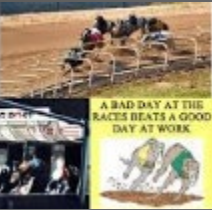


Black & Shaw, 2019; Adolphe et al., 2018; Morasco et al., 2006; Rodriguez-Monguio et al., 2018 Sacco et al., 2019

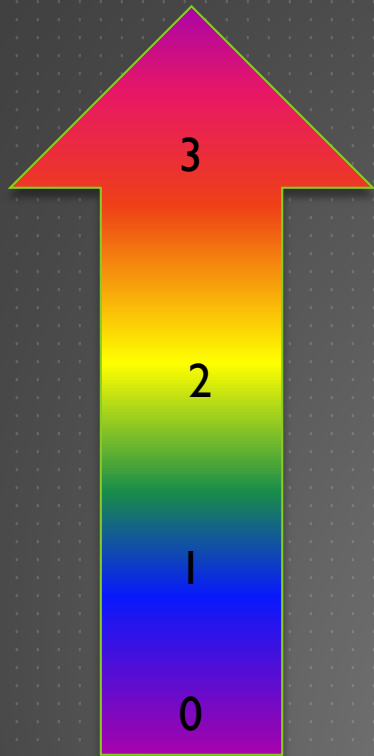
WHAT IS GAMBLING?



BetDog.net
Greyhound Dog Racing
How To Bet Dog Racing



GAMBLING CONTINUUM



“Disordered Gamblers” (DSM-5; .27%)
or “Pathological Gamblers” (DSM-IV; .42%)

“Problem Gamblers”
or Subclinical Gamblers (~3-4%)

Recreational Gamblers (~65%)

Non-gamblers

WHEN IS GAMBLING A PROBLEM?

- ▶ **Increasing amounts of money to reach desired level of excitement**
- ▶ **Restless and irritable when attempting to cut down**
- ▶ **Preoccupied with gambling**
- ▶ **Unsuccessful attempts to cut down**
- ▶ **Gambles when feeling distressed**
- **“Chasing” Losses**
- **Lies to conceal extent of gambling**
- **Jeopardizes relationship, job, or career due to gambling**
- **Relies on others to relieve financial situations related to gambling**

PRIOR RESEARCH – KEY FINDINGS

- ▶ The percentage of callers reporting at-risk gambling suggests that consumer credit counseling may be an appropriate and feasible place to screen for problem gambling
- ▶ Ideal setting for addressing problem gambling and financial stability
- ▶ Balancing effective brief screening with rapport-building
- ▶ Better handling of stigma and underreporting of gambling behaviors
- ▶ Use of a brief intervention is also appropriate, respecting time constraints and boundary of services



Sacco, Frey, Callahan, Hochheimer, Imboden, & Hyde (2019).
Feasibility of brief screening for at-risk gambling in
consumer credit counseling. *Journal of Gambling Studies*.

PRESENT STUDY AIMS

- ▶ **Aim 1:** Develop a tailored brief intervention protocol that can be implemented with fidelity in non-profit consumer credit and financial counseling organizations.
- ▶ **Aim 2:** Test the effectiveness of the tailored brief intervention model adapted for use with clients with at-risk gambling behaviors who are also clients of financial counseling organizations.

BRIEF PROBLEM GAMBLING SCREEN



In the past 12 months...

- ▶ would you say you have been preoccupied with gambling?
- ▶ have you needed to gamble with larger amounts of money to get the same feeling of excitement?
- ▶ have you often gambled longer, with more money or more frequently than you intended to?
- ▶ have you made attempts to either cut down, control or stop gambling?
- ▶ have you borrowed money or sold anything to get money to gamble?

RESULTS

- ▶ Data collection is still ongoing so results presented during the FCAB 5 Conference are preliminary and cannot be shared publicly. Final results expected Summer 2021.

NEXT STEPS

- ▶ Complete enrollment (enrolling up to 60)
- ▶ Review how callers entered the program – credit counseling or housing counseling
- ▶ Compare changes over time and between groups to test the effectiveness of the intervention
- ▶ Discuss screening and intervention with counselors and administration to further develop and look to scale up, if effective

THANK YOU!

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