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


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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?
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

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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