

5th Annual Virtual Addiction and Recovery Conference

Dynamic Mental Wellness Partners: Advancing Strategies, Skills, & Strengths



1

Today's Host:

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www.mhaa-maryland.org
www.helpmygamblingproblem.org



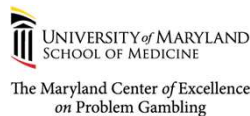
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Center's Mission Statement

The Maryland Center of Excellence on Problem Gambling (The Center) 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.

Main Office: 667-214-2120
<https://www.mdproblemgambling.com>



3

Center's Initiatives and Resources



Public Awareness



Free Training with CEUs



Prevention Programs



**Provider Referral
Directory**



Public Policy



Peer Recovery Support



Research

**Maryland Problem Gambling Helpline:
1-800-GAMBLER**

Call/Text/Chat

4

Learning Objectives:

1. Learn new approaches to address recovery, empowerment, and self-wellness achievements through harm reduction systems.
2. Discover what the Maryland Office of Overdose Response is working on to control the drug crisis.
3. Gain knowledge of how peer growth and collaborative development will benefit the system and Maryland's Certified Peer Recovery Specialist throughout Maryland.
4. Learn how gambling addiction and domestic violence can intersect.



5



Ok to step away!

- Information may be triggering to some viewers.
- Please feel free to mute the presentation and/or step away from the computer.
- Be sure to take good care of your self!**
- Resources for support will be shared at the end of the presentation.
- A copy of the slides will be uploaded to the website with the recording, please reach out to the Center if you need more information.

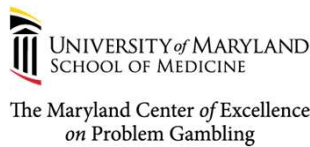

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SCHOOL OF MEDICINE
The Maryland Center of Excellence
on Problem Gambling

6

5th Annual Virtual Addiction and Recovery Conference

**Dynamic Mental Wellness Partners:
Advancing Strategies, Skills, & Strengths**

Welcome!



7

**HARM
REDUCTION**

**A MINDSET
SHIFT**

CHRISTINA DENT |  **End It
For Good**
Founder & VP of Mission

8



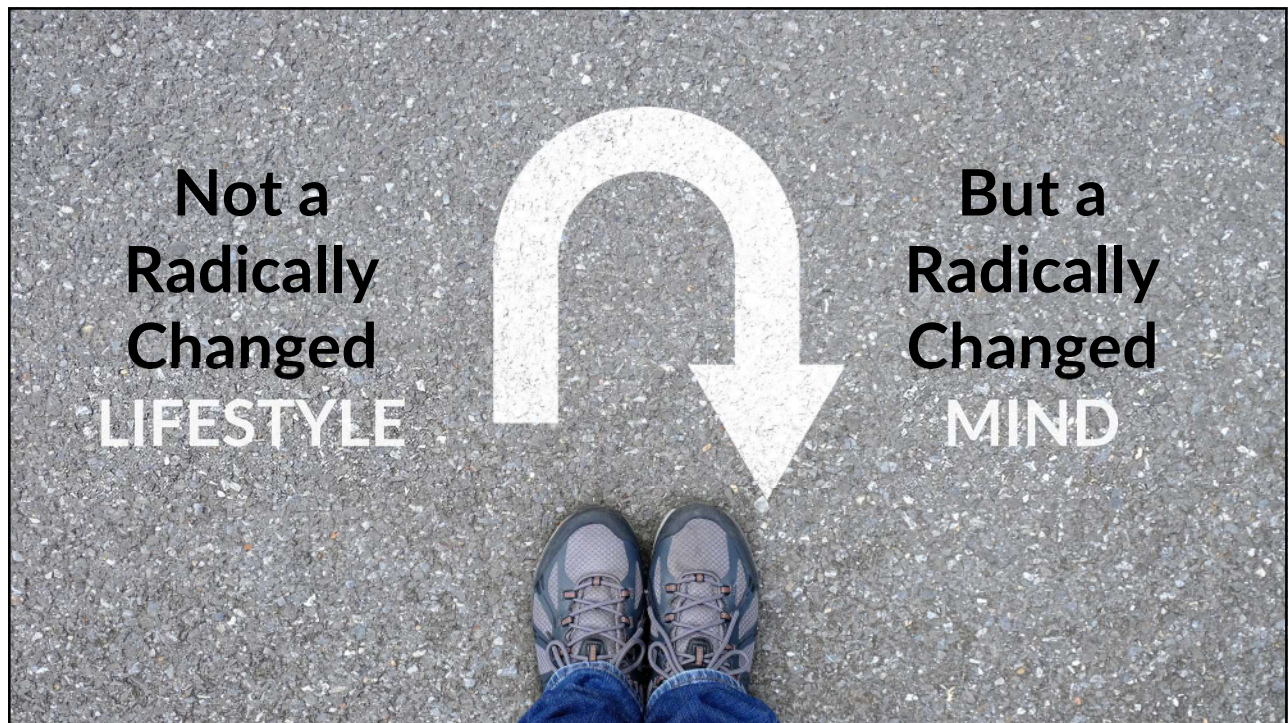
9



10



11



12

My Thoughts on Drugs

BAD



Drugs



BAD



Drug Use



Outlaw Drugs

GOOD

13

Foster Care



14



15

Room for New Ideas?

BAD  Drugs 	BAD  Drug Use 	  Outlaw Drugs GOOD
--	---	---

16

Room for New Ideas?

BAD



Drugs



BAD



Drug Use



Outlaw Drugs

GOOD

BAD



Jail Joanne



17

Room for New Ideas?

BAD



Drugs



BAD



Drug Use



Outlaw Drugs

GOOD

BAD



Broken Family



BAD



18



19



20

Not a New Habit

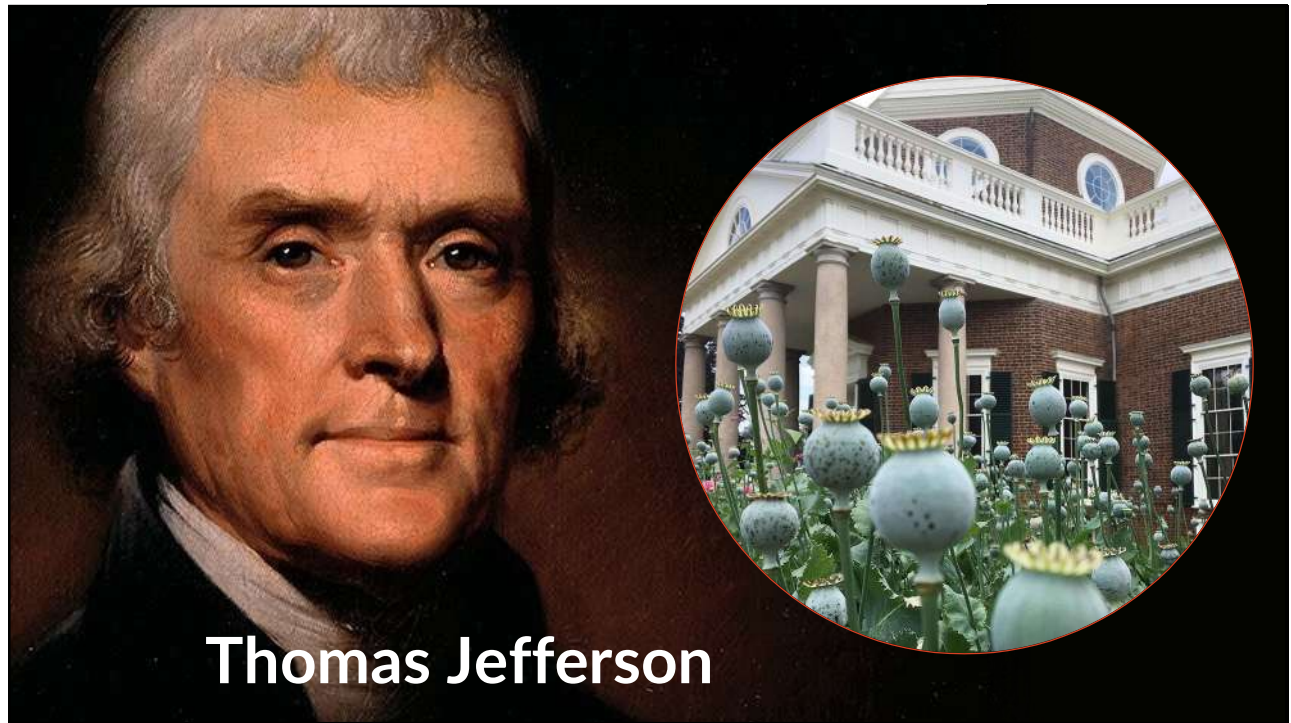


21

Morphine & Cocaine



22



23

Then Something
Shifted

24

A Punitive Response Begins



Asylums
1870



Narcotics Act
1914



Alcohol Prohibition
1919

25

A Progression of Punishment



Cannabis Outlawed
1970



War on Drugs
1971



Harsher Penalties
1981

26

Is There an End In Sight?



27

HARM EXPLOSION

28

Different Kinds of Harm



29

Different Kinds of Harm



Harm from Drugs



Harm from Drug Policies

30



31



32

Market Transfer

Regulated Businesses



Gangs & Cartels



ALCOHOL
PROHIBITION

33



34

Underground Markets **Are Violent**



35

Market Transfer

Regulated Businesses



Gangs & Cartels



DRUG
PROHIBITION

36



37

Substance Transfer

Quality Controlled

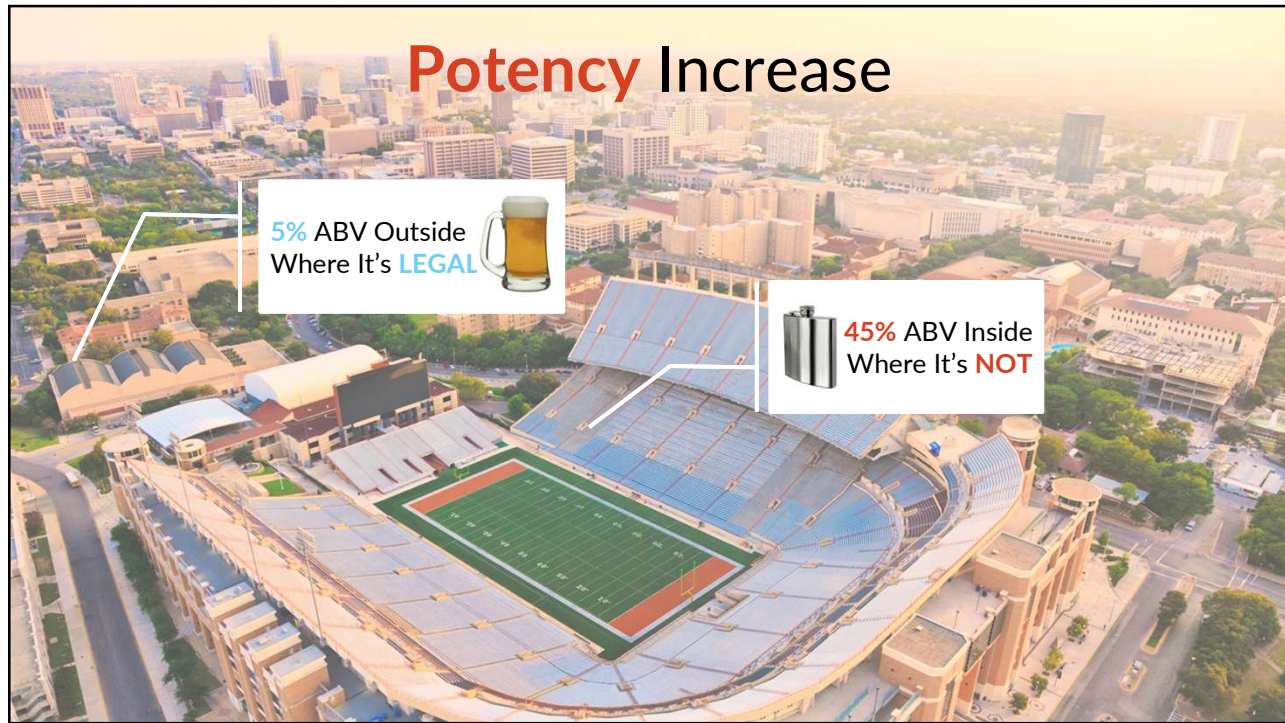


Bootleg

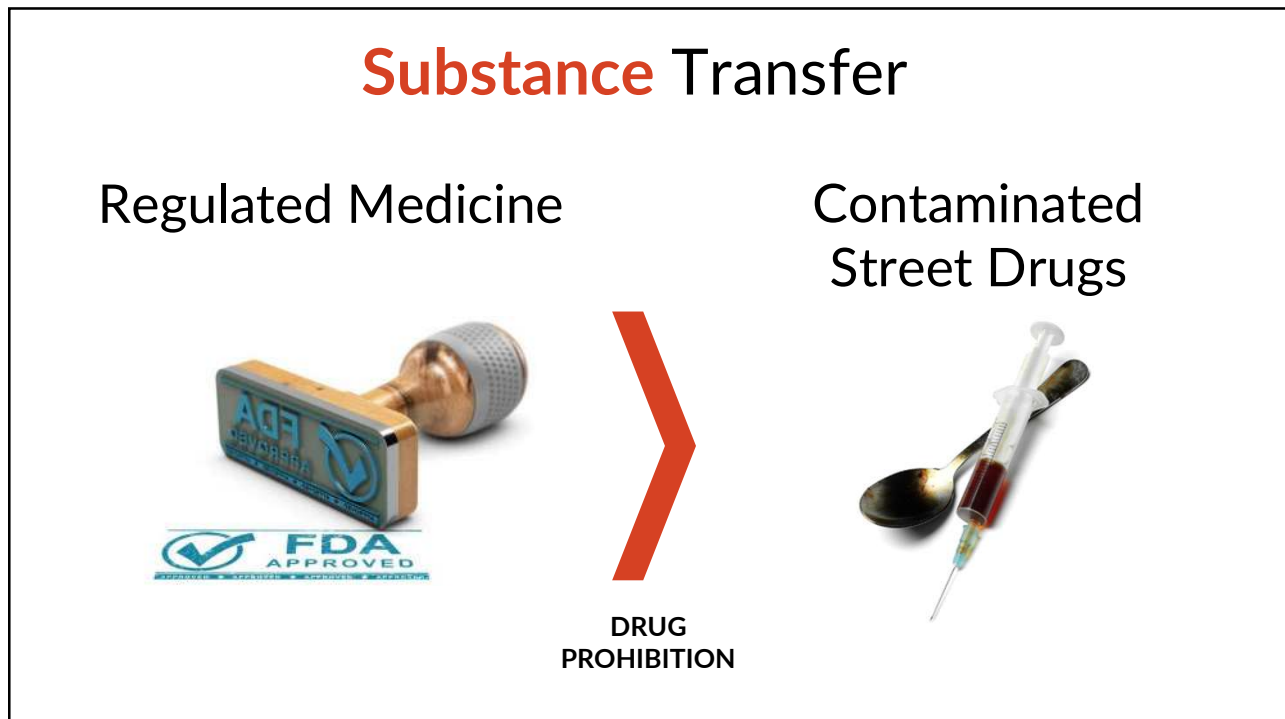


ALCOHOL
PROHIBITION

38



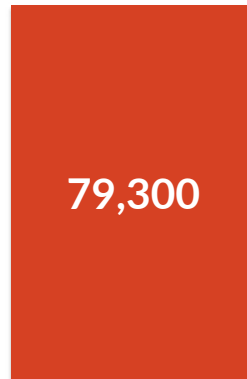
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40

Opioid Overdose Deaths

2023

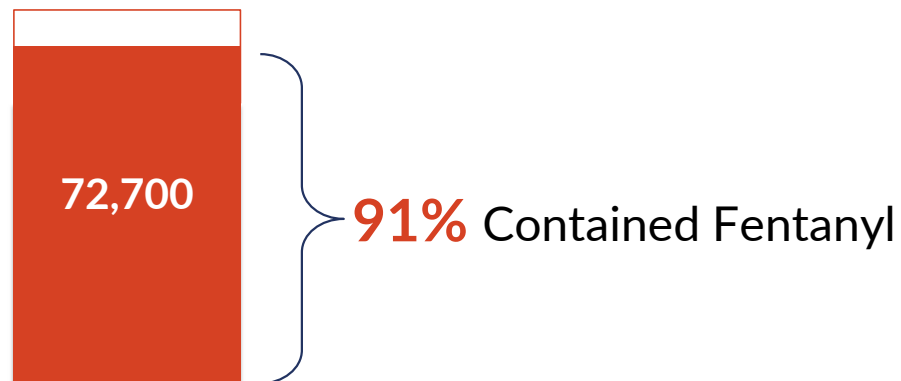


Source: [CDC WONDER](#)

41

Opioid Overdose Deaths

2023



Source: [CDC WONDER](#)

42



43

Consumer Response Transfer



44

Actually...

45

Consumer Response Transfer

Patient

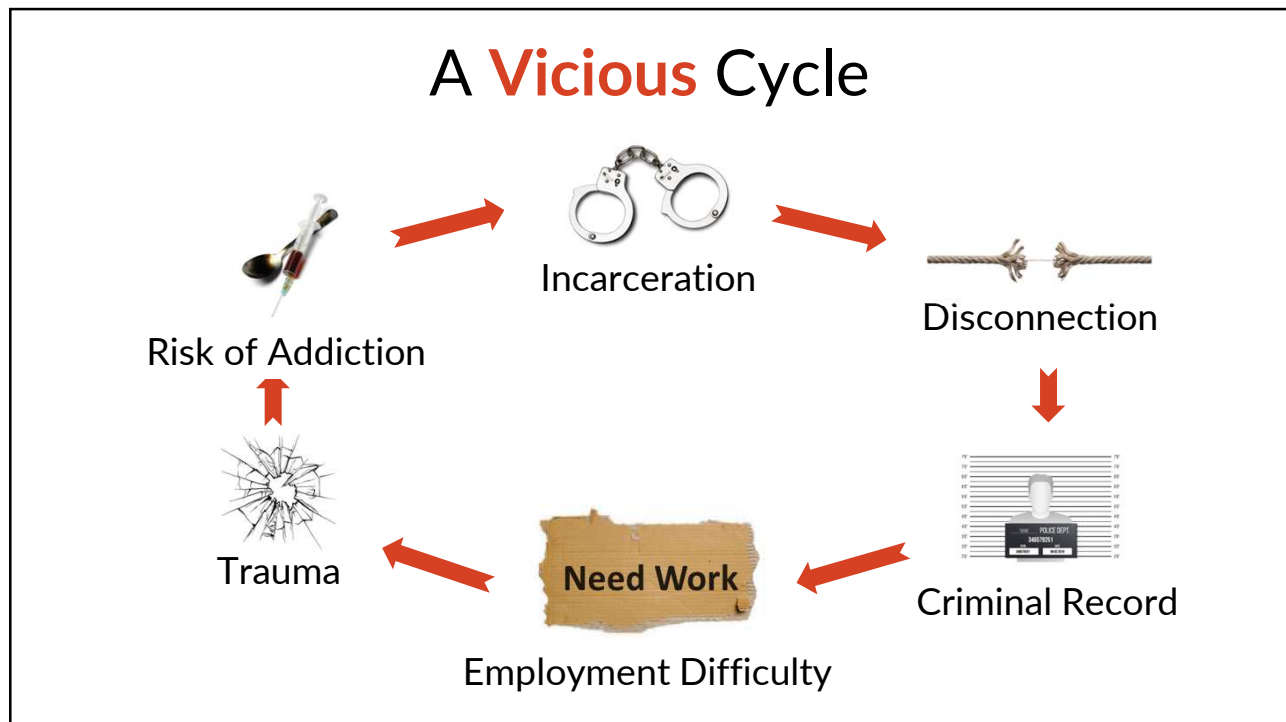


DRUG
PROHIBITION

Criminal



46



47



48



49



50

HARM REDUCTION

51

Reducing the Risk of Risky Activities



52

Not A New Concept

53

What Harm Could It Do?



54

Harm Reduction For Smoking



55

Socially Acceptable Risk



56

Harm Reduction For Alcohol



Serving Facts	
Serving Size	5 fl oz (148 ml)
Servings Per Container	5
Amount Per Serving	
Alcohol by volume	14%
fl oz of alcohol	0.7
Calories	120
Carbohydrate	3g
Fat	0g
Protein	0g



57

Ways to Reduce Harm from Other Drugs

58

Ways to Reduce Harm

Decriminalize



Market



Substance



Consumer

59

Ways to Reduce Harm

Decriminalize



Market



Substance



Consumer

60

Addressing **All Three** Categories

Legal Regulation



Market



Substance



Consumer

61



62



63

Reducing Harm Now



Medication
For Addiction



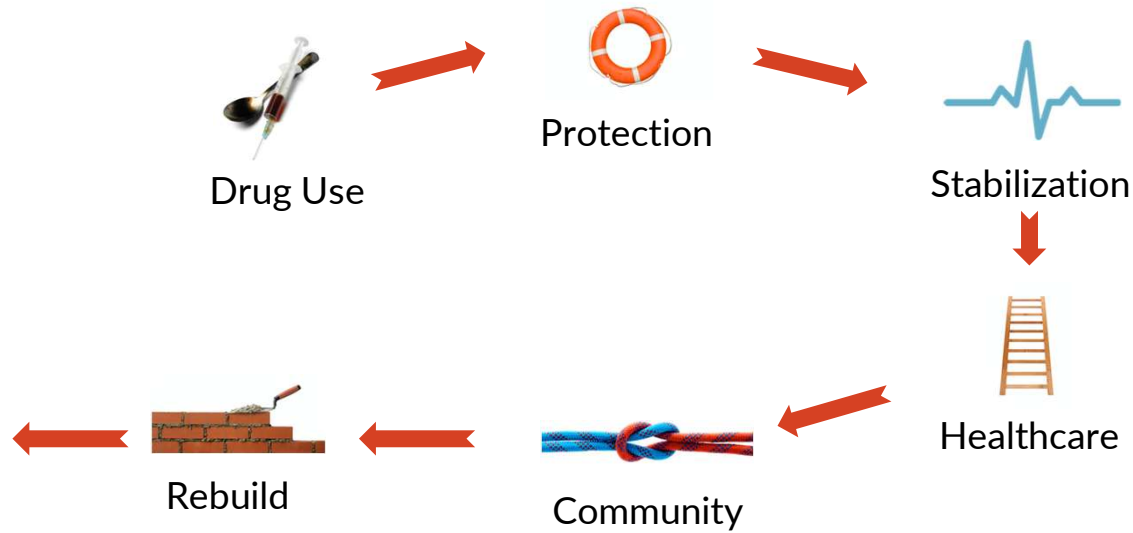
Fentanyl Testing
Strips



Syringe Service
Programs

64

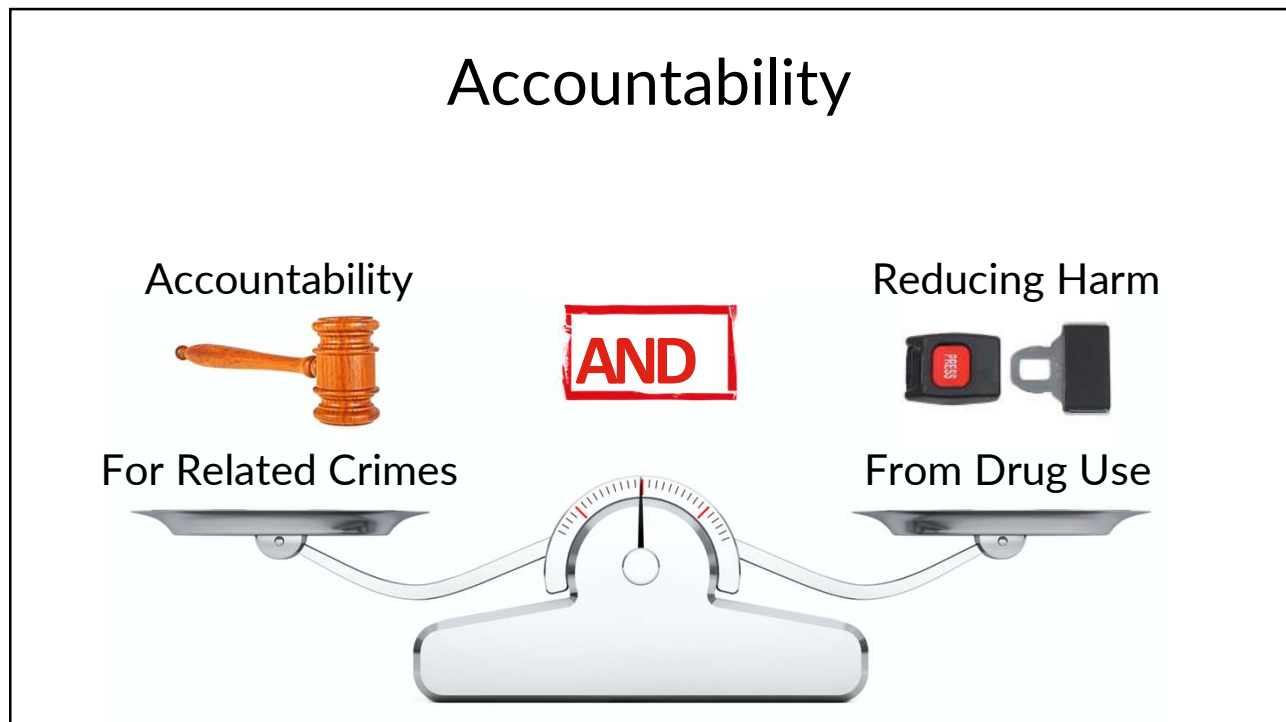
Harm Reduction: An **Exit** to the Cycle



65

Accountability

66



67



68

MORE TOOLS FOR RECOVERY

Medication-Assisted
Treatment (MAT)

Mutual Aid
Groups

Neuro-Electric
Therapy (NET)

Psychedelic-
Assisted Therapy



69

NEURO-ELECTRIC THERAPY (NET)

- Electrodes behind ears
- Reduces withdrawal and cravings
- FDA cleared in 2024
- Available in Kentucky

Photo by LEX 18



70

▶ PSYCHEDELICS

- Psilocybin
- Ibogaine



71

RISK VS REWARD



Using Substances Carries Risk

Every Solution Does Too

72

Perfect
Realistic

73



74



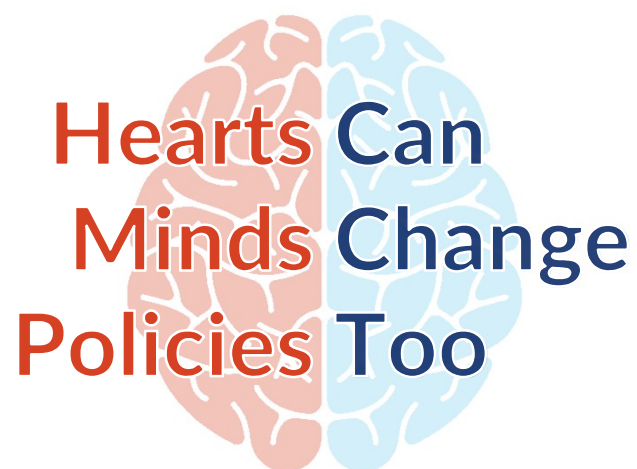
75



76



77



78



79



80

Discover a *Better* Path Forward.



CHRISTINA DENT
christina@enditforgood.com




81



Maryland's Office of
Overdose Response

**Maryland's Strategic Priorities for
Reducing Overdoses**

Emily Keller
Special Secretary of Overdose Response
Wednesday, February 25, 2026

82

Maryland's Office of Overdose Response

About Us

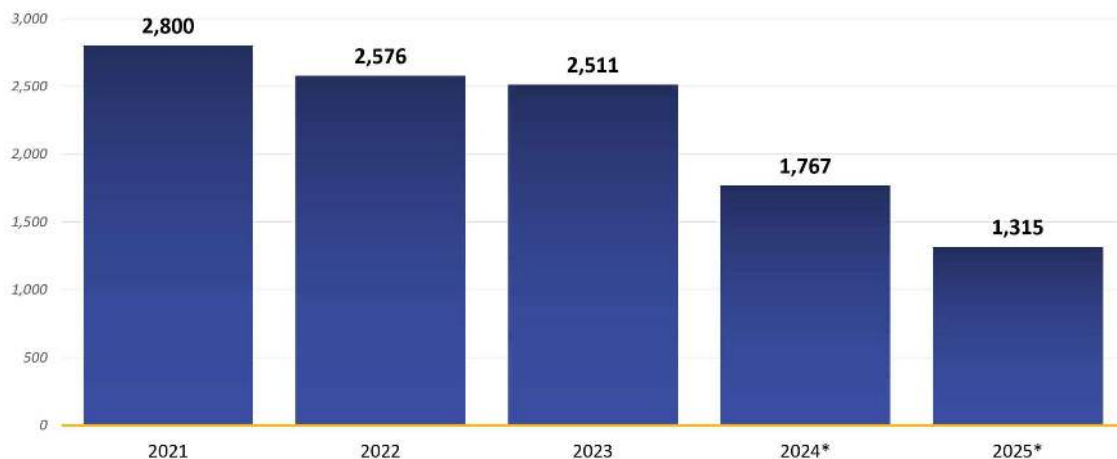
- Coordination with state agencies
- Coordination with local partners (*Overdose Prevention Teams*)
- Development of state's strategic priorities
- Grant funding to support high-priority projects
- Administration of Opioid Restitution Fund
- Public outreach on behalf of the Governor



83

Fatal Overdoses – All Substances 2021–2025*

Source: MD Overdose Data Dashboard. *Data are preliminary.



84



Maryland's Strategic Priorities



85



Overdose Response Strategy

Prevention: Interrupt Pathways to Substance Use Disorder

Goal: Expand efforts that address the social determinants of substance use and overdose risk while disrupting intergenerational cycles of trauma and growing youth-focused prevention programming.

Focus areas include:

- Adverse Childhood Experiences (ACEs)
- Social determinants of health and protective factors
- Evidence-based prevention



86

Overdose Response Strategy



Meeting People Where They Are: Improve Health and Safety for People Who Use Drugs

Goal: Empower people with the tools and knowledge to stay safe while building relationships that make it easier to make connections to care.

Focus areas include:

- Low-threshold services
- Risk-reduction tools
- Targeted overdose education and naloxone distribution



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Overdose Response

87

Overdose Response Strategy



Treatment: Make Evidence-Based Treatment Accessible

Expand equitable access to evidence-based treatment for individuals with substance use disorder to ensure that anyone seeking treatment can access it whenever they need it, regardless of circumstance.

Focus areas include:

- Equitable Access to Treatment
- Provide Holistic Care (Wound Care, HIV/HCV Testing and Treatment, etc.)
- MOUD Access in Carceral Settings



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88

Overdose Response Strategy



Recovery: Build and Sustain Community Infrastructure That Promotes Recovery Capital

Goal: Increase structures of support that enable individuals to thrive.

Focus areas:

- Recovery through Employment
- Community-based recovery supports



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89

Overdose Response Strategy



Public Safety: Improve Outcomes for People Who Use Drugs Who Encounter the Criminal Legal System

Decrease criminal involvement for people who use drugs and expand services for individuals who are already involved in the criminal legal system.

Focus areas:

- Reduced Health Impacts of Criminal Legal Involvement
- Connections to Community-Based Services upon Re-entry



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90

Opioid Restitution Fund



91

About the Opioid Restitution Fund State Finance and Procurement Article § 7-331

- Established in 2019 to receive Rx opioid settlement funds awarded to the state
- Identifies allowable uses for funds
- Requires Governor to:
 - Develop goals, key objectives, and key performance indicators
 - Consult with ORF Advisory Council
 - Report annually on fund allocation and performance



92

About the Opioid Restitution Fund

State Finance and Procurement Article § 7–331

- HB updated by HB 729 to align allowable uses with national settlement agreements
- Allowable uses from Janssen Exhibit E include:
 - Treatment services
 - Recovery services
 - Connections to care
 - Support for individuals in the criminal legal system
 - Addressing needs of pregnant people and babies with neonatal abstinence syndrome
 - Prevention programs
 - Support for PDMPs
 - Harm reduction
 - Support for first responders



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93

State-Subdivision Agreement

Funding Streams

State Allocation (15% of settlement funding)

- Used at the discretion of the state for opioid abatement purposes

State Discretionary Abatement Fund (15% of settlement funding)

- Funds that may be used at the discretion of the state for opioid abatement purposes after considering grant applications from local subdivisions

Targeted Abatement Fund (45% of settlement funding)

- State-administered funding that is distributed to local subdivisions on a formula basis

Direct Payments to Local Subdivisions (25% of settlement funding)

- Provided directly to local subdivisions (not allocated through the ORF)



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94

About the Opioid Restitution Fund

Funding Overview

ORF Funding Stream	Total Received (Through End of FY25)	Total Expended (Through End of FY25)	Total Allocated for Future Spending
TAG	\$97,015,609.83	\$12,519,234.61	N/A
State Allocation	\$57,284,391.70	\$14,418,335.56	\$34,507,990.00
State Discretionary Abatement	\$37,960,873.19	\$1,331,260	\$22,239,785.00
Local Direct	\$53,580,085.23	\$5,893,230.67	N/A
TOTAL	\$245,840,959.95	\$34,162,060.84	\$56,747,775.00



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95

About the Opioid Restitution Fund

ORF Grant Examples

- **Recovery Friendly Workplaces (RFW):** The Dept. of Labor's RFW program helps employers engage and hire people in recovery and foster healthy and safe working environments. The program is currently active in seven local jurisdictions and will be expanded in the coming years.
- **Rural Advancement for Maryland Peers (RAMP):** The MD Dept. of Labor is using ORF funds to support certified peer recovery specialist training to address behavioral health workforce shortage in rural areas.
- **BHA Buprenorphine Initiative:** The Behavioral Health Administration is working to expand access to buprenorphine by providing funds to local jurisdictions to support provider outreach, anti-stigma campaigns, and supportive services, such as non-medical assistance, transportation to treatment, case management, and peer recovery specialist services.



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96

About the Opioid Restitution Fund

ORF Grant Examples

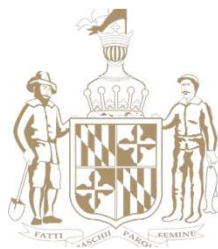
- **MOUD Support in Correctional Settings:** Department of Public Safety and Correctional Services provides support for medications for opioid use disorder (MOUD) to those who enter the Baltimore City Pre-Trial facility and those continuing MOUD upon entry into the Division of Correction facilities. Additionally, it supports the staffing needed to expand access to substance use disorder treatment and counseling services.
- **Medicaid 1115 Waiver:** In 2024, the Maryland Department of Health (MDH) received approval from the Centers for Medicare and Medicaid Services to extend Medicaid coverage to incarcerated individuals in Maryland during the 90 days prior to their release. This coverage includes treatment with MOUD, including buprenorphine.



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97

Stay in Contact



Maryland's Office of
Overdose Response

100 Community Place, Crownsville, MD 21032

Web: StopOverdose.maryland.gov | Email: StopOverdose@maryland.gov



@StopOverdoseMD

98



99

MACS
Maryland Addiction Consultation Service

- MACS provides support to prescribers and their practices, pharmacists, and healthcare teams in addressing the needs of patients with substance use disorders and chronic pain management. MACS is made possible through funding from the Maryland Department of Health, Behavioral Health Administration and administered by the University of Maryland School of Medicine.
- Brian Corbett, MSW: Outreach Coordinator
 - BrCorbett@som.umaryland.edu

<https://www.marylandmacs.org>

100

Maryland Heroin Awareness Advocates



Mission Statement:

Awareness

- Awareness activities are evidenced through several billboards located in counties which promote the Good Samaritan Law, Narcan/Naloxone administration, and the dangers of opioid use. We also use the social media which consists of our Facebook and website along with performing medial interviews.

Prevention

- Education is conducted by our members who speak and educate school administrators, students, and staff on a regular basis. Many of our members attend state and federal level policy workshops and meetings to give feedback, to address improvement in the current system fragmentation that is not conducive to the opioid epidemic. We testify at legislative hearings and educate legislators.

Family Peer Support

- Family peer support services which includes treatment navigation, grief counseling, active use support program referrals, and safe places to share without shame. Assisting in helping families navigate insurance options and filing complaints.

<https://www.mhaa-maryland.org/>

101

Connect @MDCEPG



www.mdproblemgambling.com
1-800-GAMBLER | 1-800-426-2537



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on Problem Gambling



102



Elevating Maryland Peers

Viewing Peer Workforce Development Through a Harm
Reduction Lens



Stephanie Hutter-Thomas, PhD, CPH, RPS
Owner & Principal Consultant, Maverick Minds, LLC

103

Learning Objectives



- Explore how harm reduction principles apply to peer workforce development.
- Recognize the connection between self-efficacy and long-term recovery.
- Identify common barriers and opportunities in peer workforce settings.
- Learn strategies for supervision, feedback, and leadership rooted in harm reduction.



104

What is Peer Support?



- Peer support is rooted in mutuality, lived experience, and unconditional positive regard.
- It centers on relationship, not hierarchy.
- The role is non-clinical, non-judgmental, and based on trust and shared understanding.
- Peer support promotes recovery through validation, empowerment, and choice.



105

Importance of Peer Support



Reduces Isolation & Stigma

Empowers Individuals & Families

Lived Experience with Practical Guidance

Reducing Barriers

Build Stronger Relationships

Improved Outcomes



106

The Evidence is Clear!

Improved recovery outcomes and reduced hospitalizations

Increased hope, empowerment, and satisfaction

Peer-run alternatives show reduced crisis recidivism

Cost-effective and community-preferred



107

Why do so many peer programs struggle with high turnover, toxic work environments, and internal dramas?



108

Challenges Peers Face

- **Tokenism:** Hiring peers but sidelining their voices.
- **Imposter syndrome** in professional and justice environments undermines peer confidence.
- **Blurred boundaries** without role clarity create risks for peers and participants.
- **Low compensation** and **limited career advancement pathways** impact retention.
- Peers often need trauma-informed, **supportive supervision** to thrive.
- **Funding Gaps:** Good intentions without resources = burnout.



109

Two-Way Feedback Matters

According to AllVoices, 2021:

- 36% either don't have a feedback program or aren't aware of one
- 79% have shared feedback with their employer
- **38% believe that feedback will lead to change**
- **74% would be more inclined to share feedback if it's truly anonymous**
- 41% have left a job because they didn't feel heard
- 44% say feedback makes them feel heard simply because their workplace asked, but 40% need to see action come from giving feedback to feel truly heard.



110

Outcomes of Poor Role Clarity

- Over-definition risks formalizing peer roles and diluting lived-experience values.
- Excessive role restrictions may limit flexibility and authenticity in peer connections.
- Ambiguity can cause role confusion, blurred boundaries, and mistrust within teams.
- Lack of clarity may result in underutilization, tokenism, or burnout of peer staff.
- Balance is needed: clear expectations + space for mutuality and creativity.



111

Growth, Not Gatekeeping

According to the MD 2021 Peer Recovery Specialists Survey report, barriers to peer job satisfaction include:

- **Low Compensation**
- **Burnout and Compassion Fatigue**
- **Organizational Environment**
- **Limited Career Advancement Opportunities**
- **Health Concerns**



These barriers highlight the need for **better compensation, organizational support, career development opportunities, and strategies to address burnout and compassion fatigue** to improve job satisfaction for PRSs.



112

How can we better support our peers to improve quality of services?



113

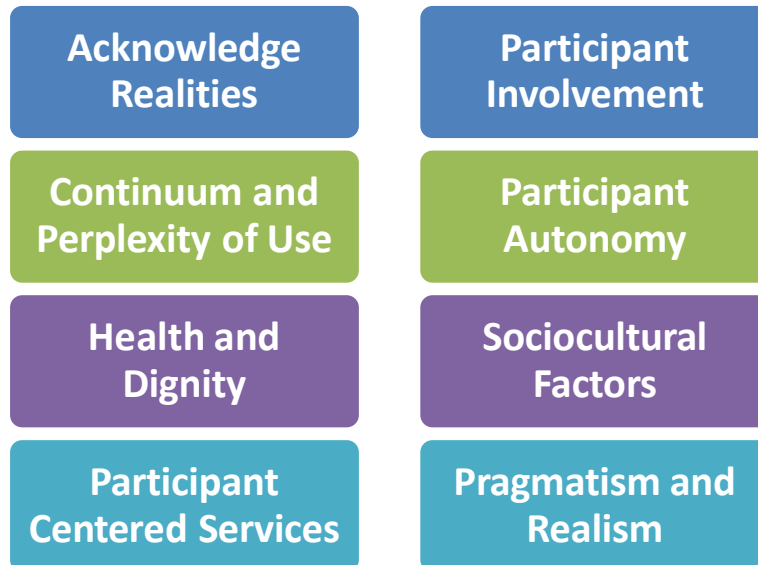
Lessons from the Field: Managing Peers

- **Ongoing Professional Development:** Skills training, certifications, leadership workshops
- **Clear Career Pathways:** Opportunities to grow upward.
- **Strengths-Based Supervision:** Lead by building on what's working, not fixating on what's broken.
- **Servant Leadership Models:** Managers who serve the team, not dominate it.
- **Transparency and Trust:** Open communication, real feedback, no hidden agendas.
- **Individualized Growth Planning:** Seeing peers as people with dreams, not just slots to be filled.



114

Harm Reduction Principles



115

Harm Reduction as a Workplace Philosophy



- Prioritize relationships, dignity, safety, and growth ... not perfection.
- Recognize the impact of stigma and trauma in workplace systems.
- Create space for workers to build self-efficacy and overcome imposter syndrome.
- Support flexibility, transparency, and wellness practices for staff.



116

Self-Efficacy & Recovery

- Self-efficacy = belief in one's ability to overcome challenges and succeed.
- Empowers individuals to set and pursue goals in their recovery journey.
- Builds resilience, strengthens coping, and encourages persistence.
- Essential for long-term recovery from addiction and chronic illness.



117

Peer Supervision Models

- Supervision that centers lived experience and recovery values
- SAMHSA recommends peer-to-peer supervision wherever possible
- Focus on ethics, boundaries, role clarity, and self-care
- Non-clinical, strengths-based model promotes retention



118

Identifying Strengths = Evidence & Opportunity

CliftonStrengths launched in 2001, developed by Former Gallup Chairman Don Clifton.

Began with a simple but powerful question...

What if we focused on what's right with people instead of what's wrong?

- 7% to 23% boost in employee engagement
- 14% to 29% increase in profit
- Up to 59% fewer safety incidents
- Up to 72-point drop in turnover (high-turnover orgs)
- Strongest gains seen in employees with lower initial self-efficacy



119

Consider Strengths-Based Management

According to Gallup, Strengths-Based work cultures experience many benefits:

- ✓ Strength-based management focuses on the strengths of the employees.
- ✓ Strengths-based organizations understand focusing on weaknesses undermine growth for everyone.
- ✓ Strengths-based leadership models Improve employee recognition practices
- ✓ Focusing on strengths promotes team cohesion and reduces co-worker competitiveness



120

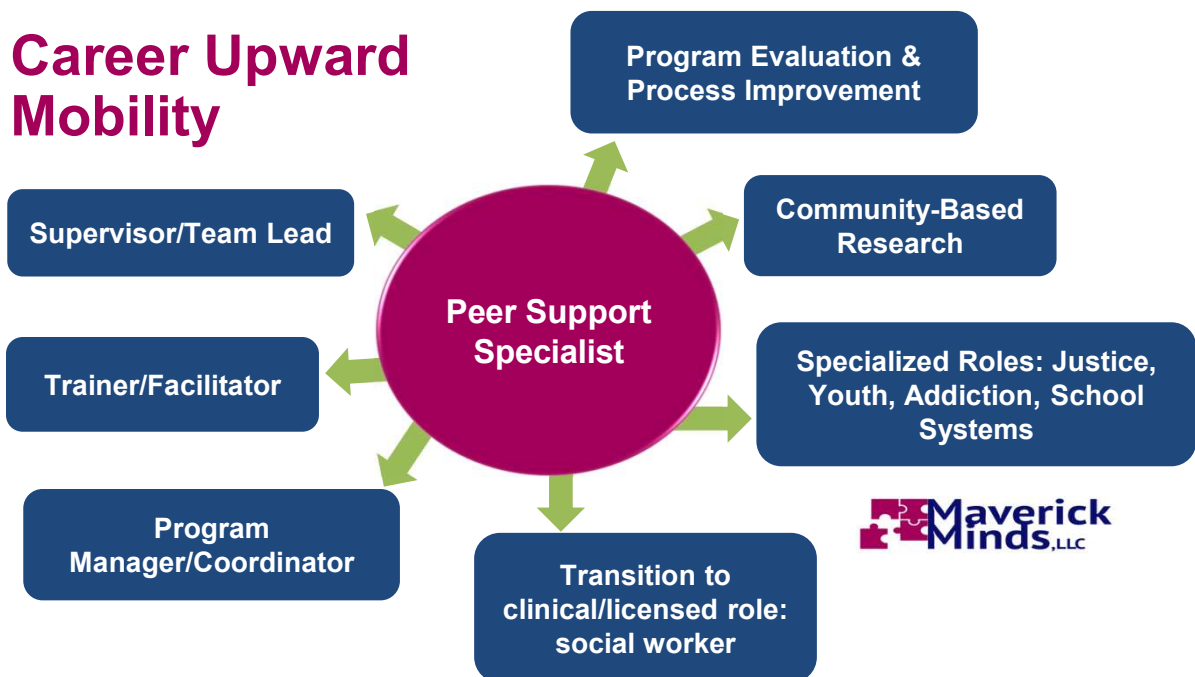
Upward Mobility: Career Development Matters

- 2023 Work Institute report cites **lack of career development** as the **#1 reason** employees leave.
- According to Gallup, organizations **offering professional growth opportunities**:
 - See **50% higher staff engagement**.
 - Experience a **21-51% decrease in staff turnover**
 - Note a **78% decrease in absenteeism**
 - Enjoy an **18% increase in efficiency**



121

Career Upward Mobility



122

Engaging Peers in Research & Evaluation

- Involving peers in **research, evaluation, and quality improvement**
- **Co-learning opportunities** build confidence, professional skills, and workforce credibility.
- Peer-led data collection and storytelling can **humanize outcomes** and inform court policy.
- When peers help shape research, programs become more **responsive, equitable, and community-driven**.



123

Process Improvement

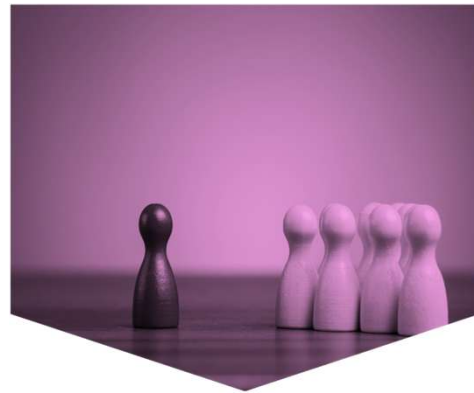
- Consider using **NIATx Process Improvement tools to review current management processes**
- Explore gaps in support, staff recognition practices, and development
- Identify target areas for improvement and potential solutions (Get creative!)
- Use **Plan/Do/Study/Act (PDSA)** process to test ideas before implementing large-scale



124

Policy & Leadership Inclusion

- Peers should be included in program and policy decision-making processes.
- Their lived experience provides unique insights for system improvement.
- Peers can professionals from other disciplines on recovery perspectives.
- Leadership roles and advocacy opportunities empower peers to shape systems.



125

Staff Feedback is Fuel: Creating Space for Peer Voices

Build two-way feedback into your culture, not just performance reviews.

- Ask peers about leadership, inclusion, and development opportunities
- Use anonymous surveys, one-on-ones, and team debriefs
- Listen, act, and close the loop



126

Funding Peer Support in Crisis, Justice & Aftercare Systems

- Medicaid billing for certified peers in many states
- Blending funding from grants, block funds, and local sources
- Cross-agency collaboration can unlock new streams
- Cost-benefit analyses support peer investment



127

Get Creative!

Reframe programming to qualify for funding outside of behavioral health:

- Workforce Development (State & Federal Level)
- Partner with Researchers
- Social Justice/Advocacy
- Technology



128

Key Takeaway = Centering Lived Experience

- Peer support is essential, not optional, in all people-serving systems
- Lived experience offers insight that transforms care
- Investment in peers is an investment in recovery
- Communities like ours can lead the way



129



Call to Action

- **Invest in Lived Experience:** It's not an "add-on." It's the backbone.
- **Expand the Circle:** Bring in all voices (parents, siblings, partners, adult children.)
- **Build Systems that Listen, Not Lecture:** two-way feedback is everything!
- **Manage peer programs with ongoing development in mind!**
- **Get creative with funding.**



130

“Peer support is more than just support; it's a testament to the strength found when people connect, share stories, and support each other through life's challenges.”



**Maverick
Minds, LLC**

131



132



Learning Objectives

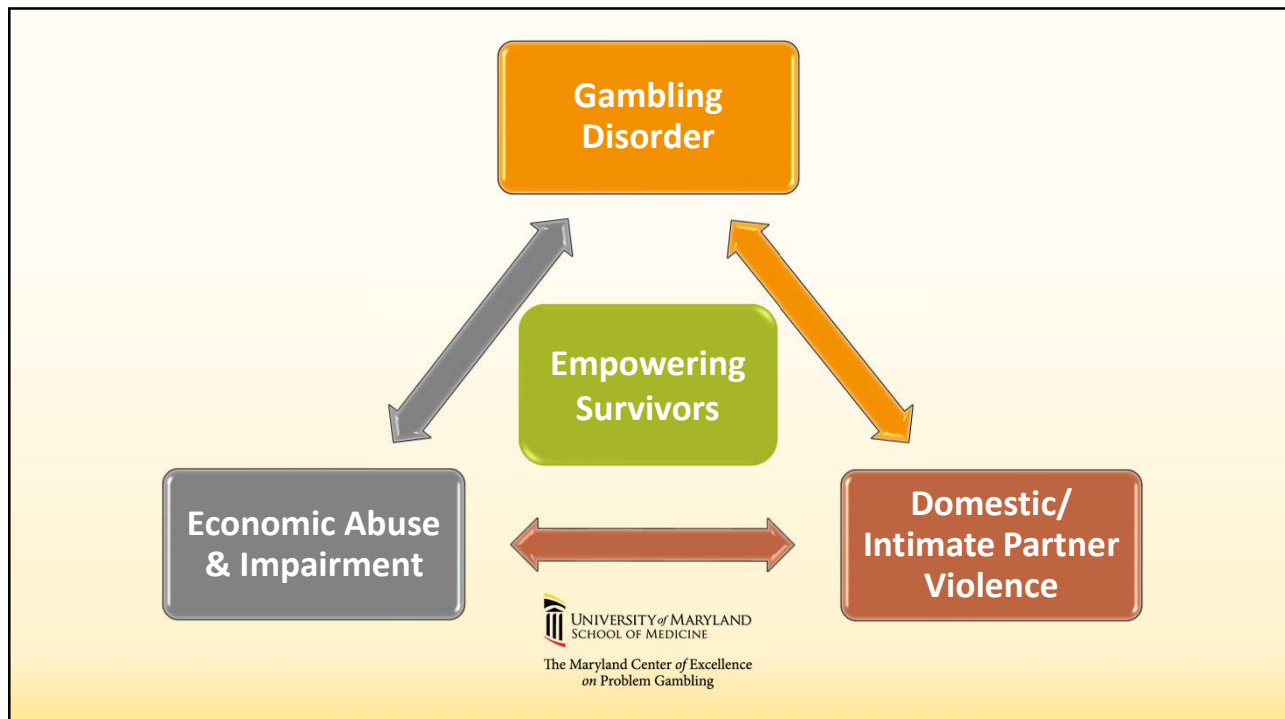
- Discover the ways gambling and domestic violence intersect through common themes.
- Examine approaches to identifying economic abuse with strategies for empowering survivors.

Kristen Beall

LCSW-C, ICGC-II, CAC-AD
Clinical Manager

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133



134

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.



135

World Health Organization: Gambling Disorder

- Around 80% of global gambling expenditure (**consumer losses**) is on land-based activities. However, online participation and expenditure have increased markedly.
- Gambling is now heavily promoted online in social media. During the past few years, there has been a rapid convergence of gambling and gaming.
- **A substantial body of research indicates that gambling disorder and harms are disproportionately experienced by groups that are economically and socially disadvantaged.**
- **It is likely that gambling and problem gambling also exacerbate other health and social disparities and inequities.**


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136

Domestic Violence and Intimate Partner Violence




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- **Domestic violence** refers to violence among people in a domestic situation, and can thus include not only a spouse or partner (same sex or opposite sex), but also siblings, parents, aunts, uncles, cousins, etc.
- **Intimate partner violence** describes violence perpetrated by a partner in a romantic or dating relationship. The term recognizes that abuse occurs within a spectrum of relationships, *current and former* partners included.

137

Domestic Violence and Intimate Partner Violence

- Both terms refer to a cycle of violence demonstrated through control and abuse that exists in a personal and intimate relationship.
- Describe relationships where there is a pattern of coercive (use of force or threats) behaviors or tactics utilized against the victim with a purpose of gaining and keeping power or control over them.

**“Abuse is not love.
 It is one person in a relationship having power
 and control over the other person.”**

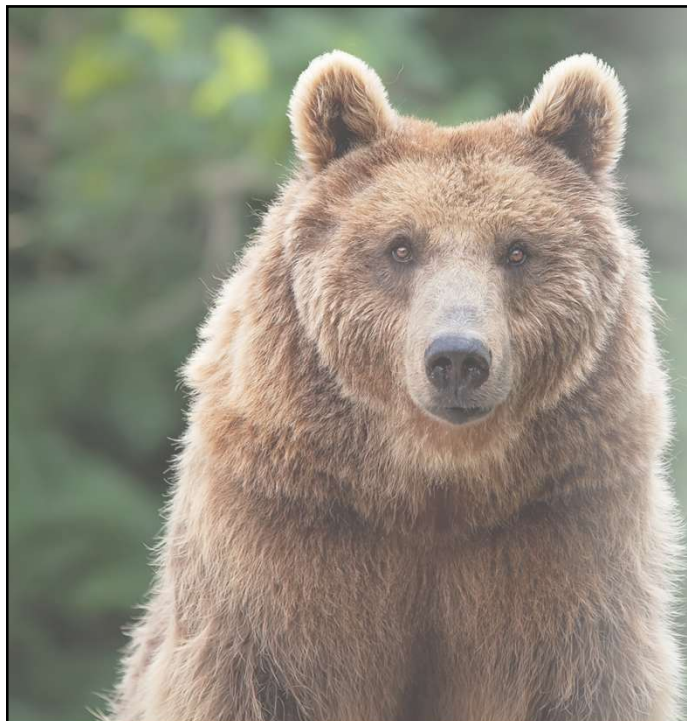
138

World Health Organization: IPV

- Intimate partner violence is one of the most common forms of violence against women. IPV occurs in all settings and among all socioeconomic, religious and cultural groups.
- **The overwhelming global burden of IPV is borne by women.**
- Although women can be violent in relationships with men, often in self-defense, and violence sometimes occurs in same-sex partnerships, the most common perpetrators of violence against women are male intimate partners or ex-partners.
- **By contrast, men are far more likely to experience violent acts by strangers or acquaintances than by someone close to them.**



139



Down to Basics

- Women are more likely to be the victims and survivors of violence.
- Violence can happen against men, women, those who are young, old, various sexual orientations and identified genders, across cultures and countries.
- Men are more likely to be the perpetrators of violence, and a greater number of men engage in gambling.

140

Gambling: Domestic and Intimate Partner Violence

- **Gambling does not directly cause intimate partner violence but can intersect with it in a range of different ways.**
- Previous research into problem gambling has examined its connection with intimate partner violence and generally defined violence in terms of physical assault. There has been little examination of gambling and its connection with coercive control or economic abuse.
- **Economic abuse is highly prevalent among women experiencing gambling-related intimate partner violence.**
- Gambling venues serve as safe spaces for women where there are few alternatives.

Problem gambling and intimate partner violence: Key findings and future directions / ANROWS (Ed.). Sydney: ANROWS, 2020. Research to policy and practice, Issue 21/2020

141

Gambling: Domestic and Intimate Partner Violence

- Majority of gambling research has focused on the harms to the individual that is gambling and **not** the impact on the families and local communities.
- Research consistently indicates that rates of IPV reported in samples of individuals with gambling disorder are significantly higher than those in general population samples.
- Many studies fail to examine the broader dynamics of the intersection of gambling disorder and IPV: impulse control, financial stressors, pre-existing gambling/IPV, gender and culture, legal implications, etc.

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142

Gambling: Domestic and Intimate Partner Violence

The stigma felt by women because of both their partners' gambling and abusive behaviors was a notable feature of the narratives of women - **inhibiting seeking help and prolonging them remaining in abusive relationships.**



143

**Intersection of
Gambling and
Domestic/
Intimate Partner
Violence**

**Intersection: a point at which
two or more things converge.**

144

Intersection of Gambling Disorder and Domestic/Intimate Partner Violence

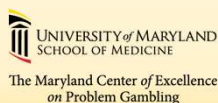
- Family history increases risk/susceptibility
- Develop plans to maintain safety
- Impulse control decreases with use of alcohol or other substances
- Co-occurring MH and SUD
- Progressive, develops over time
- Public Health concerns
- Impact of pandemic
- Impact on loved ones
- Lack of trust: lying and deception
- Not many persons seeking help
- Cultural Beliefs



145

Intersection of Gambling Disorder and Domestic/Intimate Partner Violence

- Increased risk of suicide
- Economic impact on society
- Financial impact on individuals
- Limited legal protections and safeguards against harm
- Elements of Control
- Under Reported
- Under Researched
 - Overall: *by gender type, gambling type, abuse type*
- Under Funded sources for help
 - Limited access to help
- Disproportionately impacts ethnic minorities.
- Stigma
 - why not just stop/leave



146

Intersection of Gambling Disorder and Domestic/Intimate Partner Violence

- NCPG estimates that the annual national social cost of problem gambling is about \$14 billion.
- The national economic cost of domestic and family violence is estimated to be over \$12 billion dollars annually.
- 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



147

Gambling: Domestic and Intimate Partner Violence

Seeking Solace in Gambling

A look at the cycle of violence and women who gamble



148

Seeking Solace in Gambling

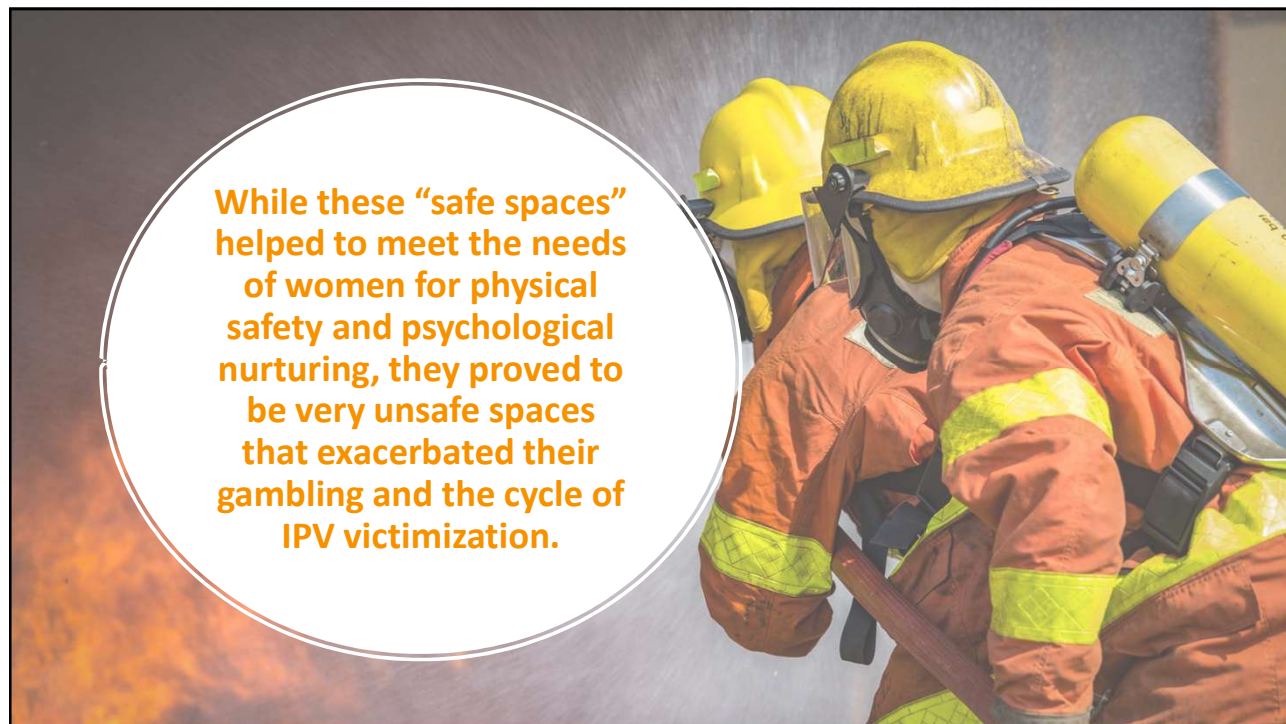
- **Social Accessibility:** “There were all these people, and free snacks, and lights, and noise and music; and I thought, ‘Oh, this is nice’ ... At the time, it wasn’t gambling, it was just an excuse to spend time in this lovely environment, which was so welcoming, and unlike anything else I had to go to.”
- **Venues Do Not Interrupt Play:** “I always sat by myself ... I never got comfortable talking to people, particularly if I had makeup on covering a black eye, which happened more often than not.” & “They just tend to turn a blind eye.”
- **Geographic Accessibility:** “You can just turn up at any time, like for instance in the middle of the night.”
- **Cope after Leaving the Relationship:** “For a good couple of years, I was very raw and very untrusting, almost agoraphobic. But I would find solace in gambling.”

149

Seeking Solace in Gambling

- **To Regain Control:** “The situation really escalated after our son was born and he really tried to control everything about what I was doing and parenting and just everything. At that point I felt trapped ... in the back of my mind thinking, my god, if I got a big windfall I’m just going to leave.”
- **Psychological Escape:** “It was like a relief to watch the things spin around and you’d think about that, instead of thinking about anything else ... the anxiety just quietly dissipates ... I’ve won something, and that was refreshing from everything else that was going on. It was relief and a distraction.”
- **Physical Escape:** “That was my safe haven ... until you left ... [and then] it was worse.” & “When the abuse started that’s when I used it as an escape, and that’s when the real addiction took over, like, the lack of control.”

150



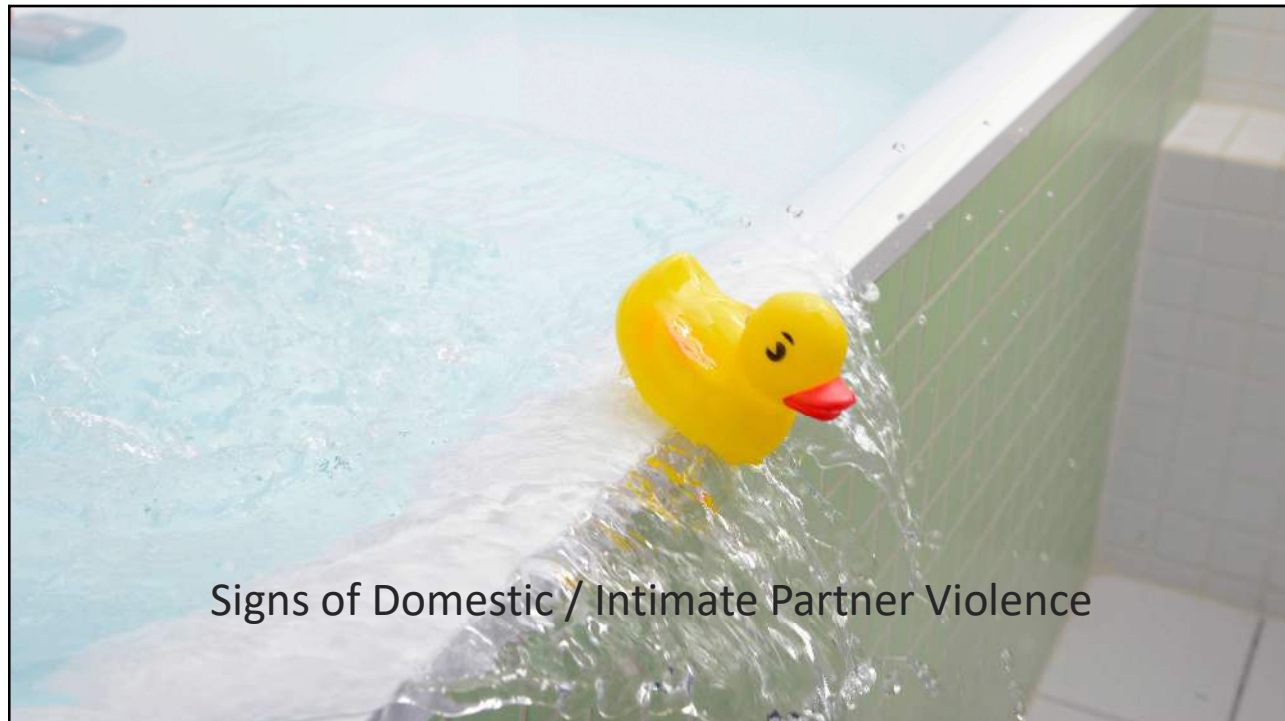
151

Gambling: Domestic and Intimate Partner Violence

More research needed...

- Little research has examined factors that contribute to gambling-related IPV beyond victims and perpetrators.
- To provide a more complete understanding of IPV link to gambling research must consider forms of **economic abuse**.
- Examine the use of coercive control which involves more injurious, frequent and persistent violence, resulting in ongoing fear, trauma, hypervigilance, and isolation.
- In alignment with a **public health perspective** on gambling harm, research could examine how gambling industry products, practices & environments are contributing to IPV.
 - *what the industry could/should do?*

152

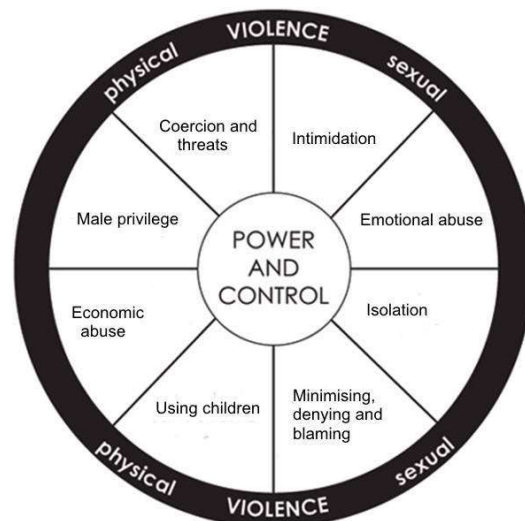


153

Power and Control

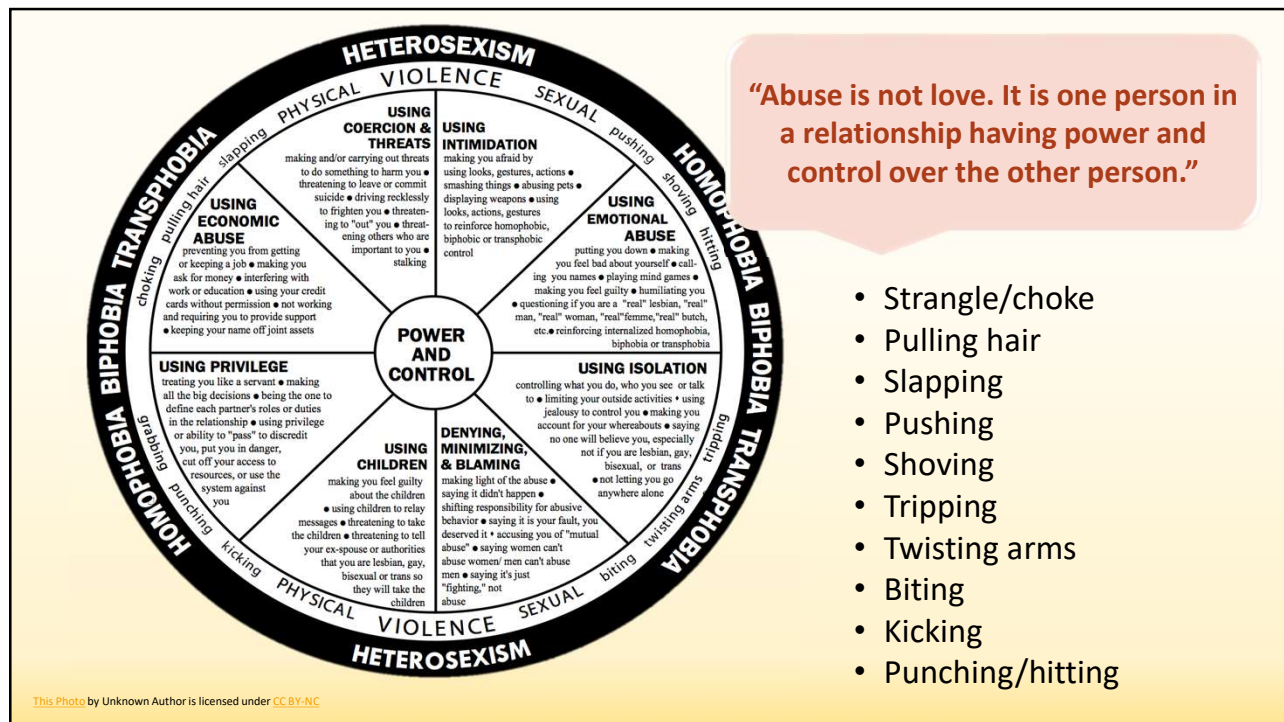
*Power and control wheel
adapted from the Duluth Model:*

<https://www.norfolk.gov.uk/safety/domestic-abuse/what-is-domestic-abuse/power-and-control-wheel>



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154



155

Abuse: Power and Control

- **Using Coercion and Threats**
 - Threatening you and others, stalking, threat to "out" you, threat suicide
- **Using Intimidation**
 - Using looks, gestures and actions to make you feel fear, displaying weapons
- **Using Emotional Abuse**
 - Humiliation, putting you down, name calling, mind games, making you feel guilty
- **Using Isolation**
 - Controlling what you do, saying no one will believe you, using jealousy to control you
- **Denying, Minimizing, & Blaming**
 - Saying they deserved it, it is their fault, it's fighting not abuse
- **Using Children**
 - To relay messages or threaten to take custody
- **Using Privilege**
 - Treating you like a servant, making all the big decisions, preventing access to resources
- **Using Economic Abuse**
 - Preventing employment, making you ask for money
 - Keeping victims name off joint assets
 - Using credit cards without consent

156

Economic Abuse

Every woman whose partner had a gambling problem reported economic abuse.*

“He really was obsessed with thinking he knew the final outcome of the race, and if I didn’t hand it [money] over, I was somehow being abusive to him and our family, and I was stopping us from having a win.”

“I just thought I was in a poor relationship, that there wasn’t much money. I didn’t really understand that I was being deprived of the basic needs of life, because I was in a financially abusive situation.”

157

Economic Abuse

- **Economic Control** wherein the perpetrator controls or limits access to or knowledge of financial resources and prevents their partner from having any financial decision-making power.
- **Economic Exploitation** of resources may involve the misuse and theft of family finances including property, money or identity, creating debt through coercion or in secret, and preventing their partner seeking or maintaining education and/or employment.



158

Forms of Economic Abuse

Economic Power and Control

Sexual Violence: making you perform sexual favors for money

Physical Violence: using physical force to get money

- **Using Coercion and Threats**
 - Forcing their partner to take out lines of credit or sign over assets.
- **Using Intimidation**
 - Refusing to pay child support.
 - Destroying property.
- **Using Economic Abuse**
 - Preventing employment, making you ask for money.
- **Using Emotional Abuse**
 - Using mind games about where the finances have gone.
 - Making you account for every penny.
- **Using Isolation**
 - Solace may be found in a casino where no one is asking questions.
 - Not allowed to use the phone.
- **Denying, Minimizing, & Blaming**
 - Blaming their partner for gambling losses and excusing the abuse that followed.
- **Using Children**
 - Taking the tax credits, college savings, and/or refuse to pay for childcare.
- **Using Privilege**
 - Taking out hidden assets and loans in their partner's name, exploiting economic disadvantages.

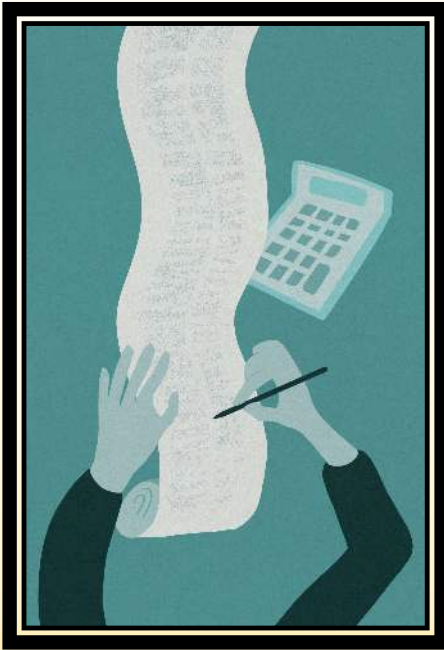
161

Post-Separation Economic Power and Control

Coerced Debt, Bankruptcy, Inhibited Employment & Education, Damaged Credit History

- **Using Coercion and Threats**
 - Coercing children to live with ex-partner or refuse to pay support.
 - Threaten to take to court.
- **Using Intimidation & Harassment**
 - Harassing those that are financially supportive.
 - Stalking, forcing to change location.
- **Using Economic Abuse**
 - Withholding personal documents.
 - Refusing to assist with coerced debt.
- **Using Emotional Abuse**
 - Criticizing every purchase.
 - Shaming for reduced finances.
- **Manipulating Institutions**
 - Using 'loopholes' in legislation to protect assets. Refuse to disclose actual income.
 - Falsely reporting for benefit fraud.
 - Becoming un/der employed.
- **Banking**
 - Removing all money from accounts, concealing finances.
 - Continue to build debt in joint products.
- **Using Children**
 - Taking the tax credits, college savings, and/or refuse to pay for childcare.
- **(Ab)Using Court Process**
 - Using the court to exhaust financial resources, withholding documents.

162



Women and Finances

An abuser's actions can plummet a survivor into poverty.


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Women and Finances

Until 1974...

- women could not receive the same military housing allowances as men.
- women were required to pay more for pension plans than men to receive the same benefits.
- women were not allowed to apply for bank accounts, credit cards, and/or mortgages without a male co-signer.

...This was 52 years ago


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164

The Notorious RBG: *Honorable Ruth Bader Ginsburg*

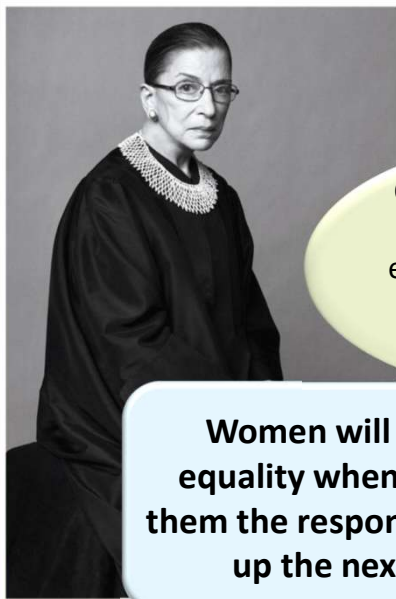


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1. Employers cannot discriminate against employees based on gender or reproductive choices.
2. State-funded schools must admit women.
- 3. Women have the right to financial independence and equal benefits.**
4. Men are entitled to the same caregiving and Social Security rights as women.
5. Juries must include women.

165

The Notorious RBG: *Honorable Ruth Bader Ginsburg*



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Our goal in the '70s was to end the closed-door era. There were so many things that were off limits to women.

I am sensitive to discrimination on any basis because I have experienced that upset.

Women will only have true equality when men share with them the responsibility of bringing up the next generation.

I don't say women's rights—I say the constitutional principle of the equal citizenship stature of men & women.

166

Women and Finances

Lorna Sabbia, head of Retirement & Personal Wealth Solutions at Bank of America:

“There’s a huge wealth gap between men and women, caused by such things as the pay gap and the fact that women tend to spend more time out of the workforce caring for family.”

In 2020, women earned 82.3% of what men earned, according to the U.S. Bureau of Labor Statistics.



167



168

Importance of Safety Planning

The most lethal time is when the victim is leaving their partner. It is the biggest barrier to leaving a violent relationship.



- 75% of domestic violence related homicides occur upon separation.
- There is a 75% increase of violence upon separation for at least two years.
- 76% of intimate partner homicide victims are women.
- Women in intimate relationships are more likely to be killed with a firearm than all other means combined.

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169

Empowering Survivors *Developing a Safety Plan*

- Create a safety plan: where to go and who to call in an emergency.
- It is important to see your life first and possessions second.
- Inform people you trust about your plan and *allow* them to help you.

Safeguard your finances and personal documents:

- Obtain a PO Box and have all mail sent to it.
- Change Passwords and Pin Numbers.
- If possible, open a bank account or hide money to establish or increase independence (i.e., tell the abuser you paid \$40 for a coat you bought for \$10).
- Leave money, an extra set of keys, copies of important documents, and extra clothes **with someone you trust** so you can leave quickly.

170

Some items you want to consider having safe:

- ✓ birth certificates, social security cards
- ✓ marriage and driver's license, car title
- ✓ welfare or immigration documents
- ✓ medications and prescriptions
- ✓ divorce papers or other court documents
- ✓ phone numbers/addresses for family/friends/community agencies
- ✓ bank account number, credit and/or ATM cards, savings account information
- ✓ lease agreements, house deed, mortgage papers
- ✓ insurance information and forms
- ✓ school and health records
- ✓ clothing and comfort items, extra keys, phone charger

<https://hruth.org/get-help/create-a-safety-plan/>

171

Empowering Survivors

Meaning of Empowerment

Enhance feelings of empowerment by partnering with the survivor to:

- Envision a set of safety-related goals
- Strengthen the survivor's internal resources needed to achieve goals
- Inform and connect the survivor with potential external resources of support
- Facilitate the acquisition of resources needed to decrease the potential emergence of new safety-related risks



Increasing feelings of personal autonomy, the ability to have control and influence over their own lives.



Reducing feelings of powerlessness.

172

Empowering Survivors

Things to consider...



Financial Trauma

- Poverty-related stress
- Past and present injustices and/or exploitation
- Social inequities derived from education, socioeconomic status, material circumstances, employment and social status
- Negative family interactions and interpersonal stress
- Connection found between financial hardships and psychological distress including depression, anxiety and PTSD

173

Empowering Survivors

Things to consider...

- Conversations about money and finances can be difficult.
 - Shame and Stigma if we do not have “enough”
 - Salaries are not discussed at work, challenges in asking for a raise
 - Gendered relationship towards money – income, paying bills
- Financial History.
 - Understanding of credit and current score, use of banks
 - Familial background and current practices around money management
 - Values and practices toward money

174

Empowering Survivors

Things to consider...

- Many women express regret about not becoming involved in their financial lives sooner.
 - Managing regret, increase confidence
 - Ways to rebuild assets and savings
 - Understanding credit
- Emotional relationship towards money and its impact on decisions.
- Gambling money is not seen as real money.
 - Group support, building community
 - Money is a tool to help achieve goals, rather than a goal itself
 - Creating a healthy relationship with money while treating gambling problems

175

Empowering Survivors

Financial Education and Counseling



Key areas to focus on:

- Understanding basic banking services.
- Understanding tax credits and how to file taxes.
- Basic budgeting/creating a spending plan; shifting if needed during the crisis.
- Understanding financial values and decision-making.
- Protecting yourself from identity theft.

176

Empowering Survivors

Financial Education and Counseling

- **Financial knowledge** includes the necessary information to participate in the economy.
- **Economic self-efficacy** is the individual's perceived ability and personal confidence to perform financial tasks.
- **Economic self-sufficiency** is having the abilities or skills needed to manage finances and maintain financial independent living.

Engaging in more financial planning, increasing knowledge, and working with a financial advisor can increase monetary confidence.

The more we know, the more confident we will feel.

177

Empowering Survivors

Financial Resources

- Moving Ahead Curriculum
 - <https://www.allstatecorporation.com/the-allstate-foundation/relationship-abuse.aspx>
- Your Money, Your Goals (CFPB) Financial Empowerment Toolkit
 - <https://www.consumerfinance.gov/consumer-tools/educator-tools/your-money-your-goals/toolkit/>
- FDIC Money Smart Curriculum
 - <https://www.fdic.gov/resources/consumers/money-smart/index.html>



178

Additional Financial Resources...



<https://www.consumerfinance.gov/consumer-tools/financial-well-being/>



National Foundation for Credit Counseling

<https://www.nfcc.org/>



<https://www.truelinkfinancial.com/>



<https://www.gamfin.org/>



<https://www.ramseysolutions.com/ramseyplus/everydollar>



<https://www.moneyconfidentkids.com/us/en.html>



179



180

Domestic Violence Resources

- **National Network to End Domestic Violence**
 - <https://nnedv.org/>
- **Safety Net Project**
 - <https://www.techsafety.org/>
- **National Domestic Violence Hotline**
 - Call: 1-800-799-SAFE (7233)
 - Text: "Start" to 88788
 - Chat: <https://www.thehotline.org>
- **Maryland Network Against Domestic Violence**
 - <https://www.mnadv.org/>
- **The National Sexual Assault Online Hotline**
 - Call: 1-800-656-HOPE (4673)
 - Text: "HOPE" to 64673
 - Chat: <https://hotline.rainn.org/online>
- **Women's Law Org**
 - <https://www.womenslaw.org/>

181

Get Help Now!

1-800-GAMBLER

1-800-426-2537

Call, Text, or Chat

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182



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>

183

MARYLAND RESOURCES

Gambling Helpline: 1-800-GAMBLER



Maryland Center of Excellence on Problem Gambling:

- mdproblemgambling.com
- helpmygamblingproblem.org

Maryland Coalition of Families:

<https://www.mdcoalition.org/who-we-help/problem-gambling>

Local GA Meetings:

<http://dmvgamblinghelp.org>

Maryland Council on Problem Gambling

Faith-based Advocacy & Assistance:

<https://www.marylandproblemgambling.org>

Maryland Legal Aid:

<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>

184

Questions and Comments



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Pronouns: She/Her

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185

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- 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



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186

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Stay up to date on Center initiatives

Learn how you can get involved:

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



187

5th Annual Virtual Addiction and Recovery Conference: Dynamic Mental Wellness Partners: Advancing Strategies, Skills, & Strengths



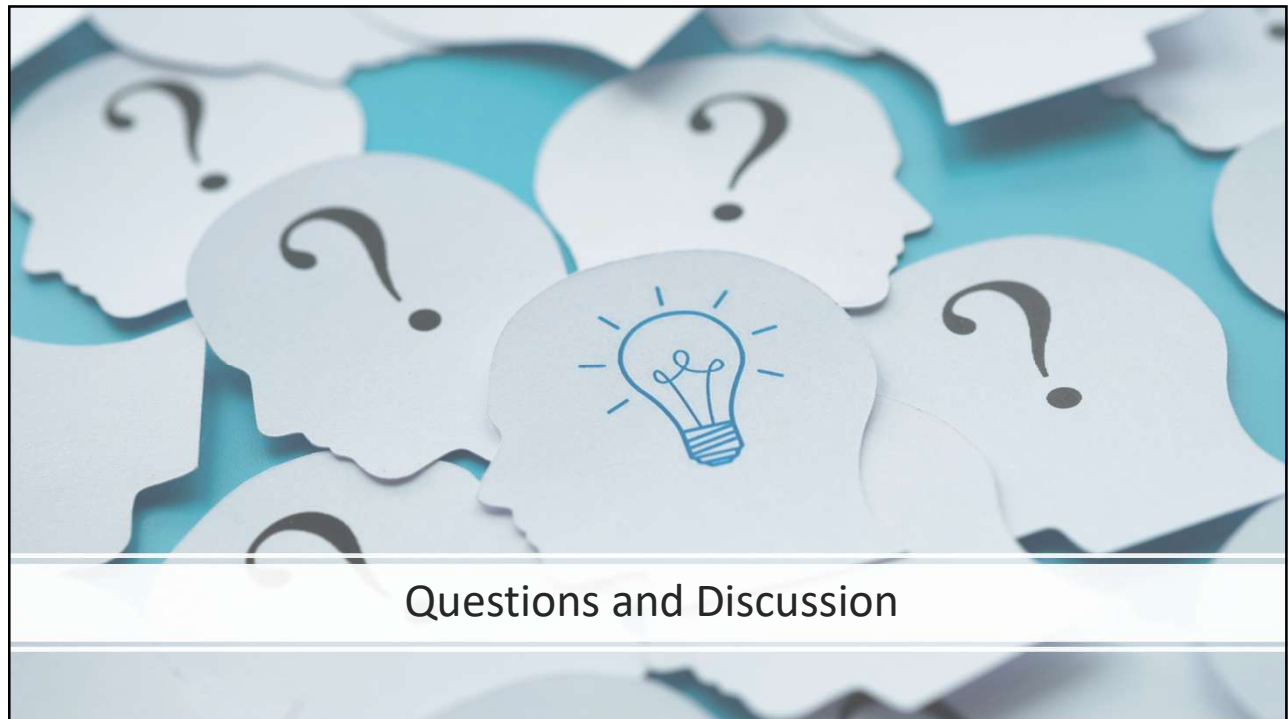
Thank
You



188

Carin Miller CPRS, RPSwww.mhaa-maryland.orgwww.helpmygamblingproblem.orgEmail: Carin.Miller@som.umaryland.edu*Stay in Touch!***Kristen Beall, LCSW-C, ICGC-II, CAC-AD**<https://www.mdproblemgambling.com>Email: krbeall@som.umaryland.edu**Emily Keller**<https://stopoverdose.maryland.gov/>Email: StopOverdose@maryland.gov**Stephanie Hutter-Thomas, PhD, CPH, RPS**<https://www.maverickmindsllc.com/>Email: info@maverickmindsllc.com**Christina Dent**<https://enditforgood.com/>Email: christina@enditforgood.com

189



Questions and Discussion

190



191

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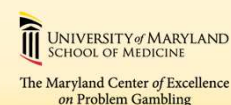
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193

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194

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195

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196

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