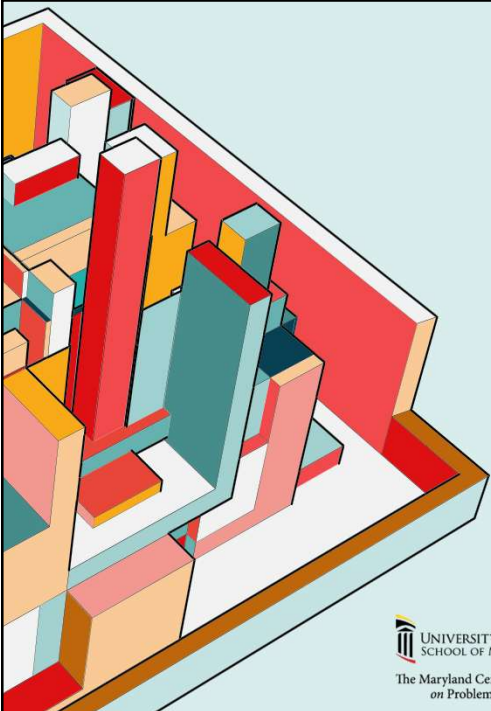




1



KRISTEN BEALL
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Clinical Manager
 Pronouns: she/her
 Office: 667-214-2123
 Cell: 443-687-6522
krbeall@som.umaryland.edu
www.mdproblemgambling.com
 1-800-GAMBLER | 1-800-426-2537

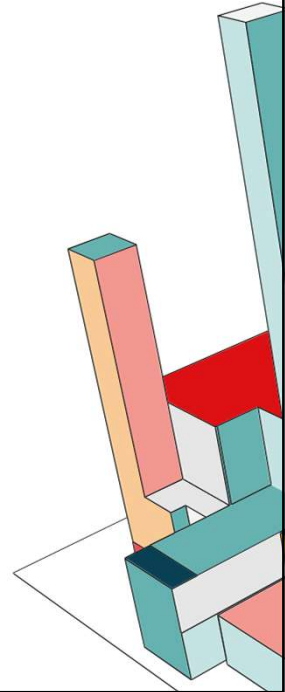
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2

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.



3

KEY INITIATIVES AND RESOURCES



Maryland Problem Gambling Helpline

1-800-GAMBLER

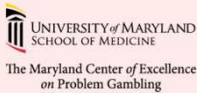
Call/Text/Chat



4

LEARNING OBJECTIVES

- 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 reducing harm, treatment interventions and resources for recovery.



5

PROBLEM GAMBLING AWARENESS MONTH #PGAM

Problem Gambling Awareness Month is a nationwide grassroots campaign, held annually in March, that seeks to increase public awareness of problem gambling and promote prevention, treatment, and recovery services.

PGAM Goals:

To increase public awareness of problem gambling and the availability of prevention, treatment and recovery services.

To encourage healthcare providers to screen clients for problem gambling.



**PROBLEM GAMBLING
AWARENESS MONTH**
→ CARING COMMUNITIES,
STRONGER FUTURES

6

BARRIERS FOR INTEGRATING GAMBLING SCREENING

STATEMENTS FROM PROVIDERS

- “Gambling is not a problem for our clients.”
 - “We already ask clients if they gamble, most say no.”
 - “We do not want to add another form.”
 - “If they have a gambling problem, they will tell us.”
 - “I will mention it to the other counselors.”
 - “I find gambling enjoyable - it is not dangerous.”
 - “Our clients can not afford to gamble.”
- “What if they say yes?”*



7

START THE CONVERSATION

Tips for Integrating Conversations into Current Practice

- Universal Screening, not only suspected individuals
- Reduce stigma, give 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



8



Focusing on increasing **AWARENESS** of problem gambling as a **SERIOUS** but often misunderstood mental health condition.

PROBLEM GAMBLING AWARENESS MONTH
→ CARING COMMUNITIES, STRONGER FUTURES

Call or Text 24/7 **1-800-GAMBLER** FREE & Confidential

Problem Gambling Awareness Month 2026

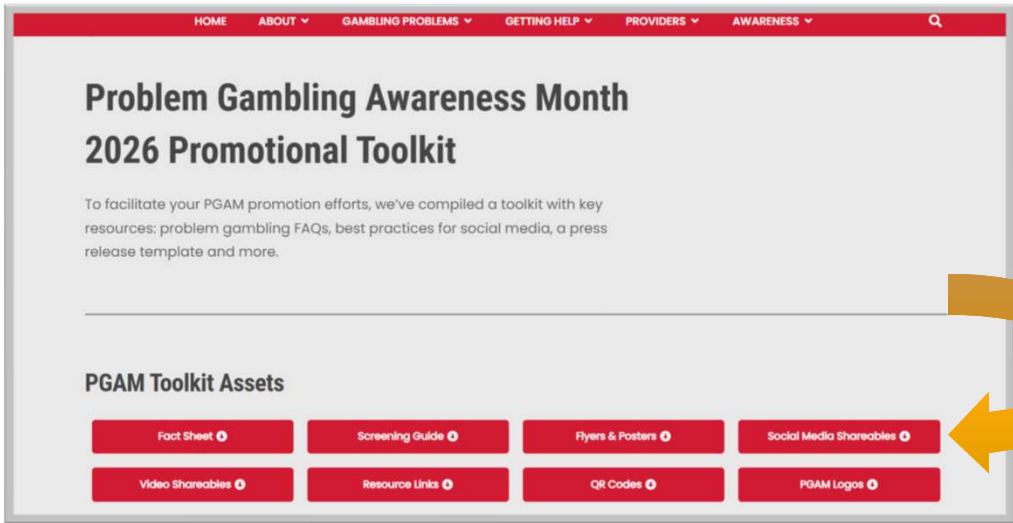
Each March, the Center actively promotes Problem Gambling Awareness Month, a grassroots public awareness and outreach campaign established by the **National Council on Problem Gambling** to educate the general public and healthcare professionals about the warning signs of problem gambling and raise awareness about the help and resources available.

This March 2026, join the Center to promote **AWARENESS** within your organization and your community about the risks of gambling and the resources available for help and hope. And take **ACTION** on **March 10, 2026** during **National Problem Gambling Screening Day**.

[Access the 2026 PGAM Toolkit](#)

<https://www.mdproblemgambling.com/PGAM-2026/>

9



HOME ABOUT GAMBLING PROBLEMS GETTING HELP PROVIDERS AWARENESS

Problem Gambling Awareness Month 2026 Promotional Toolkit

To facilitate your PGAM promotion efforts, we've compiled a toolkit with key resources: problem gambling FAQs, best practices for social media, a press release template and more.

PGAM Toolkit Assets

Fact Sheet	Screening Guide	Flyers & Posters	Social Media Shareables
Video Shareables	Resource Links	QR Codes	PGAM Logos

<https://www.mdproblemgambling.com/public-awareness/toolkits/pgam/>

10



PROBLEM GAMBLING AWARENESS MONTH
→ CARING COMMUNITIES, STRONGER FUTURES

Focusing on increasing **AWARENESS** of problem gambling as a **SERIOUS** but often misunderstood mental health condition.

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MARYLAND'S PROBLEM GAMBLING HELPLINE
CALL OR TEXT **1-800-GAMBLER**
FREE & CONFIDENTIAL 24/7 HELPLINE

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#PGAM2026
#MDCEPG



PROBLEM GAMBLING AWARENESS MONTH
→ CARING COMMUNITIES, STRONGER FUTURES

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11

A SIMPLE SCREENING CAN CHANGE FUTURES

Encourage your Loved Ones and Friends to take a Screening.



WE ALL PLAY A ROLE

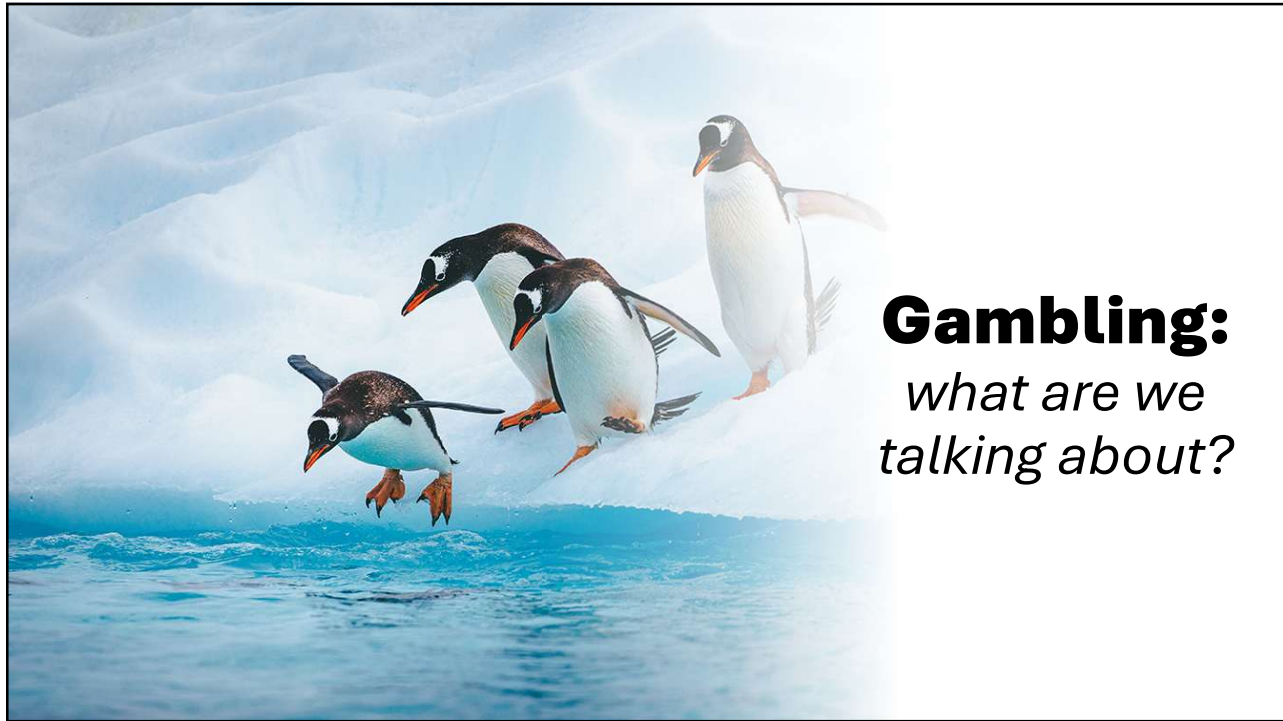
#PGAM2026

Parents, educators, coaches, and caregivers can all play a role in preventing youth gambling. Awareness opens the door to honest conversations that can make a lasting difference.

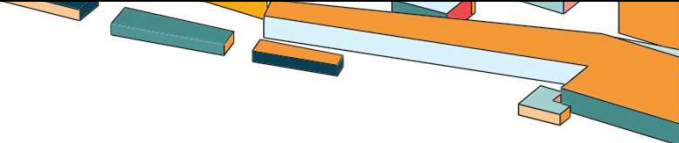
#PGAM2026
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GAMBLING DEFINED

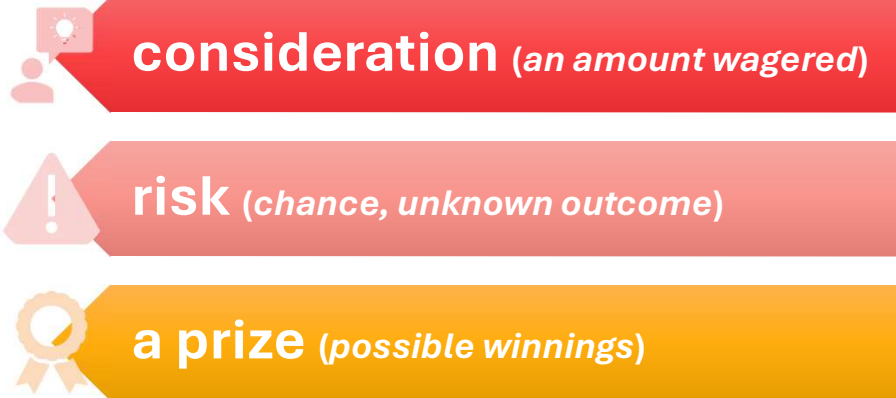
Gambling is when a person bets or risks something of value (like money) based on a chance outcome that is out of their control or influence with the understanding that they will either gain increased value or lose their original value determined by the specific outcome.

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

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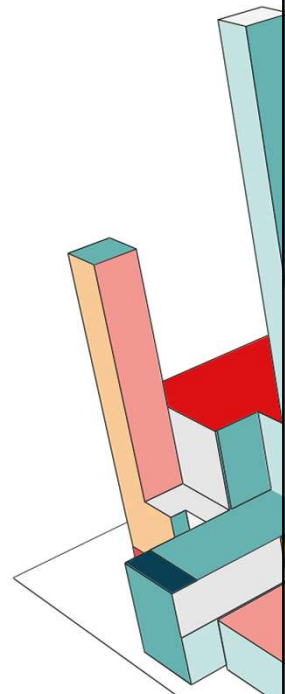
KEY ELEMENTS OF GAMBLING



15

GAMBLERS ANONYMOUS (1994)

Any betting or wagering for **self or others**, whether **for money or not**, no matter how slight or insignificant, where the outcome is uncertain or depends upon chance or 'skill,' constitutes gambling.



16

WHY MIGHT PEOPLE GAMBLE?



Excitement



Economics
(to win money)



Entertainment



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



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

17

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.

18

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?

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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?



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LOOT BOXES: RISK FOR FUTURE GAMBLING



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

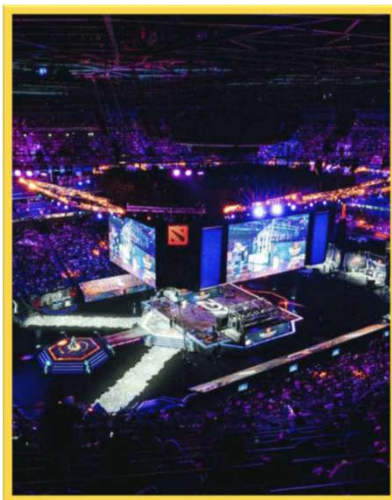
(King, 2019)

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)

21

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.

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**VIDEO GAME RATINGS
ENTERTAINMENT SOFTWARE
RATING BOARD (ESRB)**

- **C** for Early Childhood
- **E** for Everyone
- **Everyone 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/>

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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.



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**GAMBLING HARM
HAS A RIPPLE
EFFECT.**

**EARLY GAMBLING
EXPOSURE ISN'T
HARMLESS**

Prevention starts with conversation, education,
and reducing childhood gambling exposure.



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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

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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.

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SHOW ME THE STATS!

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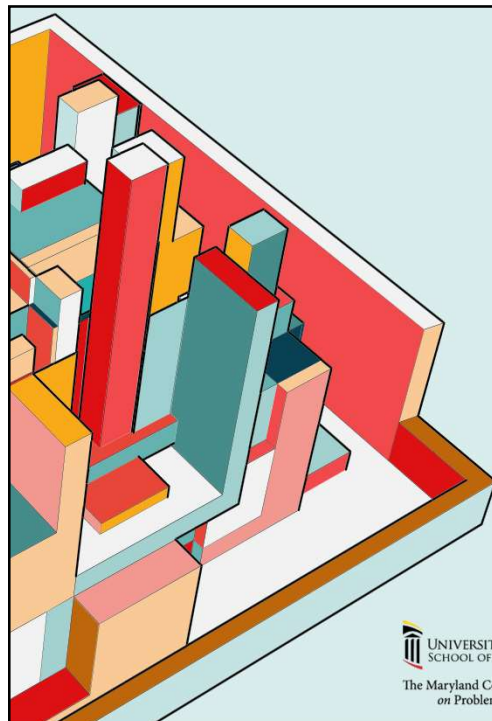


An estimated 2.5 million US adults (1%) meet the criteria for severe gambling problems each year.

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.

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MARYLAND PREVALENCE STUDY 2024 FINDINGS



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

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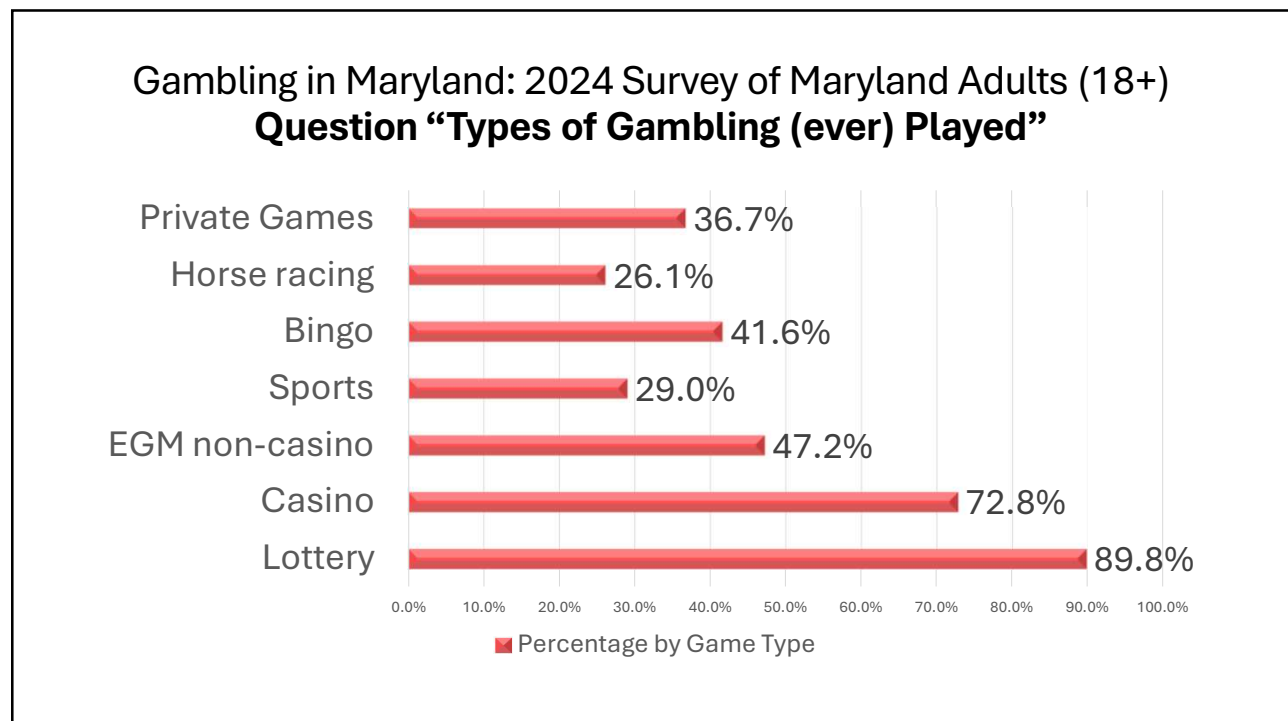
30



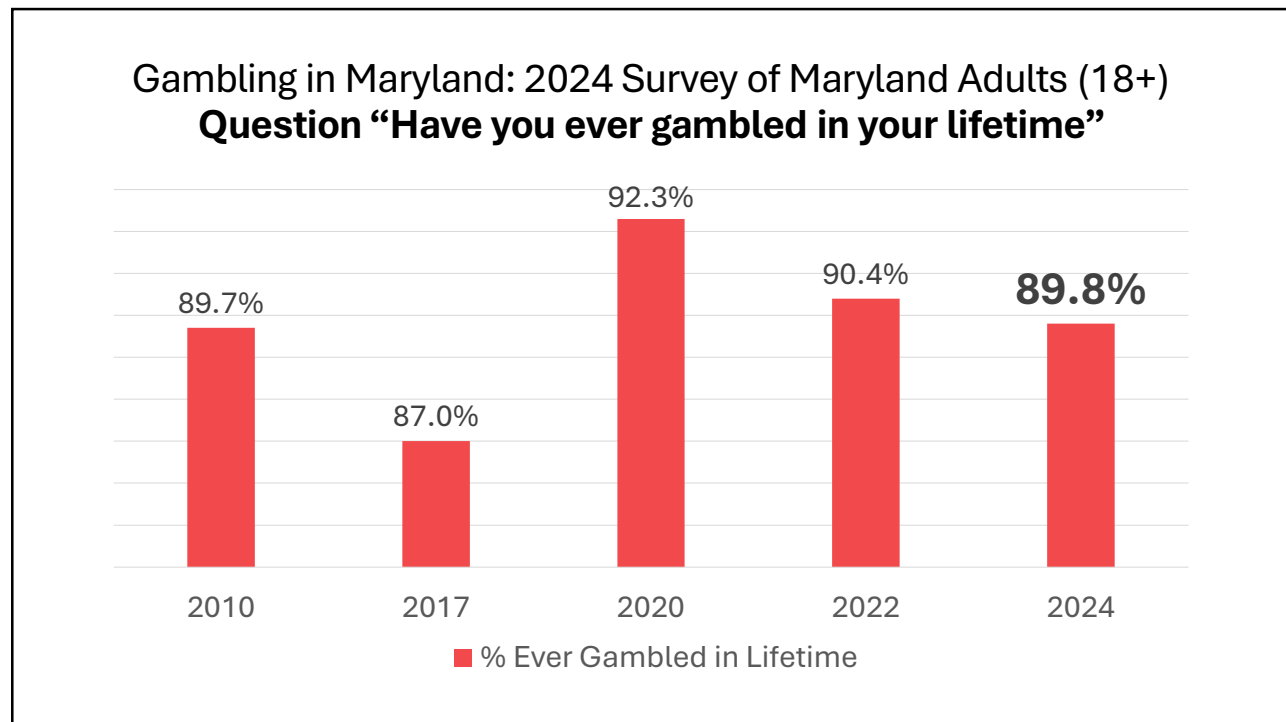
Minimum Age for LEGAL forms of MD Gambling	
Casino Gambling: <i>slots, table games</i>	21
Sports Betting: <i>in-person and mobile</i>	21
E-Sports	21
Lottery: <i>keno, scratch-offs</i>	18
Horse Betting: <i>off-track betting</i>	18
Fantasy Sports: <i>daily, weekly, etc.</i>	18
Bingo Halls	18/21


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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

Disordered Gambling


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

■ Non-Gambler

■ Low-Risk

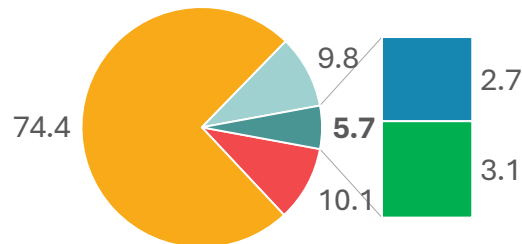
■ At-Risk

■ Problem Gambler

■ Probable D/O Gambler

Disordered Gambling

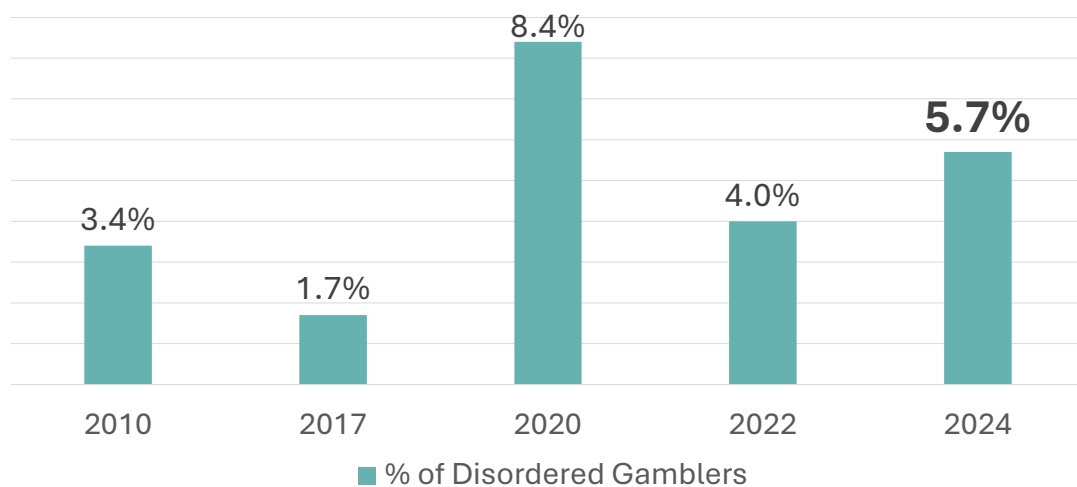
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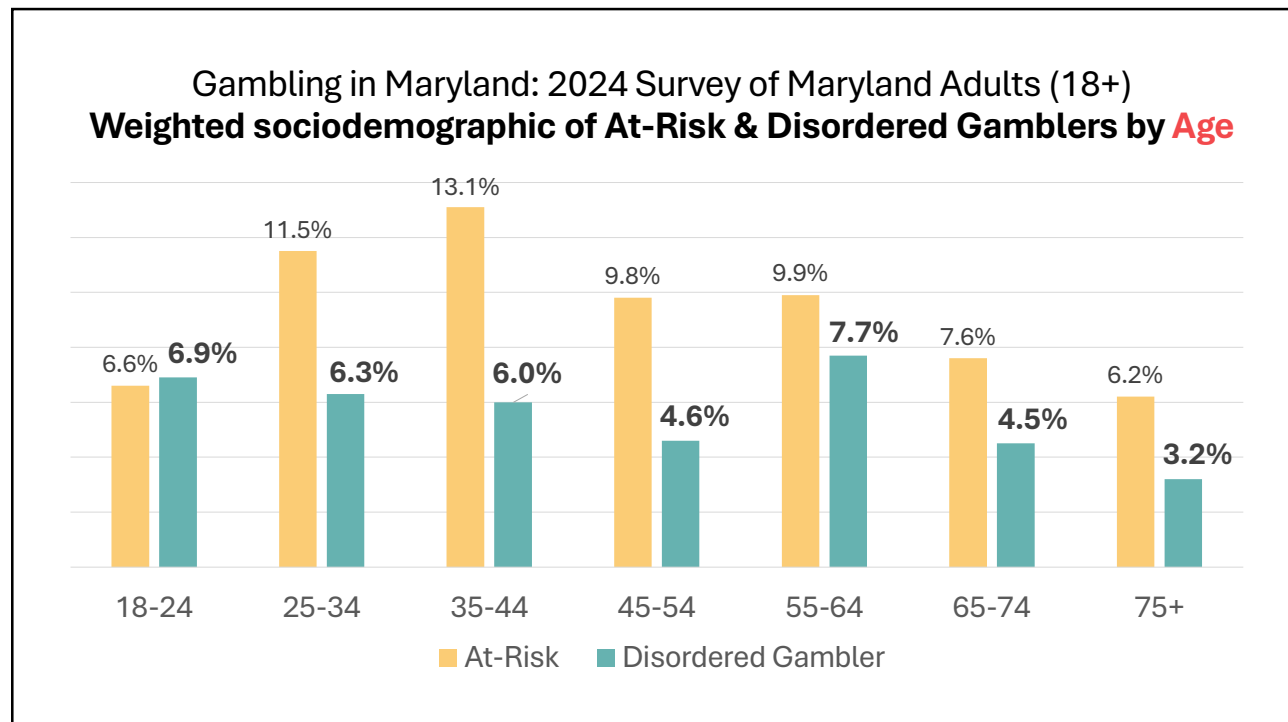
**Non-Gambler has not participated in any gambling activity in their lifetime*

35

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



36



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SPECIAL POPULATIONS AT GREATER RISK OF DISORDERED GAMBLING IN MARYLAND

- Males
- Ages 35-44 years old
- African Americans
- Non-Hispanics
- Wagering Sports Online
- Lower education level
- Household income below \$25,000




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DISORDERED GAMBLING BEHAVIOR AMONG MARYLANDERS WHO HAVE BET ON SPORTS



- Nearly 40% of Marylanders who bet on sports in the past year exhibited either disordered gambling or at-risk gambling behavior in their lifetime.
- Casino sports and daily fantasy participants had the highest proportions of disordered or at-risk gambling, followed by online/mobile sports.
- Participants who reported **multiple modes** of sports gambling participation had higher rates of disordered or at-risk gambling than did participants who selected exactly one mode.

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As sports betting expands... the risk of gambling related harm does as well.

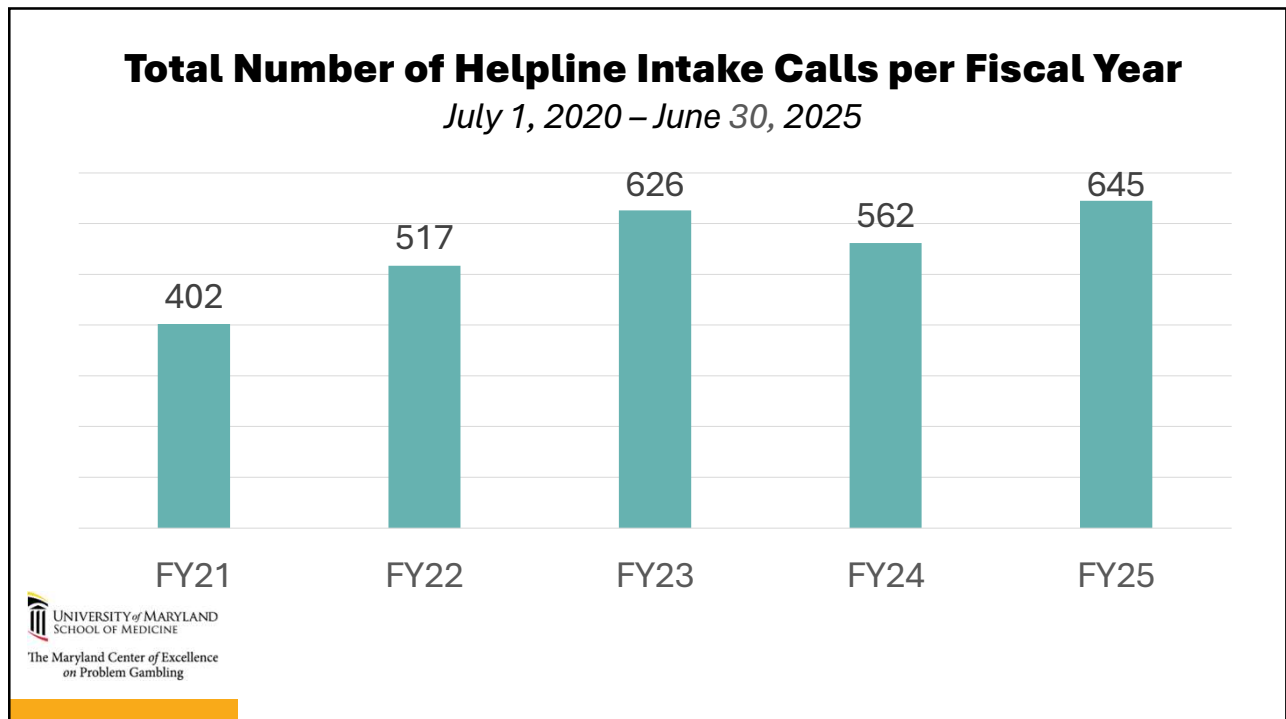
The National Council on Problem Gambling (NCPG) reports a significant increases in calls, texts, and chats to the National Problem Gambling Helpline, ***nearly a 45% increase in calls between 2021 and 2022.***



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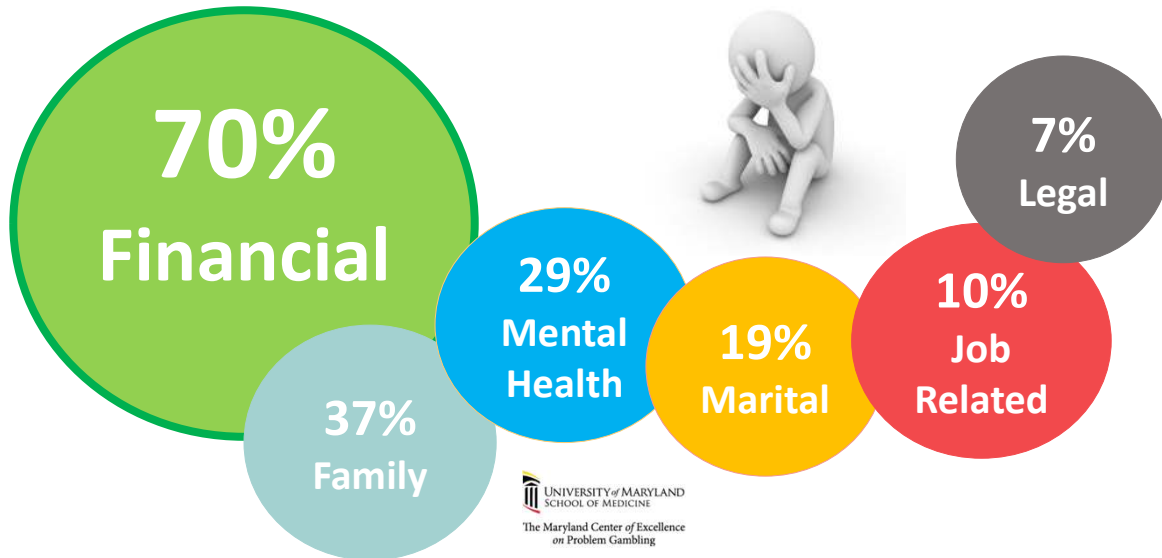


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PERCENTAGE OF HELPLINE CALLERS IN FY25 EXPERIENCING PROBLEMS RELATED TO...



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NATIONAL SURVEY ON GAMBLING ATTITUDES AND GAMBLING EXPERIENCES

8% of American adults reported experiencing at least one indicator of problematic gambling behavior “many times” in the past year.

Those meeting at least one criterion for problematic play include:

- 10% of males, almost twice the rate of females.
- 15% who agree "gambling is a good way to make money"
- 19% of those who bet on at least one activity weekly or more often
- 24% of fantasy sports and 17% of traditional sports bettors
- 28% of those who bet on 10 or more different gambling activities
- 35% of those who gambled on three or more activities weekly or more often

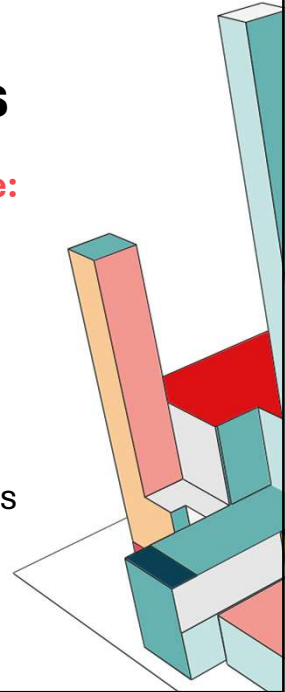


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NATIONAL SURVEY ON GAMBLING ATTITUDES AND GAMBLING EXPERIENCES

The greatest predictors of risk identified in 2024 include:

- gambling online
- gambling weekly or more often
- being male and/or under the age of 35
- participation in many different gambling activities
- agreeing that gambling is a good way to make money
- participating in sports betting (either traditional sports betting or fantasy sports)



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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

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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



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

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**GAMBLING
HARM ISN'T
ALWAYS
VISIBLE**



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**THE RIGHT
WORDS CAN
OPEN DOORS**



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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



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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:**
<https://www.ncpgambling.org/help-treatment/problem-gambling-self-assessment> & [GA 20 Questions](#)

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NODS CLIP *LOSS OF CONTROL, LYING, AND PREOCCUPATION*

Loss of Control

Have you ever tried to stop, cut down, or control your gambling?

Lying

Have you ever lied to family members, friends or others about how much you gamble or how much money you lost on gambling?

Pre-occupation

Have there been periods lasting 2 weeks or longer when you spent a lot of time thinking about your gambling experiences, or planning out future gambling ventures or bets?

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NODS PERC

PREOCCUPATION, ESCAPE, RISKED RELATIONSHIPS, & CHASING

Have there ever been periods lasting 2 weeks or longer when you spent a lot of time thinking about your gambling experiences or planning out future gambling ventures or bets?

Have you ever gambled as a way to escape from personal problems?

Has there ever been a period when, if you lost money gambling one day, you would return another day to get even?

Has gambling ever caused serious or repeated problems in your relationships with any of your family members or friends?

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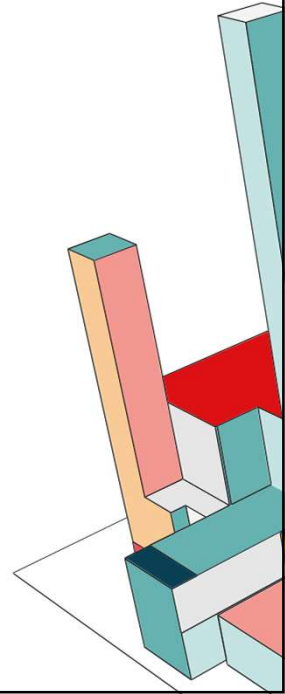
LIE-BET SCREENING TOOL

- 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



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BRIEF BIOSOCIAL GAMBLING SCREEN - BBGS

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

1. During the past 12 months, have you become restless irritable or anxious when trying to stop/cut down on gambling? ☐ Yes ☐ No
2. During the past 12 months, have you tried to keep your family or friends from knowing how much you gambled? ☐ Yes ☐ No
3. During the past 12 months did you have such financial trouble as a result of your gambling that you had to get help with living expenses from family, friends or welfare? ☐ Yes ☐ No

www.icrg.org | www.divisiononaddiction.org



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PROBLEM GAMBLING SEVERITY INDEX

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

0 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?

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

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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.



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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?

**Score of four or higher indicates Problem Gambling*

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

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WHAT IF SOMEONE YOU ASK DECLINES SCREENING?



Do You Have a Gambling Problem?

- Have you ever felt the need to bet more and more money?
- Have you ever had to lie to people important to you about how much you gamble?

Scan the QR Code to Take a More Detailed Screening

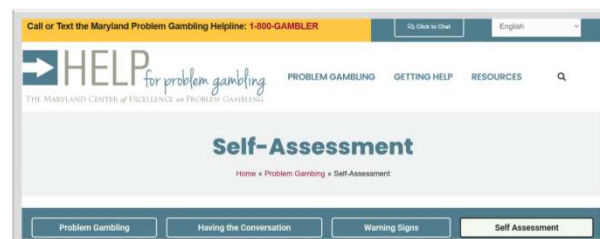
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FOR FREE & CONFIDENTIAL SERVICES WITH A PROFESSIONAL

Call ~ Text ~ Chat 24/7
the Maryland Helpline
1-800-GAMBLER
(1-800-426-2537)

Problem Gambling Self-Assessment

<https://helpmygamblingproblem.org/gambling-problems/self-assessment>



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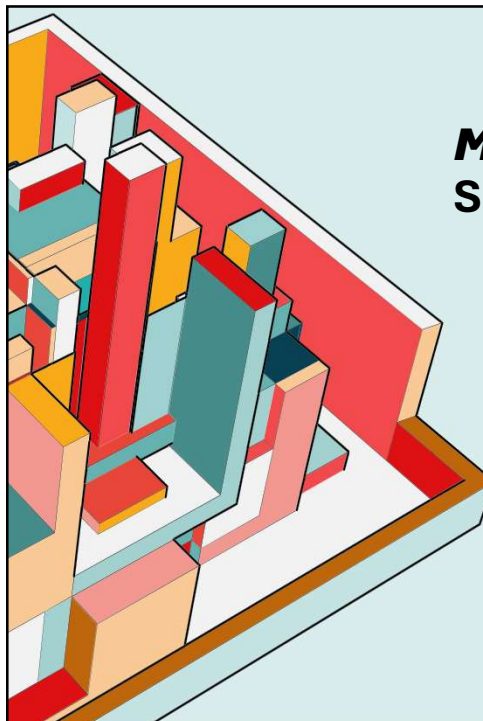
QUIZ: ARE YOU ADDICTED TO SPORTS BETTING?

Marc Lefkowitz, ICGC-II, and Timothy Fong, M.D., developed a 12-question quiz that determines if you have healthy sports-betting habits or if it's time to delete the sportsbook from your phone.

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

<https://www.menshealth.com/health/a44654058/sports-betting-addiction-signs/>

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MEN'S HEALTH SPORTS-BETTING SURVEY RESULTS

Sample size: 3,800 American men, of which 1,500 admitted to placing sports bets within the last year

- 61% bet either weekly or daily
- 4 in 5 say they spend 6-hours daily gambling
- 76% typically use an app or website to bet
- 67% have been betting more frequently since downloading a betting app

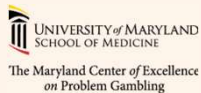
62

MEN'S HEALTH SPORTS-BETTING SURVEY RESULTS *CONTINUED...*

Nearly half believe that sports betting ads and promos have influenced their gambling habits.

44% says it is difficult to watch a game without feeling the urge to make a bet.

28% have seriously considered quitting, noting that it's negatively affecting mood, productivity, relationships, and quality of life.



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1. When I wake up, I . . .

- a) Immediately check the spreads (odds) for today's games.
- b) Get ready for work, then turn on ESPN to see if there are any good games on later.
- c) Don't really think about sports at all.

2. While watching a game, I . . .

- a) Constantly check the live lines to make additional bets.
- b) Think about how much more money I should have bet on the game.
- c) Watch it for the game and the game only.

3. When it comes to the money I gamble with . . .

- a) There's no amount I won't bet.
- b) I sometimes bet more than I can afford.
- c) I know my limit and stick to it.

4. I place my sports bets . . .

- a) All day—at work, at the gym, you name it.
- b) Sometimes throughout the day, if necessary.
- c) Only during leisure time.

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

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5. When I'm betting on a game . . .

- a) It stresses me out, and it's all I think about.
- b) It's hard to balance my excitement between the game and the money I bet.
- c) It makes me more excited for the game.

6. After a bet doesn't hit, I . . .

- a) Chase after my losses and bet more.
- b) Try to figure out other ways to earn back the money..
- c) Move on.

7. When the sports I typically bet on aren't playing, I . . .

- a) Find something random to bet on.
- b) Try to distract myself with something else.
- c) Feel completely fine and don't think about betting.

8. If family or friends ask about my sports bets, I . . .

- a) Tell them I won even if I lost.
- b) Try to change the subject.
- c) Tell them the truth.

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

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9. When I don't have enough money to bet with, I . . .

- a) Resort to borrowing or stealing.
- b) Pull the money from other accounts.
- c) Don't bet.

10. During a losing streak, I feel . . .

- a) Angry, and sometimes even argue with friends or family.
- b) Down, but it's not the end of the world.
- c) Fine—I shrug it off.

11. When I try to stop betting on sports . . .

- a) It doesn't last long.
- b) I stop for a while, but the urge comes again and I'm back in action.
- c) I close my account and don't even think about it.

12. I bet on sports because . . .

- a) It's a good way to make money.
- b) It makes the games more interesting.
- c) It's fun!

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

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RESULTS...

Mostly A's

It's probably time to seek help. You're participating in a dangerous cycle that could affect you and your loved ones, if it hasn't already.

Mostly B's

You should be more conscious of your sports-betting habits. It may seem as if you're in control now, but things can change quickly.

Mostly C's

You likely have healthy sports-betting habits. You typically bet for fun, know how to set limits, and never bet as a source of income.

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

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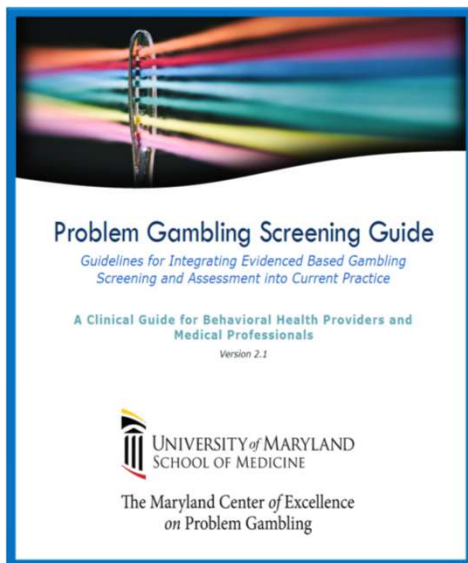
SPORTS BETTING QUESTIONS FOR FURTHER CONSIDERATION

- Do you bet on your favorite team and/or players?
- Do you like to bet on underdog or favorite?
- What data or other information do you consider when placing a bet?
- How much time do you spend studying odds, player, or team stats etc.?



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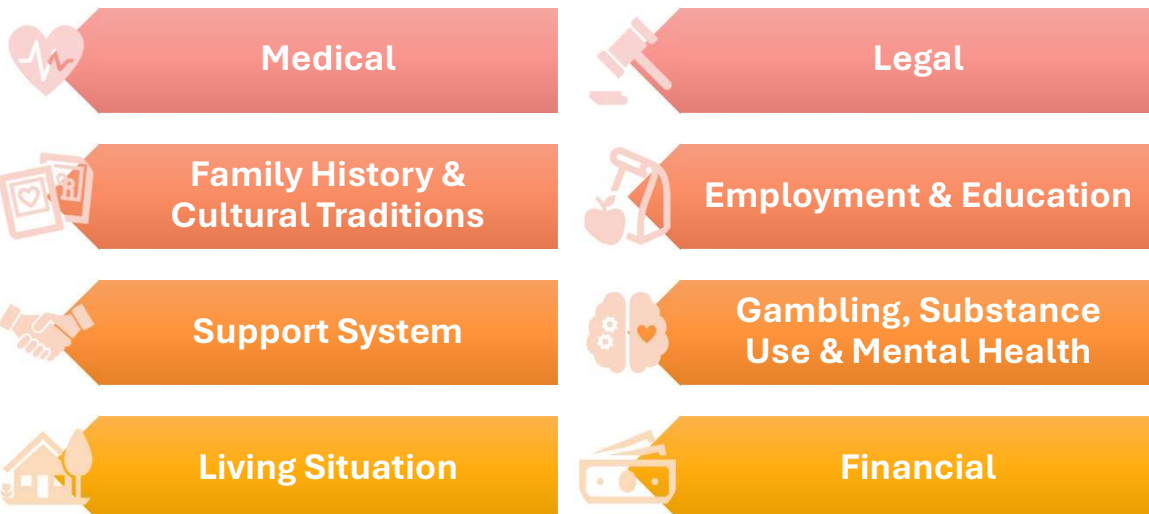


1. Define gambling.
2. Provide examples of gambling.
3. Incorporate an evidenced based gambling screening tool. Four are presented in this guide, but more are available on the Center's website.

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

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BIOPSYCHOSOCIAL ASSESSMENT



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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?

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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 or 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?

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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?



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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?



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BIOPSYCHOSOCIAL ASSESSMENTS: GAMBLING HISTORY



Decisional Balance or Pro-Con Chart

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

 - What might you lose if you stopped gambling?
 - What might you gain if you stopped gambling?
- Financial
 - Legal
 - Emotional
 - High/excitement
 - Shame and guilt
 - Family/relationship
 - Employment
 - Physical/medical
 - Mental/cognitive

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BIOPSYCHOSOCIAL ASSESSMENTS:

COMMON COMORBIDITIES



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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?



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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.

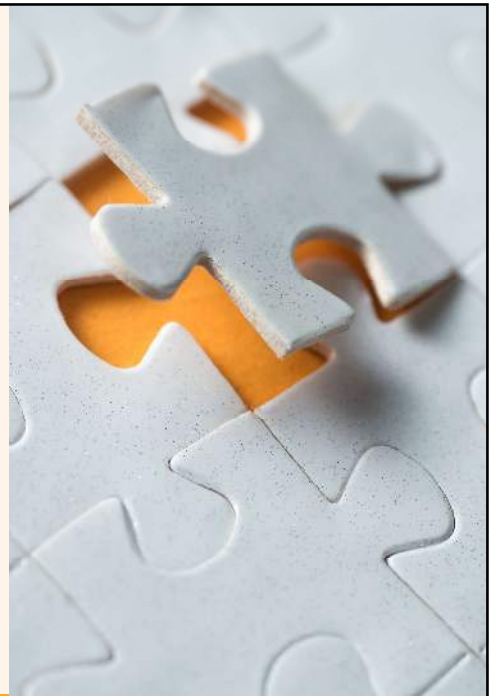
A person with a gambling problem costs us money and may steal from us.



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ADDRESSING FINANCIAL PROBLEMS SHOULD BE AN INTEGRAL PART OF TREATMENT.

Money issues are the most common reason people seek treatment



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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?
- Who managed the money in your childhood household?
- What were you taught about money during your childhood, adolescences and adulthood?

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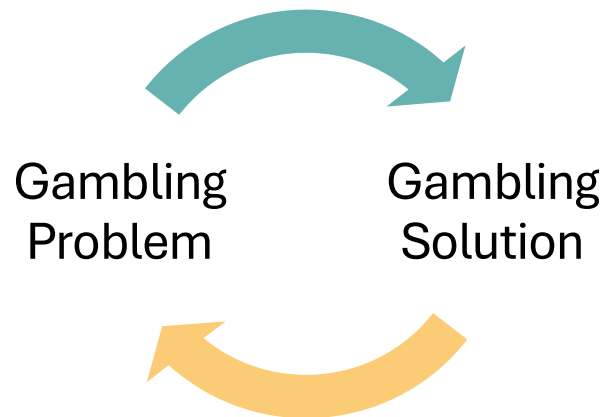


FINANCES AND GAMBLING

- A person with a gambling disorder who stops gambling is often left with debts.
- Losses and debts are tangible, concrete, and quantifiable.
- May be easier to focus on money lost than acknowledging other harms and consequences.
- May still be preoccupied with money, seen as a solution to problems.

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



FINANCIAL CONSIDERATIONS

- Are you behind on bills or ignoring call from creditors?
- Have you borrowed against college funds, retirement, or life insurance policies?
- Applied for quick/ predatory loans?
- Have you sought bailouts from family/friends?
- Ever filed for bankruptcy?
- Are there any home equity or payday loans?
- Are there any credit card or cash advances?
- Are bills being sent to somewhere other than the home?
- Are there post office boxes opened that loved ones do not know about?
- Gambled to pay bills?



FINANCIAL CONSIDERATIONS: FAMILY

- How long have you been aware 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?
- Do you feel **unsafe** as a result of your loved one's 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?



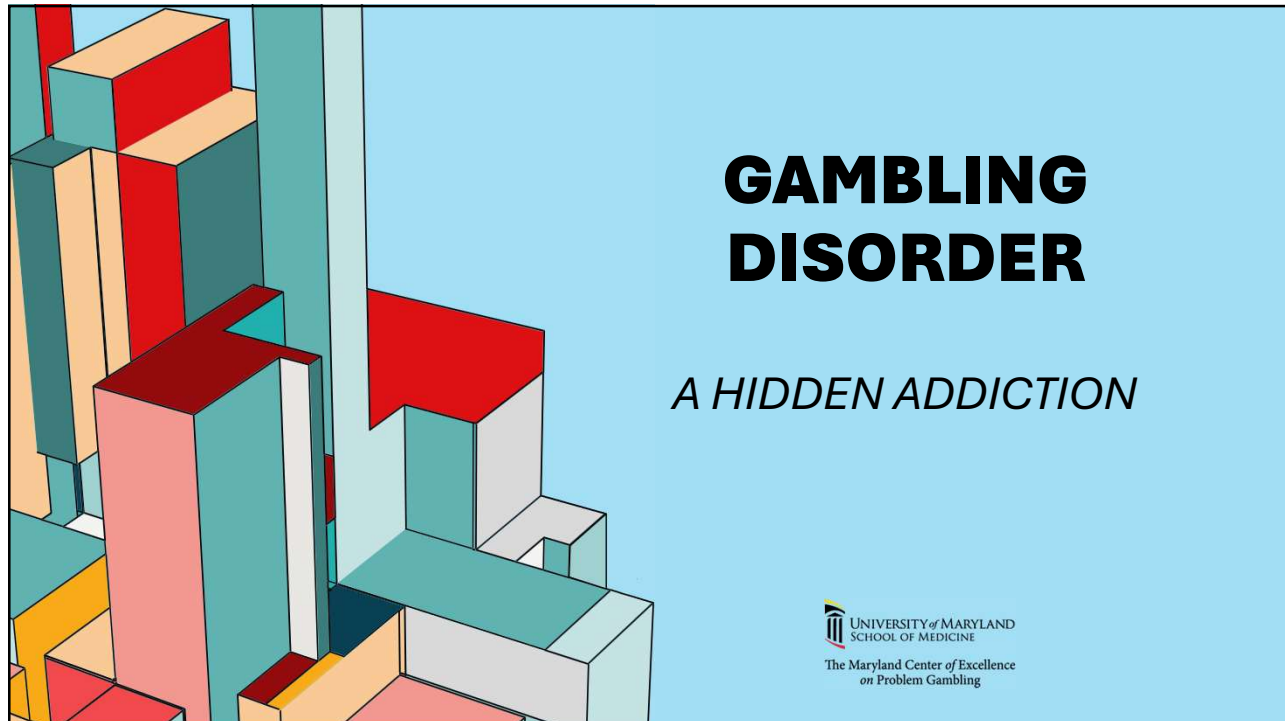
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BIOPSYCHOSOCIAL ASSESSMENTS: FAMILY & CULTURE – SAMPLE QUESTIONS

- 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?**



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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*.

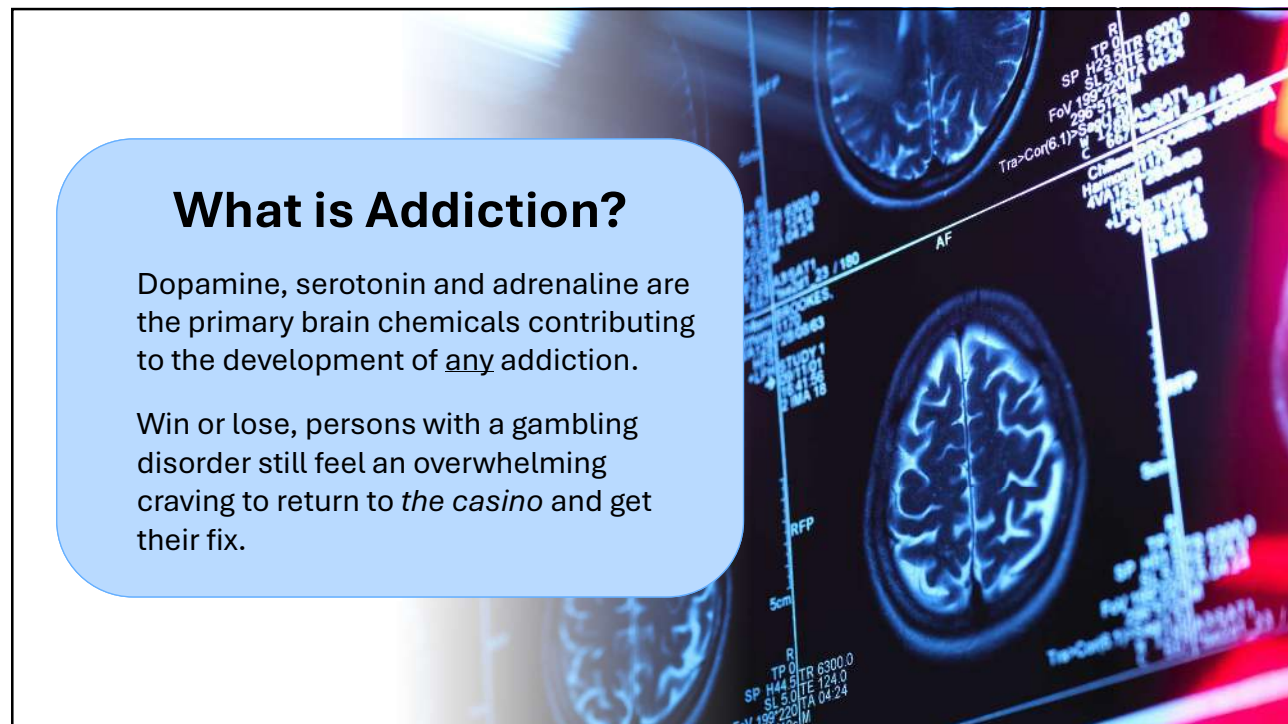
Specifiers and Levels of Severity were added to DSM-5 criteria.

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What is Addiction?

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

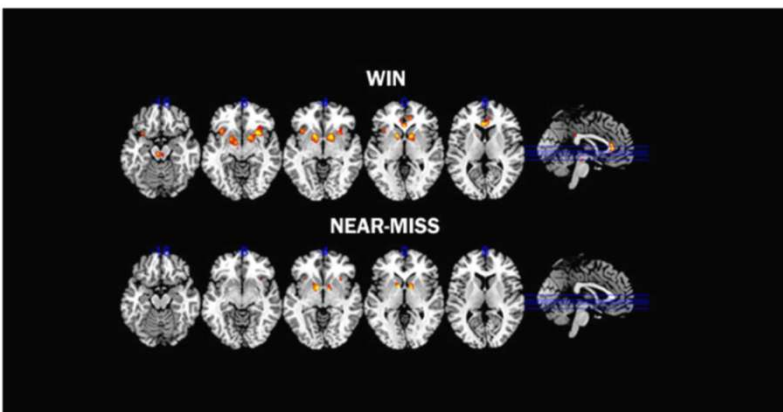
Win or lose, persons with a gambling disorder still feel an overwhelming craving to return to *the casino* and get their fix.



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Gambling and the Brain

Courtesy, with permission: Luke Clark



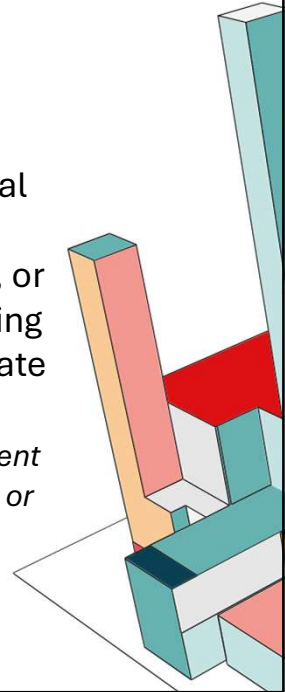
Players who *almost* win a game of chance have similar brain activity in reward pathways to those who actually win.

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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*).

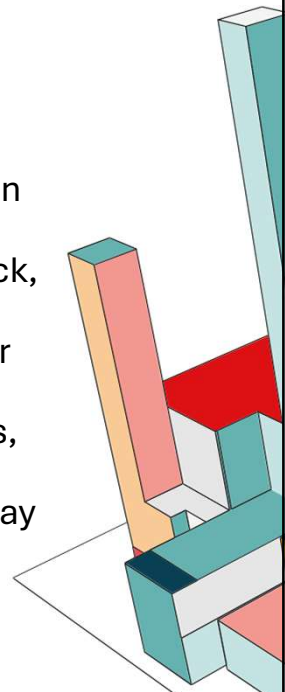


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Gambling Disorder

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*)



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WHEN DOES GAMBLING BECOME PROBLEMATIC?

- Secretive about his/her gambling habits/behavior.
- Defensive when confronted.
- Unaccounted for mood changes.
- Isolation and withdrawal from family and friends.
- Missing personal items such as jewelry, other valuables.
- Trying to win back losses by more gambling.
- Looking for bailouts to resolve financial problems.



*Step 1: powerless over gambling/gaming —
our lives have become unmanageable*

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**AWARENESS
BUILDS
STRONGER
FUTURES**

**PROBLEM GAMBLING
AWARENESS MONTH**
— LEARN. CONNECT. STRONGER FUTURES.

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**KNOW THE SIGNS OF
A GAMBLING PROBLEM**

- Thinking about gambling all the time.
- Feeling the need to bet more money and more often.
- Feeling restless or irritable when trying to cut down or stop gambling.
- Gambling despite negative consequences.

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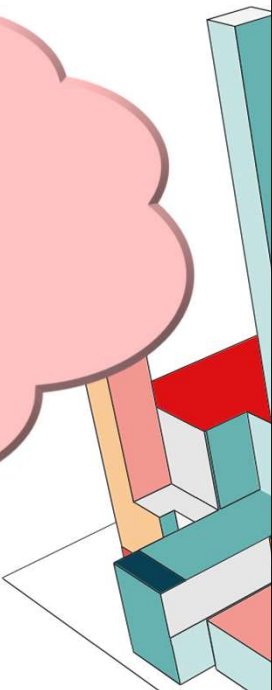


Gambling Treatment

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“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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ENGAGING CLIENTS WITH PROBLEMATIC GAMBLING

Be familiar with the most common crises of those with a gambling problem and be ready with some problem-solving strategies that emphasize engagement in the treatment process:

“I understand and I can help you...”

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COMMON CONCERNS...

				
Financial conflicts “I’m losing my house...”	Family conflicts “My spouse is leaving me”	Mood stabilization “I can’t go on like this anymore...”	Vocational conflicts “I’m going to lose my job”	Legal conflicts “I’m about to go to jail...”



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Models Utilized for Gambling Treatment

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



SBIRT

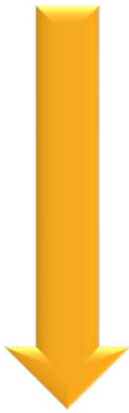
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Harm Reduction

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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

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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

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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.

**High Risk Gambling – Situations When You Are:**

- ✓ 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.



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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



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ORDER AWARENESS MATERIALS AT NO COST PROMOTE GAMBLING AWARENESS



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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.

<https://responsibleplay.org/>

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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.

<https://responsibleplay.org/>

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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



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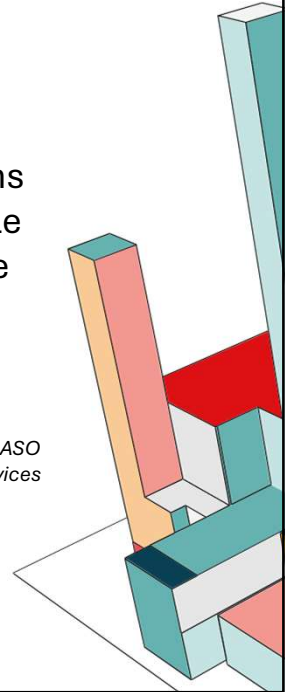
MARYLAND'S NO COST TREATMENT

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>



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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/>



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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*) Sports Betting and Fantasy Sports
- After a minimum of two years, you must **request removal** 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 **final decision** about removal from the VEP list.

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



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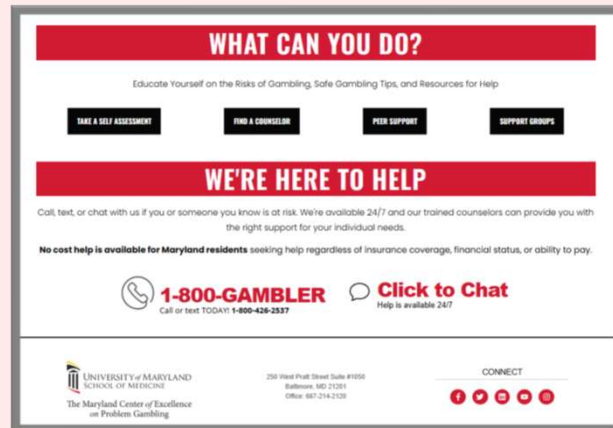
Find ways to connect with your community and Help Yourself!

- 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"

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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>

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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



Carin Miller, CPRS, RPS
Western Maryland
Cell: 410-299-1308



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



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



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THE CENTER'S PEERS: *Their Experience and Journey to Recovery*



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<https://www.youtube.com/watch?v=bFAEm4G3Q4g>
<https://www.mdproblemgambling.com/facts/>

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Tuesday, March 10, 2026



NATIONAL GAMBLING DISORDER SCREENING DAY

Did you know?

PEOPLE CAN BE
ADDICTED TO GAMBLING

ABOUT 3 OUT OF 100
PEOPLE HAVE
GAMBLING PROBLEMS

GAMBLING PROBLEMS
OFTEN GO UNDETECTED

RECOVERY FROM
GAMBLING PROBLEMS
IS POSSIBLE

UNDERSTANDING HELPS US GROW

#PGAM2026



**CARING COMMUNITIES,
STRONGER FUTURES**

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True Link

Helping families manage the spending of their loved ones.

True Link works to provide life-changing 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**

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"ASK A FINANCIAL COUNSELOR" GAMFIN WEEKLY FINANCIAL COUNSELING GROUP SESSION

Each week, a rotating team of knowledgeable financial counselors and peer support specialists will host the group.

These sessions are a chance to get expert financial guidance, hear from people with lived experience, ask your own questions, and connect with others facing similar financial challenges.

<https://luma.com/gamfin?k=c>

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NATIONAL GAMBLING RESOURCES

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>

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ASSOCIATION OF PROFESSIONALS TREATING PROBLEM GAMBLING - APTPG

Mission Statement:

We are mental health and addiction professionals working together to advance the most effective means to identify and to treat problem gambling behaviors and gambling disorders, while providing a common voice for our colleagues.

Meetings are held quarterly on Saturday mornings from 9 AM to 12 PM at the New Jersey Law Center (**hybrid**). Splendid Breakfast at 8:30 AM; Meeting begins at 9:00 AM when the Law Center is available.

For more information contact President Luke Roche
E-mail: lukeroche125@gmail.com

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MARYLAND RESOURCES

Gambling Helpline: 1-800-GAMBLER



Maryland Center of Excellence on Problem Gambling:

- mdproblemgambling.com
- helpmygamblingproblem.org

The Parent's Place of Maryland:

<https://www.ppmmd.org/contact/>

Local GA Meetings: <http://dmvgamblinghelp.org>

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

<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>

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WAYS THE CENTER CAN PROVIDE YOU SUPPORT

Free!

- 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



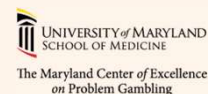
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