

Maryland Center of Excellence on Problem Gambling

*Increased Access and the Rapid Progression Part 2:
Hear a Personal Story of a Mom and Wife whose
Problematic Gambling Severely Impacted her Family*



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Today's Presenters:

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Learning Objectives

By the end of this training attendees should:

- *Have a better understanding of the increased access and newer forms of gambling available within our state.*
- *Have a better understanding of why we are seeing an increase in female callers reaching out for help attracted to some of the newer forms of gambling and why it may be progressing at such a rapid pace.*
- *Have a better understanding of how problematic gambling can severely impact the entire family from the perspective of a mother and wife.*
- *Be better able to recognize the signs and have a conversation with someone who may be at risk or already struggling with a gambling disorder.*
- *Know some of the resources available and what may be helpful to offer someone you may know struggling with problematic gambling.*



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Mission Statement

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

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



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Key Initiatives and Resources



Public Awareness



Prevention Programs



Public Policy



Research



Free Training with CEUs



**Provider Referral
Directory**



Peer Recovery Support

Maryland Problem Gambling Helpline
1-800-GAMBLER

Call/Text/Chat

Defining Gambling

Gambling is the act of risking money or something of value, including money and property, on an activity that has an **uncertain outcome**.

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.

~ Gamblers Anonymous, 1994

Types of Gambling

Can you think of others?

- Bingo
- Sports betting
- Fantasy sports
- Lottery tickets
- Scratch Offs
- Casino games (slots, table)
- Card or domino games when played for money
- Games of skill played for money: pool, darts, shuffleboard, golf
- Loot Boxes
- Social gaming
- E-sports
- Video Lottery Terminals (VLT)
- Electronic Gaming Machines (EGM)
- Online poker, gin-rummy, etc.
- Horse racing/dog racing
- Stock market/ day-trading
- Cryptocurrency
- Predictions Market explained on later slide



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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
Predictions Markets/Crypto/Day Trade	18



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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)*

Why do people gamble?



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Data Phones and Pads Introduced late 1990's

We already know that phones and other electronic devices are becoming extremely addictive at an earlier age. Add money to the equation and you've just injected steroids into an already primed brain.



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OFFSHORE ONLINE SPORTSBOOKS: BECOME AVAILABLE IN THE MID-1990'S:



2009 CRYPTOCURRENCY INTRODUCED:

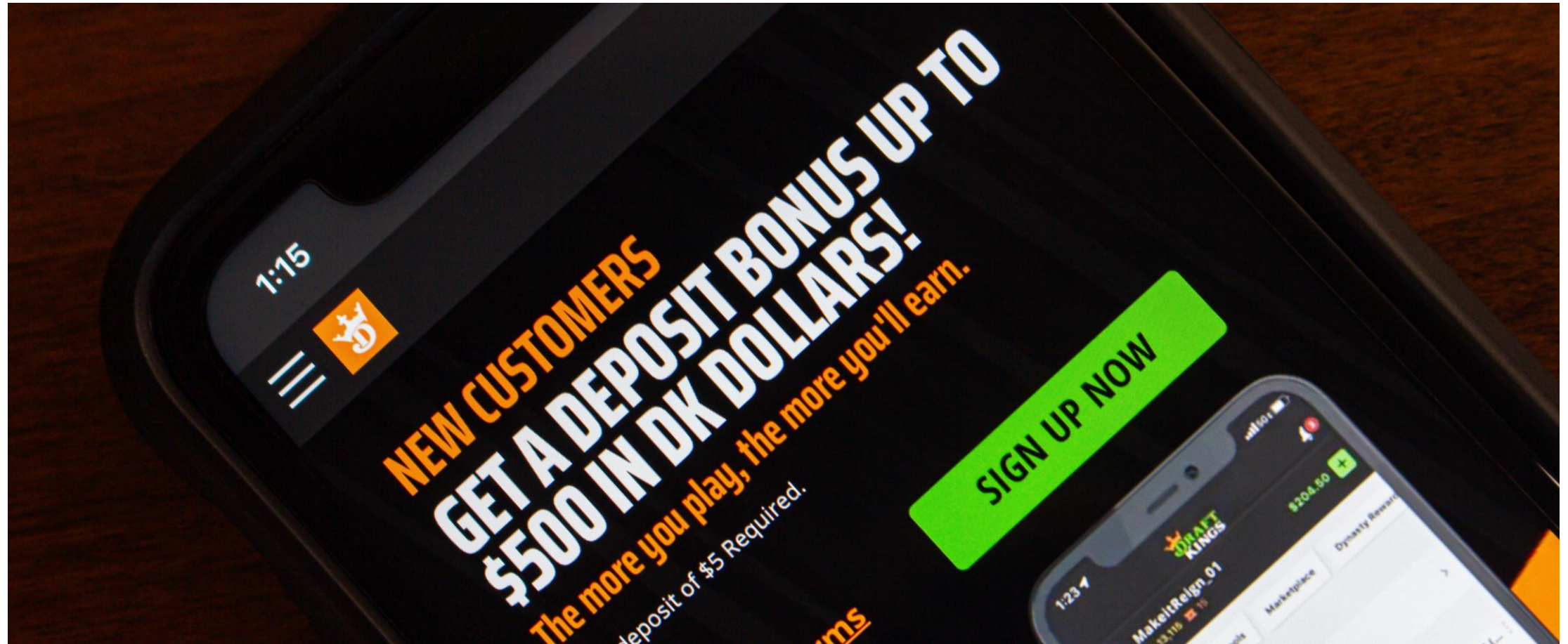
- 2009 Bitcoin Created
- 2010 Early trading forms and primitive exchanges appear
- 2011-2013 Online Crypto trading expands rapidly
- 2013-2017 Mainstream awareness grows exchanges like Coinbase and Kraken become more popular.
- 2017 Huge Crypto Boom
- 2020 Onward Crypto Trading becomes widely integrated into mainstream finance.



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AS THINGS PROGRESS ONLINE SPORTS GAMBLING LAUNCHES IN DECEMBER 2021:



NEW TO THE SCENE PREDICTIONS MARKETS:

Definition: Online Platforms where users buy and sell contracts based on the outcomes of future real-world events using Platforms such as Polymarket: A decentralized, global cryptocurrency-based platform and Kalshi heavily regulated on traditional financial exchanges.

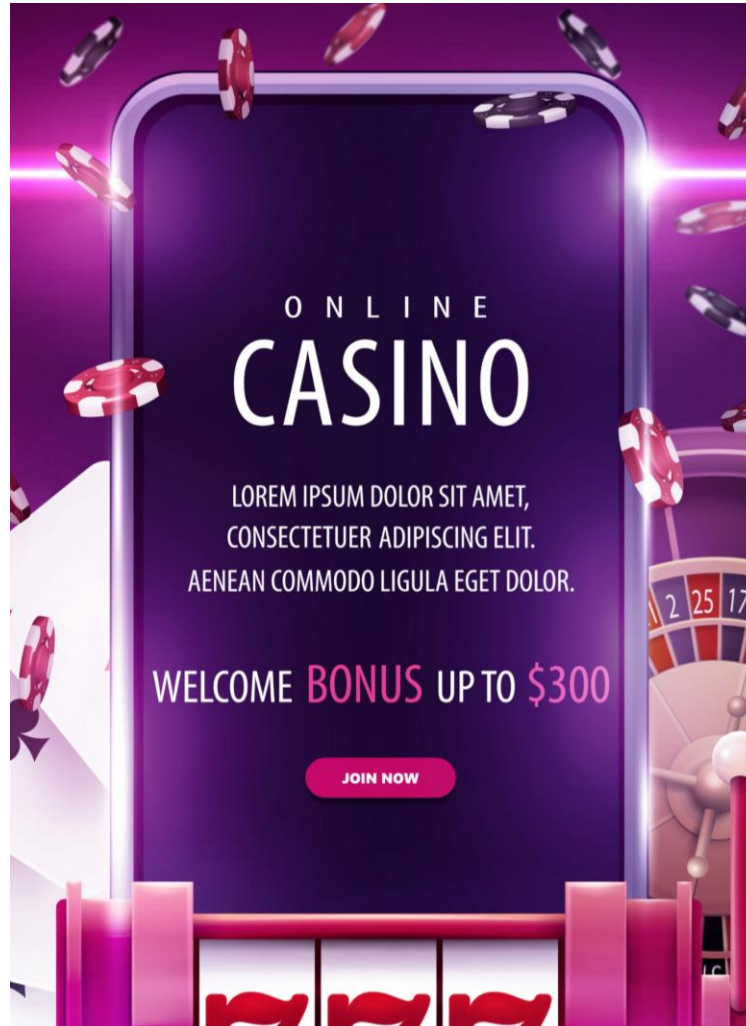
- Financial economic measures such as interest rates.
- Political predictions such as who will win an election and even a war.
- Entertainment and Pop Culture Markets such as Oscar winners.
- Science and technology such as space launches, AI breakthroughs, and tech product releases.
- Corporate Predictions such as Product launching or sales numbers.
- Binary markets Yes or No questions such as will it rain tomorrow.
- Scaler Markets such as how many hurricanes will occur this season or what will the rate of inflation be during a particular month.
- Sports predictions such as outcomes of games, championships, player stats, Super Bowl Winners, NBA Finals outcomes, MVP awards, etc.



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AS THINGS PROGRESS ONLINE CASINOS ARRIVE ON PHONES AND ONLINE:



WOMEN & MOBILE/ONLINE GAMBLING

Women are participating in gambling activities in increasing #s

- Women tend to prefer more private forms of **gambling via apps, online platforms, mobile slots.**
- Women, by contrast [to men,] are more likely to engage in chance-based gambling—slots, online bingo, lottery.
- 59% of female online gamblers prefer gaming on mobile devices
- Increasing accessibility provided by digitalization and mobile devices has played a significant role, offering greater flexibility for time-poor players, such as mothers.
- Women are more likely to begin gambling later in life, but tend to progress into disordered gambling at a much quicker rate than men.
- Private forms of gambling can hide the moment when their gambling transitions from casual to problematic.

GAMBLING AS AN ESCAPE

“The majority of women gamble for escapism. They’re escaping societal pressures, they’re escaping job pressures, they’re escaping a relationship issues, domestic violence, trauma, financial problems, single motherhood.”

GAMBLING AS AN ESCAPE

- Women's gambling is often triggered by feelings: boredom, despair, loneliness, grief, and family/relationship pressures.
- Presents a higher risk of gambling-related suicidal ideation than the general public.
- Higher mental health problems in female problem gamblers than in male problem gamblers.

<https://gamblinghelp.org/shining-the-light-on-women-and-problem-gambling-for-womens-history-month/>



When Does Gambling Become Problematic?

- ✓ Preoccupied with gambling
 - Reliving past gambling experiences
 - Planning the next activity
 - Thinking of ways to get money with which to gamble
- ✓ Increasing betting amount to achieve the same desired excitement
- ✓ Secretive about his/her gambling habits/behavior, and defensive when confronted
- ✓ Unaccounted for mood changes



When Does Gambling Become Problematic?

- ✓ Trying to win back losses by more gambling
- ✓ Lying about the extent of gambling
- ✓ Gambling to escape problems
- ✓ Isolation and withdrawal from family and friends
- ✓ Missing personal items such as jewelry, other valuables
- ✓ Trying to unsuccessfully control, cut back, or stop gambling behavior
- ✓ Restless or irritable when not gambling
- ✓ Looking for bailouts to resolve financial problems



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Gamblers Anonymous 20-Questions

<https://www.gamblersanonymous.org/ga/content/20-questions>

1)Did you ever lose time from work or school due to gambling?

2)Has gambling ever made your home life unhappy? Were you reluctant to use "gambling money" for normal expenditures?

3)Did gambling make you careless of the welfare of yourself or your family?

4)Did you ever gamble longer than you had planned?

5)Have you ever gambled to escape worry, trouble, boredom, loneliness, grief or loss?

6)Have you ever committed, or considered committing, an illegal act to finance gambling?

7)Did gambling cause you to have difficulty in sleeping?

8)Do arguments, disappointments or frustrations create within you an urge to gamble?

9)Did you ever have an urge to celebrate any good fortune by a few hours of gambling?

10)Have you ever considered self-destruction or suicide as a result of your gambling?

11)Did gambling affect your reputation?

12)Have you ever felt remorse after gambling?

13)Did you ever gamble to get money with which to pay debts or otherwise solve financial difficulties?

14)Did gambling cause a decrease in your ambition or efficiency?

15)After losing did you feel you must return as soon as possible and win back your losses?

16)After a win did you have a strong urge to return and win more?

17)Did you often gamble until all your money was gone?

18)Did you ever borrow to finance your gambling?

19)Have you ever sold anything to finance gambling?

20)Have you ever considered self-destruction or suicide as a result of your gambling?



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Sharing Their Personal Story:



Allie Dickman
Wife, Mother, and
Person in Recovery



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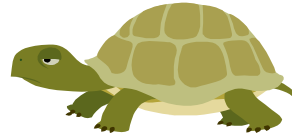
Risk Factors for Gambling Related Harms

- Male
- An early *big* win
- Single, Separated, Divorced, or Widowed
- Major Life Transitions
- Gambling before legal age
- Lower Socioeconomic status/financial duress
- Adverse Childhood Events/Trauma
- Family History of gambling or other addictive disorders
- 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



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.

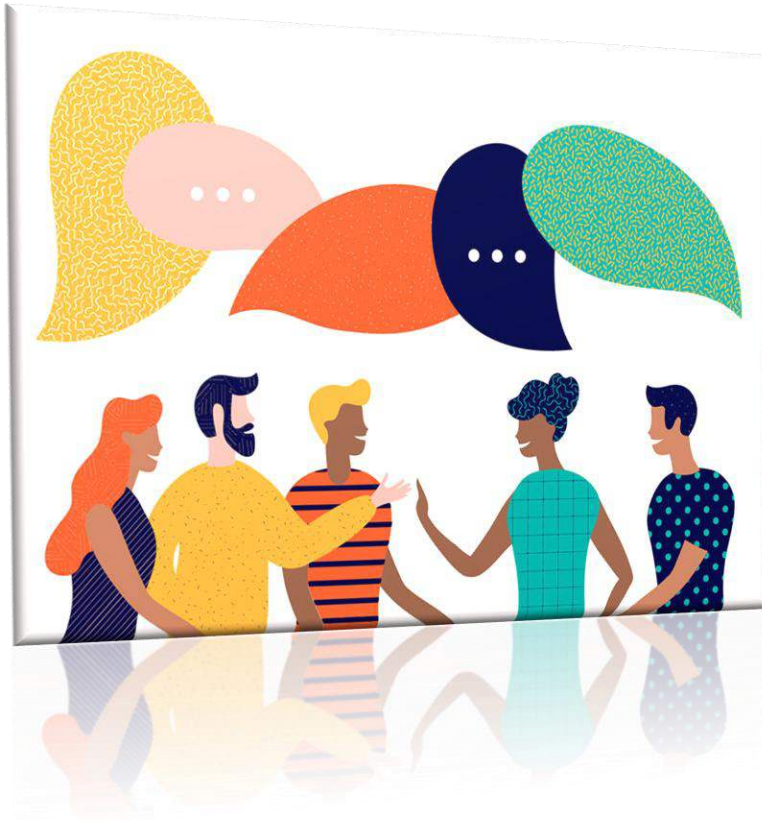


High Risk Gambling – Situations When You Are:

- ✓ 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.



Start the Conversation



- Choose the right time to start the Conversation.
- Let the person know you are concerned for them in a caring manner.
- Be specific about the behaviors you have seen.
- Listen non-judgmentally to what the person is saying.
- Reassure them you are willing to help and connect them to resources.
- Let them know resources, support, and free counseling is available to them.



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Tools and Resources



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Help Seeker Website

<https://helpmygamblingproblem.org>

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

Click to Chat

English



PROBLEM GAMBLING

GETTING HELP

RESOURCES



DID YOU KNOW:

Gambling Is More Dangerous Than You Think

Young adults are at a higher risk for developing gambling disorders. Whether it's sports betting or other gambling... it is widely prevalent among ages 18-25. Most are using mobile apps that make it **easier to access funds** and **rapidly place bets** – leading to compounded risk.



Get Help Now!

1-800-GAMBLER

1-800-426-2537

Call, Text, or Chat



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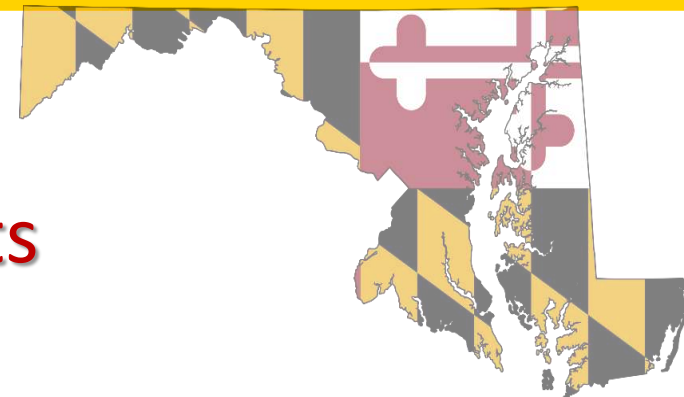


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Maryland Center of Excellence on Problem Gambling's Certified Peer Recovery Specialists



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Email: Kenneth.Crawford@som.umaryland.edu

Peer Support for Gambling at the Center



Offer guidance and support to limit, stop or control gambling



Connecting help seekers to no cost treatment, support groups, credit counseling, voluntary exclusion program, etc.



Inspire hope and optimism navigating recovery goals



Advocate that recovery is possible through lived experience

Peers: Their Experience and Journey to Recovery

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

GET THE FACTS ON PROBLEM GAMBLING.

20% OF
PEOPLE WITH
A GAMBLING
PROBLEM
FILE FOR
BANKRUPTCY.

For help, call 1-800-GAMBLER
or visit HelpMyGamblingProblem.org

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Peers: Their Experience and Journey to Recovery

MDCEPG
710 subscribers

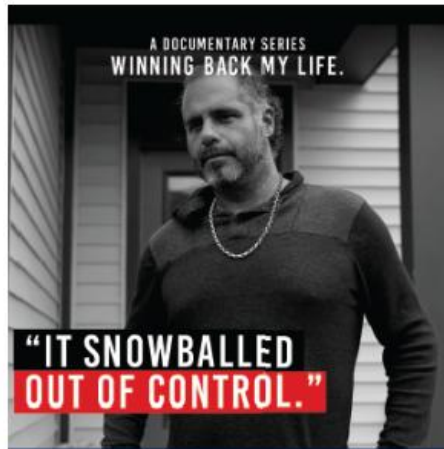
Subscribe

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Share

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.



WHAT CAN YOU DO?

Educate Yourself on the Risks of Gambling, Safe Gambling Tips, and Resources for Help

[TAKE A SELF ASSESSMENT](#)[FIND A COUNSELOR](#)[PEER SUPPORT](#)[SUPPORT GROUPS](#)

WE'RE HERE TO HELP

Call, text, or chat with us if you or someone you know is at risk. We're available 24/7 and our trained counselors can provide you with the right support for your individual needs.

No cost help is available for Maryland residents seeking help regardless of insurance coverage, financial status, or ability to pay.

**1-800-GAMBLER**
Call or text TODAY! 1-800-426-2537

**Click to Chat**
Help is available 24/7

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250 West Pratt Street Suite #1050
Baltimore, MD 21201
Office: 667-214-2120

CONNECT


<https://winningbackmylife.com>



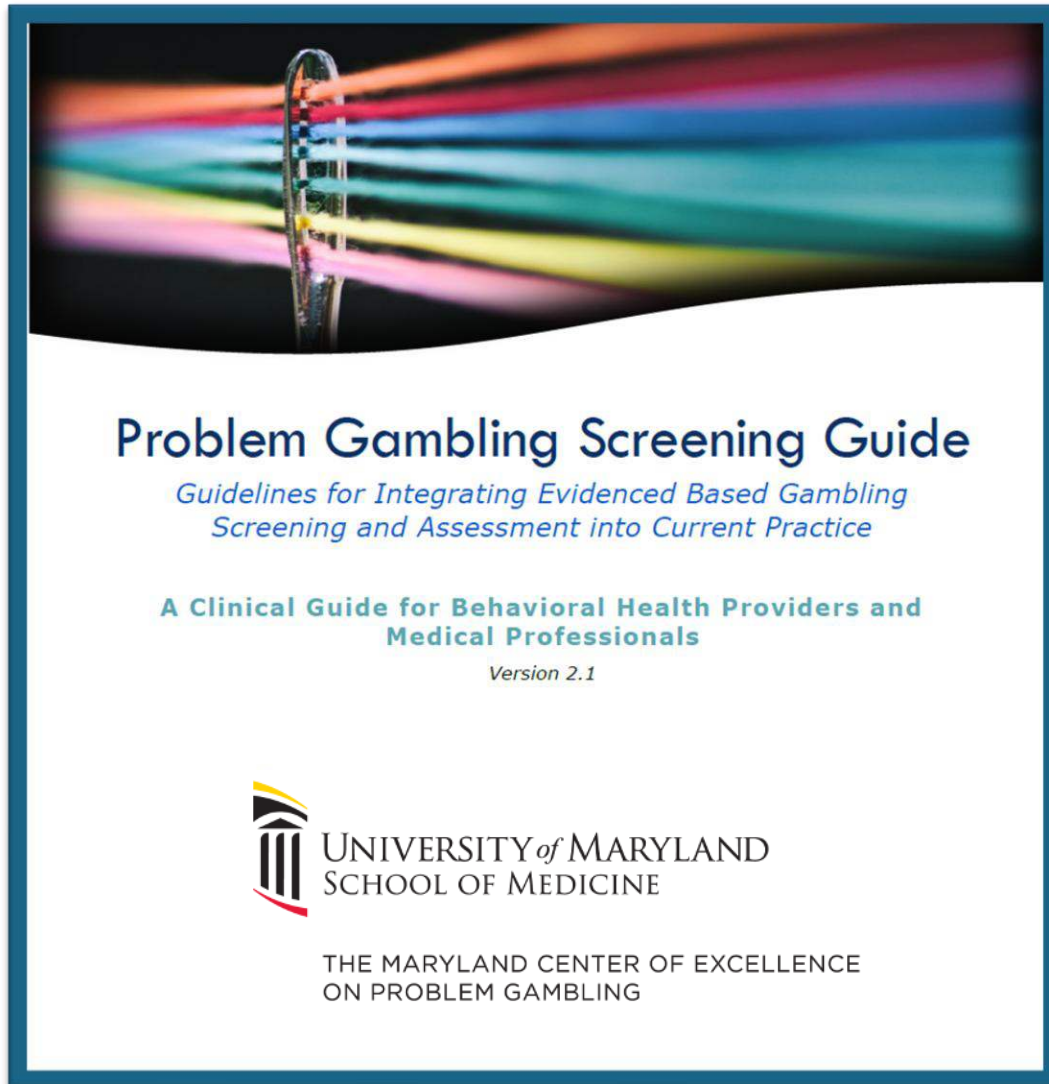
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Gambling Disorder: A Hidden Addiction The Elephant in the Room!

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



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

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

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 impacted by gambling harms at **no cost** regardless of insurance coverage or ability to pay.

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



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Maryland Lottery & Gaming Control Commission's Voluntary Exclusion Program (VEP)

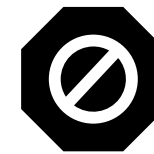


- A Program for individuals who wish to **voluntarily ban themselves** from Maryland casinos, the Maryland Lottery, and/or Bingo Halls (*Instant Bingo Machines at Instant Bingo Facilities with 10 or more machines*) and **NOW** Sports Betting and Fantasy Sports
- After a minimum of two years, you must 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>



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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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

MARYLAND RESOURCES

Gambling Helpline: 1-800-GAMBLER



Maryland Center of Excellence on Problem Gambling:

- mdproblemgambling.com
- helpmygamblingproblem.org

Parent's Place of Maryland:

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

Local GA Meetings:

<http://dmvgamblinghelp.org>

Faith-based Advocacy & Assistance via the 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>



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>

Resources for Problematic *Gaming*

- Delaware's Gaming Website:

www.dangerouslevels.org

- Entertainment Software Rating Board (ESRB):

<https://www.esrb.org/tools-for-parents>



- Reboot and Recover:

<https://rebootandrecover.org/>

- Online Gamers Anonymous:

<https://www.olganon.org/home>

- Game Quitters *by Cam Adair*:

<https://gamequitters.com/video-game-addiction/>



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Order Awareness Materials at No Cost Promote Gambling Awareness

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**Problem Gambling
FREE Resources
& Materials**

Scan the QR Code
to begin your order



El Juego y la Familia
Gambling and the Family

Signs of a Gambling Problem
Gambling Peer Support

GAMBLING: High vs Low Risk
If you think it's a problem, it may be a problem.

TENGA LA CONVERSACIÓN
HAVE THE CONVERSATION
about the risks of gambling and how to keep

Is YOUR GAMBLING OUT OF CONTROL?
• 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?
An answer of "yes" to either or both of these questions may indicate a problem with gambling.

1-800-GAMBLER

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

SPORTS BETTING
throwing you a CURVE BALL?
Don't Strike Out, Call: **1-800-GAMBLER**

DON'T GET SACKED BY RECKLESS BETTING
Know The Odds & Set A Limit

Is your sports betting becoming a problem?
call, text or chat **1-800-GAMBLER**

NO COST HELP FOR PROBLEM GAMBLING

**HAVE THE
CONVERSATION...
1-800-GAMBLER**

About the risks of
gambling and...
**How to keep
gambling safe**

**Call, Text (1-800-426-2537)
or Chat (HelpMyGamblingProblem.org)**



- Confidential, 24-7
- Knowledgeable listeners
- Resources for help and information
- Referrals to counselors

HelpMyGamblingProblem.org

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Join our Mailing List

<https://www.mdproblemgambling.com/join>

Stay up to date on Center initiatives

Learn how you can get involved:

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



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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

Questions and Comments



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*Thank
you!*

www.mdproblemgambling.com
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