Problem Gambling

Loreen Rugle, Ph.D., NCGC-II
Program Director, Maryland Center of Excellence on Problem Gambling

Lrugle@psych.umaryland.edu
www.mdproblemgambling.com

Funded by DHMH/ADAA
Maryland teacher with gambling problem sentenced for embezzlement

On behalf of Nathans & Biddle, LLP posted in Embezzlement on Friday, March 8, 2013.

White collar crimes are prosecuted very seriously, and convictions can lead to very serious penalties. In fact, long after any formal sentence has been served for things such as computer crimes or bank fraud, it can be very difficult for a person to move on with his or her life as it is tough to find a job when one has a criminal history. For these reasons among others, those who may face such charges are wise to seek legal counsel as soon as possible.

Embezzlement is one white collar crime that can lead to very harsh penalties. A former Worcester County, Maryland, teacher was found guilty of this charge late last month after reportedly taking more than $430,000 from the county's teacher's union. The woman, who has admitted to the allegations, was reportedly struggling with a major gambling addiction, which led to the embezzlement.

According to prosecutors, during a three-year period the woman visited casinos more than 600 times, spending more than $1 million on gambling.
• Fired Warren law clerk ordered to Gamblers Anonymous

• Jul 7, 2013 - A fired Warren law clerk on probation for an *embezzlement* charge has been ordered by a judge to undergo intensive counseling for *gambling* ...
Funded by DHMH/ADAA

Hartford Times
Police: Gambling debt led Madison County woman to bank robbery
MARSHALL - A woman robbed a Wachovia bank branch on Wednesday to cover video-gambling debts, authorities said.

Jane Doe was charged Thursday with felony larceny and felony bank robbery.

Law enforcement officials said the woman, who is currently in custody, stole $2,000 from the bank.

Woodbridge woman charged with embezzling from Fairfax school

InsideNoVA.com
Woodbridge woman charged with embezzling from Fairfax school

Chas Beat
02.01.2010 2:20 pm
St. Peters woman sentenced to five years in prison for forgery loans to feed gambling habit

NorwichBulletin
More women struggle with gambling addiction

The Herald
Texan gets prison for $3.6 million embezzlement

New Haven Register
More women are becoming problem gamblers

Women Addicted To Gambling
Not Just For Men, It's A Compulsion That Affects Growing Number Of Women

Family fighting to have VLTs banned
A man in western Newfoundland who believes video lottery terminals led to the death of his daughter is campaigning to have the gambling machines banned.

CBC News
Keith Piercey of Corner Brook said Thursday that he's determined to fight for a bill that would ban the machines.

A growing number of women are developing a gambling habit, as well.

In the 1980s, Melanie Morgan was a successful TV anchor. But her gambling addiction cost her her job and nearly her life.

The Buffalo News
Embezzling grows from addiction to casinos

The Associated Press
HOUSTON (AP) — A federal judge in Houston has ordered a former accounting supervisor convicted of embezzling more than $3.6 million to serve five years in prison for a former accounting supervisor to leave the country.

(WCCO) Four women have been charged with or convicted of theft in the past month and prosecutors said all spent the money they stole at casinos.

Ex-unions treasurer latest to be convicted
by Bob Hertel, News Staff Reporter

The former treasurer was charged with theft in 2009.

The former treasurer was charged with theft in 2009.

The former treasurer was charged with theft in 2009.

The former treasurer was charged with theft in 2009.
MARYLAND CENTER of Excellence on Problem Gambling
Maryland COE on Problem Gambling
Funded with a 3 year grant (2012-2015) from DHMH/ADAA

Purpose:
- Identify and promote problem gambling treatment resources
- Provide Maryland based prevention and research initiatives
- Establish problem gambling lending library resources
- Conduct Public and Professional Awareness Outreach Campaigns
- Manage Maryland Problem Gambling Hotline:
  1-800-522-4700
Question:

What percentage of adults have gambling either in the past year or lifetime?
Answer: HOW MANY #1

90%
What is Gambling?

• If you bet on a horse, that’s gambling.
• If you bet you can make three spades, that’s entertainment.
  • If you bet cotton will go up three points, that’s business.
    • If you play bingo at your church, that’s charity.
      • What’s the difference?

• Gambling is any activity or game where you risk something of value or money on an outcome that is not guaranteed.
How many adults in Maryland have a gambling problem?
WHAT DOES THIS REPRESENT?
WHAT DOES REPRESENT?

Capacity 71,008 x 2 = 142,016

Represents less than the 154,400 Adult Problem Gamblers in MD

Another 397,900 classify as At Risk
• Risk Factors (Maryland 2011 Study)
  – Male
  – Single
  – African American
• Individuals who have ever gambled in lifetime compared to non-gamblers more likely
  – To be smokers
  – Have higher alcohol intake
  – Use drugs with higher frequency
Defining Terms

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

**Gambling Disorder:** Current DSM5 diagnosis

**Pathological Gambling:** DSM- IV diagnosis

**Problem Gambling:** Characterized by difficulties in limiting money and/or time spent on gambling [impaired control] which leads to adverse consequences for the gambler, others, or for the community. (Neal, 2005).
At Risk Gambler: someone who is at risk for becoming a problem or pathological gambler because:

a) they evidence some adverse consequence(s) from gambling but no symptoms of loss of control; OR

b) they evidence some symptoms of loss of control but no adverse consequences; OR

c) they evidence some adverse consequences and loss of control, but not at a level sufficient to meet criteria for problem or pathological gambling; OR

d) they have a gambling frequency and/or expenditure that is significantly above average (especially in the context of their employment status, income, and debt).

Recreational Gambler: someone who is able to maintain control over amounts of time and money spent gambling and who does not experience any adverse effects from gambling.
Diagnostic Changes DSMIV to DSM5
DSM 5

- Reclassified under: Substance-Related and Addictive Disorders
- So far only “Non-Substance-Related Disorder included
- Renamed: Gambling Disorder
Gambling Disorder

A. Persistent and recurrent problematic gambling behavior leading to clinically significant impairment or distress, as indicated by the individual exhibiting four (or more) of the following in a 12-month period.
Diagnostic Criteria

1. Needs to gamble with increasing amounts of money in order to achieve the desired excitement
2. Is restless or irritable when attempting to cut down or stop gambling
3. Has made repeated attempts to control, cut back, or stop gambling
4. Is often preoccupied with gambling (etc)
5. Often gambles when feeling distressed (e.g., helpless, guilty, anxious, depressed)
6. After losing money gambling, often returns another day to get even (“chasing one’s losses”)
7. Lies to conceal the extent of involvement with gambling
8. Has jeopardized or lost a significant relationship, job, or educational or career opportunity because of gambling
9. Relies on others to provide money to relieve desperate financial situations caused by gambling.
Specifiers

• Episodic:
  – Met criteria at more than one time pt. with sx’s subsiding in between for several months

• Persistent
  – Continuous sx’s for multiple years

• Early Remission: no criteria for 3-12 mos.

• Sustained Remission: no criteria for 12 or more mos.

• Severity
  – Mild: 4-5 Criteria
  – Moderate: 6-7 Criteria
  – Severe: 8-9 Criteria
Differential Diagnosis

• Nondisordered Gambling
  – Professional Gambling
  – Social Gambling

• Manic Episode
  – Key – Not better explained
  – Person may exhibit manic like behavior during gambling episode
Differential Diagnosis

- Personality Disorders
  - If criteria met for both, both can be dx’d
- Other Medical Conditions
  - Dopaminergic medications
GAMBLING IS SIMILAR TO ALCOHOL USE...

Legalized gambling is a recreational activity enjoyed by many people.

There are age restrictions limiting use by minors.

Opportunities to gamble are numerous, and widely promoted.
GAMBLING IS ALSO QUITE DIFFERENT FROM ALCOHOL USE...

- Fantasies of success
- Unpredictable Outcome
- Not Self-Limiting
- No Biological Test or Tell Tale Signs
- Greater Financial Consequences
- Greater Stigma and Lack of Awareness
- No ADA Protection
What Are Folks with Gambling Disorder Likely to be Referred to EAP for?
<table>
<thead>
<tr>
<th>Gambling Disorder 4/9</th>
<th>Substance Use Disorder 2/11</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Tolerance</td>
<td>1. Using more or longer than intend</td>
</tr>
<tr>
<td>2. Withdrawal</td>
<td>2. Control</td>
</tr>
<tr>
<td>3. Control</td>
<td>3. Time spent in obtaining/use substance</td>
</tr>
<tr>
<td>4. Preoccupation</td>
<td>4. Craving or strong desire/urge</td>
</tr>
<tr>
<td>5. Relieve</td>
<td>5. Failure to meet obligations</td>
</tr>
<tr>
<td>6. Chasing</td>
<td>6. Continued use despite social or interpersonal problems</td>
</tr>
<tr>
<td>7. Lying</td>
<td>7. Important activities given up or reduced</td>
</tr>
<tr>
<td>8. Impact on life</td>
<td>8. Recurrent use in physical hazardous situations</td>
</tr>
<tr>
<td></td>
<td>10. Tolerance</td>
</tr>
<tr>
<td></td>
<td>a. Increasing amount - or</td>
</tr>
<tr>
<td></td>
<td>b. Diminished effect</td>
</tr>
<tr>
<td></td>
<td>11. Withdrawal</td>
</tr>
<tr>
<td></td>
<td>a. Withdrawal syndrome for alcohol - or</td>
</tr>
<tr>
<td></td>
<td>b. Alcohol taken to relieve or avoid withdrawal</td>
</tr>
</tbody>
</table>
Workplace Warning Signs

• Decreased productivity
• Increased absences or lateness
• Unaccounted for time
• Credit card/expense account misuse
• Requesting pay advances/loans
• Calls from creditors
Workplace Warning Signs

- Borrowing money from co-workers
- Garnishment of wages
- Erratic behavior and/or moods
- Personal bills sent to work address
- Money or saleable items missing
Problem Gambling as a Co-Occurring Issue: So Why Bother?

- Evidence regarding the risk for gambling problems among individuals diagnoses with substance use and mental health disorders and the cost in particular for not addressing gambling issues in these individuals
Why Bother Screening for Gambling Disorder?

• Evidence of high risk of gambling problems among individuals diagnosed with substance use and mental health disorders.

• Not addressing gambling issues decreases treatment effectiveness and adds to treatment costs.

• Early intervention and treatment work!
Co-Morbidity

- Per DSM5, those with gambling disorder have high rates of SUD’s, depressive disorders, anxiety disorders and personality disorders.
- Up to nearly 1/3 to 1/2 of individuals in SUD treatment identified as problem gamblers (Himelhoch et al, in press; Ledgerwood et al, 2002)
- The more severe the past year SUD, the higher the prevalence of gambling problems (Rush et al, 2008)
- Individuals with lifetime history of mental health disorder had 2-3 times rate of problem gambling (Rush et al, 2008)
OSAM Survey

• 27.6% gambled more when using alcohol or other drugs
• 16.7% used more alcohol or drugs when gambling
• 15.6% gambled to buy alcohol or drugs
Effect on Cost and Treatment Outcome

- For individuals diagnosed with serious mental health disorder, PG associated with depression, alcohol use problems, greater legal problems and higher utilization of MH treatment (this associated with recreational gambling as well) (Desai & Potenza, 2009)
Why Bother

**Lifetime Co-morbidity**

- Although **nearly half** (49%) of those with lifetime pathological gambling received treatment for mental health or substance abuse problems, **none** reported treatment for gambling problems

Kessler et al., 2008 (National Comoribidty Survey Replication)
Health Problems and Medical Utilization

Per DSM5, “Gambling disorder is associated with poor general health...Some specific medical diagnoses, such as tachycardia and angina are more common than in the general population.

- Gambling even 5 times a year (at risk) is associated with adverse health consequences, increased medical utilization and health care costs.
- At risk gamblers more likely to be diagnosed with hypertension, receive ER treatment, experienced severe injury, be obese, have history of mood or anxiety disorder, have an alcohol use disorder and nicotine dependence.
- At risk group comprises 25% of the population.

- National Epidemiologic Survey on Alcohol and Related Conditions (Morasco et al, 2006)
Intimate Partner Violence (IPV) and Problem Gambling

Study of 300 women, consecutive ER admissions (Muehlemann et al, 2002):
• 26% categorized as experiencing IPV
• IPV 10X as likely if partner was problem gambler
• IPV 6X as likely if partner was problem drinker
• IPV 50X as likely if partner was both

Study of 248 Problem Gamblers (43 women, 205 men) (Korman et al., 2008)
• 63% experienced past year assault, injury and/or sexual coercion
• 55.6% perpetrated IPV
• 59.7% victims of IPV
• Presence of lifetime substance use disorder + anger problems increased likelihood of IPV

US Nat’l Comoribidity Survey Replication, N=3334 (Afifi et al., 2009)
Problem and Pathological Gambling (PPG) among those reporting IPV and Child Abuse
  - Dating Violence: 5X rate of PPG
  - Severe Marital Violence: 40X rate of PPG
  - Severe Child Abuse: 2.5X rate of PPG
“You know one if you see one” ---
Director of Substance Abuse Treatment Program, Detroit VA
PG Screening

- Good News
  - Lie/Bet
  - BBGS
  - NODS-CLiP
  - NODS-PERC
  - SOGS
PG Screening

- Bad News
  - Screens don’t work well in clinical practice
  - Give illusion of addressing issue
Gambling Disorder among Individuals Attending Outpt. Substance Abuse Treatment  
(Himelhoch et al)

Individuals Meeting DSM5 Criteria  
(n=203)

Yet in actual clinical practice only 2.5% of clients in SUD treatment screen positive for any gambling problems
Iowa Study

- Data collected by 4 SA Block Grant Agencies
- Baseline 368 Lie/Bet – 4 positives (1%)
- Follow-up 2 agencies switched to BBGS and 2 to NODS-CLiP
  - BBGS: 267 Screens – 6 positives (3%)
  - NODS CliP: 89 screens – 3 positives (3%)
Typical Results of Use of Brief Screens

• What happens in actual clinical practice
• Use screen
• No one endorses items
• What does counselor think
  – None of my clients have any gambling problems
  – Don’t care about the research, my clients are different
  – NIMBY (Not in my back yard or treatment program)
Motivation

• Individuals coming into treatment for a substance use or mental health disorder may have any or all of the following attitudes toward their gambling:
  – Never thought of it as a problem or potential problem
  – Believe it is a solution to their problems (emotional and or financial)
  – Realize it may be a problem, but don’t want to think about giving up “all their fun.”
  – Feel overwhelmed by dealing with just one problem, don’t want to have to think about any others.
I can save time on these Gambling questions…
That’s not why she is here anyway

You’ve never lied About gambling or
Wanted to spend more Money on it, have you?

Phew!
Nobody Cares about gambling here!

No, that’s not a problem
Integrated Assessment

- Incorporating into existing assessments
- How might you ask questions related to gambling in each of these sections of your intake or assessment?
  - Medical
  - Financial
  - Family History
  - Substance Use
  - Psychiatric
  - Recreation
Possible Strategy

Adapted by Illinois SBIRT from DSM5, BBGS, and Elizabeth Hartney, PhD

For the purpose of the next questions, “gambling” means buying lottery tickets, gambling at a casino, playing cards or dice for money, betting on sports games, playing slot machines, video poker or other video gambling, gambling on the internet, betting on horses or dogs, playing bingo or keno.

During the past 12 months have you gambled 5 or more times? ___ Yes   ___ No

If yes continue to next 3 questions ---
### DURING THE PAST 12 MONTHS:

<p>| | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Have you tried to hide how much you have gambled from your family or friends?</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>2. Have you had to ask other people for money to help deal with financial problems that had been caused by gambling?</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>3. Have you ever felt restless, on edge or irritable when trying to stop or cut down on gambling?</td>
<td>Yes</td>
<td>No</td>
</tr>
</tbody>
</table>

If yes to any of the above proceed to next 6 questions
### DURING THE PAST 12 MONTHS:

<table>
<thead>
<tr>
<th>Question</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>4. Have you tried to cut down or stop your gambling?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5. Have you increased your bet or how much you would spend, in order to feel the same kind of excitement as before?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6. Did you think about gambling even when you were not doing it? (Remembering past gambling experiences, or planning future gambling?)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>7. Did you go to gamble when you were feeling down, stressed, angry or bored?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>8. Did you ever try to win back the money that you had recently lost?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>9. Has your gambling caused problems in your relationships or with work?</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Total “Yes” Responses**
Feedback

- **No Gambling**: Score = 0
- **Social Gambling**: Score = 0
- **At Risk**: Score = 1-2
- **Problem**: Score = 2-4
- **Pathological**: Score > 4
Providing Feedback and Enhancing Motivation

Provide affirmation

• Counselor
  – I can see from your response during your assessment that you were being really honest and open. That shows how motivated you are to work on your recovery.
  – Some of your responses about gambling suggest that gambling may have a negative effect on your recovery and I’d like to give you some feedback and information that we can talk about. How does that sound to you?
Providing Feedback and Enhancing Motivation

• Client – OK I guess. I never really thought much about my gambling. My drinking has always been the problem that seems to get me into trouble.

• Counselor – That’s great. I appreciate your willingness to talk about an area that you haven’t thought about before and look at how it might effect your recovery.
Counselor – That’s a great connection you just made. I think that is something to think about. One way we can look at your card playing is to look at the pros and cons. Is that something you’d be willing to do?
Cost – Benefit Analysis

Please list all the benefits you receive from gambling and on a scale of 1-9 list how important each benefit is to you (1 = not important; 9 = extremely important) and lists the costs of gambling (emotional, physical, relational etc as well as financial) and how distressing that cost is on a 1-9 scale (1 = not distressing; 9 = extremely distressing)

<table>
<thead>
<tr>
<th>Gambling Benefits</th>
<th>Importance</th>
<th>Gambling Costs</th>
<th>Distress</th>
</tr>
</thead>
</table>

• After you have made your Cost-Benefit list, look over the list and write down any feelings arise when you think about the balance of benefits and costs of gambling:

• Do any of these costs seem too expensive or too distressing?

• Are there alternative ways of getting any of the benefits?
Cost – Benefit Analysis

• Benefits
  – Fun
  – Relaxation
  – Camaraderie
  – Win money

• Costs
  – Drink at games
  – Wife sometimes upset at time away and coming home drunk
  – Borrow money
Counselor: You did a great job of looking clearly at the things you enjoy about gambling and that you see as benefits as well as some of the downside or costs of gambling. What do you make of that?

Client: Yeah, I think I see what you are getting at. Gambling is fun, but it always seems to lead to drinking. I know how drinking is messing me up, but I never thought about the gambling.
Addressing Ambivalence

• Counselor: I think it is really good that you are able to see both sides of what gambling is about for you. You do have fun gambling, but you can see that it also interferes with your goal of not drinking.

• Client: Yeah, I just always thought it was something fun to do. I didn’t really look at the connection to my drinking.
Brief Advice on Reducing Gambling

- Feedback on personal gambling
- Define levels of gambling and gambling disorder
- Risk Factors for Problem Gambling/Gambling Disorder
- Four steps to reduce risk for gambling problems
  - Limit money
  - Limit time
  - Don’t view gambling as way to make money
  - Spend time on other recreational activities
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.
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. Consider seeking help if this is a concern.

Problem Gambling Helpline, Toll-Free, Confidential, 24/7
1-800-522-4700
or
www.mdproblemgambling.com
My Plan for Gambling in Recovery

• I will spend no more than ___% of my budget which is $____ per month.
• I will spend no more than ____ hours per time I gamble and only gamble _____ times/month.
• I will only gamble at the following low risk activities:
• I will only gamble in the following low risk situations:
• I will be sure to be accountable to the following people about my gambling:
• I will not gamble when I am feeling:
  – Angry
  – Lonely
  – Depressed
  – Stressed
  – Other __________
Identify Your Warning Signs

If you chose to continue to gamble review the list of warning signs below and circle the ones that you think you need to be aware of and monitor.

Some Common Warning Signs of Gambling Problems

• Any increase in gambling behaviors
• Noticing an increase in cravings for other addictive behaviors in connection with gambling
• Using gambling as an alternative to other addictive behaviors
• Gambling to relieve boredom, anxiety or depression
• Feeling the same kind of rush or high when gambling as when using substances
• What are any other signs that you might notice to indicate that gambling might be becoming a problem for you or putting your recovery at risk?
Making a Plan

• What is your plan if you notice any warning signs of problem gambling?
  – Talk to sponsor
  – Talk with counselor
  – Stop gambling
  – Attend GA meeting
  – Develop plan to protect my money
  – Other _________________
Increasing Capacity and Expanding Perspective

• Addressing gambling and gambling problems for individuals presenting with a primary concern of a substance use or mental health disorder is not just about making a diagnosis or finding cases of pathological gambling.

• Rather this approach involves assuring that the impact of gambling on mental health and substance use recovery is an ongoing topic of conversation in treatment, recovery and prevention settings.
RESOURCES:

- Md. Problem Gambling Helpline 1-800-Gambler
- www.mdproblemgambling.com
- www.baltimoregambler.org
- www.facebook.com/BaltimoreGambler
- www.baltimoredicezombies.org
- www.gamblesafewomen.org
- Lori Rugle: Lrugle@psych.umaryland.edu
Thank You

Anyone can slay a dragon, he told me, but try waking up every morning and loving the world all over again. That’s what takes a real hero.