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**University of Maryland School of Social Work’s Financial Social Work Initiative, Consumer Credit Counseling Services of Maryland Partner on Ground-Breaking Research to Tackle Problem Gambling**

[University of Maryland School of Social Work](#_top)’s [Financial Social Work Initiative](http://www.ssw.umaryland.edu/fsw) and Maryland-based non-profit [Consumer Credit Counseling Services of Maryland and Delaware, Inc.](#_top) (CCCSMD) have received a $172, 451grant from the National Center for Responsible Gaming for their study, “Developing and Testing a Brief Intervention for Problem Gambling in Credit Counseling.” The research will use a randomized control trial to test the effectiveness of a unique brief intervention for at-risk gambling among CCCSMD clients. The intervention is designed to reduce problem gambling that can otherwise lead to sometimes catastrophic outcomes, including bankruptcy and financial ruin, but also severe psychological problems, depression and even suicide. Pathological and problem gambling are addictive behaviors that often destroy the lives of affected individuals and their families.

This is the first study of its kind to incorporate universal screening for problem gambling among credit counseling clients, coupled with a targeted brief intervention designed to reduce gambling behavior and ultimately support financial goals.

“As a social scientist focused on behavioral health and financial capability, it just made sense to incorporate screening and intervention for problem gambling into credit counseling programs,” said Jodi Jacobson Frey, PhD, LCSW-C, associate professor and chair of the Financial Social Work Initiative at the University of Maryland, Baltimore (UMB) “Waiting for someone to reach out for help with the gambling is too late – we need to help people see how their problem gambling is affecting not only their financial wellbeing, but also the overall quality of life for themselves and often their families. We can provide immediate access to resources that help to reduce gambling and help those who are struggling get on a path to recovery.”

This research study provides a significant opportunity for the brief intervention, which combines motivational interviewing techniques and text messaging for credit and housing counselors to use with clients who are battling not only problem gambling, but also financial distress. Results from this innovative research will inform best practices for gambling screening and brief intervention. If researchers find that the brief intervention is effective and feasible, it can be implemented at credit counseling organizations nationwide.

“We are thrilled to partner with the University of Maryland School of Social Work’s Financial Social Work Initiative on this project. Financial issues are often the first indicator of a gambling problem, but traditional credit counseling does not address the root cause of the problem. This partnership will allow our counselors to address the financial behavior while also providing resources designed to tackle the underlying addiction,” said CCCSMD President and CEO Helene Raynaud.

**About University of Maryland School of Social Work:**

*The University of Maryland School of Social Work is a highly ranked institution that produces outstanding social workers whose practice advances the well-being of all the people they serve, especially members of populations at risk.* U.S. News & World Report *ranks the School 17th in its latest list of Best Graduate Schools in America.*

**About UMB:**

*Founded in 1807, the University of Maryland, Baltimore is Maryland’s only public health, law, and human services university, dedicated to excellence in education, research, clinical care, and public service. UMB enrolls 6,500 students in six nationally ranked professional schools — medicine, law, dentistry, pharmacy, nursing, and social work — and an interdisciplinary Graduate School. The university provides more than $40 million each year in uncompensated care to Maryland citizens, and receives more than $667 million in extramural research funding annually. For more information about the University of Maryland, Baltimore please visit* [*www.umaryland.edu*](http://email.prnewswire.com/wf/click?upn=zjsqtpxMdwFqWb1zLVOF0eWGWp3hmIBscvZmjij2JqS14Fzz-2FouZv-2FHYOebqPTvtkS6MVTtFqLFU8RNG9CLOxA5Wzwl9Jv8or1VLUedPogDSiReG3nD2Ke6nnVYLgMgYWTPXIlRAxvKzkLbv1HjqQqtRCyTSDmHh-2FGQA-2BY7E0o6-2Beo4Iiazwp5IstIC9qJ4Bxxs3l7VVJC4diuw-2BhF5IeIMdOIcn4wmc-2B7NlqehDem4-3D_TyXVyzhHs-2BX4G4v7BrBLCk3Oc9dhZR00RUllooi4lONfw4pgSHYKnuoZGgNyNu7jo5MZ2XwxLF1n-2BB-2BM6Qm3U7RrTz7327lH51X3PFJf5sIV0mwA25WZbh1Z6cvVSEPS2hLbDtRdiJkyb956NvfrBH-2Bv7bRikXev1QSPi2SimfnpRCfBo-2B0iYAn8LuBoeQ99rrQ9xucjMc9aZlzLxyqyq5n3QTDaE0FHwgIyWiV-2BL1yekMyrhZgmmH1vYLXuDxYC8B9MiYvDKyqcn7UgGSXUL8n9A0MsqZnQ0dwhyXVsxtEr-2FwJOswkjfxwq9K2ryOL1)*.*

**About CCCSMD:**

*Consumer Credit Counseling Service of Maryland, Inc. is an accredited 501(c)(3) nonprofit agency that helps stabilize communities by creating hope and promoting economic self-sufficiency to individuals and families through financial education and counseling. Maryland License #14-01 / Delaware License #07-01*