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Integrating SBIRT for Problem Gambling into Credit Counseling Settings

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Background

- Unlike other addictive disorders, problem gambling and gambling disorder are unique because they are directly responsible for financial harms to individuals and their families including financial insecurity, severe debt and even destitution.^{1,2}
- 1-3% of individuals have a gambling disorder³; unfortunately, fewer than 15% seek any professional help⁴ and very little public funding is spent to improve outreach to persons with gambling disorders or for gambling treatment.⁵

Background (*continued*)

- Consumer credit counseling agencies represent an ideal but underutilized setting to screen individuals and potentially provide brief intervention and referrals for gambling treatment.
- Before developing a screening and intervention protocol, estimates of the prevalence of gambling and at-risk gambling are needed to determine the feasibility of screening individuals seeking credit and debt counseling.
- In addition to prevalence identification, perspectives from the credit counselors and administrators must be assessed to determine the appropriateness of screening and brief intervention in a credit counseling setting.

Research Objectives

Aim 1:

- To develop estimates of gambling participation and at-risk gambling to assess the efficiency of screening 100% of callers to a national consumer credit counseling agency and compare prevalence to national estimates.
- To characterize the sociodemographic and financial characteristics of callers based on level of gambling risk.

Aim 2:

- To test the feasibility of integrating brief screening for problem gambling into credit counseling.

Partnering Organizations

University of Maryland, School of Social Work, Financial Social Work Initiative



Guidewell Financial Solutions

Sample

- Aim 1: Initial callers ($n=1,558$) to a national consumer credit counseling agency from March 1, 2017 to August 31, 2017 and the NESARC Survey (2001-2002).⁶
- Aim 2: Credit counselors ($n=8$) and administrative leaders of national consumer credit counseling agency ($n=4$)

Measures

Aim 1:

- Single-item Gambling Participation
- Brief Biosocial Gambling Screen (BBGS)⁷
- Sociodemographic & Financial Status: age, gender, race/ethnicity, education level, marital status, bankruptcy, total debt

Aim 2:

- Semi-structured interview guide

Characteristics by Gambling Status

	Nongambler (n=1,588; 83.5%)	Low Risk (n=280; 14.7%)	At-Risk (n=33; 1.7%)	<i>p</i>
Age (in years)	47.7	50.4	51.3	.02
Male gender	31.2%	36.5%	36.4%	.20
White Race	38.7%	37.0%	34.4%	.65
Latino Ethnicity	4.7%	2.9%	3.0%	.17
African American Race	50.2%	55.0%	57.6%	.14
Asian Race	3.0%	3.9%	<.1%	.41
Native American	0.4%	0.4%	0%	--
Any College Education	66.8%	62.8%	69.7%	.40
Never Married	36.4%	42.3%	51.5%	.60
Formerly Married	25.9%	25.5%	30.3%	--
Married	30.5%	32.3%	18.2%	--
Employed fulltime	62.7%	65.3%	51.6%	.18
Income	\$46,798	\$48,658	\$51,326	.16
Declared Bankruptcy	18.8%	18.6%	27.3%	.47
Total Debt	\$129,741	\$133,657	\$137,463	.35

BBGS Screening

	Credit Counseling <i>n</i> =1,904	NESARC <i>n</i> =42,038
STEM QUESTION: Have you ever gambled at least 5 times in any one year of your life?	16.5%	27.8%
Brief Biosocial Gambling Screening Questions	<i>n</i> =312	<i>n</i> =11,138
BBGS 1: During the past 12 months, have you become restless, irritable or anxious when trying to stop or cut down on gambling?	7.4%	0.4%
BBGS 2: During the past 12 months, have you tried to keep your family or friends from knowing how much you gambled?	6.7%	1.5%
BBGS 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?	6.7%	0.4%
At-risk gambling (among lifetime gamblers)	10.3%	1.8%

Focus Groups – Preliminary Results

Some Emerging Themes from the Counselors:

- Differing definitions of gambling and problem gambling behavior among counselors and clients
- Using terms to normalize behavior, like “entertainment” might normalize behavior too much.
- Counselors suspect that many clients are not being honest in responses to screener.

Focus Groups – Preliminary Results

Some Emerging Themes from the Counselors:

- Some counselors hesitant to ask all of the screening questions in fear that clients will become defensive.
- Some counselors believe that without the screening questions, clients will not admit to problem gambling.
 - However, even with the screening questions, probing is needed.

Focus Groups – Preliminary Results

Some Emerging Themes from the Counselors:

- Stigma and shame continue to be prevalent among clients who are engaging in gambling behavior.
- Denial also seems to be prevalent among callers
- Counselors would like ability to follow-up more with clients and to offer resources in addition to Gambling Anonymous.

Discussion

- The percentage of callers reporting at-risk gambling suggests that consumer credit counseling may be an appropriate place to screen for problem gambling.
- The use of a lifetime gambling question as a prescreen may decrease burden to callers and staff as most screenings would only add the single question to the overall assessment.

Discussion (*continued*)

- Need to compare quantitative data to qualitative responses to integrate data fully and conclude how well BBGS is working in credit counseling – are the questions the best for the setting?
- Counselors are surprised there are not more people identifying as gambling and when people do identify, they want more resources to offer – potential for development of a brief intervention.

Strengths and Limitations

- The current study is limited by the number of individuals reporting at-risk gambling and sample size differences between the NESARC and the current study.
- The credit counseling organization is only one in the country, but it is a national provider of credit counseling services.

Next Steps

- Complete final qualitative analysis of focus groups and individual leadership interviews.
- Share and discuss final results with funder and credit counselors.
- Discuss potential next steps regarding continued use of gambling screen in assessment and possible next steps for development of brief intervention.

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More Questions?

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