**UMB and Guidewell Financial Solutions Partner on NCRG Problem Gambling Grant**

[University of Maryland, Baltimore School of Social Work](http://r20.rs6.net/tn.jsp?f=0018Po1bMYeiLKkI3BIP7AD1L4-Ls3Ks9M5KBrZjzdZ20sT127Z_4TShuCXkQdLr-r6_5VlpmMN_phPbarMF3NJY2_pg6qsihvpEScHnJI6_Z66Ee-jjbIsYrrT0TZ1BCZeRnvZjFDUJKCDO4RM3Z1ApK2hCn6dziGp89y7ymN_K6bSuJkxRl_ReGf3uYAcZILgDkgGZFwxTMe_3oZ75fAeNt5A6H5mx8c42Kbotbacjx5hvzuZUoz8bV9OWJGupAtLRFzz0BENhenHtkzwN66qcaPLR5e5GN6FPP3eDXQy5B4gq-2ogJ7A1zG71qLkBTaN2apNUqsZPxDB6OLoMWlM0Ygk0ylJNt6e8EKL09-E8HRkD2xt7b69LoygobaqkF0jH1G-2ywHqsWnf2QAwM3ndQ==&c=rAlhvwDqJfKbrhS0PrGf1I9XjZ9jnU77tyEnK-rf3P07fyjeCCEKfw==&ch=joumttINwwPR7GnJSmkDWTlan4aXdfw9jFbb-tIJ31C_kdaHZAsmtA==) (UMB) and national nonprofit [Guidewell Financial Solutions](http://r20.rs6.net/tn.jsp?f=0018Po1bMYeiLKkI3BIP7AD1L4-Ls3Ks9M5KBrZjzdZ20sT127Z_4TShgjO1f-3iY1ZGcwKheRI7hW77lQzqQZd3VzvM97X2VFmewChLwZNNTzqYoIdVZSuGUIUM89bS8nFZU_Mw_ZNvyu5bxIWGwMU0ILIwXtBqB83kvJaVzp-XXHZ9tb-4sxnjGz1VnrZvmpbvXSMgnYmoaxgyc2hpbf9KpxngmADMGXXzDUQwIuhzH0Tbbq7tGnO98EY7aiBMHSg8CXa2jGRZy2bqdDAL-E9MOXOHodlpxr-_JtKevQYc-Y7Akj8zfEfgemCrIj0vIMnk-BzhKqTrdOXlmDlK8kNlIOw9SSadNlUwLHDzM9R1thNzn5E5aqe6CSwcC7r69D8vrD373JtpM7WGDPEZZ69vg==&c=rAlhvwDqJfKbrhS0PrGf1I9XjZ9jnU77tyEnK-rf3P07fyjeCCEKfw==&ch=joumttINwwPR7GnJSmkDWTlan4aXdfw9jFbb-tIJ31C_kdaHZAsmtA==) (also known as Consumer Credit Counseling Service of Maryland and Delaware, Inc.) have been awarded a $34,500 seed grant by the National Center for Responsible Gaming to determine the prevalence of problem gambling among credit counseling clients.

Pathological and problem gambling are addictive behaviors that often destroy the lives of affected individuals and their families. Pathological gambling is associated with psychological problems, such as depression, personality disorders, and suicide. In families, it also results in discord, abuse, neglect, and divorce. Severe financial loss is the most direct consequence of problem gambling. Screening offers a first step to help pathological and problem gamblers deal with their disorder.

Principal Investigator of the project and UMSSW Associate Professor, Dr. Paul Sacco, says, “Providers in medical settings already use a brief screening tool known as Screening, Brief Intervention and Referral for Treatment or ‘SBIRT’ to assess for at-risk alcohol use, drug use, and tobacco use. However, gambling is not a health-related behavior and prevalence in the general population is relatively low. Nonprofit consumer credit counseling agencies like Guidewell Financial may provide a setting where screening makes more sense, because people who gamble don’t get sick, they go bankrupt.” Drs. Jodi Jacobson Frey, Chair of the FSWI and Associate Professor at UMSSW, and Christine Callahan, Research Assistant Professor with the FSWI, join Dr. Sacco as co-Principal Investigators on the project.

A study of pathological gamblers published in *Comprehensive Psychiatry* found that 18% had declared bankruptcy.

The gambling grant project began in January and is slated to last a year. The study will utilize the screening part of the SBIRT model to determine how significant problem gambling is among clients seeking credit counseling. Prior to beginning the data collection, Guidewell Financial’s staff will receive training to help ensure they follow a consistent screening approach. Clients will then be asked brief screening questions during the credit counseling process. Sacco says, “Ultimately we will look at the prevalence of at-risk gambling among clients compared with the general population. We also will conduct focus groups with agency staff to learn how acceptable and feasible at-risk gambling screening is as a part of their overall financial assessment.”

Findings from this pilot project may serve as a foundation for a larger study that will test an integrated screening and intervention model for use by credit counseling agencies nationwide.