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UMB and Guidewell Financial Solutions Partner on NCRG Problem Gambling Grant

(BALTIMORE) University of Maryland, Baltimore School of Social Work (UMB) and national nonprofit Guidewell Financial Solutions (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.

Dr. Jodi Jacobson Frey, Associate Professor at UMB and Chair of the Financial Social Work Initiative (FSWI), envisioned this project as part of an ongoing collaboration between FSWI [currently celebrating their 10-year anniversary] and Guidewell Financial Solutions. Dr. Frey says, "Linking interventions such as brief screening to financial counseling is a great example of how the FSWI and community leaders can partner to share best practices and research new ways to improve the financial capability of individuals, families and communities."

Guidewell Financial President and CEO Helene Raynaud says, "We are delighted to take part with University of Maryland, Baltimore in this innovative research initiative. Our financial counselors routinely encounter clients who may be in serious debt due to gambling. Hopefully our joint efforts will lead to more effective screening and intervention for them."

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, 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."

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 four 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.

Guidewell Financial Director of Business Development Devon Hyde says, "Clients who request credit counseling often recognize their finances are out of control. However, once we help them take a look at their income and expenses, many are surprised to see where they actually stand. Gambling screening and intervention in this setting may prove advantageous, because this allows for a teachable moment."

Raynaud agrees. She concludes, "We are pleased to partner with UMB to address problem gambling, especially given the growing accessibility of casinos in many communities. We hope the study findings will lead to better screening and successful intervention, so that these clients have a chance to deal with their addiction and avoid possible financial ruin."

About Guidewell Financial Solutions

Guidewell Financial Solutions (also known as Consumer Credit Counseling Service of Maryland and Delaware, 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

About University of Maryland, Baltimore, 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 their latest list of Best Graduate Schools in America. Additionally, this work is part of a national initiative to Build Financial Capability for All, which has been identified as one of 12 Grand Challenges for Social Work, spearheaded by the American Academy for Social Work and Social Welfare.