

Disordered Gambling 101

*The State of Gambling in Indiana
DMHA's Gambling Disorder Program/Services*

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Overview

- What is Gambling?
 - *Ways to gamble*
 - *Why people gamble*
- A Brief History... Gambling in Indiana
- Disordered Gambling
- Prevalence of Gambling
 - *U.S.*
 - *Indiana*
- DMHA's Gambling Disorder Program / Services
- Partners

What is Gambling?

- Gambling is the practice of risking money or other stakes in a game or bet:
 - Putting money or something of value at risk
 - Once risked, the money / valuable cannot be taken back
 - Outcome is determined by chance
 - Hope of winning something of greater value
 - “Never-minds” or “redo’s” not allowed

Ways to Gamble

- Bingo
- Cards
- Dominos
- Casino Games
- Dice
- Flipping Coins
- Games of Skill
- Lotteries
- Racing
 - Horses
 - Cars
 - Dogs
- Raffles
- Pull Tabs
- Stocks / Day Trading
- Sports Betting



Why do people gamble?

- Excitement
- Entertainment
- Escape
- Economics
- Ego

A Brief History... Gambling in Indiana

The Lottery

- **1851:** Indiana Constitution bans almost all forms of gambling.
 - While the Constitution only specifically banned lotteries, courts saw it as a ban on nearly all forms of gambling.
- **1988:** Indiana voters approve a constitutional amendment lifting the lottery ban.
- **1989:** Hoosier Lottery is established... **8.19 Million** “Hoosier Millionaire” scratch-off tickets sold on first day of sales in October.

A Brief History... Gambling in Indiana

Casinos

- **1989:** 60% of Indiana residents vote to legalize casino gambling, but legislature denies legalizing it in **1990**.
- **1991:** Proposal to license riverboat casinos passes the House, but a Senate committee rejects it.
- **1993:** To generate more income for the state, Indiana becomes the 6th state to legalize riverboat gambling.

A Brief History... Gambling in Indiana

Horse Racing

- **1989:** Pari-mutuel betting in Indiana is legalized
- **1994:** Hoosier Park Horse Track opens in Anderson
 - *Re-opens in 2008 as Hoosier Park Racing & Casino*
- **2002:** Indiana Downs Horse Track opens in Shelbyville
 - *Re-opens in 2009 as Indiana Grand Racing & Casino*

A Brief History... Gambling in Indiana

Sports Betting

- **May 2019:** Gov. Holcomb signs **HB 1015** into law, which legalizes sports betting, both online and offline
 - Indiana Gaming Commission put in charge of regulation
 - Must be in the state and at least **21 years of age** in order to wager
 - Allows for betting on Professional and College Sports; no wagering on eSports or amateur athletes under the age of **18**
 - Tax rate on operators set at **9.5%** of gross sports wagering revenue
 - State's take from sports betting is earmarked for the General Fund
- **September 2019:** First legal physical sportsbooks in Indiana begin accepting wagers
- **October 2019:** Online sports betting begins

Indiana Sports Betting by the Numbers

September 2019 – May 2023

- Handle – total amount of sports bets accepted:

\$12,323,826,901

- Revenue – sportsbooks' earnings after paying off winners:

\$1,043,226,456

- Taxes – **9.5%** of adjusted gross revenues payable into the state general fund:

\$99,106,513

- **3.33%** of the tax revenue is put into the addiction services fund

\$3,300,247

- *25% of this amount must be used for the prevention / treatment of compulsive gambling*



INDIANA MENTAL HEALTH AND ADDICTION CONFERENCE

\$12,323,826,901



What is Disordered Gambling?

- It is identified as an addiction in the DSM-V
- Common Signs:
 - Lying about time spent gambling
 - Lying about money
 - Preoccupied with thoughts of gambling
 - Unable to stop even with negative impacts
- It can disrupt:
 - Work
 - Relationships
 - Health (physical and mental)
 - Financial wellbeing



<https://www.psychiatry.org/patients-families/gambling-disorder/what-is-gambling-disorder>

Gambling Disorder Diagnosis

*A diagnosis of gambling disorder based on the DSM-V requires at least **four (4)** of the following during the past year:*

- Need to gamble with increasing amounts to achieve the desired excitement
- Restless or irritable when trying to cut down or stop gambling
- Repeated unsuccessful efforts to control, cut back, or stop gambling
- Frequent thoughts about gambling (such as reliving past gambling or planning future gambling)
- Often gambling when feeling distressed
- After losing money gambling, often returning to get even... referred to as “chasing” losses
- Lying to hide gambling activity
- Risking or losing a close relationship, a job, or a school or job opportunity because of gambling
- Relying on others to help with money problems caused by gambling

Prevalence of Gambling in the U.S.

- **48** states have some form of legalized gambling
 - Utah and Hawaii do not have legalized gambling
- **85%** of Americans have gambled at least once
- **80%** of Americans have gambled within the past year
- **6 – 9** million Americans are problem gamblers
- Only **1 in 10** people with a gambling disorder seek help thru treatment or related self-help groups
- **42%** of those seeking treatment for gambling issues are female
- **20 – 25%** of those with substance disorders are also diagnosed with a gambling disorder
- Gambling disorders run in families
- Earlier onset of gambling increases the risk for gambling issues
- Estimated cost from problem gambling related bankruptcy, divorce, crime and job loss is **\$7 Billion per year**

Indiana Prevalence

Highlights from the Adult Gambling Behaviors in Indiana Survey

- **85%** of Hoosiers had gambled at least once in the past year:
 - **72%** reported playing any lottery
 - **21%** participated in sports gaming
 - **46%** visited a Casino
- Statistical difference found:
 - Men more likely to participate in sports gaming than women
 - Young adults (**18 – 34**) more likely to report fewer negative impacts than older adults
- **45%** of Indiana adults were aware of the Gambling Helpline:
 - 1-800-9WITH-IT
- **1.2%** of Indiana adults had ever sought treatment for a gambling problem
- **19.5%** of Indiana HS Seniors participated in the lottery
- **4.1%** of the adult population had gambling disorders based on the DSM-V
- Middle-aged respondents (**35 – 54**) were more likely to participate in “office pools.”
- Younger adults (**18 – 34**) were more likely to play multiple games:
 - Games of personal skill
 - Card games
 - Sports betting
 - Fantasy sports
 - Dice games
 - High-risk trading

Indiana Prevalence

Health Risk Behaviors over the past month

- **All respondents:**

- **73%** of respondents reported using alcohol
- **29%** of respondents reported using cigarettes
- **15%** of respondents reported using vaping devices
- **20%** of respondents reported using marijuana
- **11%** of respondents reported misusing prescription or over the counter drugs

- **Respondents with a gambling disorder based on the DSM-V:**

- **100%** of respondents reported using alcohol
- **74%** of respondents reported using cigarettes
- **68%** of respondents reported using vaping devices
- **59%** of respondents reported using marijuana
- **60%** of respondents reported misusing prescription or over the counter drugs

Indiana Prevalence

Mental Health Behaviors

- Respondents were asked how many days in the past month their mental health was not good, including stress, depression, and problems with emotions:
 - The average number of “mentally unhealthy days” was **seven (7)** days over the previous month
 - Respondents with a gambling disorder based on the DSM-5 reported having over **fifteen (15)** “mentally un-healthy days” over the previous month

An Overview of DMHA's Gambling Disorder Program/Services

- DMHA receives allocations from the Addiction Services Fund for the education, prevention and treatment of gambling disorders:
 - Funds used for gambling treatment/education services
 - Creation of a toll-free help line that provides information/resources about getting help for disordered/problem gambling issues
 - Reimbursement for Indiana Gaming Commission of costs incurred administering the Voluntary Exclusion Program
 - Funding of state-wide partners that address disordered/problem gambling issues

To be a Gambling Disorder Service Provider

- An Agency must be a:
 - DMHA certified Community Mental Health Center; *or a*
 - DMHA certified Addiction Provider; *or a*
 - Contracted Behavior Health Network in good standing with DMHA

How does someone qualify for gambling treatment/education services?

- Must be a resident of Indiana
 - **12 years** of age and older
- No income requirements
- Clients screened for gambling behavior
 - Screening helps determine the potential need for a more comprehensive assessment

Screening Tool

Brief Biosocial Gambling Screen

A "yes" answer to any of the questions means the person is at risk for developing a gambling problem.

- | | | |
|---|--------------------------|--------------------------|
| 1. During the past 12 months, have you become restless, irritable or anxious when trying to stop/cut down on gambling? | YES | NO |
| | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. During the past 12 months, have you tried to keep your family or friends from knowing how much you gambled? | YES | NO |
| | <input type="checkbox"/> | <input type="checkbox"/> |
| 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? | YES | NO |
| | <input type="checkbox"/> | <input type="checkbox"/> |



www.icrg.org
www.divisiononaddiction.org



Most individuals with a gambling disorder have co-occurring issues of some kind...

- **30%** estimated to have a Substance Abuse Disorder
- **73%** estimated to have an Alcohol Use Disorder
- **41%** estimated to have an Anxiety Disorder
- **61%** estimated to have a Personality Disorder
- **38%** estimated to have a Drug Use Disorder
- **60%** estimated to have Nicotine Dependence
- **65%** have committed crimes to support their habit
- Divorce rate for an individual with a gambling disorder is **2 times** the rate of non-gamblers
- **One in five** addicted gamblers attempt suicide
 - The suicide rate for this group is **20 times** higher than for non-gamblers

Assessment Tool



South Oaks Gambling Screen

- **Valid And Reliable Instrument**
- ~~May Be Self Administered~~
- **Most Widely Used Screen**
- **Available in 25 languages**
- **Has been revised for use among adolescents**
(SOGS-RA)

The SOGS / SOGS-RA score* determines the service “package” and possible funding available:

- Individuals 18 years of age and older:
 - Scores of **3 – 7** on the SOGS qualify clients for a maximum of **\$1,500** in gambling treatment / education services
 - Scores of **8 – 20** on the SOGS qualify clients for a maximum of **\$3,000** in gambling treatment / education services
- Individuals 12 – 17 years of age:
 - Scores of **3 – 5** on the SOGS-RA qualify clients for a maximum of **\$1,500** in gambling treatment / education services
 - Scores of **6 – 12** on the SOGS-RA qualify clients for a maximum of **\$3,000** in gambling treatment / education services

**Scores must be reflective of gambling behavior over the 12-month period prior to screening*

Services Available

- Enrollment / Individualized Integrated Care Plan
- Case Management
- Intensive Outpatient Treatment
- Outpatient Treatment – Group
- Individual Counseling
- Financial Counseling
 - *Group and Individual*
- Family Counseling
- Education
 - *Family, Group and Individual*
- Certified Recovery Coach / Specialist
 - *If available thru Provider*
- Transportation
- Residential
 - *If available thru Provider*

Counselor Requirements

- Counselors must be qualified to provide counseling, therapy, case management, or like services as defined by the IPLA
- Providers must identify at least **one (1)** Lead Counselor for gambling services:
 - Provide advice / assistance to other agency staff
 - Maintain credentialing via certifying organizations identified by DMHA:
 - *International Gambling Counselor Certification Board*
 - *ICAADA's Board Certified in Problem Gambling Credential*
 - *American Academy of Healthcare Providers in Addictive Disorders:*
 - *Certified Gambling Addiction Specialist*
- All staff providing gambling services (including the Lead Counselor)
 - **30 hours** of gambling specific training approved by DMHA
 - Participate in a minimum of **two (2)** Clinical Consultation Calls annually
 - **18 hours** of non-repetitive CEU's every **three (3)** years

Numbers thru the Years...

SFY 2013 – SFY 2023 (so far)

- Unique clients served:
 - **11,850**
- Funds allocated for gambling disorder treatment and education services:
 - **\$10,780,000 +**

Helpline

1-800-994-8448 (WITH-IT)

- Funded thru the addiction services fund
- Provides information about programs that help with gambling, alcohol and drug addiction problems
- Staffed **24** hours a day, **7** days a week by Masters level clinicians
- Refers callers to appropriate agencies
- Maintains up-to-date list of Self-Help meetings
- Can connect callers directly to a Provider
- Text option available – text INGAMB to 53342
- Gambling specific calls over the past **5** years:
 - 2018: **301**
 - 2019: **226**
 - 2020: **227**
 - 2021: **320**
 - 2022: **604**



INDIANA MENTAL HEALTH AND ADDICTION CONFERENCE

Indiana Gaming Commission

- IGC created in **1993** to supervise state's casinos, racinos and charitable gaming
- Voluntary Exclusion Program (VEP) created in **2003**
- Individuals may voluntarily exclude themselves from Indiana casinos for **one (1) year**, **five (5) years**, or for life
- May sign-up at any Indiana casino, the IGC office, or with a designated Gambling Disorder Service Provider

- **1 Year: 4,159**
- **5 Years: 2,630**
- **Lifetime: 3,658**
- **Male: 6,037**
- **Female: 4,410**



Indiana Problem Gambling Awareness Program

- Created in **2005**
- Serves as a state-wide resource on gambling disorder issues
- Provides technical assistance on education / prevention, treatment, and outreach on gambling issues
 - Works closely with Gambling Disorder Providers and other stake holders across Indiana
- Provides education and training opportunities on disordered / problem gambling issues
 - Effective **July 1, 2021**, all new gambling treatment staff must take the **30-hour** “Disordered Gambling Counselor Training Module” available from IPGAP
- Oversees the Adult Gambling Behaviors in Indiana survey



Indiana Council on Problem Gambling

- Founded in **1996**
- ICPG is the state affiliate of the National Council on Problem Gambling
- Maintains a neutral position on gaming
- Promotes awareness/education on gambling issues
- Advocates for quality treatment for individuals with gambling disorders
- Partners with DMHA and IPGAP to provide training opportunities that focus on disordered/problem gambling issues



What next...?

- Increase staffing at state level
- Increase outreach and awareness efforts across Indiana
- Identify service gaps/needs
- Continue recruitment of new Providers
- Continued implementation of the AGBI Survey

Additional Resources

- Indiana Council on Problem Gambling
www.indianaproblemgambling.org
- Indiana Gaming Commission - Voluntary Exclusion Program
www.IN.gov/igc/2331.htm
- Indiana Problem Gambling Awareness Program
www.ipgap.Indiana.edu
- National Council on Problem Gambling
www.ncpgambling.org
- Gamblers Anonymous
www.gamblersanonymous.org

Thank you!

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Problem Gambling: An Overview

Eric L. Davis, PhD, LCSW, LCAC, ICGC-II, BACC

Life Recovery Center

Tuesday, June 27, 2023



Life
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Problem Gambling

Problem gambling is the “wild west” in the world of addiction treatment.



Overview

1. What is problem gambling?
2. Consequences
3. Treatment
4. Help for loved ones
5. Questions

History of Gambling

- The origin of gambling is considered to be divinatory:
 - By casting marked sticks, bones, or other objects and interpreting the outcome, man sought knowledge of the future and the intentions of the gods.
 - From this it was a very short step to betting on the outcome of the throws.
- One of mankind's oldest activities.
- Regulated in the laws of ancient China and Rome, in the Jewish Talmud, and by Islam and Buddhism.
- In ancient Egypt, problem gamblers could be sentenced to forced labor in the quarries.
- Gambling in the Bible: After nailing Jesus to the cross, the soldiers gambled for his clothes by throwing dice (Matthew 27:35-37 NLT).
- Parts of the campuses of Harvard, Yale, Brown, Princeton, and Dartmouth were paid for with lottery money, and the New York legislature held multiple lotteries to fund the creation of what is now Columbia University.

What is Problem Gambling?

- Gambling means that you're willing to risk something you value in the hope of getting something of even greater value.
- Problem gambling, diagnostically called gambling disorder, is the uncontrollable urge to keep gambling despite the toll it takes on your life.
- Gambling can stimulate the brain's reward system much like drugs such as alcohol can, leading to addiction.
- If a person is prone to compulsive gambling, they may continually chase bets, hide their behavior, deplete savings, accumulate debt, or even resort to theft or fraud to support their addiction.

Prevalence of Problem Gambling in Indiana

- Nearly 85% of adults reported participating in at least one gambling activity.
- 72% played the lottery
- 21% participated in sports betting
- 46% visited casinos.

(Jun et al., 2021)

Examples of Clients

1. 40-year-old man embezzled \$750K from his employer because bookies were sending threats and pictures of his significant other entering work, etc. Was terminated from work and sentenced to 2 years in federal prison.
2. 25-year-old man Robbed two banks at gunpoint because “going to prison for robbery and knowing my family was safe was better than them being harmed for my screw-ups.”
3. Middle-aged woman gambled away terminally ill parent’s savings. Nothing left to inherit. Tore relationships with siblings apart.
4. Middle-aged financial planner embezzled over \$2M from a client account. Fired from his job and is facing several felonies in federal court.
5. 68-year-old woman gambled away all of she and her husband’s retirement. As a result of her gambling, they lost two homes and now reside in a small manufactured home that is paid for by their adult children.
6. Young professional athlete’s engagement is on the rocks because he disappears to Las Vegas for days at a time to gamble. Reported losing \$325,000 over the course of a weekend. His fiancé questions whether she can trust him enough to marry him.

Diagnosing Gambling Disorder

CPT: 312.31 / ICD-10: F63

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:

- a. Needs to gamble with increasing amounts of money in order to achieve the desired excitement.
- b. Is restless or irritable when attempting to cut down or stop gambling.
- c. Has made repeated unsuccessful efforts to control, cut back, or stop gambling.
- d. Is often preoccupied with gambling (e.g., having persistent thoughts of reliving past gambling experiences, handicapping or planning the next venture, thinking of ways to get money with which to gamble).
- e. Often gambles when feeling distressed (e.g., helpless, guilty, anxious, depressed).
- f. After losing money gambling, often returns another day to get even (“chasing” one’s losses).
- g. Lies to conceal the extent of involvement with gambling.
- h. Has jeopardized or lost a significant relationship, job, or educational or career opportunity because of gambling.
- i. Relies on others to provide money to relieve desperate financial situations caused by gambling.

B. The gambling behavior is not better explained by a manic episode.

Mild: 4–5 criteria | **Moderate:** 6–7 criteria | **Severe:** 8–9 criteria met.

(American Psychological Association, 2017)



Gambling is considered out of control if:

- It's affecting your relationships, finances, work, or school life
- You're devoting more and more time and energy to gambling
- You've unsuccessfully tried to stop or cut back on your gambling
- You try to conceal your gambling from family or others
- You resort to theft or fraud to get gambling money
- You ask others to bail you out of financial woes because you've gambled your money away

Screening for Problem Gambling

Brief Biosocial Gambling Screen

(BBGS) *A “yes” answer to any of the questions means the person is at risk for developing a gambling problem.*

- | | | |
|--|--------------------------|--------------------------|
| 1. During the past 12 months, have you become restless, irritable or anxious when trying to stop/cut down on gambling? | YES | NO |
| | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. During the past 12 months, have you tried to keep your family or friends from knowing how much you gambled? | YES | NO |
| | <input type="checkbox"/> | <input type="checkbox"/> |
| 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? | YES | NO |
| | <input type="checkbox"/> | <input type="checkbox"/> |



NATIONAL CENTER FOR RESPONSIBLE GAMING

www.ncrg.org

www.divisiononaddiction.org



INDIANA MENTAL HEALTH AND ADDICTION CONFERENCE

South Oaks Gambling Screen (SOGS)

- Empirically-based testing instrument
- Used to determine if a person has an issue with problem gambling.
- Must score 3 or higher to qualify for DMHA assistance.



Recipe for Gambling

- Decision
- Money
- Game
- Time

A PERSON CANNOT GAMBLE WITHOUT ALL FOUR OF THESE INGREDIENTS!

Voluntary Exclusion Program (VEP)

- Allows individuals to self-exclude from all Indiana casinos by completing just one form.
- First went into effect on July 1, 2004
- VEP maintained by the Indiana Gaming Commission
- 1-year, 5-year, or lifetime duration
- Voluntarily trespassed from casino properties
- Even if you win, they won't pay you
- Stop receiving mailers, promotions, etc.
- Sign-up at Life Recovery Center or other treatment provider locations, or casinos

(Indiana Gaming Commission, 2021)

Internet Self-Restriction Program (ISRP)

- Exclusion from mobile sports wagering in Indiana.
- ISRP Enrollment: www.in.gov/igc/ISRP

(Indiana Gaming Commission, 2021)

Indiana Problem Gambling Awareness Program (IPGAP)

- IPGAP provides training and certification for problem gambling treatment providers.



Indiana Council on Problem Gambling

- The Indiana Council on Problem Gambling strives to generate awareness, promote education, and be an advocate for quality treatment of problem gamblers in the State of Indiana.
- The ICPG was founded in 1996 by a group of individuals and organizations whose goal was to ensure that help was available for problem gamblers in a time of increasing types of legalized gambling in Indiana.
- The ICPG seeks to work with all individuals and organizations involved in gaming activities that address problem gambling in Indiana. The Council believes that success will result from these partnerships.
- The ICPG is the state affiliate of the National Council on Problem Gambling www.ncpgambling.org and does not take a position for or against legalized gambling. The NCPG maintains a neutral position on gaming and advocates for problem gamblers and their families.
- <http://www.indianaproblemgambling.org/>

Credentialing in Problem Gambling for Providers

ICAADA

- BCPG
- CAPRC-GS

IGCCB

- BACC (Board-Approved Clinical Consultant)
- ICGC-I & ICGC-II (International Certified Gambling Counselor)
- ICOGS (International Certified Co-Occurring Gambling Specialist)
- The development of a Peer Recovery Credential is currently in discussions among IGCCB leadership



Questions?



Thank you!

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