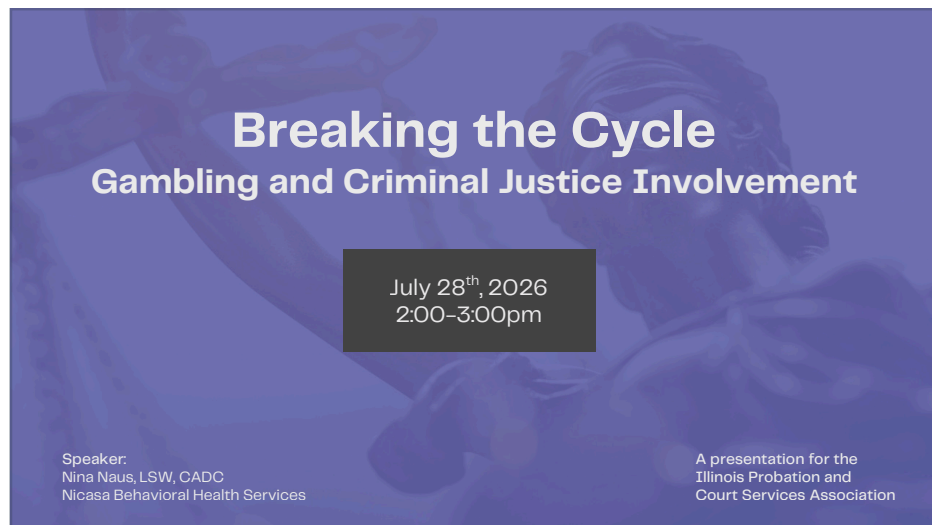
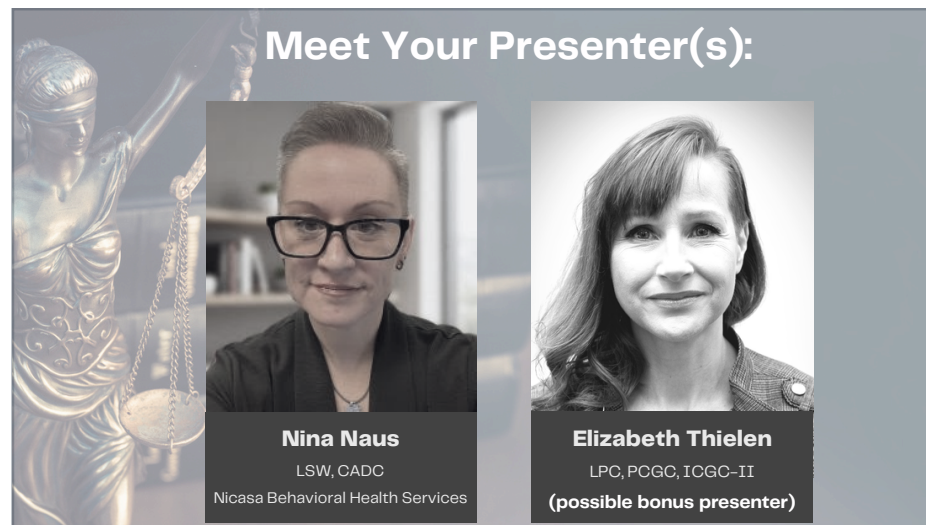




Thank you for having us today to talk about this very important subject.



We might have a bonus presenter if she is able to Zoom in after another presentation she was scheduled for today.

Here is a little about me:

Western Illinois University graduate, 17+ years in probation for Lake County, pursued social work at Aurora University (during the pandemic), interned at Nicasa and hired as a youth program supervisor, have worn many hats at Nicasa and now license in Illinois as a social worker.

Presentation Objectives

- identify signs and symptoms of disordered gambling
- list similarities and differences from SUDs
- note criminal relation to disordered gambling
- identify obstacles/barriers for legally involved disordered gamblers
- collect resources to help those affected by disordered gambling

Do you have any expectations?
Feel free to put them in the chat.

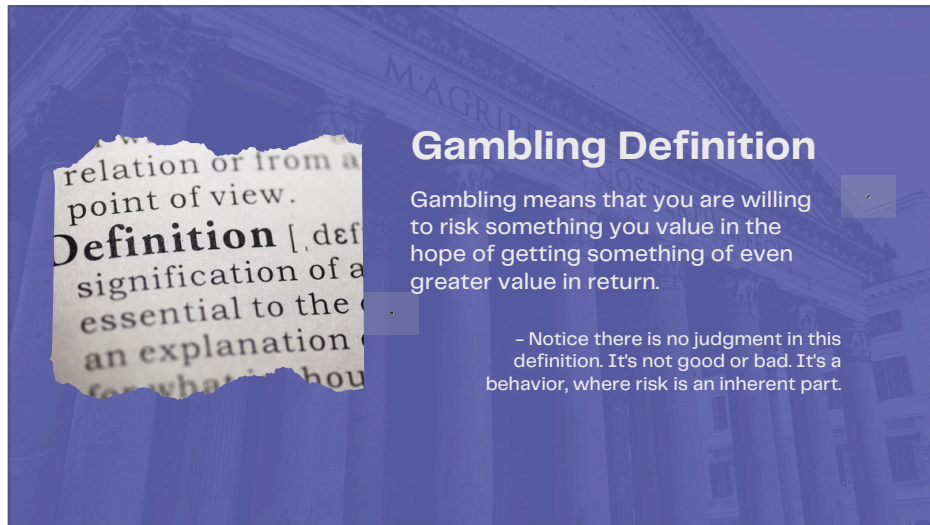
By the end of this presentation you should be able to.

Working in social work has made it so I cannot UNSEE some things and disordered gambling is one of them. When I first learned about this subject I was like... wow I could have used this information when I was working on probation. Hopefully you can carry something away from this presentation that will also help you in your role.

But First:

- **neutrality**
- **gambling imagery will be shown**
- **the human costs of problem gambling are discussed**
- **we're all human**
- **use self-care**

We are not judging or saying gambling is "bad", but we will connect how it pertains to your job.



relation or from a point of view.
Definition [def
 signification of a
 essential to the
 an explanation
 for what hou

Gambling Definition

Gambling means that you are willing to risk something you value in the hope of getting something of even greater value in return.

– Notice there is no judgment in this definition. It's not good or bad. It's a behavior, where risk is an inherent part.



Why are we talking about this?



\$ billions

lost annually on gambling in the U.S.



\$1 / \$3

\$1 of gambling revenue / \$3 of social costs



7.5-10 million

adults in U.S. with gambling disorder

Though gambling disorder isn't talked about widely in many settings, it has a significant impact on individuals, families and communities. Healthcare, criminal justice, and other fields are beginning to recognize the need to learn how the people they encounter in their daily work may be impacted.

Gambling In Illinois:



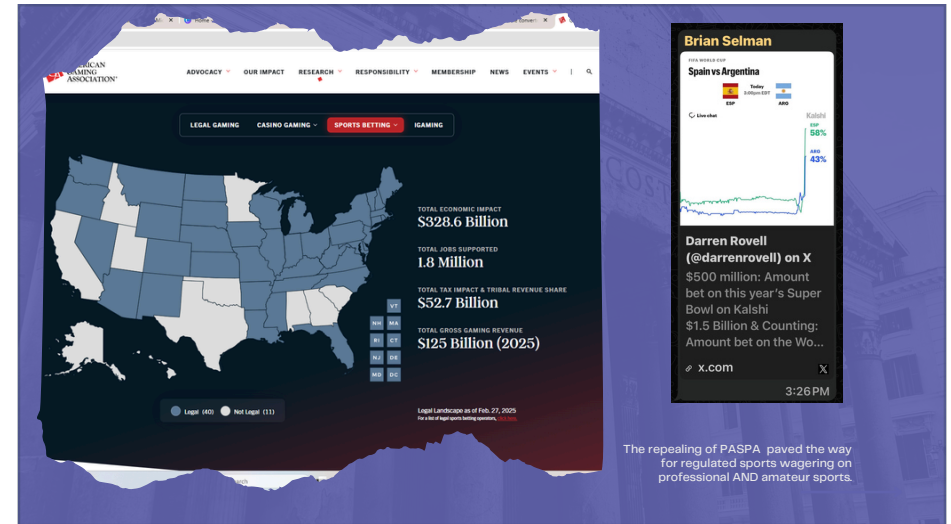
Super quick history of gambling in Illinois:

Gained this information from a client and went on a deep dive.

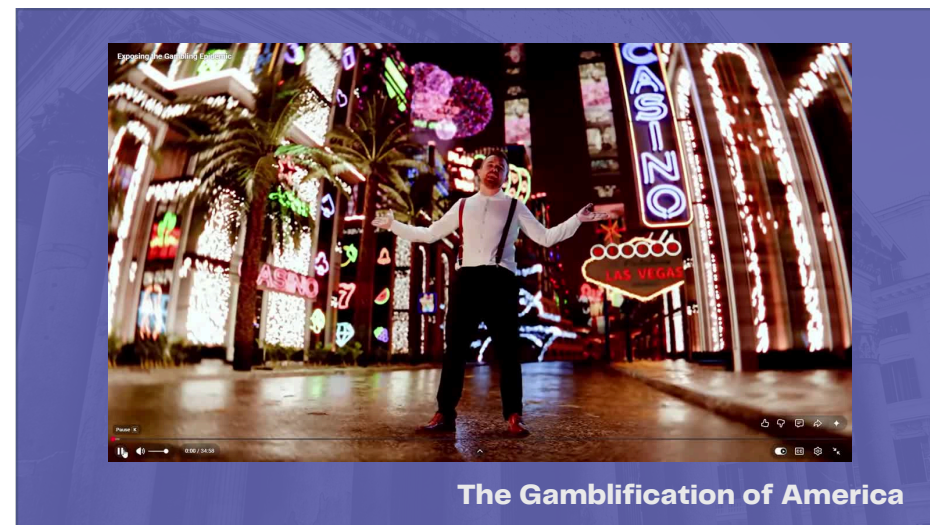
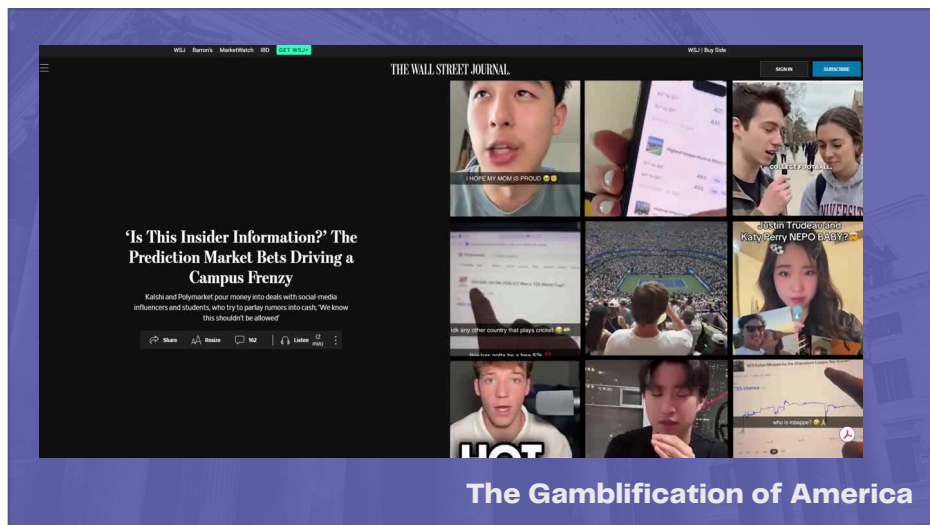
1. The Origins (1880s–1920s): Samuel "Policy Sam" Young introduced the illegal, low-cost "Policy" lottery to Chicago. Nickel and dime bets made it an accessible daily game for working-class Black residents excluded from formal banking.
2. The "Policy Kings" Era (1930s–1940s): Led by figures like the Jones brothers, Black entrepreneurs turned Policy into a \$25M enterprise. It operated as a shadow financial system—employing thousands, funding local businesses, and building Black political and social institutions in segregated Chicago.
3. Mob Violence & Crackdowns (1940s–1960s): The Chicago Outfit (mafia) violently muscled in on the lucrative South Side game, assassinating key bosses like Teddy Roe. Meanwhile, law enforcement crackdowns dismantled independent Black operators.
4. State Co-Optation (1974): Illinois created the official State Lottery, legalizing the very numbers game Black communities had run for decades. This shifted profits out of local neighborhood hands and redirected money into state government funds.

Gambling in Illinois

What recent development do you think is most important?

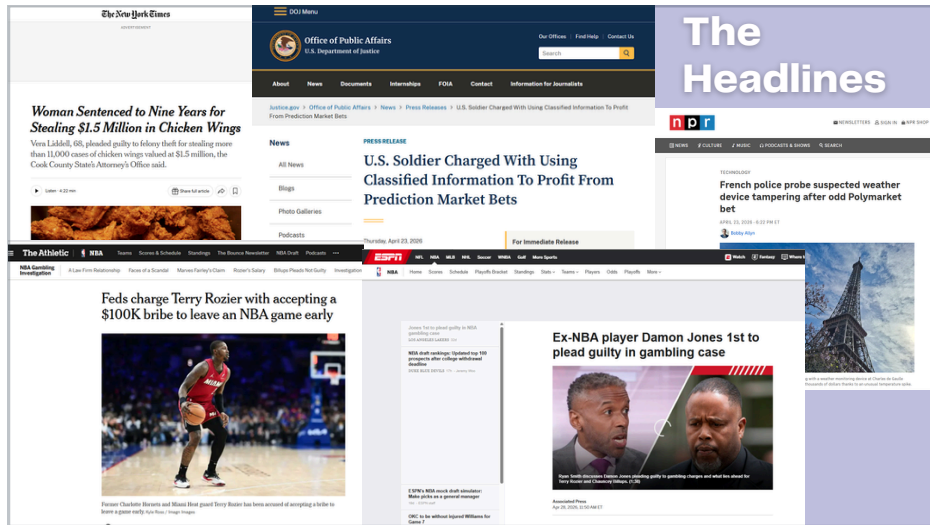


The repealing of PASPA paved the way for regulated sports wagering on professional AND amateur sports.



This is a half hour long documentary on YouTube from about 8 months ago. Covers the problems with gambling and gambling-like activities that are causing financial problems for people across the US.

<https://youtu.be/9li1ROzeSwU?si=-sSB7KjQCgLB-2TZ>



Types of Gamblers

Casual Social Gambler: Gambling is one of many forms of entertainment; gambles frequently.

Serious Social Gambler: Gambles as a major source of entertainment; plays regularly at one or more types of gambling, and does so with great absorption and intensity.

Professional Gambler: Gambling is the individual's primary source of income; makes a living gambling.

Relief-and-Escape Gambler: Major activity in persons life of equal importance with family and business; but rest of life goes on without integrity being seriously impaired; more than a pastime.

Disordered Gambler: Gambling is only thing in life; ignores family and business, and often turns to crime to support his/her habit.

When gambling becomes problem gambling →

Gambling and Disordered Gambling are not the same thing:

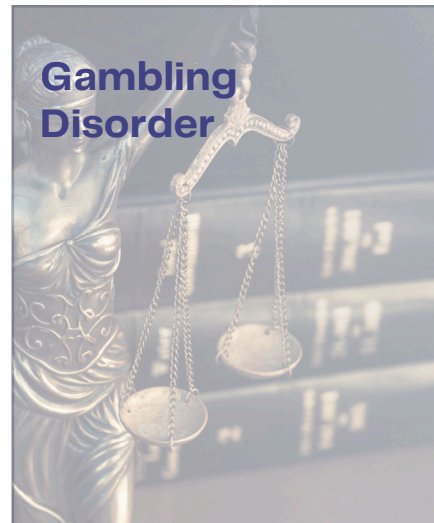
relation or from a point of view.
Definition [def
signification of a
essential to the
an explanation
for what is hou

Persistent and recurrent problematic behavior leading to clinically significant impairment or distress, as indicated by the individual **exhibiting four or more symptoms** in a 12 month period.

The difference would be in the symptoms

Here is where we determine if someone is "disordered" or not.

We previously called disordered gambling, problem gambling, compulsive gambling, pathological gambling...



Gambling Disorder

Symptoms:

- needing to increase amounts gambled
- restless or irritable* when cutting down/quitting
- repeated unsuccessful attempts to control/cut back/quit
- often preoccupied with gambling
- gambles when distressed
- chasing losses
- lies to conceal extent of gambling
- gambling causing problems at work, home or school
- relying on others to relieve desperate financial problems
- Not better explained by manic episode

DSM-5-TR (American Psychiatric Association)

Minimum of 4 symptoms must be present to be considered disordered

Similarities & Differences

Are we talking about substance use disorder or disordered gambling?

YOU BE THE JUDGE!!!

SUD or GD?

- Genetic heritability
- early exposure increases risk
- brain reward center activation
- impairment in judgment/future planning areas of the brain
- trauma history increases risk for development of the disorder
- accessibility and acceptability affect use
- follows a predictable path
- responds to CBT, MI, DBT, and medications



There are many similarities between gambling disorder and substance use disorders, including etiology, clinical presentation, consequences, and treatment.

Similarities & Differences

Similar Consequences

- financial problems
- divorce, estrangement
- problems at work, home, or school
- legal problems/incarceration
- health problems
- substance use/mental health problems
- housing problems/homelessness
- suicide (7-10x higher)



Similarities & Differences

Differences:

- **Hidden addiction** – could go on for years before seen as a problem
- **Cannot overdose**, no saturation point
- Tremendous **financial problems** which require immediate attention
- Can appear to **function more** in life
- **Cannot be tested** for, like drug testing
- No **visible** chemical hooks
- **Fewer resources** available for gamblers who seek help
- Level of **awareness** ↓
- **Stigma/Shame/Misunderstanding** ↑

It's not a problem until IT IS!

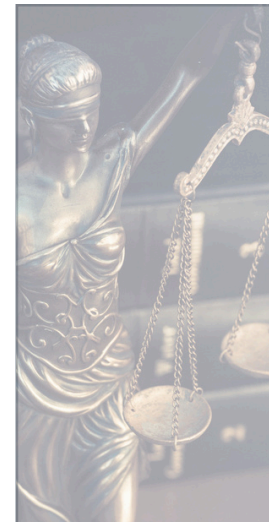
Cannot SEE the overdose, it often looks like hopelessness and helplessness, or depression.

Unbearable financial problems (thousands of dollars lost/spent to billions)

Appears functional in work, home, and most areas of life.

No ingestion of a chemical to hook them, but it's a more invisible chemical (dopamine)

Fewer resources as disordered gambling is not recognized on face value by insurance companies and some medical related fields (including psychological-related fields). YES therapists often aren't aware of the degree of disordered gambling.



Co-occurring/co-morbidity:

- 54% of problem gamblers reported having been **diagnosed with anxiety or depression**, compared to 14.8% of recreational gamblers.
- 60% of problem gamblers reported an **alcohol problem**, compared to 11.6% of recreational gamblers.
- 32.3% of problem gamblers **self-reported a drug problem**, compared to 4.3% of recreational gamblers.
- **Workaholism and exercise addiction** were the most commonly reported behavioral conditions among problem gamblers in the IL study.

-2021 Statewide Assessment of Gambling and Problem Gambling in Illinois.

Though gambling disorder can lead to mental health problems, mental health diagnoses & trauma more often pre-date the gambling disorder diagnosis

Gambling Revenue

PREDICTION MARKETS

Prediction Markets Hit New Milestones, but Most Traders Are Losing, WSJ Finds

Karina Burt
May 3, 2025 · 3 min read



Prediction markets like Kalshi and Polymarket have grown sharply over the past year, drawing in a wave of users. The combined monthly notional volume hit an all-time high of \$29.9 billion last month, up roughly 588% from a year earlier.

However, a new Wall Street Journal analysis of platform data takes a closer look at how those users are actually faring, and the picture is far less rosy. The Journal found that more than 70% of Polymarket users are losing money.

Prediction Market Profits Remain Concentrated

According to the report, Polymarket has at least 2.3 million total accounts. WSJ reviewed 1.6 million accounts that have been active since November 2022.

It revealed that just 0.1% of accounts captured 67% of all profits. This indicated that fewer than 2,000 of the accounts collectively netted nearly \$500 million in profits.

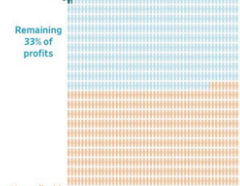
Frank Chaparro
@finetechfrank · Follow
0.1% of accounts on Polymarket take home 67% of the profits, according to WSJ analysis

Just 0.1% of accounts on Polymarket take home 67% of the profits

Breakdown of accounts by profitability

Accounts earning 67% of profits

Remaining 33% of profits



Unprofitable
9:01 PM · May 3, 2025

127 · Reply · Copy Link

Differences for legally involved individuals:

- little to no screening for gambling as underlying factor
- less opportunities for diversion
- no treatment or support in correctional settings
- gambling extremely prevalent in correction settings
- financial harm is often greater for gambling-related crimes, inability to make restitution

Despite the ads and public perception, people are losing on prediction markets more than they are winning, just like with other forms of gambling.

How does gambling relate to crime?



Non-violent Crimes

Typically "white-collar crimes" and non-violent, but it doesn't mean those types of related crimes don't happen.

- theft
- retail theft
- forgery
- fraud
- low level drug dealing



Escalation

Seriousness of crimes tend to increase as the severity of the disorder increases.

- embezzlement
- assault
- arson
- murder



Money is the Drug

Most gambling-related crimes reflect a desperate "need" to obtain more money to keep gambling, to recoup losses, to pay back money they owe or pay bills they can't pay, due to gambling losses

Gambling Stats/Findings



Rate



Corrections Settings



Theft



Arrests



Accessing Care



Costs to the System

Source: "Gambling and Crime" by Georgia State University

1. Over 50% of disordered gamblers commit crimes related to their gambling
2. The highest rate of gambling disorder ever recorded was among incarcerated individuals
3. Together, nearly 400 Gamblers Anonymous members reporting having stolen to support their gambling, stole \$30 million (of money and/or property)
4. Disordered gamblers are arrested over three times more often than low-risk gamblers and over seven times more often than non-gamblers
5. Only 5.4% of offenders assessed as having a gambling problem reported having ever been in treatment or attending a self-help group for gambling
6. Lifetime correctional costs of problem gamblers in the one state's prison population have been estimated at \$249,159,000.



Gambling & Domestic Violence

Impact on the Gambler:	Impact on Spouses/Partners:
• Trigger for Violence • Gambling as an Escape • Cycle of Financial Control	• High Risk of Abuse • Financial and Emotional Stress • Escalation Trigger

-National Resource Council, 1999; Muellman et. al, 2002

financially, making it easier for the abuser to exert control and harder for the victim to leave.

Like with Substance Use, Gambling Disorder has a complex relationship to Intimate Partner Violence:

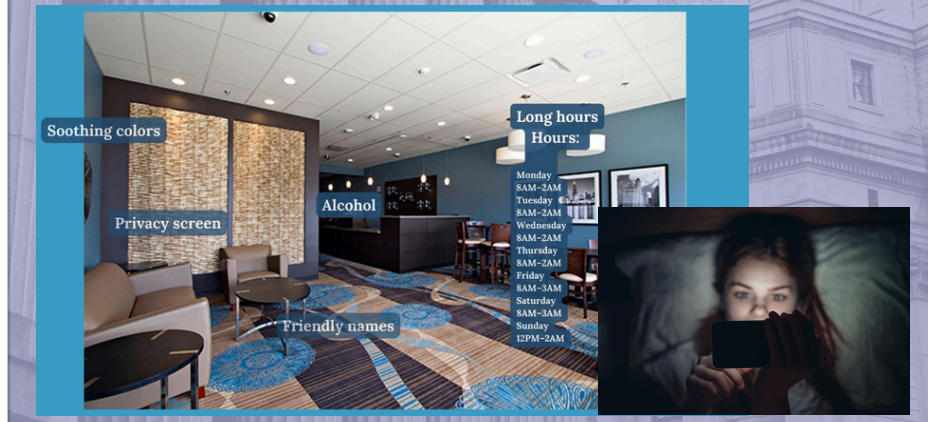
SPOUSES/PARTNERS:

1. Spouses and partners are at high risk for abuse: Between 25% and 50% of problem gamblers' spouses report experiencing abuse, with emergency room studies confirming a higher risk of intimate partner violence when a partner has a gambling disorder.
2. Severe money troubles create ongoing tension and instability in the household.
3. Conflict often peaks when a spouse attempts to withhold money or manage bills to prevent further gambling, triggering aggressive outbursts from the gambler when their ability to play is threatened.

GAMBLER:

1. Discovering the full extent of a gambler's financial losses can lead to severe conflict, escalating to physical assault by their partner.
2. Victims of domestic violence often use gambling as a coping mechanism, seeking the temporary numbing, dissociation, and distraction provided by quiet, anonymous gaming environments.
3. As gambling losses pile up, the gambler becomes increasingly dependent on their abuser

Escaping into Gambling



This is considered a safe and calm place for some individuals, especially if they have a history of trauma.

Recent Findings

Is it “gambling-motivated”?



Gambling-Motivated

vs.

Non-Gambling-Motivated Crime:

1. the bulk of crimes committed by those with gambling disorder were specific to their gambling

2. the common precursor to gambling-motivated crime was???

Gender & gambling related crime:

1. gender differences disappear when gambling underlies crime

2. women face incarceration at a higher rate than men for gambling-motivated crimes

One Example



<https://youtu.be/vHh93Fg-jE4>

What does this tell us?

Need for Screening

MANY options available:

- Lie/Bet
- BEGS
- GBIRT
- NODS
- SOGS

Access to Treatment

Are behavioral health providers working with your clients screening and making referrals?

Recidivism

Client should be completing your court appointed programs as they compliment treatment and WORK!

If disordered gambling goes untreated it will likely escalate, not go away.

Need for Screening:

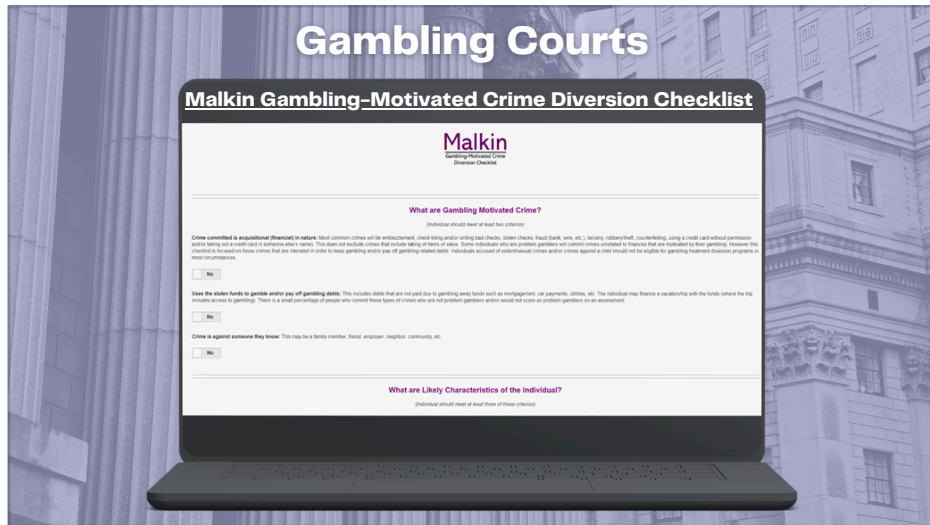
1. You don't know if you don't ask
2. just asking tells offenders this is important
3. procedures should be in place for positive screenings

Access to Treatment:

1. State-contracted treatment providers
2. capacity is expanding in response to DHS SUPR efforts
3. Sliding scale -income not necessarily a factor
4. are behavioral health providers working with offenders screening and making referrals?
5. need to support referrals, when made

Recidivism:

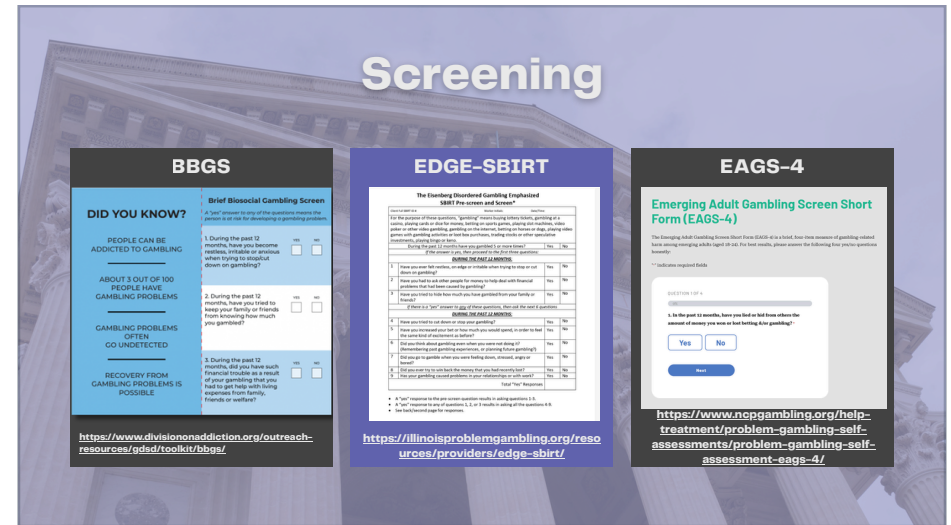
1. we know the importance of addressing underlying factors of criminal behavior
2. court-mandated treatment works
3. untreated gambling disorders are not likely to just "go away"
4. more likely to escalate



An evaluation of the court was conducted by researcher Michelle Malkin. Stemming from this, Dr. Malkin has developed a number of “gold standards” for Gambling Diversion Courts.

Dr. Michelle Malkin has a gambling motivated crime checklist that may be helpful for initial screening for crimes that may appear to be gambling motivated.

<https://www2.ecu.edu/digitalmarket/digitalmarket/free/gs/index.html>



These may be the easiest screening tools to utilize.

If you need support to be trained on these, please reach out to a local agency specializing in disordered gambling.

Brief Biosocial Gambling Screen (BBGS): <https://www.divisiononaddiction.org/outreach-resources/gdsd/toolkit/bbgs/>

Edge-SBIRT (training and downloadable screener): <https://illinoisproblemgambling.org/resources/providers/edge-sbirt/>

Self-assessment EAGS: <https://www.ncpgambling.org/help-treatment/problem-gambling-self-assessments/problem-gambling-self-assessment-eags-4/>

Gambler Testimonials





Dan T

I had so much shame, and so much guilt. Until I was able to start talking about it; it started freeing me from the mental prison I was in.



Sandra A

Suddenly my orderly existence turned into a private Hell.

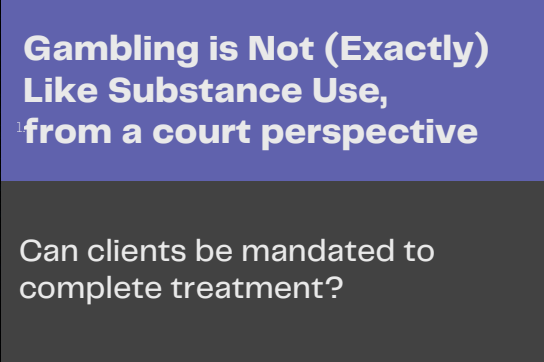


Michelle M

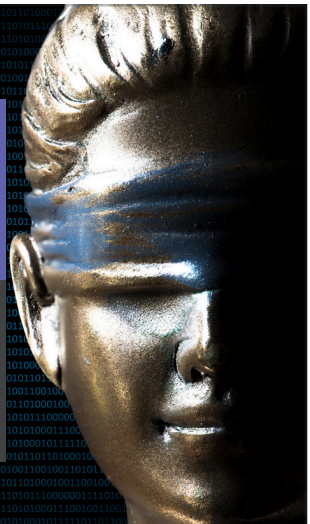
I struggled with the demise of a debilitating, baffling, progressive addiction - compulsive gambling - for 14 years. Addiction will make the most capable people incapacitated, the givers into takers, the rule makers into rule breakers, and the ethical into criminals.

There is Hope for positive outcomes for court involved gamblers

Gambling is Not (Exactly) Like Substance Use, from a court perspective



Can clients be mandated to complete treatment?



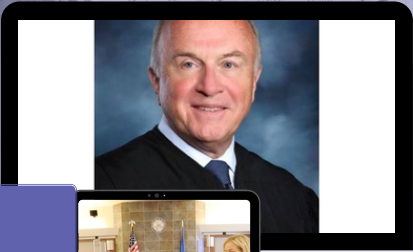
1. can't test for it through traditional means
2. follow the money (keeping in mind unreported income, other means of obtaining money)
3. can you discourage or order "no gambling?"
4. can you prohibit presence in gambling establishments?
5. can you prohibit gambling apps on devices?
5. what about self-exclusion? blocking software?
6. Attendance at gambling-specific support?

THINK about your jurisdiction. Would your judges, prosecutors, attorneys, and other court personnel be able to understand and respond to a gambling-motivated crime in their courts.

Gambling Courts

Amherst, NY

The first Gambling Court in the US was started by Justice Mark Farrell. He presided over many cases that were gambling-related, including thefts, bankruptcies, domestic violence, etc. and recognized problem gambling as an illness. Justice Farrell wanted to make sure "treatment is a mandated part of sentencing and . . . prosecutors, defense lawyers, and health care professionals cooperate to that end."



Clark County, NV

"It would take a thousand pages to write about the consequences of a person suffering from a gambling addiction. These included failed marriages, lying and stealing to feed their addiction, and the total loss of control over their lives. A gambling disorder does not discriminate as it affects all persons from varied socioeconomic status, celebrities, professionals, casino employees, and persons as young as adolescents to retired senior citizens."

"I submit that persons who go through GTDC will always be in lifetime recovery just as with any other persons who are in recovery from other addictions. No matter how small or large the amount of the money that was gambled away, one must understand that this often does not register in a gambler's cognitive thinking processes when they are deep into their addiction. Getting them into treatment and recovery benefits the individual and the community." -Honorable Cheryl Moss

Source: NEVADA'S FIRST GAMBLING TREATMENT DIVERSION COURT: A Judge's Historical and Personal Perspective on Problem Gambling in the Courtroom By Honorable Cheryl Moss



There are specialty courts, up and coming, related to disordered gambling. Think about existing problem solving courts, mental health, veterans, drug court, DUI courts, etc. Disordered gambling MAY be the only reason someone is involved with the criminal justice system.

The late, justice Mark Farrell, before his passing in 2019, in 2001.

In late 2018, Clark County (Las Vegas) started their diversion program. The legislative action that allowed this was passed in 2009.

Options for Recovery

Support

[Gamblers Anonymous](#)
[GamAnon](#) (for loved ones)
[GamblersInRecovery.Com](#)
[SMART Recovery](#)
[Young People in Recovery](#)

Medical Care

Medication assisted treatment (MAT) is available to help reduce cravings to gamble, similarly to what is available for alcohol and opioid use disorder.



Treatment

Access to gambling-specific care is crucial. Each state has its own landscape of providers.
 1-800-MY-RESET 24/7 nationwide
<https://www.ncpgambling.org/help-treatment/>



Self-Exclusion

In many states, you can self-ban from specific types of gambling. Many online products have their own self-exclusion options. Products can block access to online gambling sites

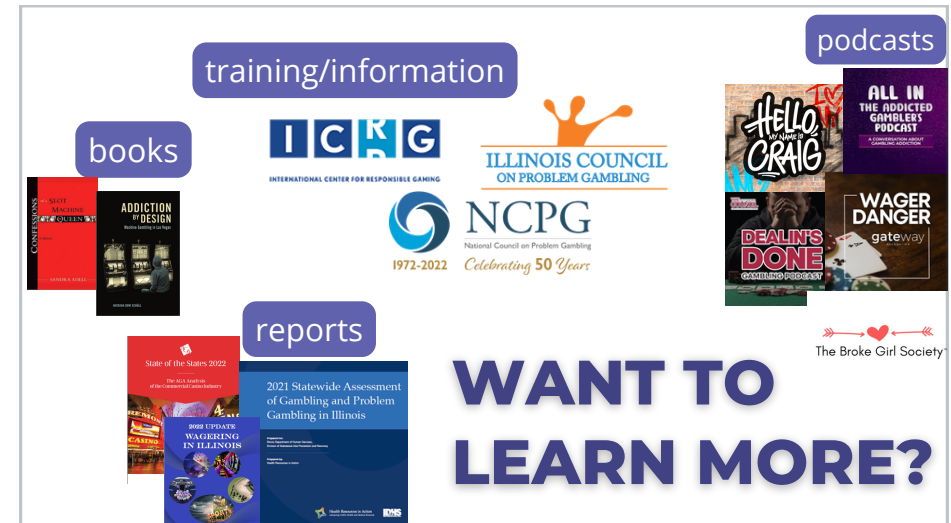


Financial Recovery

Skillful credit counseling can help gamblers repair their credit and learn how to manage multiple debt sources. Financial Pressure Relief is available through GA. Slow and steady wins the race here.



<https://www.ncpgambling.org/>



Whether you want to review the data, hear from researchers, from individuals who've experienced gambling harm, or want training on for continuing education, here is a starting point to explore this subject more. Not what you're looking for? Use the contact page to connect with the presenters and let us know so we can point you in the right direction.

ICRG: <https://www.icrg.org/>

ICPG: <https://illinoisproblemgambling.org/>

NCPG: <https://www.ncpgambling.org/>

**Need More
Information?**



Nina Naus,
Counselor
Nicasa Behavioral
Health Services



Nina: 847-546-6450 x1200



nnaus@nicasa.org



www.nicasa.org

Elizabeth Thielen: ethielen@nicasa.org

Thank You