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Silent Desperation:
The Link Between Gambling, Financial Crisis, and Suicide Risk

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Learning Objectives

1. Identify the relationship between **problem gambling, financial instability** and increased **suicide risk**.
2. Learn to spot **behavioral and emotional indicators** of gambling-related financial crisis and suicidal ideation.
3. Develop **effective approaches** for crisis intervention.

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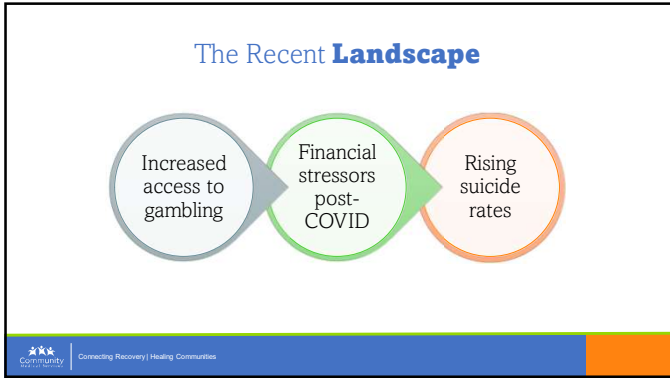
Introduction

"When all you can see is debt and shame, death starts to feel like the only escape."
– Former gambler, suicide attempt survivor

"Gambling addiction is the hidden epidemic: no physical signs, just financial ruin and emotional collapse."
– Unknown

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Increased Access to Gambling

Gambling has never been more accessible or normalized.

- **Expansion of Online Gambling:** From sports betting apps to digital casinos, gambling is now just a few taps away, 24/7.
- **Legalization Trends:** Many U.S. states have legalized or are expanding legalized sports betting, making it easier for people to gamble in ways that feel socially acceptable.
- **Targeted Advertising:** Aggressive marketing (especially during sports events) often glamorizes gambling without showing the risks, reaching young people and vulnerable populations.
- **Lack of Safeguards:** Regulation has not kept up with technology. Age checks, spending limits, and self-exclusion tools are often weak or optional.

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Financial Stressors Post COVID

The pandemic created a perfect storm for gambling problems to worsen.

- **Job Losses & Economic Instability:** Many individuals turned to gambling as a perceived quick-fix for financial hardship.
- **Stimulus Checks & Unstructured Time:** Sudden access to money, combined with isolation, increased online gambling behavior.
- **Mental Health Decline:** Depression, anxiety, and isolation made the escape and thrill of gambling more appealing.
- **Delayed Consequences:** For some, financial collapse happened slowly. Mounting credit card debt, payday loans, and hidden losses surfacing later.

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Money & Populations We Serve

- What have you seen with people you serve when it comes to finances?
- How does money come up in the work you do directly with people?
- What other populations should we consider?

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Rising Suicide Rates

Gambling can turn financial stress into emotional despair and into suicide risk.

- **Statistically Elevated Risk:** Studies show individuals with gambling disorder are *15+ times more* likely to attempt suicide than the general population.
- **Shame & Secrecy:** Gambling problems often carry intense shame especially when debt is hidden from loved ones.
- **Lack of Services:** Many crisis centers or behavioral health providers are *not trained* to screen for or treat problems with gambling.
- **Family Impact:** Suicide risk doesn't just affect the person who gambles. Spouses and family members may also experience suicidal thoughts due to shared financial ruin or betrayal trauma.

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<h2>What is gambling?</h2>	When is gambling problematic ?
	When is gambling a crisis risk ?

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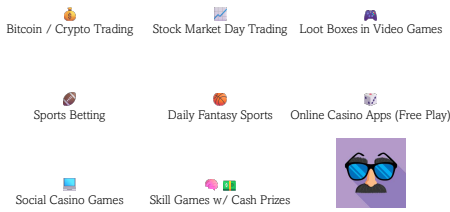
What is Gambling

- Merriam-Webster: “the act of **risking** something of **value** for the **chance** of winning a prize.”
- The Substance Abuse and Mental Health Services Administration (SAMHSA): “**risking** something of **value**, usually money, on the outcome of an event decided at least partially by **chance**.”

What are some possible **challenges** when it comes to defining gambling?

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Are These Considered Gambling?



What makes something gambling? Is it the intent, the outcome, or the risk?

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The Spectrum of Gambling



A portion of the population abstains entirely from gambling due to personal, cultural, or religious reasons, though specific percentages for Wisconsin were not detailed in recent studies.

The majority of gamblers in Wisconsin participate recreationally and responsibly, viewing gambling as a form of entertainment without significant financial or emotional consequences.


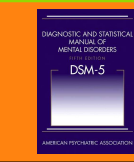
Approximately **333,000** Wisconsin residents (roughly **6%** of the state population) are estimated to have gambling problems. These individuals experience negative impacts on their financial, personal, or professional lives.

National estimates suggest that around **1-2%** of gamblers meet the criteria for this condition. Gambling disorder involves behaviors like preoccupation with gambling, an inability to stop despite consequences, and significant disruptions to one's life.

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Gambling Disorder

- A. Needs to gamble with increasing amounts of money to achieve the desired excitement.
- B. Restless or irritable when attempting to cut down or stop gambling.
- C. Repeated unsuccessful efforts to control, cut back, or stop gambling.
- D. Often preoccupied with gambling (e.g., persistent thoughts of reliving past gambling experiences, planning the next venture, thinking of ways to get more money 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 gambling.
- H. 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.

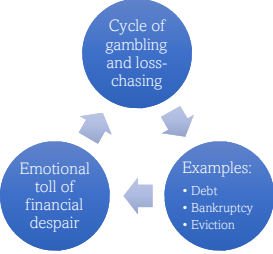
Non-Substance-Related Disorders

Mild: 4-5
Moderate: 6-7
Sever: 8-9

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Financial Instability & Gambling



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graph TD
    A((Cycle of gambling and loss-chasing)) --> B((Emotional toll of financial despair))
    B --> C((Examples: Debt, Bankruptcy, Eviction))
    C --> A
    
```


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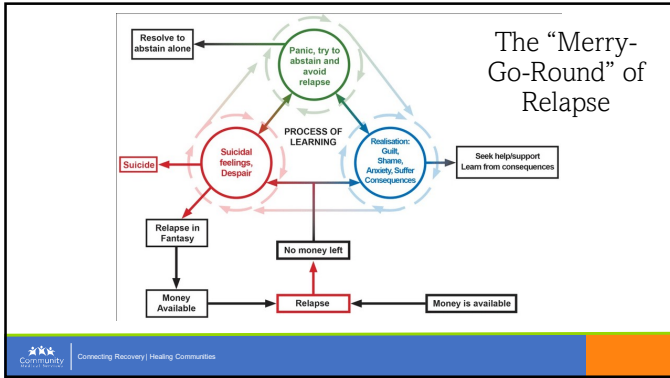
The "Merry-Go-Round" of Relapse

- 3.1. "Merry-Go-Round" of Repeated Harms.
- 3.2. Loss of Control
- 3.3. Deferral of Relapse
- 3.4. Negative Emotions
- 3.5. Despair from Being Trapped on the "Merry-Go-Round."
- 3.6. The "Mythical Win"
- 3.7. Relapse in Fantasy
- 3.8. Suicide as an Option to Get Off the "Merry-Go-Round."

- 3.9. Vacillation about Change
- 3.10. Change Behavior
- 3.11. Determined Not to Gamble Again
- 3.12. The Importance of Support
- 3.13. Recovery
- 3.14. The "Merry-Go-Round" of Relapse
- 3.15. Before Habitual Relapse



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2023 Wisconsin Helpline Calls

- ◆ **15,520** Calls in 2023
- ◆ Average Debt Amount: **\$70,931**
- ◆ Main type of gambling: **Casino**
- ◆ Most calls from the **414-area** code

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Key Statistics on Gambling Helpline Calls

- United States (National): In 2021, the National Problem Gambling Helpline saw a **43% increase** in calls, a **59.8% rise** in texts, and an **84.1% surge** in chat volume compared to the previous year.
- Ohio: Following the legalization of sports betting in January 2023, calls related to sports gambling increased by **277%** in January and **136%** in February compared to the same months in 2022. Overall, there was a **56% rise** in gambling-related calls in 2023 compared to 2022.
- Massachusetts: The state's Problem Gambling Helpline received 3,050 calls in Fiscal Year 2023, up from 1,378 calls in Fiscal Year 2022—a **121% increase**. Notably, calls related to sports betting rose by 1,117% during this period.
- Kentucky: After the introduction of sports gambling in late 2023, the Kentucky Council on Problem Gambling reported that calls, texts, and chats more than **doubled** in 2024 compared to the previous year.
- Illinois: In 2023, over 25,000 calls were made to the state's gambling helpline, more than **doubling** the call volume from 2022.
- United Kingdom: The National Gambling Helpline received 52,370 calls and online chats in 2023, marking a **24% increase** from the previous year. August 2023 was the busiest month on record, and December saw a **39% rise** in contacts compared to December 2022.

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Suicide Risk Among Gamblers

Mood disorders are often seen in pathological gamblers (comorbidity rates as high as 75% for depression and 30% for bipolar disorder).

Escalating symptoms of hopelessness, guilt, shame, and desperation.

Pathological gambling can directly **trigger or worsen** symptoms of depression, general anxiety, obsessions, and personality disorders.

Close to **80%** of gamblers call a helpline reported feeling suicidal at the time of calling.

2/3 of attendees at Gamblers Anonymous have contemplated suicide.

17-24% of pathological gamblers will attempt suicide during their lives.

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What are **effective crisis prevention approaches** for gambling, financial despair, and suicide risk?

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Indicators Awareness

Behavioral & Emotional

- Secrecy, withdrawal, mood swings
- Anxiety or irritability
- Obsession with gambling

Financial Crisis

- Borrowing money, payday loans, selling items
- Inconsistent money stories
- Sudden job or housing instability

Suicidal Ideation

- Talking about being a burden
- Sudden calmness
- Preparing for death

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Both gambling and finances share a powerful common thread: **silence**. We're often uncomfortable talking about whether it's admitting financial struggles or problematic gambling because of shame, stigma, or fear of judgment. That silence can keep people from getting the support they desperately need.

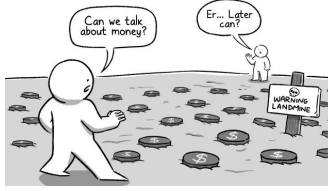
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Do you **ask** about gambling and finances?

Do your **tools, instruments, and resources** incorporate gambling and finances?

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Why is it **hard** to talk about money?



Can we talk about money?

Er... Later can?

Talking about finances is **harder** than talking about religion, politics, or death.

Half of women said they were **reluctant** to talk about money because they consider it a **private** topic (compared to 41% of men).

Feeling **judged** was another top-cited reason for 35% of women and 31% of men.

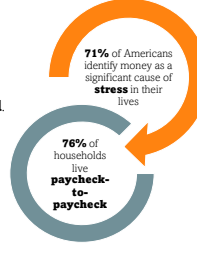
When it comes to money, some are **fearful** that if we advocate for ourselves (such as a raise or wanting to even discuss the topic) we'll be met with **hostility**.

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How Are People Doing with Money?

- Survey conducted by American Psychological Association indicates that as many as **8 out of 10** Americans are stressed because of money concerns.
 - 50%** are **stressed** about their ability to provide for their family's **basic needs**.
 - 56%** are concerned about **job stability** and **workload**.
 - 60%** feel **angry** and **irritable**.
 - 53%** feel **fatigued**.
 - 53%** say they **lie awake** at night with **worry**.
 - 47%** report having **headaches**.
 - 35%** report an **upset stomach**.
 - 34%** report increased **muscle tension**.



71% of Americans identify money as a significant cause of stress in their lives

76% of households live paycheck-to-paycheck

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Feelings Associated with Finances

- Feel **ashamed** for spending money.
- Might be **afraid** of looking at your bank balance or speaking with someone about finances (bank, institutions, workplace).
- Feeling **embarrassed** for needing to support and asking for help.
- Feel **stressed** if you are under a lot of pressure to support yourself and others.
- Feel **exhausted** (tired or worn down).

Money-related activities that trigger feelings: (Bankrate and Psych Central survey of 2,457 adults):

- Looking at their bank accounts (**49%**)
- Paying a bill (**41%**)
- Making a purchase (**34%**)
- Having to discuss money (**32%**)
- Getting paid (**21%**)
- Looking at their investment accounts (**16%**)
- Looking at social media (**11%**)



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Someone told you they spent **\$50,000** on in-game purchases for a smartphone app?



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Someone said they lost **all** of their children's college savings on gambling?



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Someone told you they are being investigated for “theft” after spending **\$300,000** of their grandmother’s money on bitcoin?



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Someone said they lost **\$100** gambling over the weekend?



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Be Aware of Verbal and Nonverbal **Reactions**



An individual will know how comfortable they are sharing information about money and finances based on your initial reactions or responses.

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Screening Tools for Gambling

Brief Biosocial Gambling Screen (BBGS)

Lie/Bet Questionnaire

GA-30 Questions

Gambling Concerns

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Suicide Risk Assessment

- Columbia Suicide Severity Rating Scale (C-SSRS):**
 - Evidence-based tool to assess suicidal ideation and behavior.
 - Simple, standardized questions to determine severity and immediacy of risk.
- Direct/Indirect Questioning:**
 - Ask clearly and compassionately: "Are you thinking about hurting yourself?"
 - Indirect cues can also reveal intent: changes in tone, energy, or sudden calmness.
- Safety Planning:**
 - Collaborative, practical steps to reduce immediate risk.
 - Includes coping strategies, supportive contacts, and removing access to lethal means.

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Uncommon Questions

- Are you consuming any **alcohol**?
- How are you **sleeping**?
- Are you **gambling**?

The WCPG 24-hour Helpline **800-GAMBLE-5**

The NCPG Helpline **800-GAMBLER**

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Financial Recovery & Support Resources

Helping Professionals:

- Tax Accountants
- Estate Lawyers
- Debt Counselors
- Financial Planners

Financial Resources:

- Gamblers Anonymous: Pressure Relief Group/Workbook.
- No-Dice: Safety Net to Recovery. Gambling Addiction Workbook Updated - [No Dice 3rd Edition 5 24 16 \(002\) \(oregon.gov\)](#)
- Problem Gambling Toolkit: [problem-gambling-toolkit.pdf \(indiana.edu\)](#)

Support Groups:

- Gamblers Anonymous (GA)
- SMART Recovery
- Recovery Dharma
- Celebrate Recovery
- Gam-Anon
- SMART Friends & Family

Podcasts:

- ALL IN: The Addicted Gambler's Podcast
- The Problem Gambling Podcast
- The Broke Girl Society Podcast
- Hello, My Name is Craig
- Fall In: The Problem Gambling Podcast for Military Service Members and Veterans

The Impact of Problem Gambling
6 to 10 people are affected for every person with a gambling problem.

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Key Takeaways

Gambling often masks deeper pain: financial strain, shame, and emotional turmoil.

Warning signs are quiet but powerful: they hide in secrecy, mood shifts, and financial instability.

Asking the right questions can change everything: timely intervention can literally save lives.

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What Can We Do?

SAFE PLACE

Ask & Provide Safe Space

- Ask about gambling and finances.
- Problem Gambling Awareness Month (PGAM) in March
- LIE/BET (2 Questions)
- Provide a safe space for people to share about gambling and finances.

Provide Resources

- 1-800-GAMBLER
- 1-800-GAMBLES
- www.ncpgambling.org
- www.wi-problemgamblers.org

83% of behavioral health staff did not know a resource if someone expressed concern over gambling.

DID YOU KNOW?

Advocate for Help





- **\$71.92 Billion** in Revenue (2024) - **\$14 Billion** in Problem Gambling (2023) = **\$0** federal funds dedicated to prevention, education, research, and treatment.
- **GRIT ACT:** GRIT Act - National Council on Problem Gambling

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<p>Thank You!</p> <p>Any Questions?</p> <p>Andrew J. Schreier COUNSELOR • PODCASTER • SPEAKER</p> 	<p>andrew.schreier@cmshope.com hello@andrewjschreier.com</p>
	<p>www.communitymedicalsolutions.org www.andrewjschreier.com</p>

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	<p>Our Mission</p> <p>Our mission is to help those who are suffering from substance use disorders. We consider these people our patients, and our singular aim is to help them heal. We're proud that our clinics provide our patients an environment that is free of judgment and condescension and we're steadfast in treating everyone with the utmost dignity and respect.</p> 
<p>Our Vision</p> <p>Leading the change to eliminate the consequences of substance use disorder in our communities.</p>	
	<p>Our Values</p> <p>We see challenges as opportunities to demonstrate initiative. We listen to and honor the reality of those we serve. We are evangelists for practices grounded in science and evidence. We value people who are passionate about making an impact.</p>

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