



# Understanding Gambling and Its Impacts

## A Guide to Problem Gambling, Gambling Disorders & Gambling-Related Harm

### What is Gambling?

Placing something of value at risk in the hopes of gaining something of greater value.<sup>1</sup>

### What is Recreational Gambling?

Gambling for fun, entertainment, or social reasons, played casually and within personal limits. It's usually occasional, low-risk and does not lead to financial, health, or relationship problems.<sup>2</sup>

### What is Problem Gambling?

Difficulty in limiting money and/or time spent on gambling, which leads to adverse consequences for the gambler, others, or their community.<sup>3</sup>

### What is a Gambling-Related Harm?

The adverse impacts from gambling on the health and wellbeing of individuals, families, communities and society.<sup>4</sup> These harms may include:

- Financial problems (e.g., debt, difficulty paying bills)
- Health issues (e.g., stress-related illness, sleep problems)
- Emotional or psychological distress (e.g., anxiety, depression)
- Strained relationships with family or friends
- Challenges at work or school
- Legal troubles

### Signs of a Gambling Disorder

A person shows signs of gambling disorder if they:<sup>5</sup>

- **Preoccupied with gambling:** Constantly thinking about gambling, planning future gambling activities, or reliving past gambling experiences.
- **Increased need to gamble:** Requiring larger amounts of money or more frequent gambling to achieve the desired excitement.
- **Repeated unsuccessful attempts to cut back their gambling:** Making unsuccessful efforts to control, cut back, or stop gambling.
- **Restlessness or irritability:** Feeling restless or irritable when trying to cut down or stop gambling.
- **Gambling to escape problems:** Gambling as a way to escape from problems or stress or to relieve feelings of helplessness, guilt, anxiety, or depression.
- **Chasing losses:** After losing money or item of values, feeling the need to try to win back the losses.
- **Lying about gambling:** Lying to family members, therapists, or others to conceal the extent of involvement with gambling.
- **Jeopardizing relationships or opportunities:** Jeopardizing or losing a significant relationship, job, or educational or career opportunity because of gambling.
- **Relying on others for financial help:** Relying on others to relieve a desperate financial situation caused by gambling.

# 8.5%

of Massachusetts adults are considered at-risk for experiencing a gambling problem

## Gambling in Massachusetts (2021 Estimates)<sup>6</sup>

- **38.7%** of Massachusetts adults do not gamble
- **51.3%** of Massachusetts adults gamble recreationally
- **8.5%** of Massachusetts adults are considered at-risk gamblers, or engaging in behaviors that put them at greater risk for experiencing a gambling problem. For example, betting more than planned, chasing losses, or borrowing money to gamble.
- **1.4%** were classified as those with a gambling problem
- Overall, around **460,000** adults in Massachusetts were at-risk, and **78,000** adults were classified as a person dealing with problem gambling in 2021
- Comparable, **2.5 million** U.S. adults (1%) are estimated to meet the criteria for a severe gambling problem in a given year.

## Gambling-Related Harms in Massachusetts<sup>7</sup>

While anyone can experience gambling-related harms regardless of their backgrounds, certain demographic groups are more likely to experience harm in Massachusetts. These include:

- **Gender and Race/Ethnicity demographics:** Men and Black, Indigenous, People of Color (BIPOC) adults
- **Education and income:** Adults with a high school diploma or less, or household incomes below \$50,000
- **Age and household:** Adults under 30 and regular gamblers with one or two children in the household are more likely to experience harms

Some groups are at higher risk for certain gambling-related harms, such as:

- **Health and financial harms:** More common among men, adults under 30, Hispanic and Black adults, and those with one child.
- **Emotional/psychological and family/relationship harms:** More common among young adults, Hispanic and Black adults.
- **Work/school-related harms:** Adults under 50 and regular gamblers with one or two children are more likely to experience these issues.
- **Harms related to illegal acts:** More likely among adults under 50 compared with older adults.

## Who Is at Higher Risk for Developing a Gambling Disorder?

Anyone can experience problems with gambling, regardless of age, gender, sexuality, race, ethnicity, or socio-economic status. However, research shows that some groups may be more susceptible in Massachusetts and beyond:

- Young and emerging adults (approximately ages 15-34)<sup>8</sup>
- Men<sup>9 10</sup>
- People experiencing financial difficulties, including lower household incomes, unemployment, or homelessness<sup>11</sup> or facing major property/financial challenges<sup>12</sup>
- Individuals with co-occurring mental health or substance-use challenges, such as depression, anxiety, or alcohol/drug use<sup>13 14</sup>
- Those who start gambling at an earlier age<sup>15</sup>

- People with lower education levels<sup>16</sup>
- Other social and environmental factors, such as isolation or weak support networks<sup>17 18</sup>

## Consequences of Gambling Disorders & Gambling-Related Harm<sup>19 20</sup>

Gambling disorders can affect not only the individual, but also their families, communities, and social networks, otherwise known as gambling-related harms. Gambling disorder can lead to a range of harms, including but not limited to:

- **Mental health and substance-use challenges:** Co-occurring conditions such as depression, anxiety, or alcohol and drug use
- **Family and relationship difficulties:** family conflict, domestic violence, and neglect
- **Financial problems:** debt, bankruptcy, loss of property, or increased risk of poverty
- **Suicidal thoughts or behaviors:** Increased risk of suicidal ideation or attempts
- **Legal issues:** including involvement in illegal activities



## Need Gambling Help?

Are you looking to stop gambling, take a break, or are curious about ways to keep your sports betting safe and fun? We're here for you 24/7, 365. Reach out to our team of trained experts with any gambling-related questions. All calls and messages are free and confidential.

[macgh.org](https://macgh.org)  
617-426-4554

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