



Gambling Harms and Disorder

by Samantha Doonan

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TO DIAGNOSE A GAMBLING DISORDER, CLINICIANS LOOK FOR:

- ▶ Needing to gamble with higher and higher amounts to reach desired feelings,
- ▶ Irritability when trying to reduce or stop gambling,
- ▶ Having multiple unsuccessful attempts to reduce or stop gambling,
- ▶ Being preoccupied with gambling,
- ▶ Lying about gambling behaviors,
- ▶ Risking or losing important relationships or opportunities,
- ▶ Gambling during periods of negative emotions, and
- ▶ “Loss chasing” or gambling to try to make up for prior losses.

Harms

Anyone who gambles may experience gambling harms: these are negative consequences related to gambling, such as problems with finances, employment or school, mental and physical health, and interpersonal relationships. As detailed below, a subset of people who gamble will develop what’s referred to as a gambling disorder.

Gambling Disorder

Gambling disorder is a behavioral health condition defined by ongoing problematic gambling behaviors that produce significant impairment or distress for an individual. People with gambling disorder have a higher risk for other behavioral health conditions, including substance use disorders, mood and anxiety disorders. Those who gamble also have an increased risk of suicidality and domestic violence.

New York State (NYS) Gambling Context

New York State has multiple legal forms of gambling, including betting on horse racing (1939), charitable betting (e.g., bingo, 1957), lottery (1966), tribal casino betting (1993), and commercial casino betting (for which licenses were first granted in 2015). In 2018, the US Supreme Court overturned the Professional and Amateur Sports Protection Act; this opened the door for states to regulate sports betting. In 2022, legal mobile sports betting began in New York State.

By 2024, over 4.8 million account holders will have wagered more than \$22 billion on NYS sports betting alone. According to an American Gaming Association Report, New York sports wagering companies led all states in revenue (>\$2 billion) in 2024. By state law, \$6 million of sports betting tax revenue was directed towards addressing gambling harm education and treatment. An additional \$6 million will be allocated annually starting in 2026.

Effective Treatment Exists

While only an estimated one in five people with a gambling disorder have sought help, effective treatments exist for gambling disorder. Cognitive Behavioral Therapy (CBT) has been shown to reduce both gambling disorder severity and co-occurring depression and anxiety symptoms, particularly in the short term. Therapy delivered in one-to-one and group formats has been demonstrated to be effective, and in-person therapy has been found to be more effective than virtually delivered treatments. There are currently no approved medications to treat gambling disorder.

ABOUT THE AUTHORS

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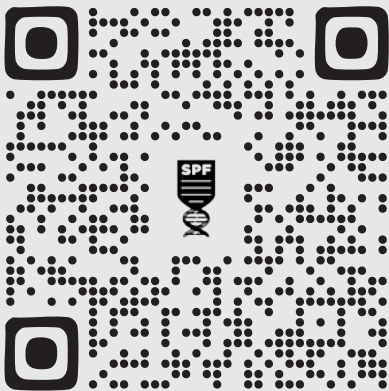
REFERENCES

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Prevalence in New York State

In NYS, a 2020 survey found that 27 percent of adults aged 18 and older gambled without identified problematic behaviors or a disorder, 4 percent gambled with potential problematic behaviors (referred to as “at-risk gambling”), and 0.7 percent, over 100,000 New Yorkers, gambled in a way that caused harm (referred to as “problem gambling”) or had a gambling disorder. The negative health and financial impacts of gambling harm and gambling disorder extend beyond the person who gambles. An estimated six additional people are negatively affected for every individual with a gambling disorder.

Risk Factors

Individual-level. Gambling disorder risk is higher among men, younger people, those who are single or married less than five years, those who live alone, those with lower education levels, and people with financial challenges. People with substance-use disorders also experience increased risk.

Interpersonal-level. Gambling disorder risk is higher among those with a parent who had an addiction, those with close friends or family members who regularly gamble, and those who perceived excessive gambling among family members or peers. Greater parental supervision is associated with reduced risk.

Institutional-level. A 2024 review found problem gambling risk was greatest among those who gambled at online casinos, followed by brick-and-mortar casinos, online gambling, and sports betting. Nearly 16 percent of people who used online slots experienced problem gambling or a gambling disorder. Specific commercial gambling features, including continuous play, fast speed of play, high frequency of events, near-wins, and “losses disguised as wins” are associated with higher-risk gambling.

Community-level. There is evidence that people who live closer to gambling venues gamble at higher levels and experience more gambling-related harms than those who live farther. Although an association between venue proximity and problem gambling or gambling disorder was not detected in a recent Massachusetts study. Greater exposure to direct gambling advertisements and marketing is associated with greater levels of problem gambling. More libraries in a community were associated with lower risk.

Policy-level. People who live in states with more forms of legal gambling experience higher rates of problem gambling. A 2025 study did not find an association between states’ legal sport betting status and problem gambling risk among sports betters.

New York State Services and Supports

New Yorkers impacted by gambling harms or disorder can contact the 24/7 HOPEline for confidential support at 1-877-846-7369 or text 467369. See <https://oasas.ny.gov/gambling> for more information on treatment and other services.