



## **VETERANS AND GAMBLING RISK EMERGING CHALLENGES**



The transition from military service to civilian life is one of the most significant changes many veterans will ever experience. It often involves changes in identity, structure, social networks, financial stability, and daily purpose. For some veterans, these adjustments can create stress, uncertainty, and vulnerability to a variety of behavioral health challenges. While substance abuse issues among veterans have received increasing attention over the years, another concern has emerged: gambling-related harm.

Multiple studies suggest that veterans and active-duty military personnel experience gambling-related problems at rates higher than the general population.

Some of the findings vary depending on the study population. Key findings include:

- Studies have estimated rates of problem gambling or gambling disorder among veterans ranging from roughly 2% to over 10%, depending on the population studied.
- A 2022 study involving recently transitioned veterans found:
  - 4.6% met criteria for problem gambling
  - An additional 8.8% were considered “at-risk gamblers”
  - Combined, approximately 13.4% showed some level of gambling-related concern.

- Several organizations, including the National Council on Problem Gambling, report that military personnel may experience gambling problems at roughly twice the rate of civilians.
- Research has also found strong overlap between gambling problems and PTSD, Depression, Alcohol misuse, Chronic stress, Legal and financial problems, and Suicidal ideation.

One important issue is likely underreporting. Gambling disorder is often called a “hidden addiction” because there are fewer visible physical signs compared to alcohol or drug abuse. Veterans may hide gambling losses, debt, or online betting behavior for long periods before problems become visible.

Researchers have also identified several military-specific risk factors that may increase vulnerability: High-stress environments, Risk-taking culture, Exposure to trauma, Frequent relocation, Isolation during deployment, Financial pressures, Competitive personality traits, and Availability of gambling opportunities on or near military installations.

More recently, researchers and prevention organizations have begun paying closer attention to the gaming-gambling convergence, especially among younger veterans and service members. This includes sports betting apps, loot boxes, esports betting, social casino games, and gambling-style mechanics embedded within video games.

Today’s gambling environment looks dramatically different from what it did even a decade ago. Sports betting apps, online casinos, fantasy sports platforms, cryptocurrency betting, and mobile gaming systems have created a 24/7 environment in which gambling opportunities are always available. At the same time, the lines between gaming and gambling are becoming increasingly blurred through what many experts describe as the

*gaming-gambling convergence*. For transitioning veterans, understanding these risks is becoming increasingly important.

## **A Perfect Storm of Transition Challenges**

Military service provides structure, routine, teamwork, and clearly defined goals. Transitioning into civilian life often removes many of these stabilizing factors almost overnight. Veterans may face employment uncertainty, financial pressure, loss of camaraderie and social support, relocation stress, changes in identity and purpose, isolation and loneliness, and anxiety, depression, or trauma-related challenges

For some individuals, gambling can initially appear to provide an escape, excitement, distraction, or even hope for quick financial improvement. Sports betting, in particular, can feel familiar to veterans who enjoyed competitive environments, statistics, strategy, and team culture during service.

Unlike substance abuse issues, gambling problems frequently remain hidden for long periods of time because there are fewer visible physical warning signs. A veteran may continue to work, socialize, and function outwardly while financial pressures, emotional distress, and compulsive behaviors intensify beneath the surface.

## **The Rise of Online Sports Gambling**

The rapid legalization and expansion of sports gambling across the United States have dramatically changed access and exposure. Veterans transitioning into civilian life are now entering a culture in which sports betting advertisements are integrated into professional sports broadcasts,

social media, podcasts, and even casual conversations among coworkers and friends.

These systems are built around convenience and continuous participation. For individuals struggling with stress, boredom, financial concerns, or emotional adjustment, accessibility can create significant risks.

Research has consistently shown that younger adults, individuals experiencing stress, and those seeking excitement or escape may be particularly vulnerable to gambling-related problems. Transitioning veterans may experience several of these risk factors simultaneously.

One of the newest and most concerning developments is the convergence between gaming and gambling. Many younger veterans grew up during the rise of online gaming culture. For some, gaming may have been a major recreational activity before, during, and after military service. As gambling elements become increasingly embedded within gaming environments, the transition from gaming participation to gambling behavior can become more subtle and normalized.

These same psychological reinforcement mechanisms are also heavily used within gambling systems. The result is an environment where the distinction between entertainment and gambling may become increasingly difficult to recognize, especially for younger veterans already familiar with digital gaming ecosystems.

## **Workplace Implications**

As veterans transition into civilian employment, gambling-related problems can also affect workplace performance and organizational culture.

Potential workplace impacts may include financial stress and distraction, increased absenteeism, reduced concentration and productivity, mood instability, increased conflict or irritability, cyberloafing and online betting during work hours, theft or fraud in severe cases, and burnout among supervisors attempting to manage performance concerns.

Unfortunately, many workplaces remain unprepared to address gambling-related issues. While organizations may have policies and training focused on drugs and alcohol, gambling problems are often overlooked entirely.

At the same time, workplace cultures themselves may unintentionally reinforce gambling behaviors, e.g., office sports betting pools, fantasy sports competitions.

## **Prevention, Awareness, and Support**

There is growing recognition that gambling-related harm should be viewed as a workplace wellness, mental health, and public health issue, not simply a financial or personal problem. Organizations that support veterans can take several proactive steps:

- Provide education on gambling risks and warning signs
- Include gambling issues within workplace wellness programs
- Train supervisors to recognize behavioral indicators
- Expand Employee Assistance Program (EAP) resources
- Address gaming-gambling convergence in prevention education
- Promote financial wellness and resilience training
- Encourage peer support and open conversations

Veteran-focused organizations can also help by normalizing discussions around gambling-related concerns in the same way conversations around mental health and substance abuse have gradually become more accepted. Importantly, prevention efforts should avoid stigmatizing veterans. Most veterans transition successfully into civilian life and make tremendous contributions to their workplaces and communities. The goal is not to stereotype veterans as vulnerable, but rather to recognize that periods of major life transition can increase exposure to multiple behavioral health risks.

## **Looking Ahead**

The gambling environment will likely continue evolving rapidly over the next decade. Recognizing these challenges early and responding with education, support, and practical prevention strategies may help many veterans build healthier, more stable, and more successful transitions into civilian life.



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