

How Problem Gambling Affects Household Finances and Long-Term Security



WORKPLACE
WELLBEING

Problem gambling is a psychological problem with a costly financial side. It's often kept in the dark until money problems impact the household in major ways, especially in households with shared bills, savings and plans for the future.

Where MO Households Often See The First Signs

INDICATOR FROM MO PAST-YEAR GAMBLERS	% WHO ENDORSED
Significant financial concerns for self or someone close	6.8%
Borrowed money or sold possessions to gamble	5.9%
Lied to people or concealed extent of gambling	5.2%
Returned to win back losses (chasing)	14.4%

LONG-TERM COSTS THAT ARE EASY TO MISS



Compounding lost retirement contributions that take years to rebuild.



Damaged credit that limits housing, auto, and education options.



Trust with a partner, children, or aging parents that takes time to repair.

Source: The Better Institute; Sports Betting in Missouri; 2022 Missouri Gambling Prevalence Study

FINANCIAL BEHAVIOR OF PROBLEM GAMBLING

- Credit card balances climbing without an obvious explanation.
- Retirement, brokerage, or savings withdrawals to "even things out."
- Borrowing from friends, family, or coworkers more often.
- Late or missed bills, especially recurring ones.
- Bankruptcy in the most severe cases (national estimates suggest roughly one in five people with a gambling disorder eventually files).

Source: NCPG & New York Council on Problem Gambling; The Better Institute; Sports Betting in Missouri; 2022 Missouri Gambling Prevalence Study

A CLEARER LOOK AT THE NUMBERS

Most types of gambling carry a long-run negative expected value, and promotional offers are designed to keep you betting, not to make you whole. EAPs, financial counseling, and gambling treatment providers can help you build an honest picture of where the numbers stand and identify your next steps. Clarity is the foundation of every recovery plan.