



MGC Research Snapshot

Understanding Gambling & Help-Seeking Among Veterans

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What you need to know

This community-engaged qualitative study examined how gambling affects Massachusetts Veterans' well-being, trust, and help-seeking, and identified opportunities to strengthen prevention and engagement. Among study participants, gambling occurred within distinctive military and post-service contexts, related harm was often difficult to see or disclose, and management frequently relied on self-directed, relational, or indirect pathways. Participants and stakeholders also identified existing Veteran-serving infrastructure, trusted messengers, and natural touchpoints that could be better coordinated to reach Veterans. Initial solution design considerations include integrating gambling screening and support into existing systems, targeting periods of elevated risk, offering confidential, low-barrier pathways to care, and advancing peer-led, community-based, identity-responsive engagement. These considerations require further validation and testing.

What is this research about?

Research suggests military and Veteran populations experience elevated rates of problem gambling and gambling disorder compared with the general population but are not consistently screened and connected to appropriate services and supports. Little is known about gambling's effects on the financial, social, and emotional well-being of Veterans, as well as trust and willingness to engage in services. With funding from the Massachusetts Gaming Commission, this study, conducted by researchers from Technical Assent in partnership with the William Joiner Institute at the University of Massachusetts Boston, explored the effects of gambling on Veteran communities, strategies to strengthen prevention and engagement, and worked to build research capacity in Veteran-serving communities.

What did the researchers do?

Researchers from Technical Assent, in collaboration with the William Joiner Institute, created a 10-member Community Advisory Board (CAB) to help shape the research, support recruitment, and validate and interpret findings. The researchers also reviewed relevant literature and previous Massachusetts research

reports to inform the field research design. Using a human-centered design (HCD), community-based participatory research (CBPR) approach, and Technical Assent's CLIMB framework, the team conducted 43 in-depth interviews across 25 Massachusetts cities/towns, in addition to two stakeholder focus groups, to explore Veteran experiences and perceptions around gambling and service engagement. Researchers analyzed the qualitative data collected and identified key themes with ongoing input and three validation sessions with Veterans and community research partners to pressure-test findings, identify gaps, and add community context.

What did the researchers find?

Findings reflect the experiences of Veterans and stakeholders who participated in this qualitative study and should not be interpreted as representative of all Massachusetts Veterans.

Key findings included:

- **Veteran gambling:** Veterans described many of the same motivations for gambling as the general population, but military and post-service

experiences shaped the context in which those motivations occurred. Participants described military environments in which gambling could be normalized while disclosure of vulnerability was discouraged, and deployment conditions in which financial risk could feel less consequential. The transition out of service can concentrate multiple risk factors, including loss of structure, financial strain, identity disruption, and reduced social support. For some Veterans, monthly VA compensation can also act as a recurring gambling activator.

- **Gambling affects Veterans' lives:** When gambling escalated, participants described consequences ranging from depleted savings and housing instability to strained relationships and diminished self-worth. Financial harm was often more visible, while shame and concealment could make social and emotional consequences harder to recognize and recover from.
- **Pathways to manage gambling:** Veterans described self-directed, relational, formal, and indirect strategies for managing gambling, including spending limits or “fun money,” app deletion, self-exclusion, partner or peer accountability, and treatment for co-occurring conditions. Many relied primarily on self-directed and relational strategies rather than gambling-specific services, with harm reduction often occurring quietly and unevenly.
- **Bridges already exist:** Participants and stakeholders described Massachusetts Veterans as under-reached rather than inherently hard to reach. Existing Veteran-serving infrastructure, trusted messengers, and natural touchpoints create opportunities for engagement, but greater coordination, intentional outreach, and Veteran-centered delivery are needed.

Conclusions and Recommendations

Findings highlight the value of integrating gambling screening, awareness, and support into existing Veteran systems and holistic care services, while also offering confidential, low-barrier pathways to care. Additionally, findings suggest leveraging known elevated risk moments and transition periods for targeted outreach and prevention efforts, as well as

About the researchers

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examine current prevention initiatives and services in advancing peer-led, community-based, and identity-responsive programming. Future efforts should examine current prevention initiatives and services in the context of military and Veterans. The next phase of this research project will include validating and prioritizing these solution design considerations, co-designing and testing potential solutions, piloting selected concepts, and developing community-validated recommendations and implementation guidance.

Citation

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Key Words

Veterans; Community Engaged Research

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