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**NEWS**

# ‘I’m not going to be alive tomorrow’: Is gambling addiction Pa.’s next public health crisis?

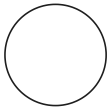
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‘I’m not going to be alive tomorrow’: Is gambling addiction Pa.’s next public health crisis?

About 13 Minutes

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By [Oliver Morrison | omorrison@pennlive.com](#)

When Samir came home in April, he asked his parents for \$100,000 to pay off his gambling debts.

“People are after me. You don’t know. I’m in deep (expletive),” his mother, Tara, said he told her. “I’m not gonna be alive tomorrow. Either they’re gonna kill me or I’m gonna jump off the balcony.”

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This was the fourth time Samir had asked his parents for money. They had said yes before, giving him more than \$60,000 the past few years to pay his bills, pay off his credit cards and cover his rent. But there was increasing evidence, Tara said, that Samir had been gambling their money away all along – and now Samir was explicitly telling them gambling was the problem.

Samir would get angry, shout and kick the stairway railings, if they refused to give him money.

Samir’s friends called and texted his parents, saying he owed them money. Samir’s sister, who is still in college, said Samir was pestering her for money – and was even texting her friends for money.

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Samir had been a straight-A student at his high school in small-town central Pennsylvania. He played varsity sports. He attended a top college. He could, Tara said, charm just about anyone.

(Tara and Samir are pseudonyms. No identifying details have been included at Tara’s request.)

Seven years after Pennsylvania opened its first online casino, academics and government regulators in Pennsylvania say there are increasingly worrying signs that a rising tide of gambling addiction in Pennsylvania is becoming a public health crisis. They say it’s not unlike the opioid crisis in the speed and savagery with which it is tearing through families like Samir’s. And some fear the commonwealth’s response reflects an unwillingness to admit how bad it’s gotten.

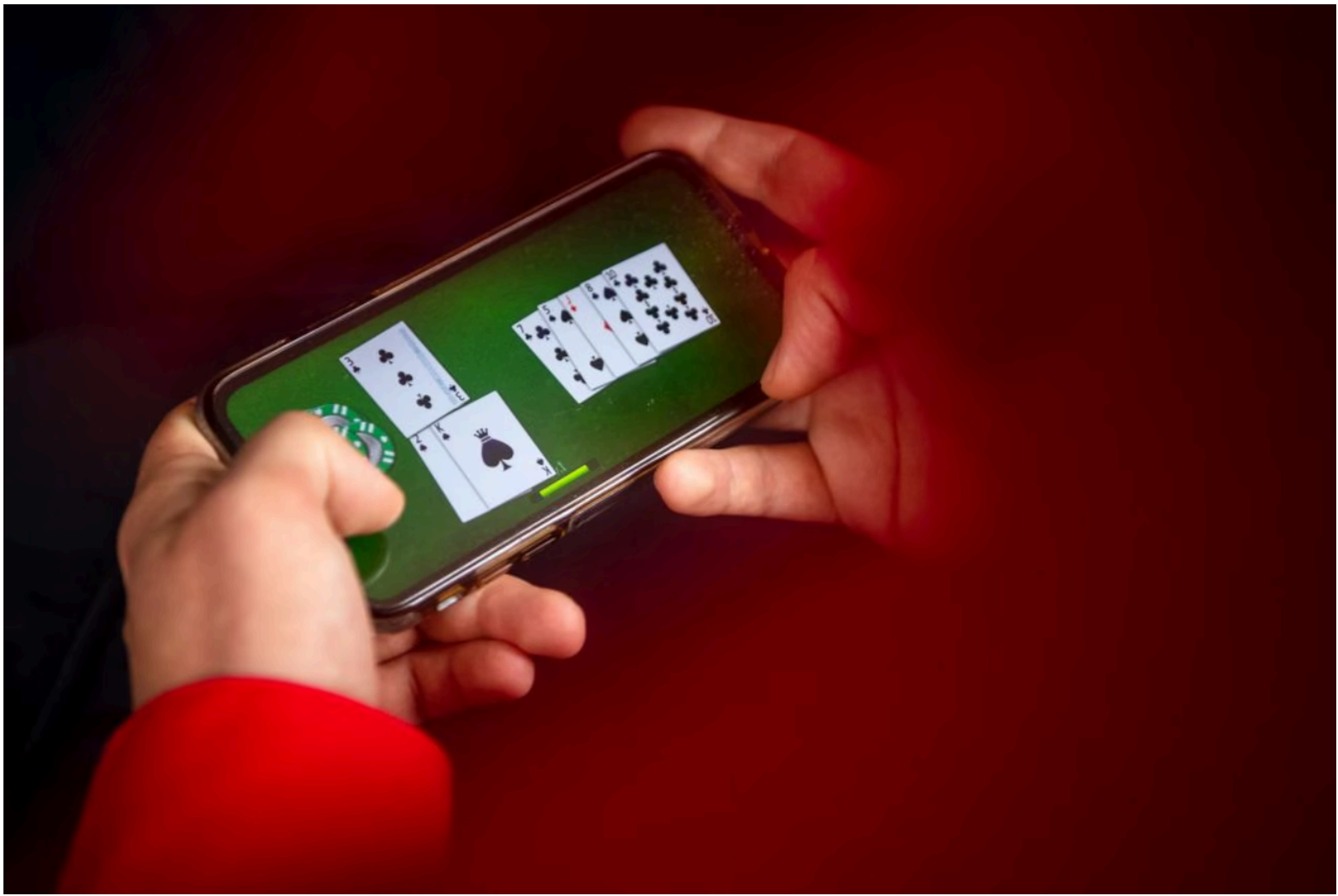
“We’re just waiting for him now to hit rock bottom,” Tara said.

## **Pennsyl-Vegas**

Although Pennsylvania isn’t widely thought of as a gambling mecca, it now takes in more gambling revenue than any state except Nevada. That revenue amounts to about 90% of the yearly revenue of the casinos on the Las Vegas strip, [according to the American Gaming Association](#).

And Pennsylvania is catching up fast: gambling revenue increased ten times faster in Pennsylvania than Nevada last year.

That’s because online gambling is the fastest-growing sector and Pennsylvania is the most populous of the eight states that have legalized online casinos. Pennsylvanians lost more money gambling online last year than residents of any other state. It was also the first year that Pennsylvanians lost more money online than at its 17 in-person casinos.



Online gaming is the fastest-growing type of gambling, making Pennsylvania, with the largest population of any state that has legalized online gaming, a powerhouse. Getty Images Getty Images

Gambling companies are trying to grow even faster. The Philadelphia area drew more gambling advertisements than any other market, including New York and Las Vegas, between January and September last year, [according to reporting in the Philadelphia Inquirer](#). Pittsburgh was fifth.

The Pennsylvania Gaming Control Board's leaders are celebrating. The industry generated \$2.8 billion in tax revenue last year and employs nearly 16,000 people, according to its most recent annual report. Legal gaming, the report says, provides "critical funding that helps reduce school property taxes, supports the horse racing and agricultural sectors, drives economic development, and delivers financial assistance to local communities across Pennsylvania."

Kevin O'Toole, who has served as executive director of the agency since 2009, first built the commonwealth into a casino juggernaut. Now, a decade later, he has helped usher in an even larger boom. Doug Harbach, the communications director for the board, recently spoke with O'Toole on a podcast about this success. "Gaming in Pennsylvania has been pretty much an unmitigated success when it comes to the revenue and the jobs that were promised," Harbach said.

But there is a growing cadre of experts who say the board's rosy economic assumptions may be hiding a dark underbelly. Tyler Ransom, an associate professor of economics at the University of Oklahoma, gave a talk in May titled "The Sports Gambling Experiment has Failed." He argued that these economic models are not accounting for a variety of serious economic harms.

For example, Ransom told PennLive, recent studies have found a rise in bankruptcies and a decrease in credit scores in places where online gambling has been legalized. Other studies, he said, show online gambling is leading to more domestic violence. It's hard to study all of the potential impacts, Ransom said, so finding a concrete increase in domestic violence hints at what are likely much broader problems festering.

Ransom said the title of his talk overstates what the current academic literature can prove about the high cost of gambling addiction on society. One of the biggest challenges is a lack of reliable estimates for how many people are suffering.

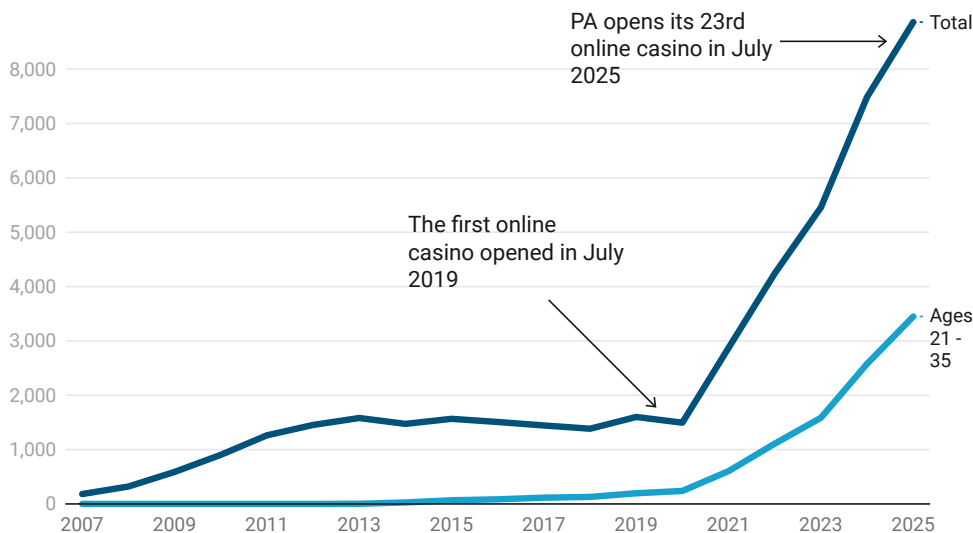
For the first time this year, Pennsylvania produced an official estimate of the total number suffering from a gambling disorder: between 325,000 and 835,000 last year, according to a survey by Penn State and the Department of Drug and Alcohol Programs.

Since this is the first year, there isn't a definitive answer on how this compares to before Pennsylvania legalized online gambling. The studies' authors have proposed that, for future surveys, they be allowed to track people's behavior over time to support broader conclusions.

But some experts said there is some undeniable evidence that the problem is getting worse very quickly: the number of Pennsylvanians signing up to ban themselves from gambling has skyrocketed, according to data collected by the Pennsylvania Gaming Control Board. It's increased more than 600% per year, on average, since the first online casino opened in 2019.

## Self-banning from online gambling has skyrocketed

The number of people who have chosen to ban themselves from gambling in Pennsylvania has risen dramatically since online gambling was introduced.



*This data doesn't include people who were excluded by the Gaming Control Board for misbehavior.*

Chart: Oliver Morrison • Source: [Pennsylvania Gaming Control Board](#) • [Get the data](#) • Created with [Datawrapper](#)

These people are just the tip of the iceberg, some experts say. "It's a fraction of the folks that are struggling that are actually reaching out," Josh Ercole, the executive director of the Council on Compulsive Gambling of PA, recently testified.

There is increasing evidence that young Pennsylvanians, in particular, are among the most impacted: before online casinos opened, only a few dozen Pennsylvanians ages 21 to 34 were banning themselves from gambling per year. Last year, there were around 3,500 — a 9,000% increase.

Matt Missar, a therapist in Pittsburgh who is trained to help young people with both gambling and video game disorders, said brain chemistry partly explains their struggles.

“Video games and online gambling hit that same spot of that dopamine reward system in individuals’ brains, especially with younger individuals who are highly impulsive and risk taking,” Missar said.

Missar said it doesn’t seem like the problem is close to peaking yet, since online prediction markets have recently made it possible for 18-year-olds to gamble legally three years earlier than in Pennsylvania’s casinos. “I feel like the wave is still coming in terms of just how bad this can get,” he said.



“Video games and online gambling hit that same spot of that dopamine reward system in individuals’ brains.” dpa/picture alliance via Getty I

## ‘It’s been very traumatizing’

Tara and her husband first gave Samir around \$20,000 to help with living expenses as he was starting his first job after college in 2023.

But he came home to central Pennsylvania with \$7,000 in credit card debt from gambling, without a job and without a clear explanation of what happened. They helped pay off his debts and gave him a place to live. But when he moved out seven months later to take a new job, Tara noted disapprovingly that he had signed up for a new credit card.

The next time Samir came home, he needed \$10,000 to pay off his credit cards. Tara had been on vacation to visit family in India. When she found out her husband had gotten into debt again, she decided to visit Samir’s apartment in his new city.

“He was in horrible shape. You could tell when somebody’s really mentally upset,” she said. “He wasn’t taking care of himself. He just looked terrible. His hair was long and his beard and nails were not clean and cut.”

Samir, she said, didn’t use the \$10,000 to pay off his credit card, which went into collections.

Every time Samir had come home before, they had given him money. But this April they took a different approach, with the support of dozens of parents across the country whom they met through a support group organized by Gamblers Anonymous. “We would keep asking that question to [the group] again and again, and they would keep saying, ‘No, no, no, you don’t need to’” pay him, Tara said.

But that did not mean it would be easy. Samir was telling them, “I’m gonna slit my throat” if they didn’t help.

“It’s been very traumatizing,” Tara said.

They still had another week before Samir was supposed to leave. And they were worried about how he would behave when he realized that they weren’t going to give in.

## **The warnings signs from health professionals**

Three years ago Rob Tessier, a Pittsburgh psychologist, didn’t have any patients dealing with an active gambling addiction.

Then one of his patients, who he thought had been doing well, said he’d lost \$5,000 — more money than he earned in a month. The man had banned himself from casinos in the distant past but was now gambling through his phone.

A couple of months later, a second patient relapsed. Last year, Tessier said, the number of gambling addiction patients increased to 12. This year, he said, he’s treating around 30 patients with gambling issues.

Many of Tessier’s gambling patients also have at least one other serious issue, like depression. But in the past, he said, his depression patients “probably would have never gone to a casino. They’re sitting at home depressed.” Now, he said, they can do it from their couch.

Tessier began approaching colleagues for help with this new subgroup of patients and found that most said they were seeing a similar spike. Many told him they knew at least one patient who had taken their own life. The Pennsylvania Society for Addiction Medicine holds a half-day conference each year, Tessier said, and for the first time this year, the training included a session on gambling addiction.

The current spike in gambling addiction reminds Tessier of the early days of the opioid epidemic. “Before you started to hear about overdose deaths, you had doctors saying, ‘This is weird: All these people are hooked on these oxys. This is weird, isn’t it?’”

Les Bernal, the national director of Stop Predatory Gambling, said gambling addiction shares another characteristic with the opioid epidemic: what gets people in the door isn’t what is causing the most harm. The country’s opioid epidemic became a national emergency after addicts switched from OxyContin to heroin and then to fentanyl.

A lot of attention has been focused on the rise of sports gambling, Bernal said. But in states like Pennsylvania, where online slots and table games are also legal, the problems are more severe, he said, because slot machine bets happen much faster. In Pennsylvania, bettors are losing 400% more money on online games, like slot machines and table games (about \$2.5 billion), than they are losing on sporting contests (about \$500 million), according to the Pennsylvania Gaming Commission’s most recent annual report.

“The end game for DraftKings, BetMGM and FanDuel is not sports gambling — it’s online casinos,” Bernal said. “They rely on the online sports gambling to get young people, especially young males, to lure them to sign up on the app.”

Online casinos are exposing more people to potentially problematic behavior, according to Jody Bechtold, who supervises gambling addiction counselors in five different states, including Pennsylvania, and says she is “very, very busy.”

“Not everybody’s going to be a sports bettor,” she said. “But you could be someone that really enjoyed going to the casino and now it’s just too convenient not to leave your house and just sit on your La-Z-Boy and play the slots on your device at home.”

Like other health pandemics, Bechtold said, one of the main problems is stigmatization. “The shame is so intense that our society, unfortunately, still views people with a gambling problem or a gambling addiction as a moral failure, instead of understanding that it’s a brain disorder just like chemical addiction is,” she said.

Gambling addiction can be logistically challenging to treat because it preys upon people’s relationship to something they can’t live without: money. There are various ways for people to ban themselves from casinos and from online betting apps, but therapists say the number of ways gambling can be accessed online makes it difficult to totally eliminate every potential exposure. And that’s why, Bechtold said, it’s important to attack gambling addiction at its source.

“Money is kind of the drug in gambling,” Bechtold said. “A lot of people in recovery do give up control of their finances, at least early in their recovery.”

## The next hurdle

Samir kept telling his parents that he wouldn’t leave until they gave him the money.

Tara said she and her husband focused on remaining calm and exiting any conversations that seemed ready to escalate. But they stood firm.

“Okay, then I’m gonna keep gambling ‘til I win the money that I need,” Tara said Samir told them.

“We said, ‘Okay, that’s your choice.’”

Eventually, Samir got on his plane and left. Tara thinks he likely would have lost his job if he stayed any longer.

The other parents in Tara’s support group celebrated, “They said, ‘Good job.’ And they said, ‘You took the right step.’ So they were proud of us.”

Tara is now anxiously awaiting the next big hurdle for their family: July 1. That’s when the lease on Samir’s apartment expires. Tara and her husband decided to pay the \$2,500 Samir owed in rent each month because his roommate’s father had co-signed the lease and they felt bad for the father. They aren’t going to pay for Samir’s new lease.

Tara worries that Samir will end up on the street. Samir’s credit score is low, she said, so it will be hard for him to get another apartment. And she isn’t sure that he’d be able to pay his rent, even if he could find a new roommate.

“I am very stressed inside but I just feel that there is nothing I can do about it right now,” she said. “I’m kind of preparing myself for the worst, which will happen in two months.”

Tara sometimes worries that Samir’s gambling problem means she made a mistake when he was younger. Maybe she wasn’t strict enough. As her kids have gotten older, Tara said, they have been more explicit with her about some of the racism and pressure they faced growing up as one of the only Indian families in a predominantly white area. Tara said she also heard racist jokes but just laughed them off and thought her kids were doing the same.

“I didn’t think it was really impacting my kids. Maybe it was, I don’t know. But they never complained.”

After listening to parents in her support group, Tara now feels differently about the cause of Samir’s gambling disorder. “It’s helpful to see that you’re not the only one. And nothing’s wrong with you and there was nothing wrong with your parenting,” she said. “Because this could happen to anybody.”

Instead, Tara directs her anger at the credit card companies and casinos that, she believes, took advantage of Samir and other children.

“There have to be some stricter laws in place,” she said. “This has become an epidemic.”

**Editor’s Note:** *PennLive covers sports betting and iGaming and may receive compensation for reader referrals to sports betting operators.*



Stories by **Oliver Morrison**

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