

Gambling Problems in UK Armed Forces Veterans: Preliminary Findings

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Executive summary

- International evidence shows **elevated rates of problem gambling** in former members of the Armed Forces (i.e., *veterans*).
- To date, **no research** has investigated gambling problems in United Kingdom Armed Forces veterans.
- We analysed an existing large dataset, the *2007 Adult Psychiatric Morbidity Survey*.
- Post-national service Armed Forces veterans were compared with matched controls on gambling problems, mental health, substance abuse, and financial management.
- Armed Forces veterans were **more than eight times more likely** than non-veterans to exhibit **problem gambling**.
- Male veterans were **more likely** than male non-veterans to have ever experienced a **traumatic event**.
- The difference in problem gambling between veterans and non-veterans was **not explained** by prior differences in mental health, substance abuse, or financial management problems.
- In conclusion, UK Armed Forces **veterans are more likely than non-veterans** to experience gambling problems and these problems are not explained by prior mental health, addiction or debt and money worries.
- Given the preliminary nature of the findings, further research on the nature and extent of gambling problems in current and former members of the UK Armed Forces is needed.



Background

For many former members of the Armed Forces, the transition from active service to civilian life can be challenging: it is well known, for instance, that transitioning Armed Forces veterans are more likely to engage in high-risk behaviours like drug and alcohol use and excessive gambling¹.

Research from outside the UK has consistently demonstrated that problem gambling is a more prevalent issue in Armed Forces populations than in civilian populations^{2,3,4}. Recent research has reported the problem gambling rate among a United States (US) Armed Forces sample as 4.2%⁵, which is over twice as high as the rate reported in civilian populations in the US⁶ and over four times the rate reported in the United Kingdom⁷. In addition to the evidence emerging from other countries, anecdotal reports from organisations working with the UK Armed Forces identify problem gambling as a particularly pressing issue for both Serving and ex-Serving personnel.

Problem gambling has been associated with mental health problems like mood disorders⁸, anxiety and neurotic symptoms⁹, and substance abuse¹⁰. Furthermore, veterans who suffer from post-traumatic stress disorder (PTSD) and other mental health conditions such as panic disorder and depression, may be at heightened risk of developing a gambling problem¹¹. Added to this, many Armed Forces veterans are affected by financial struggles: the Royal British Legion reports that 10% of ex-Service households don't have enough money or savings for daily living costs and fall into debt¹². Increasing levels of problematic gambling are associated with difficulties in

financial management¹³, creating a spiral of debt and gambling that can be hard to break.

“[Veterans] often experience problems, such as debt and benefit problems, as a result of their mental health problems.”

*Citizens Advice Scotland*¹⁴

The present project: [Veterans and gambling](#)

Forces in Mind Trust recognised the need for an understanding of problem gambling in the UK Armed Forces, and funded Swansea University to conduct a preliminary examination of whether problem gambling differed in Armed Forces veterans* compared with the non-veteran population. The research also looked at whether any differences in problem gambling were related to mental health problems, substance abuse, or financial management problems.

As the first exploratory research of its kind in the UK, the scope of the present project was limited to analysing the most recent large survey which measured both Armed Forces experience and gambling problems: the *2007 Adult Psychiatric Morbidity Survey* (APMS). The APMS was a national representative survey which surveyed 7,461 households across the country. The data was collected between October 2006 and December 2007.

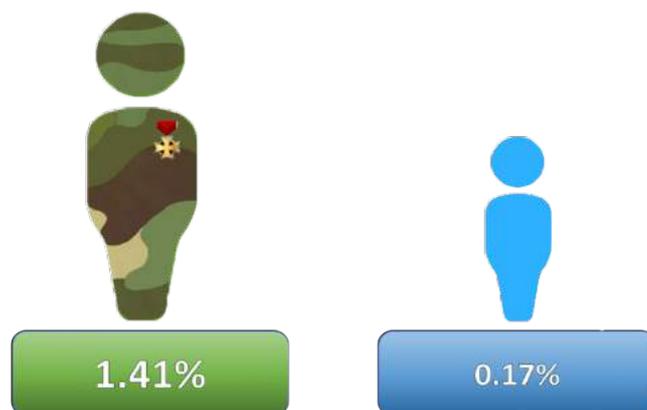
The 2007 APMS collected demographic data such as age, sex, ethnicity, educational qualification level, marital status, and socioeconomic status, as well as data on whether participants had served in the Armed Forces and for how long. Data was also collected on gambling behaviour, in addition to mental health data (such as symptoms of anxiety, depression, phobias, and trauma); substance abuse data (such as alcohol dependence and use of illicit drugs); and on financial management data (such as whether participants had had to borrow money or had fallen into debt in the last 12 months).

Given the exploratory nature of the research, and the use of a pre-existing and decade-old dataset, this analysis was expected to produce no more than preliminary results to inform the next stages of research.

* For the purposes of this report the term *veteran* refers to any individual who served at least one day in Her Majesty's Armed Forces, whether as a Regular or as a Reservist¹⁸. Analyses excluded any individuals who served before the termination of National Service, as well as those who reported unlikely ages of joining or leaving the Forces (for example joining at age 80).

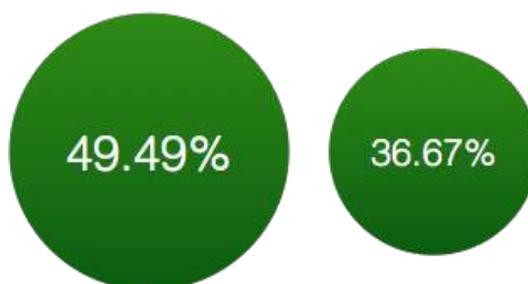
Findings

The proportion of veterans reporting problem gambling was 1.41%, which was significantly higher than the proportion of non-veterans reporting problem gambling (0.17%). In addition, male veterans were more likely than male non-veterans to have experienced a traumatic event. However, this difference did not explain the difference in problem gambling between the groups – individuals who had experienced trauma were not more likely to show problem gambling behaviour than those who had not.



Veterans were over eight times as likely as non-veterans to exhibit problem gambling

There were no statistically significant differences between veterans and non-veterans in terms of other mental health conditions, substance abuse, or financial management problems.



More veterans than non-veterans had experienced a traumatic event

The analysis also looked at time spent in the Armed Forces and problem gambling. Personnel who served for more than four years were no more or less likely than those who had served less to show problem gambling behaviour. Similarly, they did not show a difference in mental health, substance abuse, or financial management problems.

Implications

These findings demonstrate a significant difference in rates of problem gambling between Armed Forces veterans and a matched sample of civilian controls in a community dwelling sample.

There have been calls from several bodies for more investigation into problem gambling in Armed Forces populations. For example, the *Responsible Gambling Strategy Board* has bemoaned the absence of prevalence studies from “certain population groups more likely to be more vulnerable to harm” such as “Armed Forces personnel”¹⁷, and the *Centre for Social Justice* recently recommended commissioning research into the “prevalence and drivers of problem gambling with the UK Armed Forces and veterans’ community”.

“Low levels of problem gambling across the population mask some much higher levels amongst ... particularly vulnerable groups such as ... ex-military.”
*GambleAware*¹⁶

The current findings underline the necessity for an up-to-date community survey that will measure problem gambling amongst both Armed Forces and civilian populations, and improve on some of the limitations of the 2007 APMS. Future research should seek to specifically survey and examine problem gambling and Armed Forces experience in the UK population.

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