

Problem Gambling and the Military

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- ## Housekeeping

You will be awarded one (1) hour CEU for attending today's webinar.

Approximately one (1) hour after the webinar concludes you will receive an email with the Webinar Post Quiz link from GoToWebinar. Cut and paste the link into your web browser. Once you complete the post quiz, the Certificate of Attendance will be emailed to you from the Center within 3-4 business days.

Due to the number of attendees on today's webinar, we will keep the audience muted. If you do have any questions during this Webinar, please use the "Question" function. We will be monitoring the questions during the Webinar and will respond back to you and all the attendees real time.

We invite you to join us for our next webinar on Friday, November 19th with Heather Eshleman, the Center's Prevention Manager and Jasmine Countess, Responsible Gambling Director with the Maryland Lottery and Gaming Control Agency – *"Tis the Season for Gifting Responsibly: Avoid Underage Lottery Play and Engage in Responsible Gambling."*

Please email Donna Gaspar at Training@mdproblemgambling.com if you have any questions regarding the Center's training programs. Thank you!

Learning Objectives

- Participants will be able to:
 - Estimate extent of problem gambling among active duty and veteran populations based on available research
 - Identify risk factors for gambling disorder among military and veteran populations
 - Identify treatment issues for military and veterans addressing gambling problems

**NOVEMBER is
Veterans Awareness Month**



WHY UNDERSTAND MILITARY CULTURE

- Veterans will identify with military culture after their service
- Values and identities continue to be critical and important
- Each Veteran will have their unique story – context of the Veteran's experience
- Develop therapeutic alliance
- Understanding the perspective and context of Veteran mental health conditions
- Improved treatment planning
- Appreciation for military service
- Learning military structure, differences of branches, rank, values and ideals

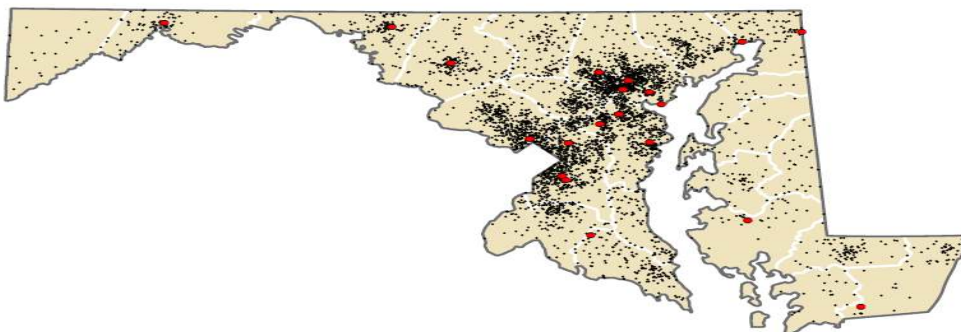
DEMOGRAPHICS

- All Volunteer force last 38 years
- 0.8 % of US population wears military uniform today 14% WWII
- 1948 Racial Integration
- Overall today minorities represent nearly 1/3 (30.7%) of all active duty personnel
- Women make up nearly 15% of all active duty personnel officially integrated in 1976 however been serving since WWI
- Since 1983 decrease of African Americans and increase in Hispanics serving in the military
- Average age older
- Education level higher
- Marital status higher than civilian

Defining the Problem

- Over 2.7 M Service members have been deployed to fight in Iraq and Afghanistan since 2001 over half deployed multiple times
- 99% of US counties have deployed a Reserve Component member in support of OIF OEF and Operation New Dawn
- 1M Veterans have officially recognized disability
- 40% of the OEF/OIF/OND Veterans dx with a MH issue upon return from deployment
- 50% of returning Veterans register with the US Department of Veteran Affairs
- Deployments significantly impact families who are often ineligible or w/o services
- Suicide

Veteran Statistics | Maryland



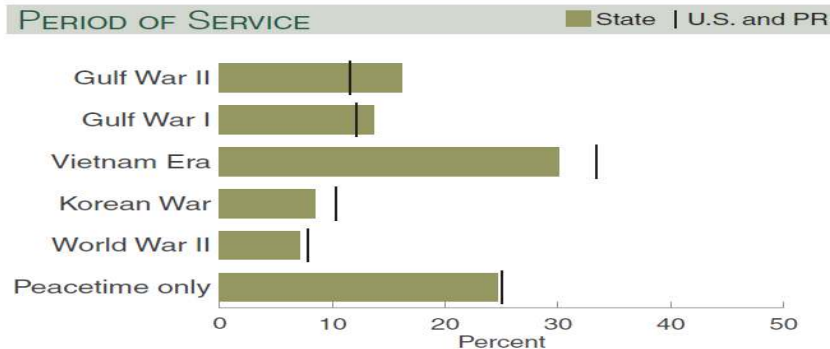
1 Dot = 100 Veterans
 • = Veterans Health Administration Facility

Veteran Population

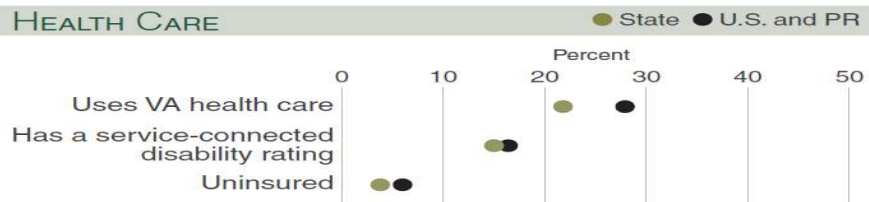
| | Maryland | United States |
|--|----------------|-------------------|
| Veteran Population | 427,068 | 21,369,602 |
| Percent female | 10.8 | 7.3 |
| Unemployment rate for veterans | 8.5 | 5.3 |
| Number of homeless veterans | 654 | 49,865 |
| Median household income (In 2014 inflation-adjusted dollars) | \$89,378 | \$61,884 |
| Number of VA* facilities | 21 | 1,356 |
| Number of veteran-owned businesses | 51,427 | 2,540,706 |

* VA = Department of Veterans Affairs

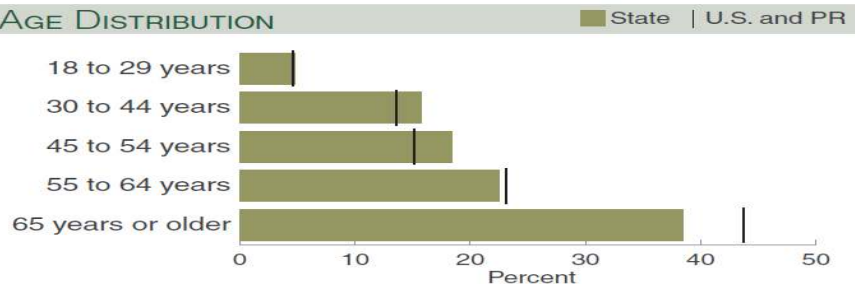
PERIOD OF SERVICE



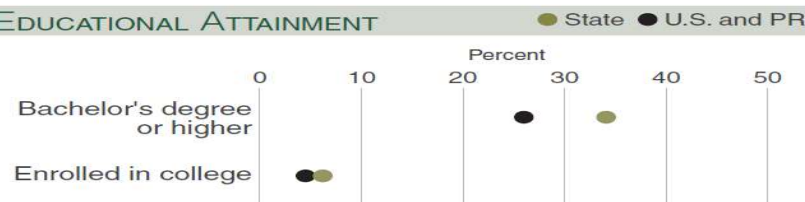
HEALTH CARE



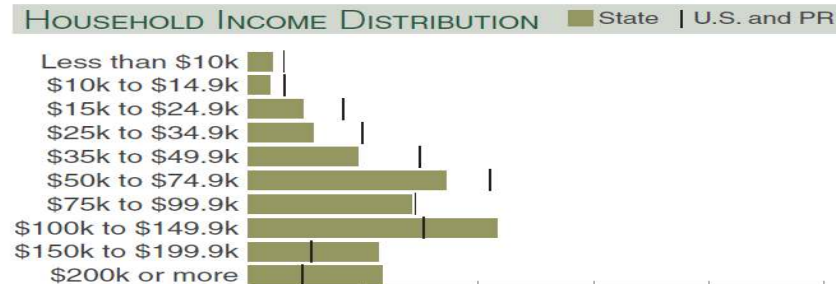
AGE DISTRIBUTION



EDUCATIONAL ATTAINMENT



HOUSEHOLD INCOME DISTRIBUTION



WOMEN VETERANS

- Women Veterans are younger
- Among women Veterans returning from OEF/OIF:
 - 58% between 20-29
- Leave service early in their military careers:
 - Balancing career and family
 - Perceived lack of advancement opportunity
 - Sexual assault and harassment
 - 40% of military women on active duty have children
 - Twice as likely to be a single parent (14.7%)
 - Divorce rate 3 times higher for women



WHAT IS THE MILITARY

- Not just a job, a way of life
- Not a union or fraternal organization
- Tradition
- Each service has its own culture
- Shaped by national cultures including: geography, demographics, history and politics
- Governed by civilians
- Purpose

SUICIDE

- Veterans have a suicide rate 50% higher than those who did not serve in the military
- Veterans serving during the Iraq and Afghanistan wars between 2001–2007 Deployed: 317,581 total Veterans 1,650 total deaths 21.3% death by suicide.
- Deployed Veterans showed a lower risk of suicide compared to non-deployed Veterans.
- Suicide rate of female Veterans: 11.2 out of 100,000 Veterans. Suicide rate of male Veterans: 33.4 out of 100,000 Veterans.
- Regardless of deployment status, the suicide risk was higher among younger, male, white, unmarried, enlisted, and Army/Marine Veterans; however, predictors of suicide were similar between male and female Veterans



According to 2017 GAO Report:

- July 2016: 3141 slot machines on overseas US military bases (doubled since 2001 report)
- 2011-2015: Slots generated \$539 million in revenue, averaging \$108 million per year.
- Low rates of screening for GD among active duty servicemembers is likely leading to underreporting and undiagnosed individuals with gambling problems.

National Defense Authorization Act: CRITICAL POINTS



All assessments for Addiction and Mental Health issues with Military Personnel and Veterans should require assessing for Problem Gambling issues. (NDAA 2019)



Problem Gambling can be a significant Co-Occurring Disorder issue and should be considered in all individuals with Depression, PTSD and TBI assessments and screens



Military Health coverage should be included for this issue. In addition, more research is needed relative to the incidence of problem gambling in the military.

**WHEN GAMBLING
IS NO LONGER A GAME**

**YOU
LOSE!**

ARE YOU ADDICTED?

RESOURCES FOR SCREENING, ASSESSMENT AND REFERRALS:

CSACC – 703-784-3502

DSTRESSLINE.COM – 877-476-7734

FOR FINANCIAL MANAGEMENT

Personal and Professional Development – 703-784-2650

REFERRAL CALLS ARE CONFIDENTIAL



Gambling among US Veterans

- U.S. Veterans have been found to have elevated rates of problems with gambling compared to non-Veterans (Westermeyer et al., 2013)
- A national survey of U.S. Veterans found that approximately 2.2% screened positive for at-risk or pathological gambling (Stefanovics, Potenza, & Pietrzak, 2017)
- 4.2% of Iraq/Afghanistan Veterans exhibit at-risk or probable pathological gambling (Whiting et al., 2016)
- 8.1% of active military personnel exhibit life-time GD/problem gambling (Bray et al., 1999)

Study: Screening for Gambling Disorder in VA Primary Care Setting

(Kraus et al., 2018)

- Assessed GD among Veterans seeking mental health services in Primary Care Behavioral Health at the Bedford VAMC using BBGS
- 260 Veterans were screened for GD between November 1, 2017 and September 15, 2018.
- 85 (32.7%) reported gambling within the past 12 months.
- The prevalence of at-risk/problem gambling for the full sample is **1.9%**.

Money Spent on Gambling

- Of those who spent \$100 ($n=15$) or more a month, 2 endorsed 1 BBGS question, 11 did not endorse any of the 3 BBGS items, and 2 were not screened.
- Of those who did not endorse any of the BBGS items, 3 Veterans reported high amounts of spending per month (\$1,000, \$1,440, and \$2,000).
- Of the two Veterans who were not screened with the BBGS, one reported spending \$450 and the other reported spending \$1,600 in the past month.

- Risk factors for gambling addiction include individuals who are male, young, prone to risk taking/sensation seeking, use and abuse substances, experience stress, depression and PTSD--all issues known to be more likely among military personnel.
- Risk Factors (Steenbergh, 2008)
 - Males
 - Ethnic minority
 - Low household income predicted frequent gambling
 - Frequent binge drinking
 - Physical fighting
 - Cigarette smoking
 - Tobacco chewing

Military Factors

- Camaraderie
- Competition
- Tradition of gambling
- Boredom
- Loneliness
- Trauma
- Grief
- Availability



Post-deployment stressors most significantly related to problem gambling (Whiting et al, 2017)

Lack of structure

Lack of community/comraderie

Financial problems

Relationship problems

Physical/Emotional problems

Gambling Disorder Consequences

- 20% file for bankruptcy
- 50% current or lifetime substance abuse
- Veterans with gambling problems are 50% more likely to be homeless
- 35% involved in domestic violence
- 40% of veterans seeking treatment for gambling report a suicide attempt
- Career and family impact

Co-Occurring Disorders

- **Depression** among problem gambling veterans has been as high as 71%.
(Whiting et al., 2016)
- **Suicide attempts** reported by 40% of veterans seeking treatment for gambling.
(Kausch, 2003)

VHA patients using mental health services were significantly **underdiagnosed and undertreated** for gambling problems.

Co-Occurring Disorders

Veterans with gambling problems have co-occurring disorders that include

- intimate partner violence
- post-traumatic stress disorder
- substance use disorder
- depression
- Suicide

“The ready availability of gambling opportunities for those in the military, coupled with a lack of treatment options, screening, and prevention programs, and the military’s elevated rates of [disordered] gambling necessitate greater attention to the problem.”
(Emshoff et al., 2010)

Military and Finances

- CREDIT CARDS
- 91% of military families have at least one credit card, compared to only 69% of civilians.
- Compared to 26% of civilians, 36% have at least four credit cards
 - 41% of these have \$5,000 or more in [credit card debt](#), compared to only 28% of civilians.
 - 27% have \$10,000 or more in credit card debt while only 16% of civilians do.
 - 10% have \$20,000 or more in credit card debt, compared to 7% of civilians.
- Of respondents with at least one card in the last 12 months, only 25% of enlisted personnel always paid their credit card in full, compared with 41% of civilians.

Military and Finances

- EMERGENCY FUNDS
- Only 50% of military respondents reported that they had set aside funds sufficient to cover expenses for three months in case of emergency.
- 52% of enlisted personnel and 32% of officers reported not saving at all.

Veterans and Unemployment

- UNEMPLOYMENT
- Despite their high levels of education, the unemployment rates for veterans are still often higher than those for civilians.
- For veterans between the ages of 18 and 24, unemployment averaged 30.2%, almost double the rate of 16.1% for non-veterans between 18 and 24, and over 3 times the national average of 8.3%.
- For all other age brackets, veterans tend to have unemployment rates that are higher than the rates for non-veteran

WWW.CONSUMERCREDIT.COM/FINANCIAL-EDUCATION/MILITARY-VETERANS/THE-FACTS-MILITARY/NATIONAL-VETERAN-STATISTICS

Veterans and Homelessness

- HOMELESSNESS
- As of 2011, nearly one in seven homeless adults are veterans.
- In 2009, it was estimated that 106,558 veterans were homeless.
- Of homeless veterans, about 80% are between the ages of 30 and 60.
- 50% of homeless veterans have serious mental illness.
- 70% have substance abuse problems.
- 51% of homeless veterans have disabilities.
- 1.5 million veterans are at risk of homelessness due to poverty, lack of support networks, and dismal living conditions in overcrowded or substandard housing.

www.consumercredit.com/financial-education/military-veterans/the-facts-military/national-veteran-statistics

BARRIERS TO TREATMENT

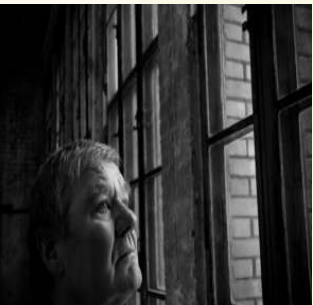
- Approximately 60% of the military personnel who experience mental health problems do not seek help, yet many of them could benefit from professional treatment.
- The value placed on the actions of the group to achieve military objectives above all else.
- Requirement for operational readiness through good health, conflicts with the direct availability of mental health care.
- Reporting requirements – Relinquish weapons

Connecting Gambling to Trauma Symptoms: Gambling as Solution to Trauma

- You have survived trauma, what has helped you manage this experience?
- What has helped you live with painful feelings?
- How do you manage your stress today?
- What activities help you feel safe or reduce anxiety?
Gambling?
- What do you do if you have a nightmare?

Problem Gambling as Solution

- Gambling as “undoing”
- Cure for Guilt and Shame
- Money = Invulnerability
- Re-enactment
- Dissociation and sense of safety
- Intensity and “Aliveness”



PROTECT
WHAT YOU HAVE
EARNED

Marine Corp Resources



The Personal Financial Management Program (PFMP) provides free personal financial education, training, counseling, and information and referral.

We offer various courses on Financial Planning, Money Management, Investment Planning, and Retirement Planning.

Our services are also available for unit training. Appointments are encouraged.

Interested in participating in a PFMP class?
Contact us today!



MCCS
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3019 EMBRY LOOP
QUANTICO, VA 22134

www.quantico.usmc-mccs.org

Taking care of Marines,
Sailors, and their Families



PERSONAL
FINANCIAL
MANAGEMENT
PROGRAM

2018

703-784-2650

2/20/2018

Marine Corp Resources

BASIC FINANCIAL MANAGEMENT

Thursday 22 February – 1000-1200

Tuesday 17 April – 1000-1200

Tuesday 4 December – 1000-1200

Learn how to establish a budget and prepare for recurring and unforeseen expenses.

Participants will be made aware of benefits and life changes that impact their decisions and income, including marriage, deployment, and separation from the military.

CONSUMER AWARENESS

Thursday 22 March – 1000-1200

Wednesday 5 September – 1000-1200

Learn how to be on the lookout for the good deals as well as the scams and rip off programs that can cost you. This workshop focuses on deterring, detecting, and defending against consumer fraud.



BLENDED RETIREMENT SYSTEM (BRS)/THRIFT SAVINGS PLAN (TSP) PRESENTATION

Tuesday 3 April – 1000-1200

Tuesday 26 June – 1000-1200

Tuesday 23 October – 1000-1200

Military retirement is changing, and many Marines will have a choice to make in 2018. This presentation will explain the new Blended Retirement System and Thrift Savings Plan and give service members an understanding of its impact.

HOME BUYING CLASS

Wednesday 30 May – 0800-1500

Tuesday 18 September – 0800-1500

This workshop will provide information on how to successfully purchase a new home.

CREDIT AND DEBIT MANAGEMENT & CREDIT REPORT CLASS

Tuesday 12 June – 1000-1200

Tuesday 28 August – 1000-1200

Your credit report is a very important aspect of your financial well-being. Learn how to access your FICO credit score and read and understand your credit report as well as how to build and maintain good credit. You will also learn to manage debt and calculate financial ratios.

TEEN FINANCIAL CLASS

Saturday 2 June – 0900-1200

Saturday 8 September – 0900-1200

It is never too early to begin building the foundation of your financial future. Making the most of your dollars can help you reduce financial stress. In addition, smart spending habits you start today will follow you throughout your life and help you soar to financial success.

ARE YOU COVERED?

INSURANCE 101 WORKSHOP

Tuesday 17 July – 1000-1200

This workshop will give you the knowledge and skills to make financially sound decisions when purchasing car, homeowners, and life insurance.

CAR BUYING

Tuesday 31 July – 1000-1200

Learn how to find the best deals and understand the basics of selecting and financing a vehicle.

BUDGETING FOR THE NEW YEAR

Tuesday 13 November – 1000-1200

Thinking about making a major purchase next year? Do you want to make better financial decisions than you did this year? Learn how to review your budget to help you achieve your financial goals.



Personal Financial Management offers a variety of resources and opportunities which support and enhance the quality of life for all Active Duty service members, Retirees, and Family Members.

We have free personal financial education, training, counseling, and information and referral. These services are also available for unit training. Appointments are encouraged.

To find more information on each of the Marine and Family Programs, visit our website at www.quantico.usmc-mccs.org.

Marine Corp Financial Resources

- <http://www.mccscp.com/money>

PERSONAL FINANCIAL MANAGEMENT PROGRAM (PFM)

Personal Financial Management Program (PFM)

- Command Financial Specialist (CFS) Training
- NCO For Financial Fitness Training

Services offered:

- Individual and Couples Financial Counseling
- Financial Classes
- Money Management Skills
- Assistance with Budgeting
- Financial Training in a Unit Setting

Marine Corp Financial Resources

<http://www.mccscp.com/money>

GPS Financial Management Worksheet

| | | |
|---------------------------------|-----------------------------|------------|
| ACTUAL MONTHLY INCOME | Income 1 (total military) | \$0 |
| | Spouse/Extra income | |
| | BAH/BAS | \$0 |
| | Other | |
| | Total monthly income | \$0 |
| PROJECTED MONTHLY INCOME | Your Income | \$0 |
| | Spouse/Extra income | \$0 |
| | VA Compensation | \$0 |
| | Other | |
| | Total monthly income | \$0 |

| HOUSING | Actual Cost | Projected Cost | Difference |
|------------------------|-------------|----------------|------------|
| Mortgage or rent | \$0 | \$0 | \$0 |
| Phone (land and cell) | | | \$0 |
| Electricity | | | \$0 |
| Gas | | | \$0 |
| Water and sewer | | | \$0 |
| Cable/Internet | | | \$0 |
| Waste removal | | | \$0 |
| Maintenance or repairs | | | \$0 |
| Supplies | | | \$0 |
| Other | | | \$0 |
| Subtotals | \$0 | \$0 | \$0 |

| TRANSPORTATION | Actual Cost | Projected Cost | Difference |
|-----------------------|-------------|----------------|------------|
| Vehicle payment(s) | \$0 | \$0 | \$0 |
| Bus/taxi fare | | | \$0 |
| Insurance | | | \$0 |
| Licensing | | | \$0 |
| Fuel | | | \$0 |
| Maintenance | | | \$0 |
| Other | | | \$0 |
| Subtotals | \$0 | \$0 | \$0 |

| INSURANCE | Actual Cost | Projected Cost | Difference |
|-------------------|-------------|----------------|------------|
| Home/Renters | \$0 | \$0 | \$0 |
| Health/Dental/Pet | \$0 | \$0 | \$0 |
| Life | \$0 | \$0 | \$0 |
| Other | | | \$0 |
| Subtotals | \$0 | \$0 | \$0 |

| FOOD | Actual Cost | Projected Cost | Difference |
|------------------|-------------|----------------|------------|
| Groceries | \$0 | \$0 | \$0 |
| Dining out | | | \$0 |
| Other | | | \$0 |
| Subtotals | \$0 | \$0 | \$0 |

| CHILDREN | Actual Cost | Projected Cost | Difference |
|--------------------------------|-------------|----------------|------------|
| Clothing | | | \$0 |
| School Tuition/School Supplies | | | \$0 |
| Organization Dues or Fees | | | \$0 |
| Childcare | \$0 | \$0 | \$0 |
| Lunch Money | | | \$0 |
| Toys/Games | | | \$0 |
| Other | | | \$0 |
| Subtotals | \$0 | \$0 | \$0 |

| PERSONAL CARE | Actual Cost | Projected Cost | Difference |
|---------------------------|-------------|----------------|------------|
| Personal Hygiene | | | \$0 |
| Hair/nails | | | \$0 |
| Clothing | | | \$0 |
| Dry cleaning | \$0 | \$0 | \$0 |
| Health club | | | \$0 |
| Organization dues or fees | | | \$0 |
| Other | | | \$0 |
| Subtotals | \$0 | \$0 | \$0 |

| | | | |
|---|--|--|------------|
| ACTUAL BALANCE (Actual income minus expenses) | | | \$0 |
| PROJECTED BALANCE (Projected income minus expenses) | | | \$0 |

| ENTERTAINMENT | Actual Cost | Projected Cost | Difference |
|----------------------|-------------|----------------|------------|
| Video/DVD | \$0 | \$0 | \$0 |
| CDs | | | \$0 |
| Movies | | | \$0 |
| Concerts | | | \$0 |
| Sporting events | | | \$0 |
| Live theater | | | \$0 |
| Alcohol | | | \$0 |
| Cigarettes | | | \$0 |
| Miscellaneous | | | \$0 |
| Subtotals | \$0 | \$0 | \$0 |

| LOANS | Actual Cost | Projected Cost | Difference |
|------------------|-------------|----------------|------------|
| Personal loan | | | \$0 |
| Student loan | | | \$0 |
| Credit card | \$0 | \$0 | \$0 |
| Credit card | | | \$0 |
| Other | | | \$0 |
| Subtotals | \$0 | \$0 | \$0 |

| TAXES | Actual Cost | Projected Cost | Difference |
|------------------|-------------|----------------|------------|
| Federal | \$0 | \$0 | \$0 |
| State | | | \$0 |
| Medicare | | | \$0 |
| Social security | | | \$0 |
| Subtotals | \$0 | \$0 | \$0 |

| SAVINGS OR INVESTMENTS | Actual Cost | Projected Cost | Difference |
|-------------------------------|-------------|----------------|------------|
| Retirement account | | | \$0 |
| TSP/ investment account | \$0 | \$0 | \$0 |
| Emergency savings | | | \$0 |
| Subtotals | \$0 | \$0 | \$0 |

| GIFTS AND DONATIONS | Actual Cost | Projected Cost | Difference |
|----------------------------|-------------|----------------|------------|
| Charity 1 | \$0 | \$0 | \$0 |
| Charity 2 | | | \$0 |
| Charity 3 | | | \$0 |
| Subtotals | \$0 | \$0 | \$0 |

| LEGAL | Actual Cost | Projected Cost | Difference |
|------------------------------|-------------|----------------|------------|
| Attorney | | | \$0 |
| Alimony/Child Support | | | \$0 |
| Payments on lien or judgment | | | \$0 |
| Other | | | \$0 |
| Subtotals | \$0 | \$0 | \$0 |

| | |
|-----------------------------|------------|
| TOTAL ACTUAL COST | \$0 |
| TOTAL PROJECTED COST | \$0 |
| Different | \$0 |

Resources

- Cleveland DVAMC Gambling Treatment Program
- www.consumercredit.com/financial-education/military-veterans/
- MilitaryGambleSafe.org – a dedicated website for active military and veterans
- Documentary - ***Glenn's Gamble: A Marine's Battle for Gambling Addiction Recovery*** (a link to video also provided on militarygamblesafe.org)
<https://www.youtube.com/watch?v=PMLnKO52kz0&t=70s>
- **Free awareness materials** from the Center at no cost (including a copy of the Documentary). An order form for Awareness Materials will be included with the Certificate of Attendance.