



UNIVERSITY of MARYLAND
SCHOOL OF MEDICINE

Problem Gambling and the Military

Loreen Rugle, PhD, ICGC-II, BACC
Maryland Center of Excellence on Problem Gambling
University of Maryland
Lrugle@som.umaryland.edu

The Maryland Center of
Excellence on Problem Gambling

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
- Each service has its own culture
- Not just a job, a way of life
- Tradition
- Purpose
- 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



2021 DEMOGRAPHICS PROFILE ACTIVE DUTY MEMBERS

More than 1.3 million Active Duty members serve in the Army, Navy, Marine Corps, Air Force, and Space Force.

Service Branch



Gender



Enlisted and Officer



Race and Ethnicity



*Racial minority includes Black or African American, Asian, American Indian or Alaska Native, Native Hawaiian or Other Pacific Islander, Multi-racial, and Unknown

Education

1,099,460 Enlisted		236,388 Officers	
0.1%	No High School Diploma or GED	0%	
79.6%	High School Diploma/ GED or Some College	5.5%	
10.2%	Associate's Degree	1.2%	
8.1%	Bachelor's Degree	44.8%	
1.5%	Advanced Degree	39.7%	
0.5%	Unknown	8.7%	

Geographic Location

87.5% of Active Duty members are located in the United States and U.S. Territories. The map depicts the four U.S. states with the largest percentage of Active Duty members.



Source: 2021 Demographics Profile of the Military Community (Department of Defense); <https://download.militaryonesource.mil/12038/MOS/Reports/2021-demographics-report.pdf>



Record Review of all Active Duty Service Members (Garvey-Wilson et al., 2021)

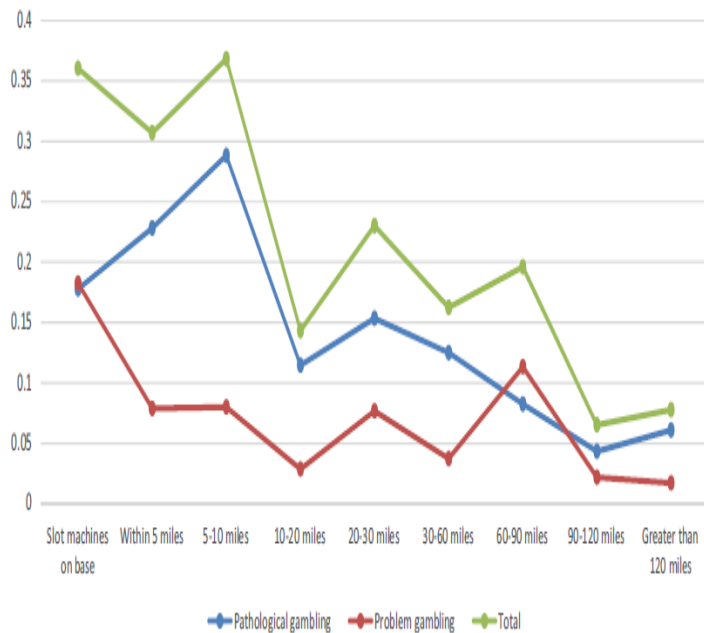
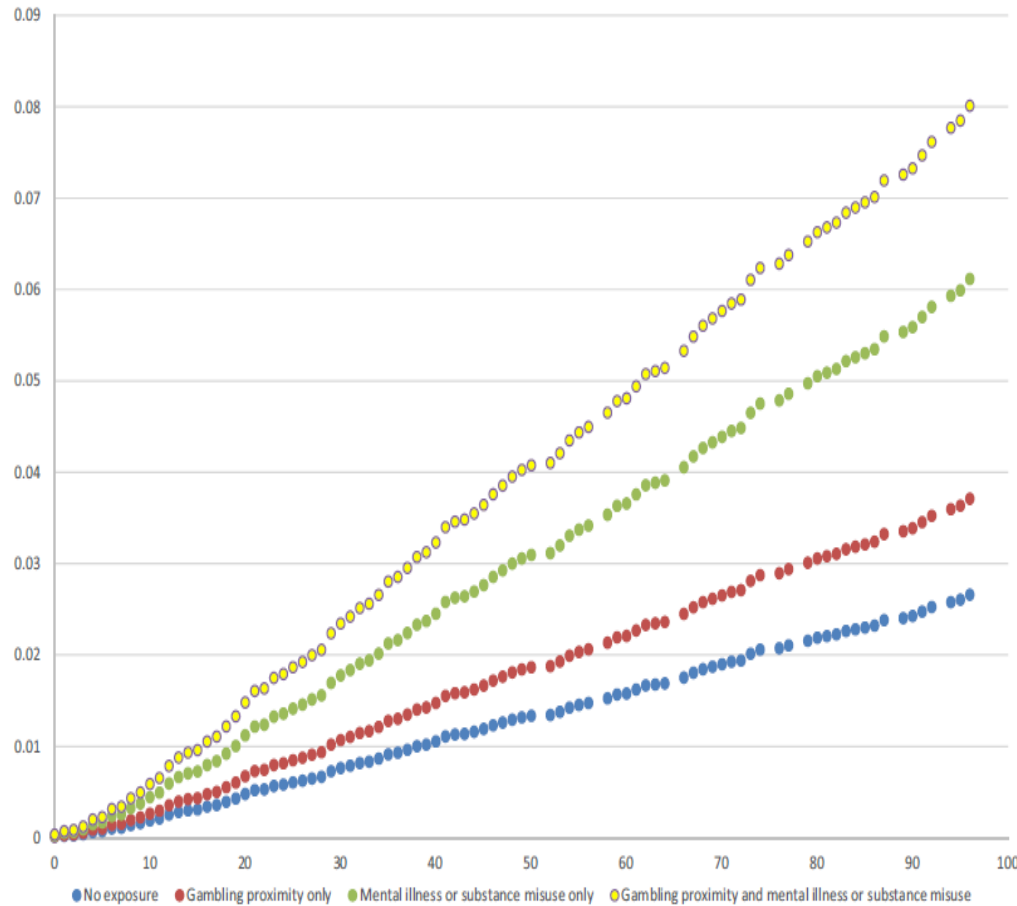


FIGURE 2. Incidence of gambling disorder by distance from gambling venues.

- Service members who visited an MTF within 30 miles of a gambling venue were six times more likely to be diagnosed with a gambling disorder compared with Service members visiting MTFs greater than 30 miles away.
- Risk factors consistent with other studies of military and civilian populations:
 - Male, racial minority (Asian, Black), previously married, enlisted, co-occurring MH or SUD
- Likely under reporting of gambling Disorder as with other studies based on “real” clinical assessment or actual clinical data

Garvey-Wilson et al, 2021

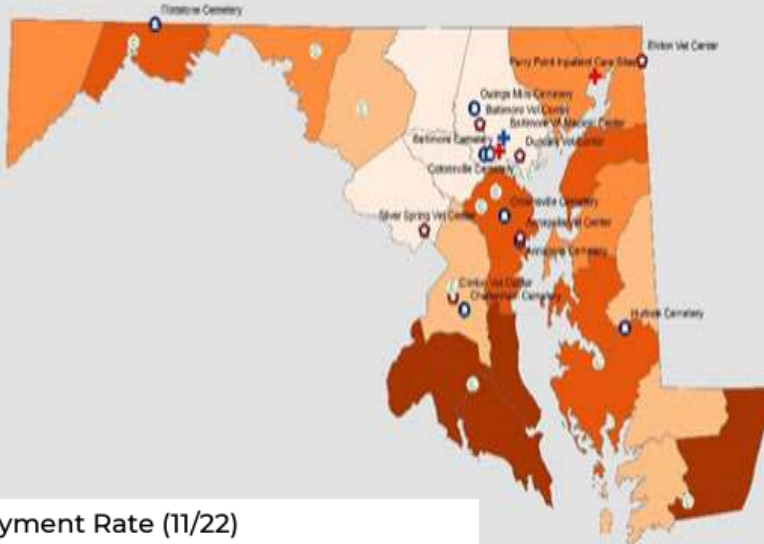


- When close MTF proximity was combined with a history of a MH or SUD, the overall risk increased by 200%.

FIGURE 3. Time plot of cumulative gambling disorder incidence rates by months.

Veterans as a Percent of County Population (FY2017): Maryland

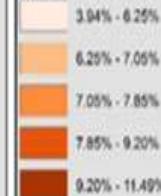
Maryland Department of Veterans Affairs – 2022 Annual Report



- + VA MedC
- + VA MedC
- + VA Clinic
- + VA Exten
- + VA Read
- + Vet Centr
- + Regional
- + VA Cemetery

Veteran Population Density

by FY2017 County



Maryland ranks #19 in total Veteran Population

Veteran Population = 389,640

Sources: Population: VA Office of Data Governance and Analytics: VetPop2016 as of 9/30/2017, U.S. Census Bureau County Population Estimates 2017.
VHA Office of Policy and Planning: VAST data FY18Q2.

[National Center for Veterans Analysis and Statistics](#)
[Contact us](#)
Produced 09/27/2018

Total Veterans* 355,787
Women Veterans* 52,302

Race/Ethnicity Distribution*

White 222,032
Black/African American 108,678
Hispanic/Latino 17,376
Two or more races 11,255
Asian 7,541
Other 4,694
American Indian/Alaska Native 1,140
Native Hawaiian/Pacific Islander 447



Period of Service*

World War II 2,876
Korean Conflict 13,903
Vietnam Era 98,091
Gulf War Era 174,195
Peacetime 75,805

Age Distribution*

<20-39 52,013
40-59 116,861
60-79 145,109
80+ 41,806

Veteran Unemployment Rate (11/22)

According to the MD Department of Labor, in November 2022 the Maryland veteran unemployment rate was 4.3%.

Income (2021: ACS 1-Year Est)

Veterans with income below poverty level 16,043
Median income \$64,530

Educational Attainment (2021: ACS 1-Year Est)

High school graduate 75,600
Some college or associates degree 103,400
Bachelor's degree or higher 135,600

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





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)

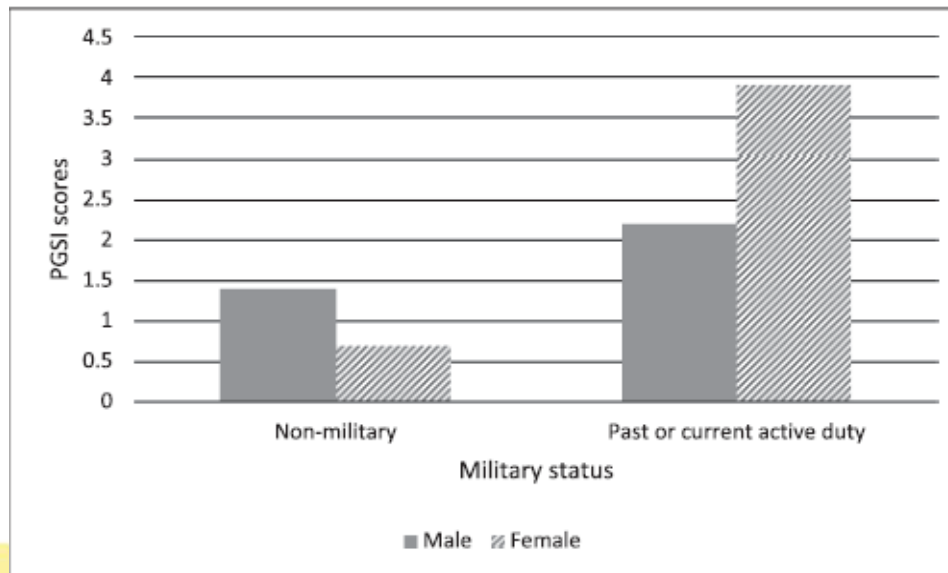


Problem Gambling can be a significant Co-Occurring Disorder issue and should be considered in all individuals with Depression, PTSD and TBI assessments and screens



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.

- Gambling and Military Service (Van der Mass & Nower, 2021) NJ epidemiological study of extent of gambling and problem gambling – comparison of adults with military experience to those without.
 - Problem gambling scores more than double for those with military experience
 - Relationship between problem gambling scores and military service significantly stronger for women than men



- Gambling and Military Service (Van der Mass & Nower, 2021).
 - Active Duty greater weekly participation in:
 - Online gambling
 - Lottery
 - EGM
 - Sports Betting
 - Nearly 20X suicidal ideation compared with Non-Military:
 - Among all with military service problem gambling scores associated with suicidal ideation, tobacco use and substance use problems

Gambling among US Veterans and National Guard

- National Guard Study (Gallaway et al., 2019): 8% met criteria for problem gambling. Male identity positively associated with risk for PG.
- 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
- 85 (32.7%) reported gambling within the past 12 months.
- The prevalence of at-risk/problem gambling for the full sample is **1.9%**.
- Relatively low positive screen rate consistent with rates found in non-veteran populations screened as part of actual clinical practice

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 and Post Separation for Service Critical Period

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

Lack of structure

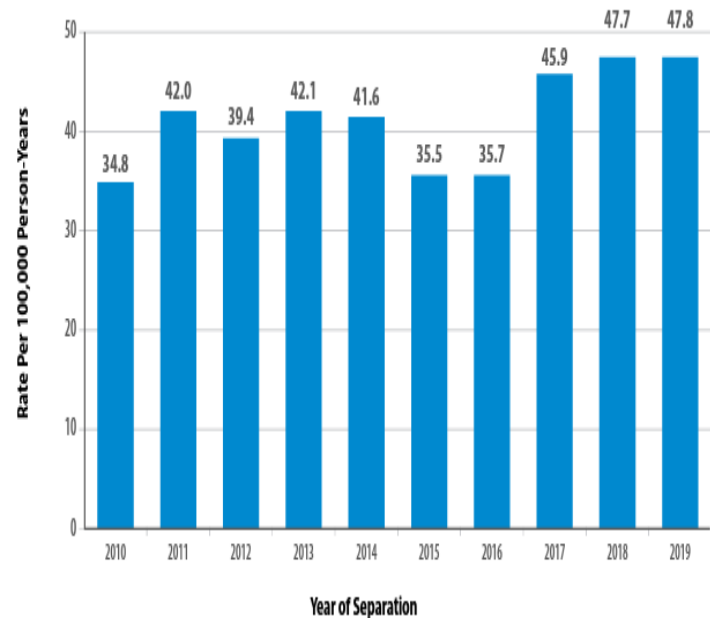
Lack of community/comraderie

Financial problems

Relationship problems

Physical/Emotional problems

Figure 8: Unadjusted Suicide Mortality Rate, 12 Months Following Separation from Active Military Service, by Year of Separation, 2010-2019



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

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.

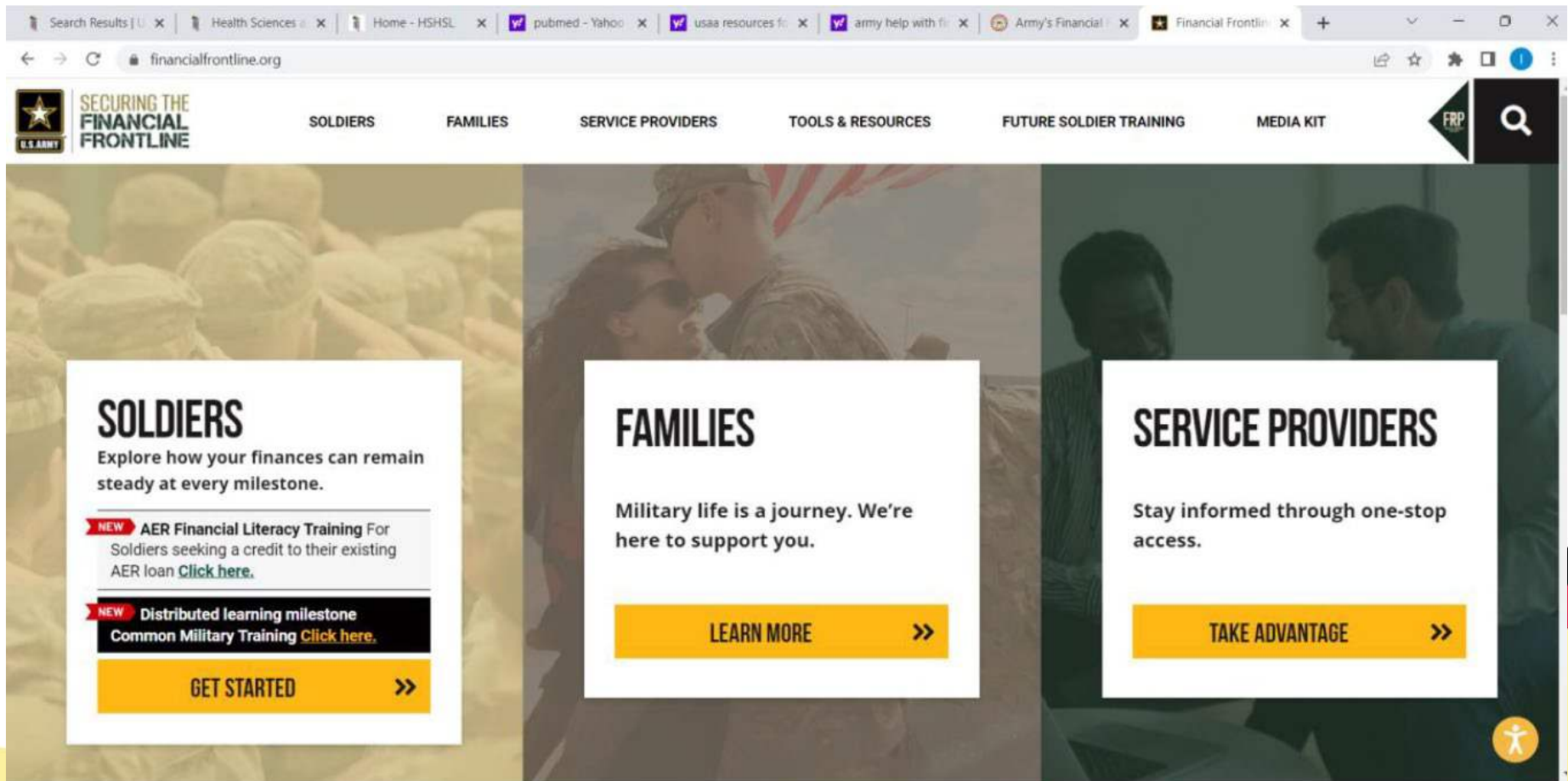


UNIVERSITY of MARYLAND
SCHOOL OF MEDICINE

PROTECT WHAT YOU HAVE EARNED

The Maryland Center of
Excellence on Problem Gambling

Army Financial Help Resources



The screenshot shows a web browser window with the URL financialfrontline.org. The browser's address bar and tabs are visible at the top. The website's navigation menu includes the following items: **SOLDIERS**, **FAMILIES**, **SERVICE PROVIDERS**, **TOOLS & RESOURCES**, **FUTURE SOLDIER TRAINING**, and **MEDIA KIT**. A search icon is located in the top right corner.

The main content area features three large panels, each with a background image and a white text box containing information and a call-to-action button:

- SOLDIERS**: Explore how your finances can remain steady at every milestone.
 - NEW** AER Financial Literacy Training For Soldiers seeking a credit to their existing AER loan [Click here.](#)
 - NEW** Distributed learning milestone Common Military Training [Click here.](#)
 - GET STARTED** >>
- FAMILIES**: Military life is a journey. We're here to support you.
 - LEARN MORE** >>
- SERVICE PROVIDERS**: Stay informed through one-stop access.
 - TAKE ADVANTAGE** >>

A small accessibility icon is visible in the bottom right corner of the page.



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!



RELIGIOUS AND FAMILY
SERVICES CENTER
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

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.



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

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

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

Maryland Department of Veterans Affairs – 2022 Annual Report

Homelessness

According to the MD Interagency Council on Homelessness, during the January 2021 Point in Time Count, 281 veterans were identified as homeless. This was a decrease from 2019 when 490 veterans were identified as homeless. At that time 411 were sheltered.

The 2021 veteran count represented 6.1% of Maryland's homeless population. This was a decrease from 7.5% in 2020. Of those identified in 2021, 261 were sheltered.

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)

Co-Occurring Disorders

- **Depression** among problem gambling veterans has been as high as 71%.
(Whiting et al., 2016)
- Those with GD and PTSD preferred non-strategic games (Grubbs et al., 2023)
- **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.



NATIONAL VETERAN SUICIDE PREVENTION ANNUAL REPORT 2022

Figure 3: Age- and Sex-Adjusted Suicide Rates, Veterans and Non-Veteran U.S. Adults, 2001–2020

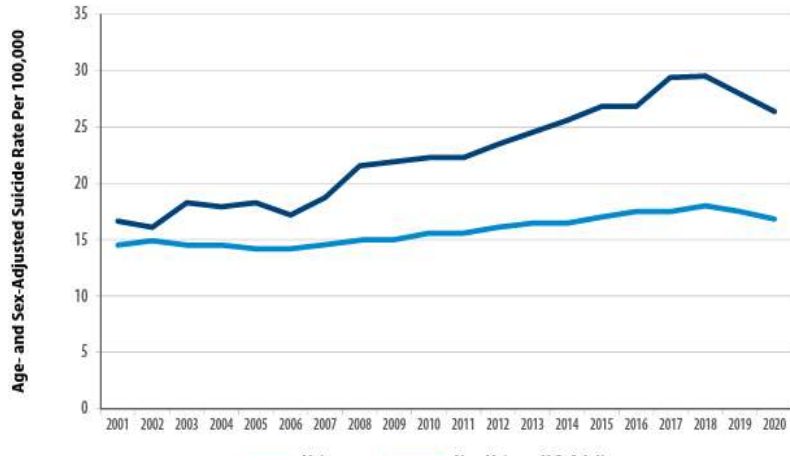


Figure 4: Age-Adjusted Suicide Rate Per 100,000, Male and Female Veterans, 2001–2020

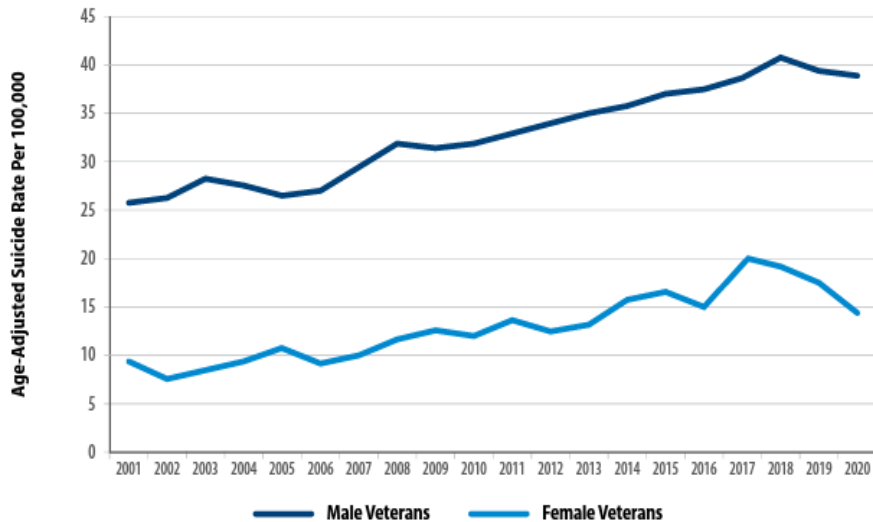


Figure 10: Unadjusted Method-Specific Suicide Rates, Veterans, 2001–2020

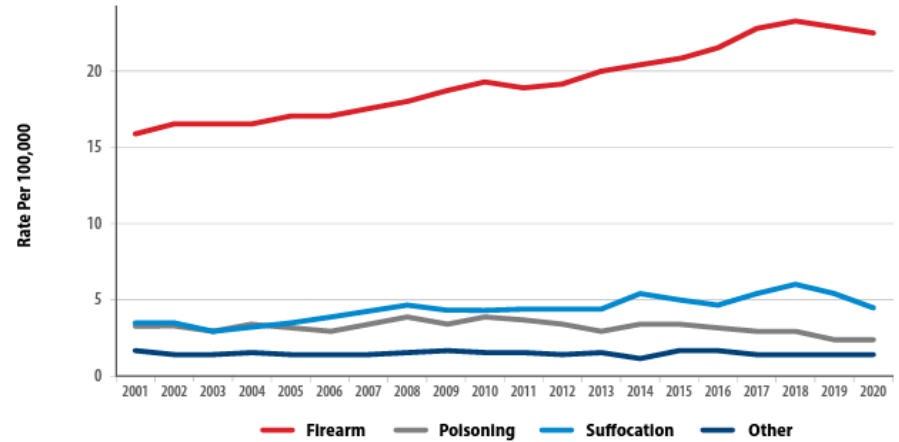
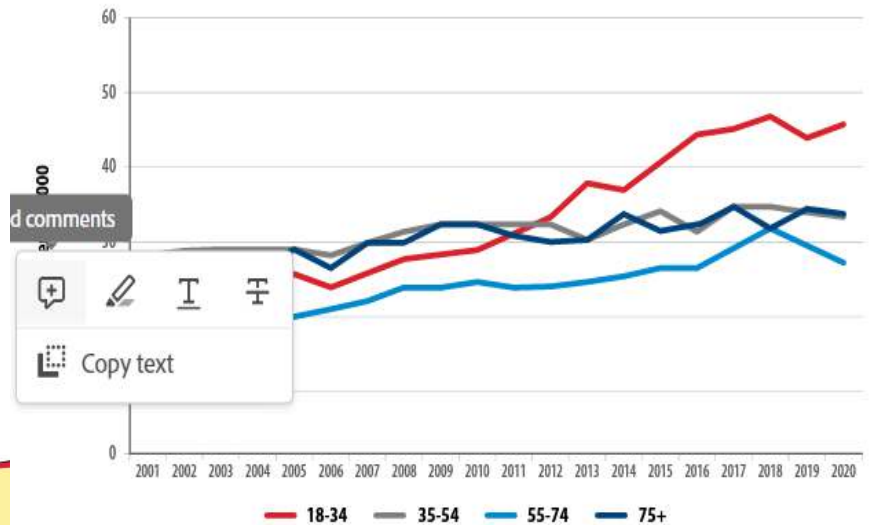


Figure 5: Unadjusted Suicide Rate Per 100,000, Veterans, by Age Group, 2001–2020



Maryland Department of Veterans Affairs – 2022 Annual Report

Suicide Data

According to MD Department of Health, Vital Statistics Administration's most recent available data, there were 99 deaths by suicide among Maryland residents who served in the Armed Forces in 2019. This does not differentiate between active duty, Guard or Reserves, and veteran status. In 2019, 84% were non-Hispanic white, 97% were male, and 63% involved a firearm as the means of death.

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”



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

New Technologies: New Problems – New Solutions



- Correlation between first person shooter (FPS) video game play and PTSD (Grant et al., 2018)
- Use of FPS game play to cope with symptoms of PTSD (Elliot et al., 2015)
- Tetris found helpful in treatment of PTSD (2020)

New Technologies: New Problems – New Solutions

Video gaming used for

–Adaptive Coping

- Distraction
- Control
- Symptom Substitution

–Eudaimonic Well Being

- Confidence
- Insight
- Role functioning

–Socializing

- Participation
- Support
- Camraderie

However

- Vets also reported concern about excessive gameplay leading to life problems or feeling addicted.
- Some veterans with disabilities felt advantages of extreme play outweighed those problems

Colder Carras et al., 2018

New Technologies: New Problems – New Solutions

- Stack Up and Overwatch Program (Stackup.org)
 - Formal volunteer- driven crisis intervention program in an online gaming setting
 - Combines virtual gaming communities, veterans’ mental health community and community-based peer support
 - “Veterans are our Mission. Gaming is our Passion.”

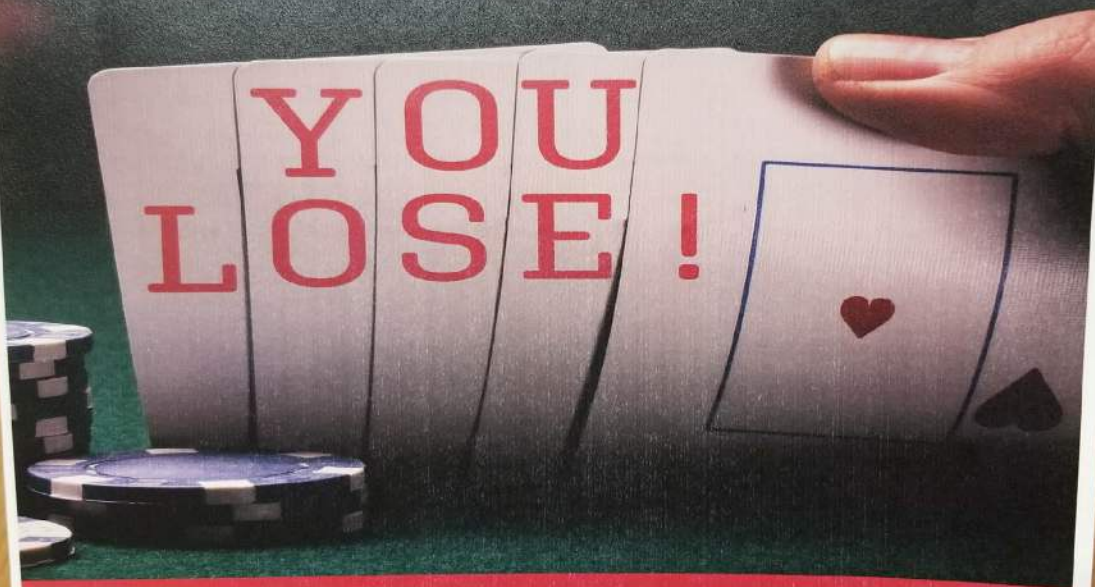


Resources

- 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.



WHEN GAMBLING IS NO LONGER A GAME



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

