

# Gambling and co-occurring health compromising behaviors among past and present military and those in domestic partnerships with service members

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#### **EXECUTIVE SUMMARY**

This summary report presents the results of a quantitative and qualitative assessment of problem gambling and its correlates among a sample (n = 328) of active duty military members, veterans and those who are in a domestic partnership with someone in this population. Previous research suggests that military personnel are at elevated risk of suffering from a gambling problem. Furthermore, the literature indicates that those who have served in the military may be more likely to engage in intimate partner violence (IPV) and substance use, both of which are risk factors for problem gambling. Additionally, the present study provides information regarding additional factors which may co-occur with problem gambling, such as gambling on military bases, crime, and financial hardship. Furthermore, help seeking behaviors for gambling problems are explored. These findings may be instrumental in informing policy, resource dedication, and intervention efforts. This summary focuses solely on the results of the study. However, information regarding the research methodology utilized may be obtained by contacting the author.

## Sample Demographics (n = 328)

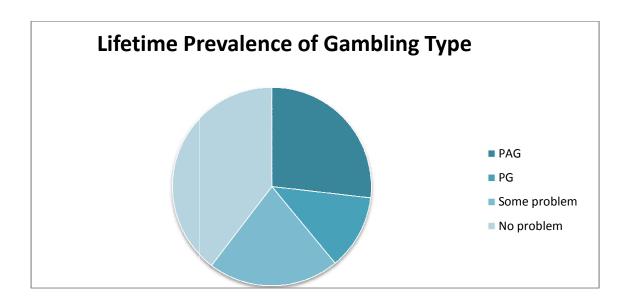
- Average age of respondents: 37 (SD: 11.45)
- Gender: 60% Male
- Identified as: Latino(a): 7%, White: 55%, African American or Black: 31%, American Indian: 4%, Pacific Islander: 2%, Asian: 1%
- Educational Attainment: High school diploma/equivalent: 72%, Bachelor's Degree: 16%
- Employment: Unemployed: 28%, Managerial/Professional: 17%, Skilled Worker: 16%, Military: 12%, Student 12%, Unskilled worker: 6%. Retired/Disability: 5%, Homemaker: 5%
- Unemployed during the past year: 56%
- Annual Household Income: Less than \$10,000: 19%, \$10,000-\$29,900: 31%, \$30,000-\$59,999: 27%, \$60,000 and above: 23%
- Active duty: 23%, Veteran: 59%
- In Domestic Partnership with Active duty or Veteran: 36%
  - Of those Active Duty or Veteran 37 also in a domestic partner with another who is or has served in the Armed Forces (11% of entire sample)

## **Key Findings**

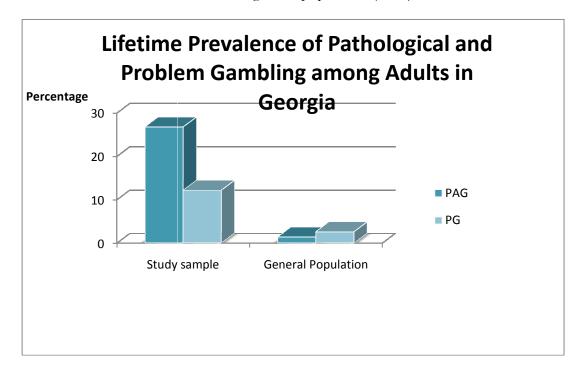
## Prevalence of Problem Gambling \*

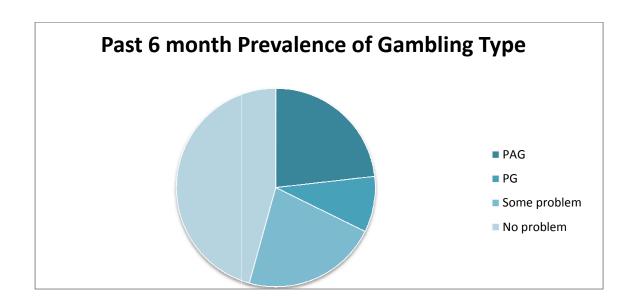
• The rate of gambling problems among veterans, active duty military, and domestic partners was extremely high. As displayed below, over half of the sample evidenced at a minimum some problem gambling. Specifically, the rate of pathological gambling was 26.8%, the rate of problem gambling was 12.2%, and an additional 21.3% of the sample was assessed as having some gambling problem (or at-risk for problem gambling).

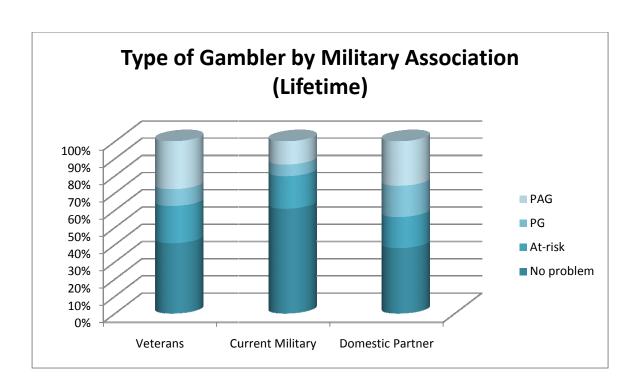
\*Type of gambler was assessed using the South Oaks Gambling Screen. A score of 0=no problem, 1 or 2 = at-risk/some problem. 3 or 4 = problem, and 5+= pathological

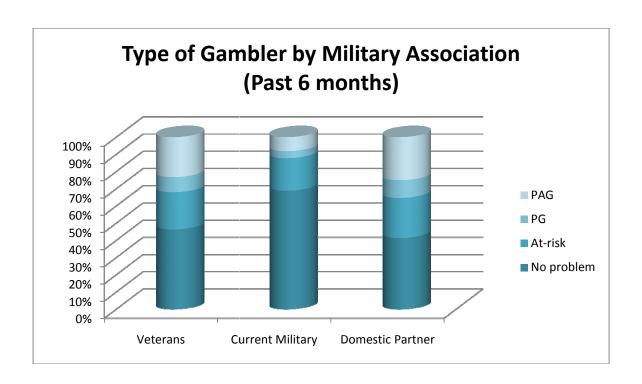


• As displayed below, among this sample the rate of pathological gambling was over 19 times that found in the general population (1.4%) and the rate of problem gambling was over 8 times the rate found in the general population (1.5%).







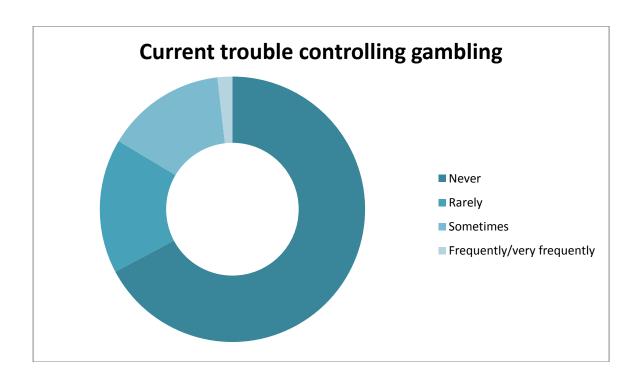


## The Lie/Bet

The Lie/Bet (Johnson, et al., 1988) is a 2-item measure which has been found to be a valid and reliable screening tool for Pathological Gambling. The results of this study indicate that 36.2% of the sample should be further assessed for pathological gambling. Of those identified by the SOGS as pathological gamblers, 83.3% were correctly identified by the Lie/Bet as needing further assessment. Therefore, this tool may be useful for screening for pathological gambling among military populations.

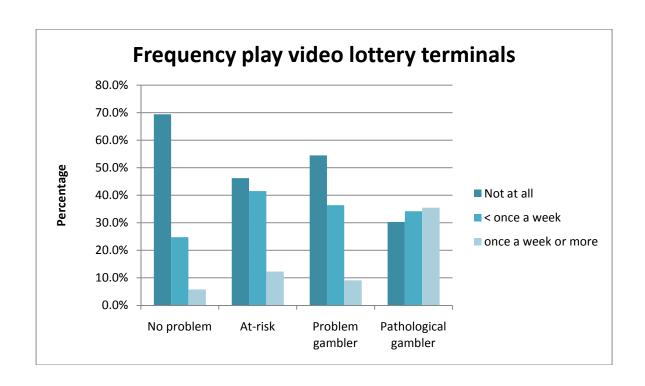
# Trouble controlling gambling behavior

Over 30% of the sample reported currently having trouble controlling their gambling. The following graph depicts the frequency with which respondents reported currently having trouble controlling their gambling:



## Video lottery terminals and problem gambling

Gambling activities are considered either continuous or non-continuous. Continuous games are characterized by a continual fast paced cycle of betting, playing, and winning or losing. Continuous games, especially video lottery terminals (VLTs) pose a threat to responsible gambling as these games increase the risk of spending more time and money than one intends on gambling, as well as chasing losses. Dowling, Smith, and Thomas (2005) noted that electronic gambling is referred to as the "crack-cocaine of gambling" as these type of games have the strongest relation to PG. Problem gamblers have been shown to have a distinct preference for continuous forms of play (Wood & Griffiths, 2007). As displayed below, the association between VLTs and problem gambling is evidenced among this population.



#### Gambling as part of the military culture

Different aspects of military culture were listed as contributing factors for problem gambling in the military. The military culture was a predominant theme that emerged across all of the open ended questions. Military culture stigmatizes the use of behavioral health treatment (Gould, Greenberg, & Hetherton, 2007). Respondents stated that punitive measures were associated with an admission of a gambling problem in the military; a factor that further complicated treatment seeking.

• I believe when in the military any type of behavior out of the "norm" a stigma is attached to the person no matter what the military says to the contrary. Until that practice is eliminated soldiers will avoid seeking help with problems until the pain outweighs the pleasure

Most respondents stated that they did not believe the military encouraged gambling. Detailed comments indicated that military settings and not the military itself were responsible for gambling behavior. Influential variables included location, level of boredom, stress, depressed moods, and peer pressure.

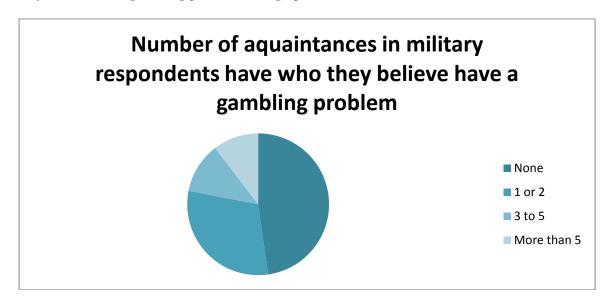
- The military does not directly encourage gambling, but influences it to a certain extent, because being in the military there is a high stress level and people usually turn to a release (gambling, alcohol, drugs, etc.) to help...
- Not really it mostly happens within BCT [Brigade Combat Team], AIT [Advanced Individual Training], and deployment due to boredom, having a ton of money.....

Some respondents indicated that they believed that military did encourage gambling behavior since these factors existed in a military environment. The same variables of influence (location, boredom, etc.) were used to explain why the military was described as being responsible for encouraging gambling behavior.

- There was nothing to do but drink and gamble to pass the time. So yes I'd say it does. There were gymnasiums but a lot of us didn't care for sports so we entertained with cards and liquor
- Kind of. My husband didn't gamble one day in his life until he entered the Marines. I've seen them play many games and bet...
- Card games are very common to pass time, and betting is "normal"

These findings suggest that the military may unintentionally place soldiers at risk for pathological gambling (Ziezulewicz, 2008) There are distinct aspects of military culture that may not change, i.e. a warrior ethos. However, the implementation and marketing of harm minimization strategies could provide a clear message about the military's stance toward problem gambling and encourage the enlisted to seek assistance when problems emerge.

- Nearly 40% of the sample reported having gambled on a military base. Over 10% cited doing so in excess of 10 times (these were not specified as activities endorsed by the military)
- Over 30% of the variance in SOGS-lifetime score was explained by frequency of gambling on military bases after statistically controlling for age, gender and having had been unemployed in the past year (significant at .001).
- Awareness of others who are active duty or veterans with a gambling problem was common.
   Over 50% of the sample reported knowing a past or present member of the military who they believe has a gambling problem. See graph below:



Over half of the sample indicated that they would not be comfortable discussing their or someone else's gambling problem with anyone in the military

• Over 31% reported they would definitely not have such a discussion, 21% probably not, 27% probably would and 20% definitely would

#### Familial and Social influences

- Having a family member with a gambling problem was cited by 27% of the respondents
- Having a friend with a gambling problem was cited by over 47% of the respondents
- Reporting that they believed one or both parents had a gambling problem was significantly associated with problem gambling severity. Each standard deviation (SD) unit increase in parent with a gambling problem predicted a .22 SD increase in lifetime problem gambling severity (after statistically controlling for age, gender and unemployment within the past year).

#### Financial factors

Roughly 30% of the respondents reported having no credit card debt, whereas 25% had less than \$1,000.00 and 27% had between \$1,000.00 and \$10,000.00, and 33% had credit card debts totaling more than \$10,000.00. Of the respondents, 32% cited that at least part of this debt was related to gambling. Nearly 20% of the participants reported having filed for bankruptcy. 40% of these bankruptcy filings were attributed to gambling problems.

#### Violence

- **Violent tendencies:** Forty percent of the sample met the criteria for being prone to violence based on the Brief Anger and Aggression Questionnaire (BAAQ) (Maiuro, Vitaliano & Cahn, 1987).
  - O This measure has a range of 0 to 24; a score of 9 or greater indicates violence proneness, defined as overtly expressing anger, general irritability and having a tendency to act in an aggressive/violent manner. The mean score was a 7.3 (SD= 4.62). Of the sample 40% scored a 9 or higher/
  - O Problem gambling is associated with violent tendencies. Each unit increase in BAAQ score resulted in a .30 standardized unit increase in SOGS 6 month score and a .25 increase in standardized SOGS lifetime score (both significant at .001).

#### • Gambling related violence and anger

- Over 30% of Pathological and Problem Gamblers reported hurting or threatening another person due to gambling or gambling debts, compared to only 3.5% of non-problem or at-risk gamblers
- Over 27% of Pathological and Problem Gamblers cited hurting or threatening another person with a weapon due to gambling or gambling debts compared to only 2% of other types of gamblers.

- Nearly 25% of Pathological and Problem Gamblers reported having threatened a
  domestic partner or family member over gambling or gambling related debt,
  compared to only 1.5% of other types of gamblers.
- Over 31% of Pathological and Problem Gamblers (n = 40) reported having been hurt or threatened by a domestic partner or family member compared to 4% of other types of gamblers.
  - Of the subsample who indicated they had been victimized by a domestic partner or family member due to gambling, 68% (n = 27) reported having also been the perpetrator of gambling related violence against a domestic partner or family member

Respondents did not provide any descriptions of gambling association to domestic violence.. Some respondents did mention that anger and stress were associated with gambling and or military.

- I have had arguments with girlfriends about some gambling like cards and shooting pool, but most of the time its not about the money its about the time invested
- Many of us vets are [disabled] coming out of the military and we gamble hoping to win
- I know that the stress that my gambling causes makes trouble in my [relationship] with my [girlfriend]. She deals with it but I know it upsets and worries her.
- My partner was also in military and has some serious anger problems at times, yet he can get no help from the VA because he isn't eligible for some reason, although he is a vet 2, explain that one, our [government] is useless for the veterans, they just use us and wonder why the vets end up as alcoholics and drug addicts, look at what the [government] does for us

#### Gambling related criminal activity

Data were sparse for questions about gambling and crime. Examples of gambling crimes in the military were not reported qualitatively. However, participants alluded in other responses that the military exacted harsher penalties when gambling was illegal or linked to extreme financial challenges.

• Nearly 35% of participants (n = 113) reported having participated in gambling-related criminal activity. Of this subsample 64% were lifetime pathological gamblers, 16.5% were problem gamblers, 8% had some problem gambling, and 13.3% were not identified as having a gambling problem in the past or presently. On average these participants committed 7 different types of gambling-related crimes. The percentages of this subsample who reported committing specific acts are displayed in the table below.

	Percentage of those reporting gambling-related criminal acts
Crimes against persons	
Assault	32.0%
Assault with a weapon	23.7%
Crimes against property	
Burglary: Breaking/entering to steal	27.8%
Larceny: Shoplifting, pick pocket, theft	60.0%
from a vehicle Fraud: Identity theft, illegal check or	34.0%
credit card use Embezzlement: Stole money/items	46.4%
from work Motor Vehicle Theft	19.6%
Crimes Against Society	
Gambling/hustling	53.6%
Sold/traded drugs	41.2%
Prostitution or pimping	33.0%
Another crime or one listed but don't want to say	39.6%

## Substance use

• The vast majority of respondents reported some lifetime use of alcohol or tobacco (89.5% and 72.5%, respectively).

- Lifetime use of cannabis (54.6%), cocaine (32.7%) and amphetamines (34.9%) was reported by a fairly large proportion of the sample. After controlling for age, gender and unemployment status over the past year, amphetamine and cocaine use explained 13% of the variance in problem gambling severity. Alcohol and tobacco use were not a statistically significant predictors of problem gambling severity.
- Just over 78% of the sample indicated that their substance use had led to health, social, legal or financial problems once or twice.
- A little over 8% of the sample reported having someone express concern over their substance abuse, but not within the previous 6 months
- Nearly 24% of the sample cited having tired, but failed to control substance use within the past 6 months
- Just over 20% of the sample reported that someone had expressed concern regarding their substance use within the past 6 months.

#### Help seeking

- Slightly over 7% of participants reported currently being interested in receiving help for a gambling problem. Nearly 11% cited having wanted help with a gambling problem at some point in their lives, and 6.5% sought out such help.
- Just under 24% of respondents reported having heard about help for problem gambling that was offered by the military. Just over 5% reportedly obtained help for a gambling problem from military sources.
- Gamblers Anonymous was reportedly utilized by 6.5% of the sample.
- As reported previously, over half of the sample indicated that they would not be comfortable discussing their or someone else's gambling problem with anyone in the military
  - Over 31% reported they would definitely not have such a discussion, 21% probably not, 27% probably would and 20% definitely would

A warrior ethos is embraced in the armed forces and is characterized by a commitment to country and mission before the individual needs of the soldier (Department of the United States Army Staff, 2009). This warrior ethos could de-prioritize addressing problem gambling. An example of the warrior ethos is illustrated in the following quote:

• "Every profession has it's own culture and the military often has a "suck it up and drive on" mentality. This is beneficial while on a deployment or high stress environment."

Assistance is available for problem gambling through Gamblers Anonymous, self help tools on the internet, private practitioners, and possibly through the military. Several respondents stated that problem gambling is influenced by the severity of the gambling problem, an individual's willingness to change, and compassion of commanding officer. Counseling was the most frequently mentioned intervention method. Other intervention resources included reporting to commanding officer; attending Gamblers Anonymous meetings, or related classes.

• If they know you are gambling, they will require you to provide them a bank statement, you will explain to your superior any charges he asks you about, and in my case, be told that I am forbidden from Online Poker for real money or gambling of any sort.

• A good boss would make sure you're still paying all your bills, and maybe sit you down with a financial counselor, and maybe encourage you to go to a gambler's anonymous group or something. A crappy boss would order you to stop gambling, and then put in a bad word for you on EPRs [Enlisted Performance Reports].

Participants noted that any form of treatment seeking could lead to long term negative outcomes such as a note on permanent record, Article 15, court martial or expulsion. Military personnel were reported as being more likely to experience punitive measures if they were not able to quickly resolve gambling issues.

• Inform the people know that they understand it is a disease and will be treated just like any other disease. According to the UCMJ [Uniform Code of Military Justice] financial irresponsibility is punishable, this prevents a lot of people from coming forward.

Some participants wrote that the military would not respond to problem gambling or would delay response until the soldier's condition worsened.

- I think they would ignore it unless it truly became obvious or problematic.
- They probably wouldn't respond; it's not really seen as a problem.
- I don't think they would do much. If gambling is legal in the place where the soldier resides, then there is no problem. If the gambling got out of hand, they would.

Comments further revealed that there was variation in how commanding officers respond to an occurrence of problem gambling. Respondents stated that issues do not become salient to some commanding officers until their entire unit was affected. Other comments mentioned that commanding officers delayed addressing the problem until the behavior became severe.

• They would probably turn a blind eye unless the person got into debt then they would likely counsel them although I think the way they do things humiliates

### Help seeking and Intervention Suggestions made by Respondents

Responses indicated that help-seeking is influenced by the fear of negative consequences from an admission of a gambling problem. Lack of awareness was another factor that may prevent many personnel from seeking treatment for behavioral health. Suggestions for improving help-seeking for problem gambling, included providing interventions, and addressing military culture. Participants recommended that interventions involve social marketing, hosting classes, and creating a military environment that encourages help seeking. Social marketing suggestions were centered on increasing awareness on problem gambling and its treatment resources. Participants stated that messages should be displayed on posters, brochures, and flyers.

• 11  $\times$  14 or smaller posters with gambling support phonelines that are anonymous to raise awareness of places that offer help to those with gambling concerns posted in the recreation centers

- If they let military members know not just with a [brochure] or a packet (that no one reads) but with words, since most of us were between 18 and 22 and do not like to read, and make us feel safe that nothing bad will happen if we do have problems than it would really help
- Make the people know that they know it is a disease and it will be treated just like any other disease. According to the UCMJ financial "irresponsibility is punishable," this prevents a lot of people from coming forward.
- I think the only thing the military can do better is publicize its gambling treatment program AS WELL AS an off-base option. They should let people know what the markers are for knowing you have a problem, and what the gambling problem could lead to (bad credit/divorce/home foreclosure etc) with real-life examples
- Classes or seminars were another popular intervention method that could increase personnel to seek treatment.

#### Summary

These results suggest that gambling is a salient issue among military populations (including domestic partners). Problem gambling may lead to negative outcomes and is associated with violence against persons, crime, and substance use. Assistance is available for problem gambling, however, the enlisted may encounter cultural and situational barriers that limit help-seeking behavior. Respondents indicated that the provision of compassionate assistance, reduction of stigma, and increased awareness of intervention options could prevent harmful gambling. The implementation of these safeguards in military environments may prevent the incidence of problem gambling and its comorbid conditions.