



# In Harms Way: Gambling & Problem Gambling in the Military

November 16, 2020

Keith Whyte, Executive Director



Keith Whyte is Executive Director of the National Council on Problem Gambling (NCPG) in Washington, D.C. He has over twenty five years of national experience in responsible gaming and problem gambling issues. Recognized widely for his work on gaming policy, Mr. Whyte has presented on gambling issues in 42 US states and 26 countries. He has testified before the United States Congress four times and appeared before numerous state legislative and regulatory bodies. Keith is frequently quoted in the national and international media.

# About NCPG

- The national **advocate** for programs and services to assist problem gamblers and their families
- **NEUTRAL** on legalized gambling since 1972
- 3 membership classes:
  - **35 State Affiliate chapter members**—incl WA!
  - **80 Organization (Corporate) members**
  - **600 Individual members**
- Work with government, gaming industry, regulators, legislators, media & community

- **Purpose (Why):** *To serve as the national advocate for programs and services to assist problem gamblers and their families*
- **Vision (What):** *To improve health and wellness by reducing the personal, social and economic costs of problem gambling*
- **Mission (How):** *To lead state and national stakeholders in the development of comprehensive policy and programs for all those affected by problem gambling*

# NCPG Principles Highlights

- The decision to gamble is an **individual choice** that should be made on an **informed basis**.
- Problem gambling is a **national public health** issue that negatively affects individuals, families, businesses and communities throughout the country. Programs to **reduce the harm** from gambling addiction have a **positive impact** on individuals, families, communities and society.
- Gambling problems encompass **more than a clinical diagnosis** of a gambling disorder. They can affect people whose gambling is just beginning to move beyond simple recreation, those on the path to recovery, and many points in between.

- The most **ethical and effective** way to address problem gambling is through comprehensive prevention, education, treatment, enforcement, research, responsible gambling and recovery programs.
- Problem gambling services **must be available, accessible** to all in need and **affordable**.
- Governments have a responsibility to **provide adequate funding** for programs to mitigate the costs of gambling addiction.
- Gambling operators, suppliers, and regulators play a **critical role** in successfully addressing problem gambling.
- Our mission can only be accomplished through the **collaborative action** of a broad range of people and organizations.

- Military personnel face a wide range of risks in the line of duty, including gambling problems. NCPG Executive Director Keith Whyte will provide a background on gambling in the military from George Washington to thousands of slot machines at our overseas bases and discuss the research on heightened risk factors and rates of problems among military personnel. He will review the policy challenges of encountered in addressing this issue and update attendees on the progress made and important next steps to ensure those who serve have access to the top notch problem gambling prevention and treatment.

# Poll questions

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- 1. Where are slot machines allowed on military bases?
  - a. Not on state-side or overseas bases.
  - b. Only on state-side bases
  - c. Only on overseas bases
  - d. At both state-side and overseas bases
- 2. Which of the following may help reduce gambling participation and problems among military personnel?
  - a. Extensive prevention messaging on Armed Forces Radio, etc...
  - b. Responsible gambling signage at slot machine locations
  - c. Higher rates of religiosity and conservative political beliefs among military personnel
  - d. Have to be 21 to gamble on base
- 3. How much money do service personnel and their dependents lose each year on military slot machines?
  - a. \$50 million
  - b. \$100 million
  - c. \$500 million
  - d. \$1 billion
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# Outline

## I. History of Gambling in Military

From Richard the Lionhearted to OCONUS Slots

## II. Risk Factors for Gambling Addiction Among Military Personnel

Demographics, Participation & Problems

## III. What Should We Do?

Challenges & Solutions

# I. What Do We Know About Gambling in the Military?

Demographics, Participation &  
Problems

# GAMBLING IN MILITARY THROUGH THE AGES

- 1190: During the Third Crusade, King Richard & King Phillip II ban gambling for those below rank of Knight, 20 shilling a day above...but no limit for Kings!
- 1541: King Henry VIII of England prohibits several categories of gaming, including bowling, tennis, dicing, and carding...to encourage men to take up archery for defense

# George Washington

- Soldier, avid backgammon & card player.
- “As few vices are attended with more pernicious consequences, in civil life; so there are none more fatal in a military one, than that of Gaming; which often brings disgrace and ruin upon officers, and injury and punishment upon the Soldiery.”
  - General Orders, May 8, 1777

••••• All Officers, non-commissioned Officers and Soldiers are positively forbid playing at Cards, and other Games of Chance. At this time of public distress, men may find enough to do in the service of their God, and their Country, without abandoning themselves to vice and immorality.

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Head

- “All officers, non-commissioned officers and soldiers are positively forbid [sic] playing at cards, and other forms of gaming at this time of public distress, men may find enough to do in the service of their God and our Country, without abandoning themselves to vice and immorality.” General Orders, February 26, 1776

# The Battle Continues

- 1862: Gen. Robert E. Lee is “pained to learn that the vice of gambling exists, and is becoming common in the army.”
- 1895: Gen. McCook prohibits gambling “in the vicinity” of his command.

**A GENERAL ARMY ORDER ON GAMBLING  
Games of Chance Prohibited Within  
or Near a Military Post.**

WASHINGTON, April 3.—The War Department has been informed that Major Gen. McCook has prohibited gambling within the limits or in the vicinity of any military reservation in the military department of the Colorado.

In a general order on the subject Gen. McCook says that any person in the military service of the United States who shall, within the limits or in the vicinity of a military reservation or other place within the department where he may be on duty in the service of the United States, “engage in, play, or conduct such games of chance for money or other valuable consideration or who frequents gambling houses or other places of vicious tendency; at or near the place where he may be on duty in the service of the United States, thereby commits a military offense, and will be subject to trial under the provisions of the sixty-second article of war, or discharge if a civilian employe.”

**The New York Times**

Published: April 4, 1895

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# DUNNE, J.

- Military Chaplain, 1944-1953
- Assigned to 82<sup>nd</sup> Airborne (Europe) and 187<sup>th</sup> Airborne Regimental Combat Team (Korea)
- Severely wounded behind enemy lines at Munsani, Korea—medical discharge
- Awarded Purple Heart, Bronze Star, Silver Star
- NCPG co-founder, 1972
- “Gambling harms the man like a self-inflicted wound”



# Poll Question 1

# Gambling in the U.S. Military...

- US service members may legally engage in slot machine gambling at the age of 18.
- It is estimated that 56,000 active duty US service members may have a gambling problem (2% serious, 2% at-risk/moderate).
- None of the \$100 million annual gaming revenue is dedicated to fund problem gambling prevention, education or treatment services.

# History

- Slot machines have been on some military bases since the 1930s.
- The machines were banned from domestic military bases in 1951 but enjoyed a resurgence in the 1960s.
- They were removed from Army and Air Force bases in 1972, after a cash skimming scandal.
- Fifteen hundred machines remained on Navy and Marine Corps bases overseas, and in 1980 the Army and Air Force began restoring machines at overseas bases.

# Program Results

- 2005 slots: \$2 billion handle, \$120 million revenue.
- 2011-2015: \$500 million revenue.
- Revenue goes back to MWR.
- Military claims high payout percentage provides greater entertainment—in most jurisdictions it is a marketing tactic.

# Not Just Slots

- Army bingo, 2005: \$45 million.
  - 11 of the largest games average more than \$100,000/month.
- Casinos in close proximity to bases:
  - Nellis AFB-Las Vegas, Camp Pendleton-Pechanga, Kessler AFB-Biloxi
- Poker & social gambling in barracks.
- Military lottery?

# Marketing to Military & Vets



**\$1**

**UNITED STATES**

**AIR FORCE**

NET PROFITS GO TO BENEFIT KANSAS VETERANS PROGRAMS AND KANSAS NATIONAL GUARD SCHOLARSHIPS

WINNING	YOUR NUMBERS	
★	\$	\$
NUMBER		
\$	\$	\$

**WIN up to \$5,000!**

Match the **WINNING NUMBER** to any of **YOUR NUMBERS**, win prize shown below that number.

**KANSAS LOTTERY**

**\$1**

**UNITED STATES**

**MARINE CORPS**

NET PROFITS GO TO BENEFIT KANSAS VETERANS PROGRAMS AND KANSAS NATIONAL GUARD SCHOLARSHIPS

WINNING	YOUR NUMBERS	
★	\$	\$
NUMBER		
\$	\$	\$

**WIN up to \$5,000!**

Match the **WINNING NUMBER** to any of **YOUR NUMBERS**, win prize shown below that number.

**KANSAS LOTTERY**

**\$1**

**UNITED STATES**

**NAVY**

NET PROFITS GO TO BENEFIT KANSAS VETERANS PROGRAMS AND KANSAS NATIONAL GUARD SCHOLARSHIPS

WINNING	YOUR NUMBERS	
★	\$	\$
NUMBER		
\$	\$	\$

**WIN up to \$5,000!**

Match the **WINNING NUMBER** to any of **YOUR NUMBERS**, win prize shown below that number.

**KANSAS LOTTERY**

**\$1**

**UNITED STATES**

**COAST GUARD**

NET PROFITS GO TO BENEFIT KANSAS VETERANS PROGRAMS AND KANSAS NATIONAL GUARD SCHOLARSHIPS

WINNING	YOUR NUMBERS	
★	\$	\$
NUMBER		
\$	\$	\$

**WIN up to \$5,000!**

Match the **WINNING NUMBER** to any of **YOUR NUMBERS**, win prize shown below that number.

**KANSAS LOTTERY**

**\$1**

**UNITED STATES**

**ARMY**

NET PROFITS GO TO BENEFIT KANSAS VETERANS PROGRAMS AND KANSAS NATIONAL GUARD SCHOLARSHIPS

WINNING	YOUR NUMBERS	
★	\$	\$
NUMBER		
\$	\$	\$

**WIN up to \$5,000!**

Match the **WINNING NUMBER** to any of **YOUR NUMBERS**, win prize shown below that number.

**KANSAS LOTTERY**

**\$1**

**KANSAS LOTTERY**

**SUPPORTS OUR TROOPS**

NET PROFITS GO TO BENEFIT KANSAS VETERANS PROGRAMS AND KANSAS NATIONAL GUARD SCHOLARSHIPS

WINNING	YOUR NUMBERS	
★	\$	\$
NUMBER		
\$	\$	\$

**WIN up to \$5,000!**

Match the **WINNING NUMBER** to any of **YOUR NUMBERS**, win prize shown below that number.

**KANSAS LOTTERY**

# Why Soldiers gamble (More?)

- During deployment:
  - Entertainment
  - Relieve stress
  - Relieve boredom/social isolation
  - Substitute/metaphor for action
  - Belief in luck, superstition
- When the soldiers return home:
  - It is fun and exciting
  - It fills a void



## Possible Protective Factors?

- 64% of officers identify as Republican; also higher % religious than civilian population.
- 65% of Americans believe gambling is morally acceptable (58% conservatives/73% of liberals).

# WWSHRBAMP/HRB

- The Worldwide Survey of Health Risk Behaviors Among Military Personnel is a large-scale epidemiologic study that screened personnel for gambling-related problems in 1992, 1998 and 2002.
- Criteria and definitions changed considerably between surveys. Renamed Health Risk Behaviors.
- Likely underreporting.

# RATES of Gambling Problems

	1992	1998	2002	2006	2008	2010-2011
	Active Duty	Active Duty	Active Duty	Reserve/Guard	AF Recruits	Reserve/Guard
At Risk/ Moderate Problem (1-4)	7.1%	8.1%	8.6%	10.5%	6.2%	N/A
Serious Problem (5+)	2%	2.2%	1.2%	2.5%	1.9%	1.3%
Combined	<b>9.1%</b>	<b>10.2%</b>	<b>9.8%</b>	<b>12.5%</b>	<b>8.1%</b>	N/A

# Funding Troops/Fueling Addiction?



# Co-Occurring

Problem drinkers are often in a position to become problem gamblers.



Over 35% of compulsive gamblers have a history of chemical dependency. That's why it's critical for those in recovery to be aware of the risks of gambling. Call for free confidential information.

**MINNESOTA  
COMPULSIVE  
GAMBLING  
HOTLINE  
1-800-437-3641**

# Gambling & Alcohol

2002 WWSHB	1-4 Gam Prob	5+ Gam Prob
Abstain/Light Drinker	5%	3.3%
Moderate/Heavy Drinker	11.6%	6.8%
Serious Alcohol Consequences	7%	8.5%
Dependence	6.4%	7.4%

# Veterans Co-Occurring

- 2004-2006, 7% past year serious psychological distress
- 7% substance use disorder
- 1.5% both
  - Iraq & Afghanistan vets 2001-2005 35% mental health, 20% had a substance use disorder
- Female veterans had twice rate of serious psychological distress.

# SA & PG In VA Tx Population

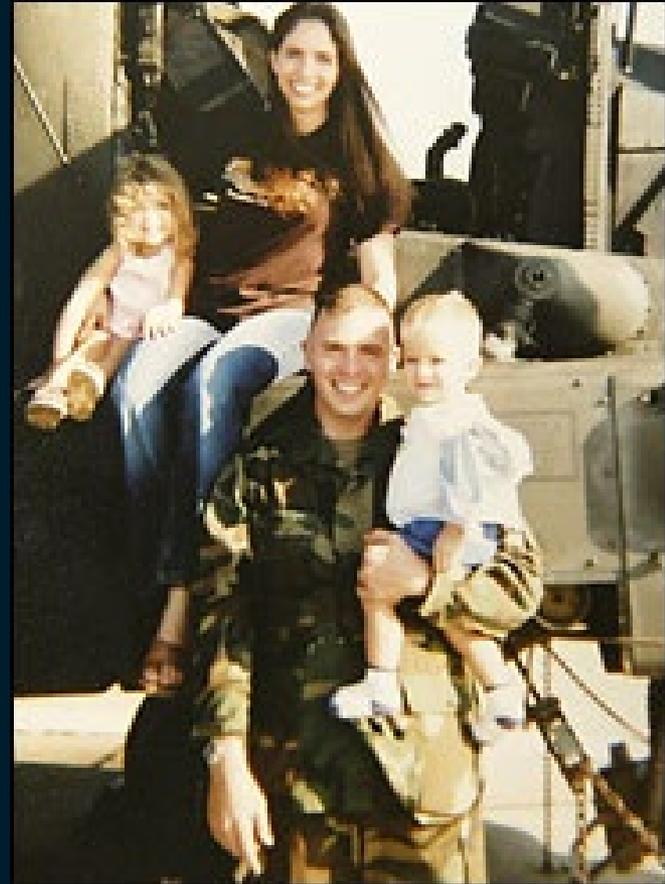
- 66% of PG in residential program had lifetime SA abuse or dependence.
- 58% using in year prior to admission.
- Most SA preceded PG.
- 33% of SA in Tx program met PG criteria.
- Current alcohol consumption significantly higher in gamblers.

# Suicide

- 40% of PG in Tx made lifetime attempt.
- 64% reported most recent attempt related to gambling.

# Case Study: Walsh, A.

- Decorated Army Apache helicopter pilot.
- Developed severe gambling problem.
- Unsuccessful treatment attempts.
- AWOL, resigned 2005 before court martial.
- Committed suicide 2006.



# Poll Question 2

# PTSD & PG

- In a study of military veterans entering treatment for PTSD, 17% met DSM-IV PG criteria.
- Among 111 veterans entering a gambling treatment program, 64% reported a history of emotional trauma; 40% physical trauma; and 24.3% sexual trauma;
- History of trauma was associated with a greater frequency of suicide attempts and drug and alcohol dependence, more severe scores in measures of psychiatric distress, and limited effects on personality functioning.

# Recruits

- N=31,104 AF recruits
- 10.4% weekly gambling
- 6.2% current problem gambling
- 1.9% current pathological gambling
- Higher rates among minorities

# Active Duty

- N=584 Naval Outpatient Psychiatric Clinic
- 1.4% current pathological gambling
- Only 0.04% were diagnosed
- Lower rate of PG than expected, but only 25% response rate and more than 1/2 were female.

# Barriers to services

- Doesn't fit comfortably with existing structure—is it addiction, mental health, financial, discipline or moral (chaplain) issue?
- Concerns about confidentiality.
- Military uses stricter definition of insanity.
- Lack of resources, particularly gambling.
- Problem gambling often accompanied by crimes—risk of courts martial/DD
- Stigma, shame & misunderstanding.

# CASE STUDY: FOSTER, A.

- Chaplains Assistant, 8<sup>th</sup> Army, Korea. Problem with slots on base, embezzlement
- “He went to Army Community Services; they said they couldn’t help and sent him to Mental Health Services. There, they said, ‘No, we can’t help you-go to your chaplain.’ So he goes to his chaplain, who says he’s not qualified to help with addiction and refers him to...Army Community Services.”

# 2017 GAO Report

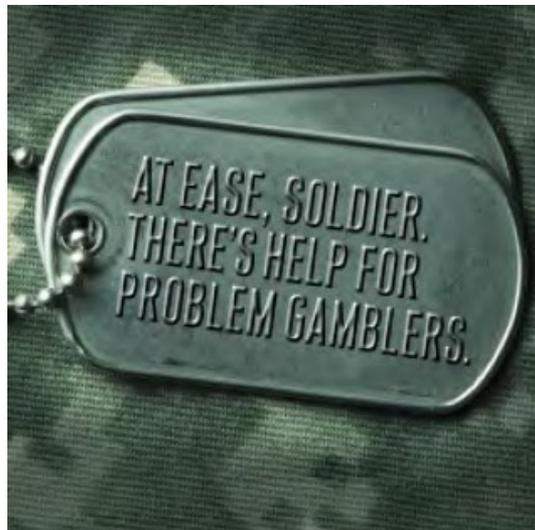
- GAO report released Jan 2017
- Highlights:
  - \$500 Million in slot revenue 2011-2015
  - 3,100 machines OCONUS bases
  - Outdated definitions of gambling addiction
  - No consistent screening or treatment
  - Unsurprisingly, only 120 personnel sought help directly through military.

# II. Risk Factors For Gambling Addictions Among Military Personnel

Background, Policy & Issues

# Poll Question 3

# III. What To Do?



**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

The poster features a dark background with a hand holding a fan of playing cards. The cards are fanned out, showing the word "YOU LOSE!" in large red letters. To the left of the cards are several stacks of chips. The bottom of the poster is white and contains text and logos. The logos include MC&CS QUANTICO, CSACC, and a circular logo with a globe.

# Approaches

- Legislative (DoD & VA) advocacy
- Coordinated policy
- Chaplains, MWR, surgeon general, counselor training, financial services
  - Tricare?
- Continuum of care to reserves & VA (trendy)
- Outreach (MN NG, others)

# Legislative History

- Bartlett (R-MD) bill & study 2001
- 2016: Sen. Warren (D-MA) orders GAO study
- Jan 2017 GAO report released; DoD agrees to update guidance and treat gambling as an addiction but refuses to adopt GAO screening recommendations.
- June 2017 Sen. Warren (D-MA) introduces The Preventing and Treating Gambling Disorder in the Military Act of 2017 + identical report language for FY 2018 NDAA.

# History

- Requires Department of Defense (DOD) to screen servicemembers for gambling disorder in both the Annual Periodic Health Assessment and the Health Related Behavior Surveys.
- All branches update medical guidance except Army & Navy.

# Next Steps

- Followup with DHA re screening & report
- Pursue training & prevention opportunities
- Continue outreach to VSOs & recovering veterans
- Develop DoD & Veterans Administration bills for 117<sup>th</sup> Congress
- Committee guidelines for gaming industry marketing to vets
- Outreach to veterans social media project

# Bottom Line

- Military personnel are likely to gamble and have substantial risk factors for problem gambling.
- Problem gambling in the military is a serious health and policy issue that affects readiness
- Active duty, dependents and veterans face significant barriers to treatment

**Must continue raise awareness, build coalitions and develop programs to build on our successes!**

**Thank You!**

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