Introduction
The management and control of personal finances are key to a successful career, private life and general personal well-being. There are activities such as drinking, smoking and gambling which are legal but when enjoyed to excess can be hugely damaging to physical, mental and financial health. The young Service person (SP) is more likely to gamble than their predecessors and are at greater risk of developing a serious gambling problem.

‘The House always wins’
The gaming industry would not be as large or as successful as it is if the odds were not stacked in their favour. There are very many ways to gamble and the odds will vary depending on the game. At best the odds may be 50:50 which may encourage some to gamble. But be aware; ‘the House’ has almost infinite resources and will invariably adopt a long-term approach to the gambling relationship they have with their customers. This shifts the odds back in favour of ‘The House’ as they can absorb a run of bad luck in full knowledge that that they will return to profit in due course.

Most individuals have finite financial resources often referred to as disposable income or take-home pay. Your personal or family budget should cover all your financial commitments including food etc. The remainder might be considered as spending money for activities and items that you like rather than need. When gambling reduces your spending money so that it impacts on your normal routine life you have a problem. If not resolved, savings may be used to win back your loses and then bills will be left unpaid and debt will increase as you seek to borrow money from family and friends or take out expensive loans. This can happen quickly as you lose your powers of rational thought.

In short, if you gamble there is a fair chance that you might win occasionally – this is because ‘the House’ wants you to. But over time you will lose and there is more at risk than the money that you bet, such as relationships, health and wellbeing, employment, reputation and the criminal justice system.

The Path to Problem Gambling
Whereas low-level or irregular gambling is not a cause for concern, regular gambling with greater amounts is an indication that gambling is becoming a problem. Statistically the younger generation in society is at greater risk of harm from gambling because accessibility through digital devices is 24/7 and access to credit is easy. Also, the qualities that make an individual an effective soldier also increases the chances of developing a gambling problem – particularly within the military environment. It is vital that SP and the wider Armed Forces community understand the risks that they face and the pathway towards having a serious gambling problem.
When you engage with the gambling industry you should know that you are taking on a business ‘superpower’ with few scruples, little conscience and with ambitions to expand and dominate for material gain. There is little substantial evidence of the industry showing any regard for their clients’ long-term well-being. The industry is regulated by the Gambling Commission who publish advice to local authorities on protection of the vulnerable and children and guides on licensing arrangements. Regulation is generally perceived to have a light touch. The industry presents itself as providing a responsible service supporting the sports, leisure and entertainment industries and supports charities. It employs highly talented professionals using sophisticated technology to make gambling as attractive, exciting and accessible as possible to entice new customers and retain existing ones to maximize their profits.

**Gaming Marketing**

Visibility and access to gambling has never been higher or easier. The presence of the traditional high street Betting shop remains strong, largely serving the needs of the older gambler. However, 80% of money gambled is done through digital technology which has a great appeal to the younger generation. Strong marketing inducements are appealing to all but are particularly effective in attracting children and the most vulnerable members of society. Whilst some gamblers can control their impulses and manage their personal finances there are others that find this a challenge and these vulnerable individuals can be ruthlessly exploited by an industry with huge marketing resources. Marketing goals include acquiring new customers, retaining existing customers and re-activating ‘old’ customers. Each goal has sophisticated and well-resourced strategies. These include promotions such as Bonuses (free spins, free bets, welcome bonuses, refer-a-friend bonus, cashback and Frequent Player Points (FPP). All seek to trigger the desired behavioural change to gamble more.

- **Push** Notifications. These communications remind players of games they have enjoyed and new ones available. Gambling apps inform gambling clients of future events and short notice opportunistic bets based on their gambling history. This can increase engagement by 40% and drive retention by 116%.

- **In-game CRM systems.** In-game Customer Relationship Management seeks to retain the most active gamblers by establishing a closer or privileged relationship with them based on their gambling pattern and in-game preferences. Personal statistics and data are exploited to predict ‘visits’ and understand personal expectations and create personalised offers.

In short, and using military speak, the Gaming industry have specialist G1 - G9 staff functions to identify targets, influence behaviour, and conduct operations that can overwhelm their ‘targets’ and exploit them over a long period of time which results in their defeat.
Why are soldiers more vulnerable to gambling?

**Personality traits.** Young soldiers have largely grown up exposed to the gaming industry – particularly via digital technology. Soldiers’ personal characteristics attract them to the excitement of high-pressure situations in testing environments. Although invaluable in the context of successful military operations these same characteristics can place soldiers at risk of developing gambling problems.

Characteristics such as: decisiveness, enjoying risk taking, independence, single-mindedness, optimism, resourcefulness, enjoying sports and fitness, competitiveness and being unaccepting of failure or disappointment. These are also characteristics of a problem gambler. These personal characteristics when aligned with opportunity and a motivation place Service personnel at a higher risk of suffering serious gambling problems.

**Motivation to gamble.** Returning from the high tempo and excitement of operations to barracks can take some adjustment and can seem unfulfilling. To some, gambling can provide a similar ‘buzz’ and be a distraction from barrack routine. Gambling can be done 24/7 and the excitement of planning and making a bet can reduce as the frequency of making bets increases. So too does the feeling of success when a bet is won. This results in progressively increasing the stake. Add to this a constant barrage of sophisticated marketing that is tailored to the individual’s personal preferences and the frequency of gambling will most likely increase – particularly for those with an additive personality. Boredom, loss of self-image and thrill seeking are other reasons to gamble especially when alcohol is used.

**Opportunity to gamble.** Betting shops are present on every high street and all betting companies have a digital presence in the form of apps. Setting up gaming accounts and betting on credit enables an impulse to become a transaction in 12 seconds. Being in regular employment, makes it easy for SP to open multiple lines of credit but with limited ability to pay off the debt without incurring penalty charges which compounds the problem. Off duty hours in barracks can be boring, lonely and are largely unsupervised. Single Living Accommodation (SLAM) provides a secure and private place for SP to gamble. However, there is a growing trend in society for betting to be done at work on-line or by phone.

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**Headline Facts**

| UK Gaming industry generated £15Bn in 2016 | 593,000 problem gamblers in UK in 2010 |
| 125,000 employees in UK gaming industry. | 3,500,000 ‘at risk’ gamblers identified in 2010 |
| 80% of gambling spend is done online | 60,000 children between 11 – 16 are ‘problem gamblers’ (illegal) |
| Gambling marketing budgets increased by 56% since 2014 – now over £1. bn. | 500,000 children are gambling every week with 143000 suffering gambling related harm |
| Premier League betting shirt sponsorship: £50M | 40% of adults in UK gambled in last 4 weeks |
| Bet Fair has the highest paid CEO in UK - £265M | 1 in 5 gamblers use a smart phone to gamble (increasing trend) |
| TV advertising for gambling increased by 1300% since 2007 | 12 seconds to log-on 8 place a bet. |
| 18% of TV adverts related to gambling | 1 in 30 of UK workforce gamble more than they can afford |
| The gambling industry ‘harvests’ most revenue from regular and problem gamblers | Gambling accounts for 17.5 % of publicly reported fraud |
| The gambling industry does not like ‘Pathological’ gamblers – brings industry into disrepute | Problem gambling reclassified from being a disorder to an addiction in 2013 |

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**Some additional facts:**

- Military veterans are 8 times more likely to become problem gamblers than the general population
- 22% of 18 – 24-year olds gamble at work.
- 16 – 23-year olds are three times more likely to become problem gamblers than those that gamble later in life.
- For every problem gambler another 10 people are directly affected
Assess yourself

Seventy five percent of adults gamble in some shape or form each month. If you feel concerned or uncomfortable about your gambling make an initial assessment using the simple check list below.

Ask yourself the following: If:

• Gambling has ever made you angry or sad.
• You ever gamble to escape personal problems or bad feelings.
• You have ever set yourself money or time limits and not been able to stick to them
• You regularly think about gambling throughout the day.
• You have lied about how often you gamble or how much you have lost
• After a win, do you have a strong urge to try and win more
• You gamble more frequently with greater amounts to achieve the same feeling.
• After losing, you feel you must quickly win back your losses

If the answer is yes to two or more of these questions You should seek help.

For help, advice or support in relation to your gambling, go to: BeGambleAware.org or contact the National Gambling Helpline on 0808 8020 133.

More information can be accessed at https://about.gambleaware.org/

Sources:
www.beatingaddictions.co.uk
www.gamblingcommission.gov.uk
https://about.gambleaware.org/
http://www.beatingaddictions.co.uk/addictive-personalities.html
http://gamblingaddiction.org.uk/causes.html
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