

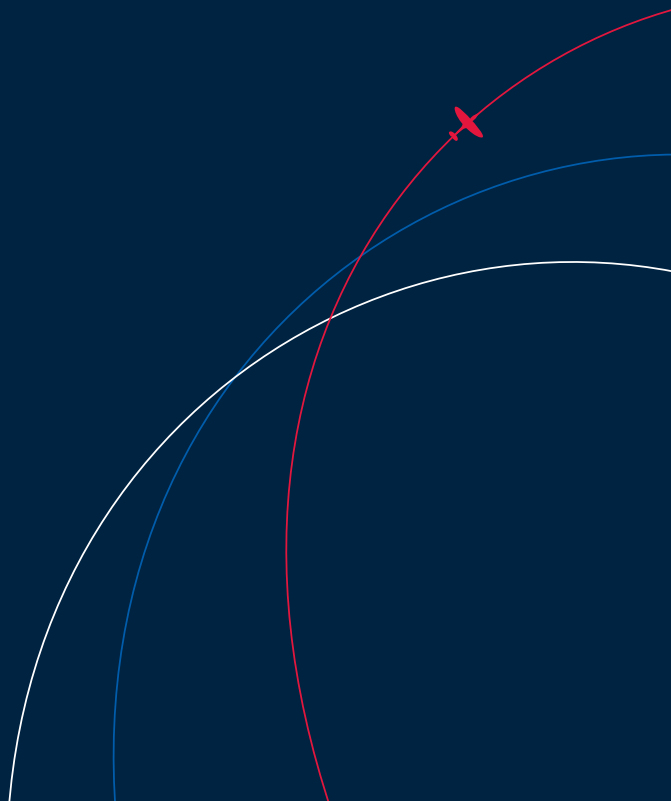


**Royal Air Force  
Benevolent Fund**

**GAMBLING AND**

**WELLBEING IN THE RAF**

**A RESEARCH REPORT FROM  
THE RAF BENEVOLENT FUND**



This new report from the RAF Benevolent Fund looks at the extent of gambling as an issue among serving RAF personnel, as well as other related health and wellbeing issues such as alcohol use and mental health. The report also explores how members of the RAF community can be better supported. The report is unique in the British Armed Forces: for the first time, it shines a detailed light on gambling and associated wellbeing issues within a single service.

New research from the RAF Benevolent Fund, in partnership with Swansea University, provides a detailed picture of the wellbeing of serving RAF personnel. The report focuses on gambling in particular, as well as related issues of alcohol use and mental health.

Based on an online survey, together with in-depth interviews, the report follows earlier RAF Benevolent Fund research, that highlighted gambling, heavy drinking and feeling anxious or depressed as possible issues of concern among RAF personnel.

# CONTENTS

---

FOREWORD	3
EXECUTIVE SUMMARY	5
PURPOSE AND SCOPE OF THE RESEARCH	6
RESEARCH FINDINGS	9
CONCLUSIONS	13
RECOMMENDATIONS	14
RAF RESPONSE TO OUR RESEARCH	15
ACKNOWLEDGEMENTS	16
REFERENCES	16

---

# FOREWORD



I am proud to launch this report, the first of its kind to look at gambling, wellbeing and coping mechanisms among Royal Air Force personnel. This research follows on from our 2018 study, *Meeting the Needs of the Serving RAF Community*, which identified possible areas of concern among RAF personnel around gambling, alcohol use and feelings of anxiety and depression.

During my own 35-year military service, I came to understand the impact service life has on some personnel and the coping mechanisms they employed to manage these issues, including those highlighted in this report. This is a vital piece of work which seeks to shine a light on the wellbeing of our serving community and how we can better support those who need it.

We are committed to providing the serving RAF community with appropriate support, and in order to do that we need a much

deeper understanding of the prevalence and severity of these problems, and how they interact with each other. I welcome the report's recommendations to raise awareness of the issue of gambling and be there for those who need it and I look forward to working with the RAF and key stakeholders to put these suggestions into practice.

I hope that by working closely with our Armed Forces, experts in the field, and service charities, all those involved in looking after the wellbeing of our service people can better respond to the challenges being faced by personnel today and make positive change for the future of the serving RAF community.

A handwritten signature in cursive script that reads "Elliot".

**Air Vice-Marshal Chris Elliot CB CBE DL BSc MA**  
Controller, RAF Benevolent Fund

# FOREWORD



**GamCare welcomes this work by the RAF Benevolent Fund and Swansea University which provides an important, evidence-based understanding of how gambling can impact the RAF Family. Gambling harm affects each person and community differently and therefore the unique insights provided by this research are highly valuable.**

The evidence presented reinforces what we can observe in wider society; that gambling harms can be especially prevalent in young men, amongst under-served groups, and that there is a notable level of harm deemed low-risk or moderate-risk. This motivates us to ensure that high levels of awareness and support on gambling harm are fostered, even where harm may not be obvious, and that support should be tailored to the needs of specific groups of people.

GamCare's recent work to train welfare staff in the RAF has shown that there is great appetite to take action, and to support service people, their families and veterans in a range of ways. Training has proven to increase confidence in staff to start conversations about gambling with their colleagues and personnel.

We are extremely proud to share a strong link with the RAF Benevolent Fund so that we can promote our advice and support services in a way that will reach and resonate with as many of the RAF Family as possible. We look forward to continued partnership work with them, and potentially other Armed Services, to take these timely recommendations forward.

A handwritten signature in blue ink, which appears to read 'anna hemmings'.

**Anna Hemmings**  
Chief Executive, GamCare

# EXECUTIVE SUMMARY

This research report from the RAF Benevolent Fund – *Gambling and Wellbeing in the RAF* – improves our understanding of the wellbeing of serving RAF personnel. The report focuses on gambling in particular, as well as alcohol use and mental health, and takes into account the impact of the COVID-19 pandemic in these areas.

This report follows a 2018 RAF Benevolent Fund study, *Meeting the Needs of the Serving RAF Community*, which identified possible areas of concern among RAF personnel around gambling, heavy drinking and feelings of anxiety and depression.

To provide the serving RAF community with appropriate support, we need a much better understanding of the prevalence and severity of these problems, and how they interact with each other.

This report is based on robust research that combines a quantitative approach (including an online survey) with a qualitative one (including in-depth follow-up interviews). The study is the first of its kind to determine the frequency and severity of gambling problems in a serving UK military population, and it had the largest response of any study of its kind, world-wide.

Our study found that:

- while 84.3% reported no problems with gambling, 2% of survey participants gave responses that are indicative of problem gambling, a further 3.9% gave responses indicative of a moderate risk of gambling problems, and 9.8% gave responses indicative of a low risk of gambling problems
- 24.3% gave responses indicative of higher-risk levels of drinking, and 5.8% more problematic hazardous/dependent drinking, and
- 55.1% reported some symptoms of depression (29.2% mild, 14.1% moderate, 8.4% moderately severe, and 3.4% severe depression), and 60.1% reported some form of anxiety (21.3% mild, 28.3% moderate, 10.5% severe anxiety).

Risk factors for problem gambling were identified as: being male, aged 18–24 years old, and having a non-commissioned rank.

While this report looks at issues within the RAF community that were identified before COVID-19, the research was carried out during the pandemic, and takes account of the effects of the pandemic on the wellbeing of RAF personnel.

## THIS REPORT RECOMMENDS:

- raising awareness of gambling and potential gambling problems among serving personnel
- increasing screening for gambling problems, especially among RAF personnel with particular risk factors
- providing training to ensure that health professionals in the Defence Medical Services and line managers are aware of gambling-related harms (beyond those of debt), and of the external gambling support that is available to personnel
- providing education and low-intensity behaviour change strategies, adapted for a military context, for those at risk of developing gambling problems
- carrying out further research on overcoming barriers to personnel seeking treatment
- exploring the frequency and severity of gambling problems among other services within the Armed Forces.

# PURPOSE AND SCOPE OF THE RESEARCH

## WHY THIS RESEARCH, AND WHY NOW?

This research is a follow-up to a 2018 report, also published by the RAF Benevolent Fund. *Meeting the Needs of the Serving RAF Community* aimed to provide a better understanding of the wellbeing of serving RAF personnel, including an assessment of their reported experiences and concerns with mental health, alcohol use, abuse of illicit substances, and gambling.

In that report, 31% of serving personnel described experiencing problems with feeling anxious or depressed, 4% of personnel reported problems with heavy drinking or the taking of illicit substances, and 2% said that they experienced problems with heavy gambling.

There is evidence from other research (such as the 2020 studies by Cowlshaw *et al.* and Etuk *et al.*), indicating that military personnel are more vulnerable than the general population

to developing gambling problems. However, up until now, no research has been conducted with UK serving personnel using validated screening and assessment tools, such as the Problem Gambling Severity Index (PGSI).

Previous research (such as a 2015 study by Dowling *et al.*) suggests that gambling problems frequently occur together with alcohol misuse, as well as common mental health disorders such as anxiety and depression. There is clearly a need to understand these inter-related issues better, to ensure that we can put in place appropriate support. We also need to try to understand the frequency of problems, by looking beyond those who are already accessing treatment or otherwise self-reporting.

Finally, although these are issues that were identified pre-COVID, we need to understand the impact that the pandemic and related restrictions have had, and whether they have made problems worse.

## AIMS OF THE RESEARCH

This research aims to explore gambling behaviours among serving personnel which, from anecdotal discussions with HR professionals and line managers in the RAF, appear to have become an increasing concern. The research involves determining the frequency and severity of gambling problems among the serving RAF community by using robust, validated survey instruments, and

to identify potential groups within the RAF who may be at particular risk of experiencing problem gambling.

The report goes beyond the existing, limited quantitative research on gambling within currently serving military populations, by exploring the lived experience of serving personnel who may or may not be experiencing gambling problems.

This research also explores other health and wellbeing issues, such as alcohol use and mental health, to better understand how these may relate to gambling.

## METHODOLOGY

We adopted a mixed-methods approach, with quantitative indicators from an online survey with a large sample of RAF personnel, combined with in-depth, follow-up qualitative interviews with a smaller sample of self-selected individuals. Those participants who expressed an interest were categorised based on their PGSI score, and systematic sampling was used to identify individuals from each category (i.e., non-problem gambling, low-risk problem gambling, moderate-risk problem gambling, and problem gambling).

Ours is the first, large-sample-size study of serving military personnel in the world using validated clinical measures and prevalence estimates, and taking account of the impact of the COVID-19 pandemic.

Our aim was to provide data (through the survey) that was robust, with survey responses being weighted to ensure that they were representative of the serving RAF community. But at the same time, through follow-up interviews, we aimed to provide a more nuanced picture, capturing the subtlety of lived experience.

The research was sponsored by the RAF and subsequently approved by the Ministry of Defence Research Ethics Committee.

Our survey was completed by just over 2,000 serving members of the RAF community (including reservists), which represents around 6% of the total. As such, our study is unprecedented in terms of its large sample, and we can be confident that it is representative of serving RAF personnel more broadly. Our report will provide valuable insight for the other services and the MoD more generally.

Finally, although gambling problems (and related issues within the RAF community around alcohol use and mental health) were identified as the focus of this research prior to COVID-19, the pandemic has undoubtedly influenced the outcomes of this study. To understand how COVID-19 might have affected the issues that we were looking at, we included a number of survey questions that related specifically to the pandemic, and whether it had affected individuals' behaviour.

## LIMITATIONS AND MITIGATIONS

In any piece of research on gambling, there is a danger that self-selection (by those for whom gambling is an issue) will distort results, making it appear that problems around gambling are more common than is, in fact, the case. We attempted to mitigate this risk by broadening the survey to focus on wellbeing more generally, and marketing it as such, thus attempting to attract a wider range of responses.



# RESEARCH FINDINGS

## 1. GAMBLING

### Survey findings

We found that, in the past year, 67.9% of those who responded to our survey had gambled in some capacity.

The most popular form of gambling was the National Lottery (76.3%), followed by other lotteries (35.5%), scratch cards (30.5%) and online betting (23.7%). RAF personnel also reported gambling with cryptocurrency, online role-playing games, and TV, radio, and magazine competitions.

Of those who had gambled in the past year, 84.3% reported that they had no gambling problems. 9.8% gave responses indicative of low levels of risk, 3.9% gave responses indicative of moderate risk, and 2% had PGSI scores that are indicative of problem gambling.

**10%**  
HAD A LOW RISK OF  
GAMBLING PROBLEMS

**4%**  
HAD A MODERATE RISK  
OF GAMBLING PROBLEMS

**2%**  
HAD SCORES INDICATIVE  
OF PROBLEM GAMBLING

“ Nearly everybody I’ve met in the RAF gambles a lot.”

As such, we found a higher rate of at-risk gambling among UK RAF personnel, compared to previous studies of gambling among serving members of the Armed Forces, as well as compared to studies of the general population. For instance, 2% of personnel in Australia reported experiencing problem gambling post-deployment, matching the rate found here. However, we found higher levels of at-risk gambling, 13.7%, compared to 5.7% in the Australian military population (Cowlshaw *et al.*, 2020). There are important differences in focus between existing studies and ours. Nevertheless, the findings from our study are enough to suggest that gambling could indeed be a problem within the RAF: one that could lessen the wellbeing and resilience of serving personnel.

### Gambling within the RAF: digging deeper

Themes that emerged in follow-up interviews on gambling included:

- **gambling-related harms.** Some interviewees described how they concealed their gambling behaviours by gambling away from their RAF station or home, and not disclosing their gambling to others.

Some reported being preoccupied with gambling, and described the adverse impact that gambling was having on their mental health

■ **organisational factors within the RAF.**

Having regular and available disposable income, opportunities to gamble and unsupervised time, deployments, and time away from family, as well as exposure to risks in their RAF role, were all described as increasing the risk of gambling for some individuals. Some of those who engaged in at-risk or problem gambling described an existing gambling culture in the RAF, including the sharing of tips and gambling in the workplace

■ **access to gambling-specific support among personnel.**

Interviewees reported a need and preference for gambling support to be available outside the RAF, as there was a reluctance to talk about gambling-related problems due to concerns about being identified and the risk of a negative impact on one's career. Others said that the support they had received for gambling-related problems would often purely focus on debt or financial management, omitting any focus on the potential emotional or social impact of gambling (such as depression and relationship difficulties).

Security clearance processes and medical checks were identified as the main mechanisms by which individuals were asked

about their financial circumstances and their gambling behaviours, meaning that these could be potential options for specific gambling screening.

**Risk factors for gambling in the RAF**

Our research suggests that particular risk factors can be identified for problem gambling among serving RAF personnel. These include:

- being male (those who identified as male were 2.9 times more likely to report having a gambling problem)
- being 18 to 24 years old (those in this age group were twice as likely as older individuals to report having a gambling problem), and
- having a non-commissioned rank (these individuals were 2.5 times more likely to report having a gambling problem than those holding a commissioned rank).

RISK FACTORS FOR  
PROBLEM GAMBLING IN THE RAF

- being male,
- aged 18–24,
- of non-commissioned rank

## 2. ALCOHOL USE

We found that, of those who responded to our survey:

- 63.8% said that they consumed alcohol, but their responses indicate that they are at the lower end of the risk spectrum
- 24.3% drank at a level of increasing risk, and
- 5.8% reported more problematic drinking (3.4% gave responses that show higher risk, and 2.4% indicated possibly dependent drinking).

Themes that emerged in follow-up interviews included the association between mental health difficulties and alcohol consumption, with drinking sometimes being used to mask problems.

**24%**  
DRANK AT LEVEL OF  
INCREASING RISK

**3%**  
HAD A HIGHER RISK OF  
PROBLEMATIC DRINKING

**2%**  
WERE POSSIBLY DEPENDENT  
ON ALCOHOL

## 3. MENTAL HEALTH

Among the serving RAF personnel who responded to our survey, more than half reported some symptoms of depression or anxiety:

- 29.2% reported mild symptoms, 14.1% reported moderate depression, 8.4% moderately severe depression, and 3.4% severe depression, and
- 21.3% reported mild anxiety, 28.3% moderate anxiety, and 10.5% severe anxiety.

Themes that emerged in follow-up interviews included:

- the prevalence of pre-existing issues (with life in the military being seen by some as enabling individuals to hide their pasts and their difficulties)
- the traumatic effect of deployment and time away from loved ones, and
- the hierarchical nature of the RAF making it difficult for some personnel to speak out.

But at the same time, some aspects of life in the RAF were seen as having a positive effect on mental health:

- opportunities for training and development
- increased confidence
- gaining transferable skills
- the stability of life in the RAF, and
- opportunities to see the world.

**55%**  
REPORTED SYMPTOMS  
OF DEPRESSION

**60%**  
REPORTED SYMPTOMS  
OF ANXIETY

### GENERAL ISSUES ARISING FROM INTERVIEWS

Themes that cut across gambling, alcohol use and mental health include:

- perceived barriers to seeking help, including the potential impact on individuals' careers if they disclosed issues such as gambling or problem drinking. These concerns were exacerbated by the lack of separation between the support that is available and individuals' employment in the RAF, which left participants having concerns around confidentiality
- perceived cynicism within some of the RAF serving community towards mental health. Some perceived expectations that RAF personnel should be strong and show resilience, making it more difficult to seek help, and
- some individuals feeling unsure about the best organisation to approach for support. Some individuals had been referred to the wrong service or individual.

At the same time, some interviewees reported having positive experiences when accessing support within the RAF. The Department of Community Mental Health was the most popular and common formal support mechanism that participants accessed during their service. Some participants specified that they had not experienced any of the consequences that other interviewees had been concerned about, such as a lack of confidentiality or a negative impact on their career.

### THE EFFECTS OF THE COVID-19 PANDEMIC

COVID-related effects included the fact that:

- just under half (48.8%) of our survey respondents reported a deterioration in their mental health, because of the COVID-19 pandemic
- almost a third (30.4%) reported an increase in alcohol consumption during COVID-19, and
- of those RAF personnel who said that they gambled in the past year, the majority reported that their gambling behaviour had not changed as a result of the COVID-19 pandemic. When looking at those with PGSI scores indicative of problem gambling, though, just under half (43.5%) had signed up to one or more gambling apps or websites, and just under half (43.5%) had also increased the amount of time they spent gambling, while 34.8% had increased the amount of money they spent on gambling.

# CONCLUSIONS

With 2% of survey respondents reporting problem gambling, and a further 13.7% indicating some degree of risk in relation to gambling (9.8% low risk, 3.9% moderate risk) our study suggests that there is a need for increased awareness and recognition of potential gambling problems among serving RAF personnel.

Our findings show that, while it is a minority of RAF personnel who are affected by gambling problems, those who are struggling with them are experiencing significant harm, and there is a higher rate of at-risk gambling compared to the general population. With the Forces in Mind Trust's September 2021 *United Kingdom Armed Forces Veterans' Health and Gambling Study* indicating that UK veterans are at significant risk of problem gambling, this all points towards a need to take action. We have an opportunity to address the issue now among serving personnel, before any gambling problems they may have get worse.

## RELATIONSHIP BETWEEN PROBLEMATIC GAMBLING, ALCOHOL USE AND MENTAL HEALTH PROBLEMS

Our research also shows that problem gambling is inter-connected with broader wellbeing issues, in particular alcohol use and mental health.

Individuals who consumed alcohol at hazardous levels were found to be twice as likely to be involved in at-risk gambling.

Individuals with moderate to severe depression were almost five times more likely to report having a gambling problem. Of the individuals from the sample who had gambling problems, 42% reported symptoms of moderate to severe depression.

Individuals with moderate to severe anxiety were three and a half times more likely to report having gambling problems. Of the individuals from the sample who reported having gambling problems, 55% described having symptoms of moderate to severe anxiety.

**55%**  
OF RESPONDENTS WITH  
GAMBLING PROBLEMS  
HAD MODERATE OR  
SEVERE ANXIETY

In order to tackle problem gambling among RAF personnel, we need to understand these interconnections.

# RECOMMENDATIONS

In light of our findings, we recommend that:

- awareness of gambling and potential gambling problems is raised among serving personnel
- screening is increased for gambling problems, especially among RAF personnel with particular risk factors (being young and male, of non-commissioned rank, experiencing moderate to severe anxiety and depression, drinking heavily, or being on, or returning from, deployment)
- training should be provided, to ensure that health professionals in the Defence Medical Services, and line managers, are aware of gambling-related harms (beyond the problems of financing a gambling habit), and are familiar with the external gambling support that is available to personnel
- education and low-intensity behaviour change strategies, adapted for a military context, are provided for those who are at risk of developing gambling problems
- further research is carried out, especially on overcoming barriers to seeking treatment among personnel, the frequency and severity of gambling problems among other services within the Armed Forces, and possible support during the transition period when personnel leave the service, and
- the MoD and other services within the Armed Forces should consider this report and its relevance to their personnel.

# RAF RESPONSE TO OUR RESEARCH



**I warmly welcome the publication of this important research data from the Royal Air Force Benevolent Fund and Swansea University. Its findings complement those of our own insights team, and all of this drives the outcomes we seek from the 2021 RAF Health and Wellbeing Strategy.**

The research has identified gambling, excessive use of alcohol and mental health as key challenges to our people. While the findings indicate some broad parallels with the UK population, our people are often in more stressful and remote situations and so we must strive to drive down the incidence and impact of these behaviours and activities as far as we can. The RAF Benevolent Fund's work docks neatly into our refreshed Financial Resilience package that seeks to build awareness of the insidious nature of gambling, signal how it can impact a service person's family life, address the sense of stigma associated with financial difficulty and offer methods and strategies to

wean people away from gambling. Excessive drinking has been linked to gambling, but it also leads to mental health stress around anxiety, depression and a loss of self-respect, all of which attack our very nature and erode the strength and resilience of our Service. The report usefully signals several areas and ways we can adopt to build awareness, strengthen the support structures and help those affected back to full productive service.

In summary, the report is to be commended and we are grateful for the additional insights it brings, all of which will help propel us to a better place – a Royal Air Force that is more employable, more deployable and more resilient to face the challenges ahead.

A handwritten signature in black ink, appearing to read 'Andrew Turner', enclosed in a thin black rectangular border.

**Air Marshal Andrew Turner CB CBE**  
Deputy Commander Capability, Royal Air Force

# ACKNOWLEDGEMENTS

We wish to acknowledge the many people who contributed to the success of this project. Thanks go to the currently serving members of the RAF who gave up their time to participate in the survey. Special thanks to the individuals who participated in the follow-up interviews; we hope this report shows that their voices are being heard.

We would also like to acknowledge the considerable support and assistance we were given by the RAF.

We are grateful for the hard work, support and encouragement throughout from:

**Dr Amy Pritchard** - Post-doctoral research assistant, Swansea University

**Professor Simon Dymond** – Professor of Psychology and Behaviour Analysis, Swansea University

**Dr Hannah Brooking** – Research Executive, RAF Benevolent Fund

**Alison Wyman** – Associate Director Strategy and Impact, RAF Benevolent Fund

Dr Amy Pritchard was instrumental in conducting the research and writing the report. Professor Simon Dymond was key in planning and managing the research while bringing his expertise and knowledge of the topic to this project. We wish to thank Dr Hannah Brooking for providing insight and managing the project, and Alison Wyman who was key in providing support and overall oversight of the research at all stages.

# REFERENCES

- Royal Air Force Benevolent Fund. (2018). *Meeting the Needs of the Serving RAF Community*. Available at: [https://www.rafbf.org/sites/default/files/atoms/files/meeting\\_needs\\_report.pdf](https://www.rafbf.org/sites/default/files/atoms/files/meeting_needs_report.pdf) (accessed on 9 March 2021).
- Etuk, R., Shirk, S. D., Grubbs, J., & Kraus, S. W. (2020). Gambling problems in US military veterans. *Current Addiction Reports*, 7, 210. American Psychiatric Association. (2013).
- Dowling, N.A., Cowlshaw, S., Jackson, A.C., Merkouris, S.S., Francis, K.L., & Christensen, D.R. (2015). Prevalence of psychiatric co-morbidity in treatment-seeking problem gamblers: A systematic review and meta-analysis. *Australian & New Zealand Journal of Psychiatry*, 49(6), pp.519-539.
- Dighton, G., Roberts, E., Hoon, A. E., & Dymond, S. (2018). Gambling problems and the impact of family in UK armed forces veterans. *Journal of behavioral addictions*, 7(2), pp.355-365
- Cowlshaw, S., Metcalf, O., Lawrence-Wood, E., Little, J., Sbisa, A., Deans, C., O'Donnell, M., Sadler, N., Van Hooff, M., Crozier, M., & Battersby, M., (2020). Gambling problems among military personnel after deployment. *Journal of Psychiatric Research*, 131, pp.47-53.



# FIND OUT

# MORE

To request a more detailed version of this report and find out more about the work of the RAF Benevolent Fund, contact:

**0300 102 1919**

**research@rafbf.org.uk**

**rafbf.org**

This research is provided on the condition that any subsequent reference to or use of the data contained therein will be properly attributed to the Royal Air Force Benevolent Fund (Charity Number 1081009), using the following attribution statement:

“This information is provided with the permission of the Royal Air Force Benevolent Fund (Charity Number 1081009) [rafbf.org](http://rafbf.org)”

Royal Air Force Benevolent Fund  
67 Portland Place  
London  
W1B 1AR

RAF Benevolent Fund is a registered charity in England and Wales (1081009) and Scotland (SCO38109)

