

Coping strategies and transition to civilian life as predictors of gambling harm in UK Armed Forces veterans

What this research is about

Gambling is a common recreational activity around the globe. While most people do not experience harms from their gambling, a sizeable number of people do. Problem gambling (PG) is often linked to significant interpersonal and financial harms. Some populations are at a higher risk of developing PG, including current and former members of the armed forces. Recent research has found that rates of moderate to severe PG among veterans are double the rates seen in the general population.

Compared to non-veterans, veterans are exposed to unique risks for developing PG. For instance, military members work within strict cultural norms, may experience combat stress, and face high-stress work on a regular basis. Moreover, some struggle with transitioning back to civilian life. The military-to-civilian transition (MCT) describes the psychological, social, and occupational adaptation faced by veterans as they re-enter civilian life. According to MCT, a successful transition involves managing a change in identity and coping with new roles.

Research has demonstrated that the complexity of MCT puts veterans at greater risk for mental health issues, substance abuse, and behavioural addictions such as PG. This can be exacerbated when social supports are lacking or loneliness is present. Effective coping strategies are key to healthy life adjustment, whereas avoidant coping strategies have been linked to PG in veterans.

In this study, the researchers aimed to further explore psychosocial factors linked to PG in UK

What you need to know

Gambling is a common recreational activity. However, some people experience problem gambling (PG) and face significant harms. One group that is at higher risk of PG is veterans. The transition from military to civilian life is associated with increased stressors and changes, which may make veterans vulnerable to PG. The researchers surveyed UK Armed Forces veterans to explore the association of coping strategies, loneliness, and transition to civilian life with PG. A total of 414 veterans completed the survey. Over half of the veterans (54.6%) gambled in the past year, and 3.1% experienced PG. Many veterans reported PTSD symptoms, loneliness, and other mental health issues such as depression and anxiety. Difficulty adapting to civilian job training, coping through self-blame, and substance use were linked with more severe gambling problems, whereas use of informational support protected against PG.

Armed Forces veterans, with a focus on loneliness, coping strategies, and transition to civilian life. The study also examined engagement with healthcare and post-service employment resources.

What the researchers did

The researchers administered an online survey to UK Armed Forces veterans in 2024. Participants had to be a former member of the HM Armed Forces, be a resident of the UK, and provide an accurate Armed Forces service number. Participants were recruited

through social media, emails, and flyers distributed through charities and support organizations for veterans. The final sample comprised 414 veterans, with 226 having recent gambling experience.

The survey asked the veterans about their sociodemographic and military characteristics as well as gambling participation. It included the Problem Gambling Severity Index (PGSI) to assess problem gambling in the past year. Mental health and substance use were assessed using the GAD-7 for anxiety, the PHQ-9 for depression, the DSM-5 self-report measure for post-traumatic stress disorder (PTSD), and the AUDIT-C for alcohol use. Loneliness was measured with the UCLA Loneliness Scale, and coping styles were assessed with the Brief COPE. Finally, questions were included that addressed employment and use of healthcare services.

What the researchers found

The majority of respondents (98.8%) were male, and the average age was over 65. Most respondents served in the Army (66%) between 1 and 10 years (37.2%) and had been discharged more than two decades ago (71.1%). Most respondents were employed full-time and used general practice healthcare services.

Over half of the respondents (54.6%) had recently gambled. Lottery tickets were the most popular form of gambling. The average PGSI score was 0.98, with 24 respondents being at moderate risk and 7 at high risk for PG. Regarding mental health, 8.4% reported severe anxiety and 10.2% had severe depression. Almost half (46%) reported some symptoms of PTSD. One-quarter of respondents (25.7%) experienced high levels of loneliness and 11.1% were at high risk of alcohol misuse. Of the three coping styles, the most common was emotion-focused coping, followed by problem-focused coping, and then avoidant coping.

The researchers examined possible predictors of gambling severity. Living with children, receiving state benefits, not receiving a pension, and difficulty adapting to civilian job training predicted more severe problem gambling. Coping through self-blame and substance use also predicted more severe problem gambling, whereas use of

informational support protected against PG. Of the three coping styles, avoidant coping was found to predict more severe problem gambling.

How you can use this research

The results of this study indicate that several factors are linked with gambling harm following return to civilian life after military service. Importantly, the results suggest a need for gambling interventions specifically for veterans. These findings could be of interest to researchers and clinicians who treat PG.

About the researchers

Adanma Ekenna, Dana Dekel, and Simon Dymond are affiliated with the Centre for Military Gambling Research, Swansea University, Singleton Campus, Swansea, UK. **Hilary Engward, Lauren Godier-MacBard, Christopher Kay, Thomas Kersey, and Matt Fossey** are affiliated with the Veterans and Families Institute for Military Social Research, Anglia Ruskin University, Chelmsford, UK. For more information about this study, please contact Simon Dymond at s.o.dymond@swansea.ac.uk.

Citation

Ekenna, A., Dekel, D., Engward, H., Godier-MacBard, L., Kay, C., Kersey, T., Fossey, M., & Dymond, S. (2025). Coping, civilian transition, and gambling harm severity in UK Armed Forces veterans. *Journal of Gambling Studies*. Advance online publication. <https://doi.org/10.1007/s10899-025-10451-6>

Study Funding

Funding for this study was provided by the Gambling Commission's Social Responsibility Fund.

About Greo Evidence Insights

Greo Evidence Insights is an independent, non-profit organization specializing in research, knowledge mobilization, and evaluation in the health and well-being sectors. Greo transforms research and insights into actionable strategies to prevent and reduce harm related to gambling, gaming, technology use, and substance use. To learn more about funding for Research Snapshots visit [our website](#).

