

# Problem Gambling, Gambling-Motivated Crime & Gender

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# Talk Roadmap

1. Present an overview of gambling-motivated crime, it's connection to problem gambling, and describing up-to-date research with an emphasis on gender similarities and differences
2. Compare social, economic and legal consequences of problem gambling based on gender
3. Explore the experiences of problem gamblers in the criminal justice system
4. Provide ideas for how the criminal justice system could provide more resources for problem gamblers
5. Offer practical considerations for practitioners who treat problem gamblers who may be facing criminal prosecution for gambling-motivated crimes

# Research Focus

Applying Criminal Justice Theories  
to Understanding Problem Gambling

&

Gambling-Motivated Crime

# So, what do I mean by “Gambling-Motivated Crime”?

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- Primarily **non-violent, financial crimes** that are committed in order to pay off gambling debts and/or continue gambling
  - While there may be some problem gamblers who commit other types of crimes, the prevailing type of offense by problem gamblers are **acquisitive (or monetary)** in nature (Adolphe et al., 2018)
- The most common types of gambling-motivated crimes are embezzlement, larceny, theft, robbery, and counterfeit currency
- Most often committed against **family, friends, or employers**
  - Are seen as crimes of **trust**
- Gambling is the second most frequent motivation for serious fraud prosecutions



This has been supported by a recent Meta-Analysis  
of all studies of gambling-motivated crime

“...gambling related crime is likely often a product of gambling itself,  
intended to accumulate further funds to gamble, recoup financial  
shortfalls, or conceal the individual’s gambling from others”

(Adolphe et al., 2018, p.410)

### Crime and Gambling Disorders: A Systematic Review

A. Adolphe<sup>1</sup>  · L. Khatib<sup>2</sup> · C. van Golde<sup>1</sup>  · S. M. Gainsbury<sup>3</sup>  · A. Blaszczynski<sup>3</sup> 

Published online: 23 July 2018

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“the gambling-crime relationship  
cannot be explained by financial  
motivations alone” (Adolphe et al.,  
2018, p.410)

## Why problem gamblers commit gambling-motivated crimes:

Gambling produces a cycle of addiction wherein gamblers acquire debt from gambling and must then gamble to earn money to pay off these debts while remaining stuck in this pattern and unable to desist resulting in gambling-motivated crimes



+

○

There is some evidence of violent crimes... such as this recent post:

“I hit my partner I was in a rage I was desperate to go gambling he'd hidden my money told me I'm not getting it I was horrible the money was in his pocket i tried to rip his pocket open to get the money I was screaming in rage wanting the money I ended pushing him and he cut his eyebrow on the bedroom door what's happened to me he's walked out and flung the money at me I'm sat here crying hating myself gambling has turned me into a rage I'm too tired to go out gambling I have a migraine it's not me it's my addiction 🥺” (Facebook user in gambling support group, 2022) [not edited from original text]

● However, violent crimes account for a very small percentage of reported gambling-motivated crimes

# Prevalence of these crimes

- Among gamblers seeking help for their addiction, studies consistently reveal that **approximately half of gamblers seeking help** self-report commission of a crime to keep gambling and/or pay off gambling debts (Binde, 2016; Blaszczynski, McConaghy, & Frankova, 1989; Zorland et al., 2008)
- The **more severe the gambling addiction**, the more likely the individual will commit a gambling-motivated crime (Zorland et al., 2008)
- As many as **two-thirds of the most severe compulsive gamblers** commit crimes (Blaszczynski, McConaghy, & Frankova, 1989; Lesieur, 1998; Zorland et al., 2008)
- Majority of people committing gambling-motivated crimes face **no criminal sanctions**





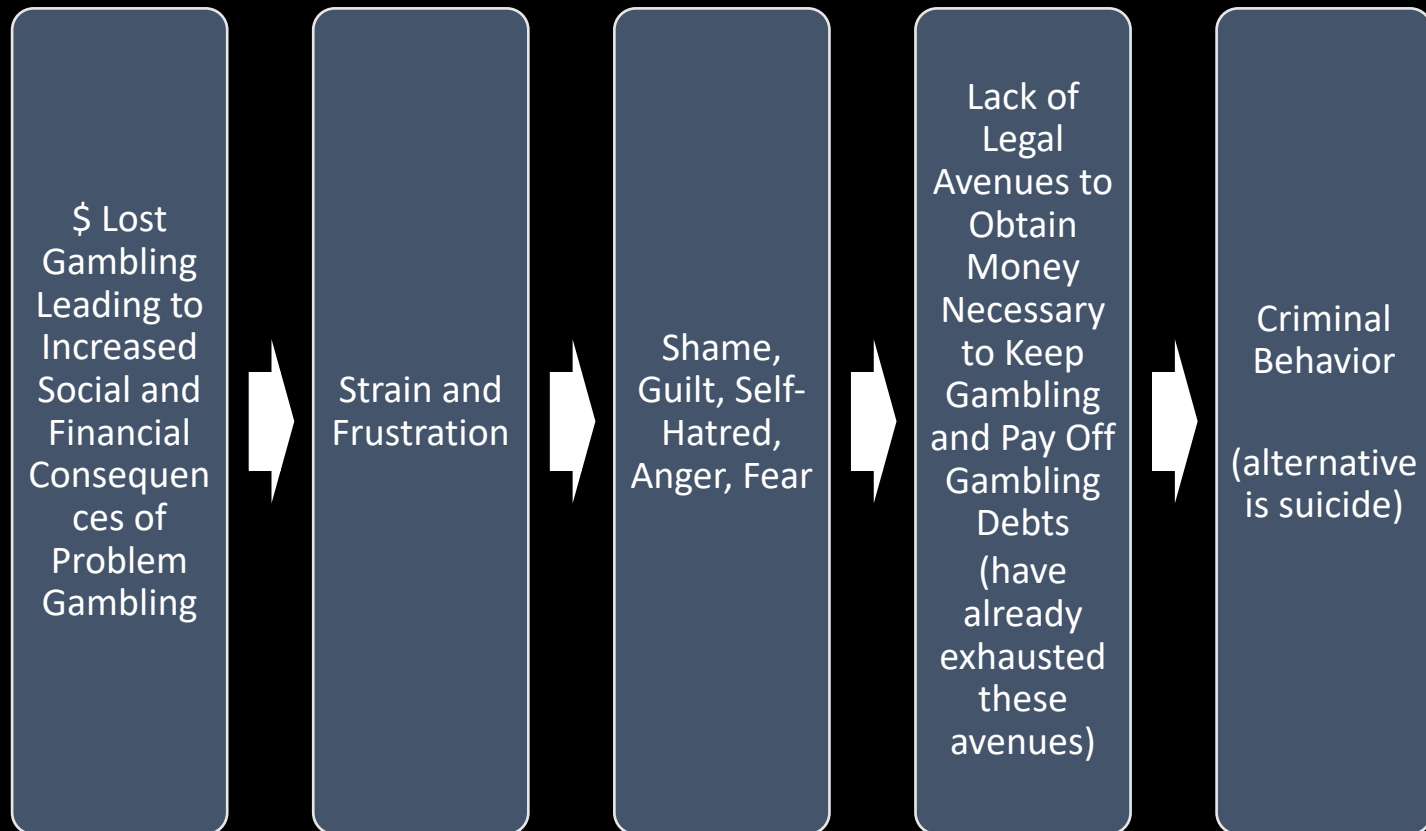
# Gambling- Motivated Crime Cost on Society

Lesieur's (1998) study of 184 GA members and crime, the average amount stolen was \$60,700, with a median of \$500 and a total amount stolen of \$11.2 million

- Majority of people committing gambling-motivated crimes face **no criminal sanctions**
- Significant changes regarding gambling motivated crime in the **DSM 5**
- Removal of “commission of illegal activity in order to gamble or pay gambling debts” as diagnostic because it is a **natural progression of the disorder**

# Understanding the relationship between General Strain Theory, Problem Gambling and Crime

My framework:



- General Strain Theory (GST) posits that criminal behavior occurs due to negative emotions caused by certain types of strain (Agnew, 1992)
- Research shows that GST can help explain problem gambling (Cheung, 2015; Eitle & Taylor, 2010; Greco & Curci, 2016)
- I examine gambling-motivated crime under the framework of GST to determine whether negative consequences from gambling result in the types of strain that may lead individuals to commit crime

# My Research Study on Social, Economic and Criminal Consequences of Problem Gambling

- Surveys
  - Gambling behaviors and history
  - Consequences of gambling behaviors
  - Criminal history & behaviors
  - Demographics
- Gambler's Anonymous Members ( N=195)



# Research Questions

- What are the social, economic, and legal consequences of gambling disorder; and in what ways do they differ by gender?
- What is the frequency and types of crimes people report that were motivated by their addiction to gambling?



# Why a Gender Lens?

- Women have always been gambling
- # of women seeking help for gambling disorder is increasing
- Lack of knowledge on whether the social, economic and legal consequences of gambling differ based on gender



Above photos from UNLV Center for Gaming Research Historical Archives



Photo credit:  
Lauren Sodano

# Female Gamblers compared to Male Gamblers (historically)



Less likely to be problem gamblers



Generally start gambling later in life



Move to problem gamblers quicker



Prefer less forms of gambling



More likely to be divorced or widowed



Less educated



Lower economic status



Fewer women attend GA or seek help for gambling

But my research suggests some of this is changing – don't automatically think women and men differ that much...

# Demographics

- Gender
  - 87 males 0.44
  - 108 females 0.55
- Age
  - 58% over 55 years old
- Race
  - 90% Caucasian
- Highest Education Achieved
  - 55% had at least an associate's degree
  - 20% have a master's or terminal degree
- Current Income
  - Avg. 50,000-\$74,999

- **Marital Status**
  - Single 0.23
  - Divorced or separated 0.24
  - Married 0.45
  - Widowed 0.08
- **Employment Status**
  - 54% currently employed full-time
  - 24% retired
  - 10% unemployed

Amount of time in GA  
5-10 year average (men & women)

# Gambling Behavior

	Gambled	Once a week or more	Male Mean	Female Mean	p
Card Games	73%	25%	0.874	0.583	<0.001**
Animals	54%	16%	0.609	0.454	0.031*
Sports	40%	16%	0.563	0.232	<0.001**
Dice Games	40%	13%	0.471	0.324	0.038*
Lottery	85%	35%	0.851	0.806	0.413
Stock (day trading)	29%	10%	0.368	0.204	0.012*
Slots	94%	73%	0.851	0.991	0.001*
Bingo	59%	14%	0.414	0.694	<0.001**
Games of Skill	38%	10%	0.552	0.222	<0.001**

\* $p < 0.05$  \*\* $p < 0.001$

# Social & Economic Consequences of Problem Gambling

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Social & Economic Consequences	%	Male Mean (s.d.)	Female Mean (s.d.)	p (gender)
Lose Relatives	46.4%	.506 (.50)	.435 (.50)	.329
Lose Education Opportunity	19.4%	.265 (.44)	.139 (.38)	.032*
Lose Job	32.7%	.356 (.48)	.306 (.46)	.456
Borrow Money to Gamble or Pay Gambling Debts	75.5%	.724 (.45)	.787 (.41)	.315
Take out Pay Day Loan	37.2%	.356 (.48)	.389 (.49)	.642
Advance on Retirement	48.5%	.494 (.50)	.482 (.50)	.860
Advance from Employer	25.5%	.253 (.44)	.259 (.44)	.920
Credit Card Advance	77.6%	.701 (.46)	.843 (.37)	.021*
Lose House	21.4%	.241 (.43)	.194 (.40)	.431
Vehicle Repossessed	10.7%	.069 (.25)	.139 (.35)	.107
File for Bankruptcy	28.6%	.264 (.44)	.306 (.46)	.530
Spend One or More Nights Homeless	8.2%	.126 (.33)	.046 (.21)	.054
Have a Civil Liability	6.6%	.058 (.23)	.074 (.26)	.646

\* $p < 0.05$

# Criminal Consequences of Gambling (N=195)

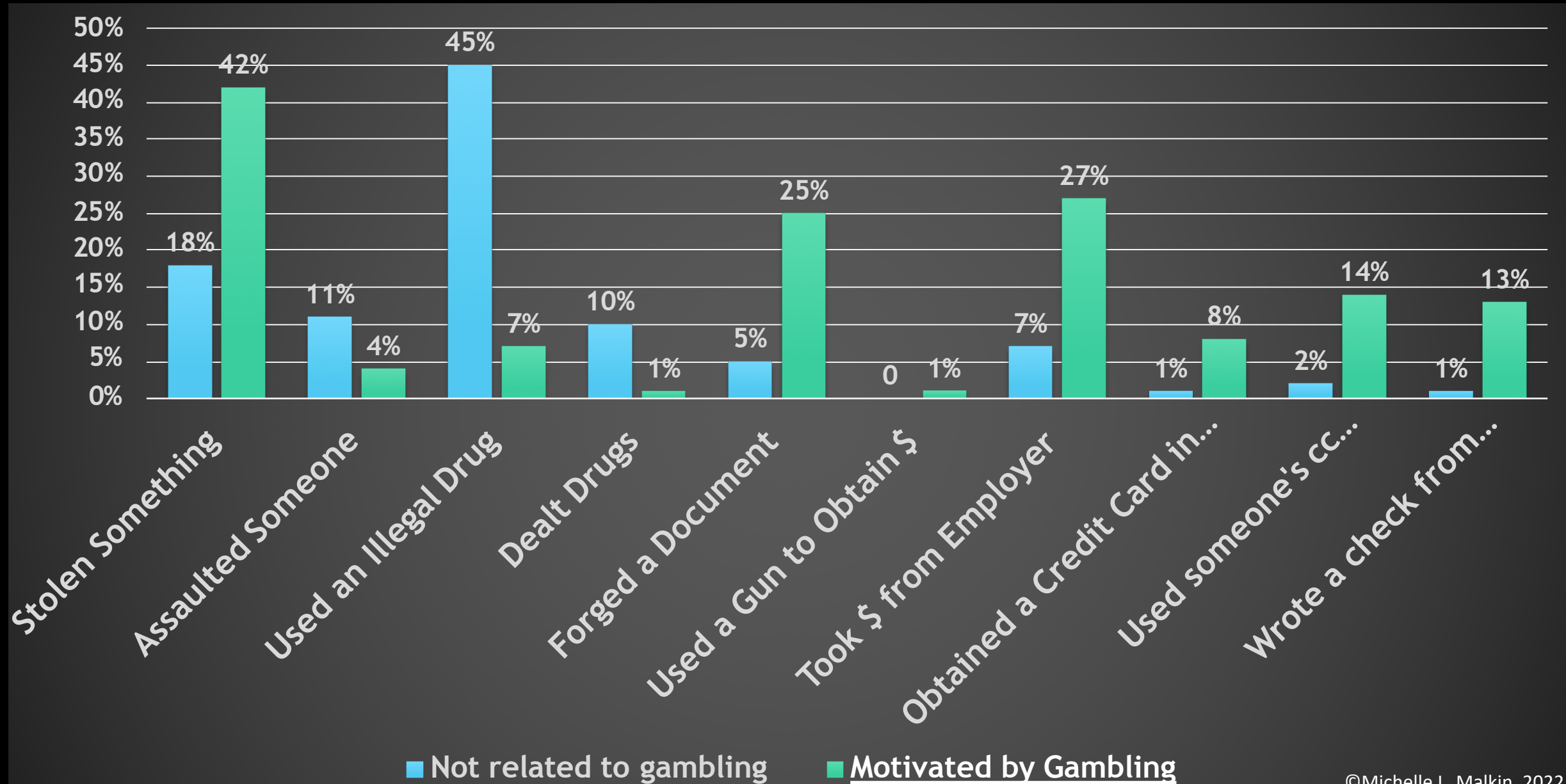
Legal Consequences	%	Male Mean (s.d.)	Female Mean (s.d.)	p (gender)
<b>Commit Crime</b>	56.6%	.552 (.50)	.583 (.50)	.660
<b>At Least 1 Financial Crime (bad check not considered)</b>	56.1%	.540 (.50)	.583 (.50)	.549
<b>Current Charges</b>	5.6%	.035 (.18)	.075 (.26)	.218
<b>Arrested</b>	14.3%	.161 (.37)	.130 (.34)	.538
<b>Guilty of Misdemeanor</b>	6.6%	.081 (.27)	.056 (.23)	.491
<b>Guilty of Felony</b>	8.7%	.081 (.27)	.093 (.29)	.767
<b>Incarcerated</b>	8.2%	.115 (.32)	.056 (.23)	.149

## Financial Crimes Considered:

1. Writing a bad check
2. Stealing
3. Forgery
4. Embezzlement
5. Taking out a credit card in another's name without permission (fraud)
6. Using someone else's credit card without permission (fraud)
7. Writing a check from someone else's account without permission (fraud)



# Gambling-Motivated Crimes (N=195)





# Convictions (N=195)





Borrowing money to gamble is the largest predictor for commission of crime by a problem gambler (4x more likely)

Which Crimes are Most Likely to Lead to Conviction?

Embezzlement (8x more likely) or taking out a credit card in someone else's name (5.5x more likely) are the biggest predictors for arrest & convictions

(Other types of gambling-motivated crimes are much less likely to result in arrest/conviction; however, that does not mean a client will not be accused, arrested or convicted for such crimes.)



# Issues in the Criminal Justice System

Understanding  
problem gambling

Do not assess for  
gambling  
problems

No understanding  
of G.A.

Not treated like  
other addictions

Lack of diversion  
programs/courts

Lack of  
programming for  
problem gambling

Often high  
restitution that  
cannot get paid

Correctional  
personnel not  
trained

More severe  
sentences

Gambling within  
jails/prisons

Lower chances of  
employment

Develop into  
problem gamblers  
in prison

# Some Relevant Initial Solutions:


- Include a **problem gambling assessment** of all those accused of crimes
- Ask for expert **testimony** &/or **assessments** from certified problem gambling counselors
- Develop **treatment programs**/offer GA meetings
- Include **books/resources** on problem gambling in jail/prison libraries
- **Develop gambling treatment diversion courts**





# Two Potentially Relevant Screening Tools

## “Brief Biosocial Gambling Screen”



**Brief Biosocial Gambling Screen**  
*A “yes” answer to any of the questions means the person is at risk for developing a gambling problem.*

1. During the past 12 months, have you become restless, irritable or anxious when trying to stop/cut down on gambling?	YES	NO
	<input type="checkbox"/>	<input type="checkbox"/>
2. During the past 12 months, have you tried to keep your family or friends from knowing how much you gambled?	YES	NO
	<input type="checkbox"/>	<input type="checkbox"/>
3. During the past 12 months, did you have such financial trouble as a result of your gambling that you had to get help with living expenses from family, friends or welfare?	YES	NO
	<input type="checkbox"/>	<input type="checkbox"/>

**ICRG** [www.icrg.org](http://www.icrg.org)  
INTERNATIONAL CENTER FOR RESPONSIBLE GAMING [www.divisiononaddiction.org](http://www.divisiononaddiction.org)

## “Lie/Bet Questionnaire:”

1. Have you ever had to lie to people important to you about how much you gambled?
2. Have you ever felt the need to bet more and more money?

“Yes” response to one or both items: further assessment is needed.

Johnson, E.E., Hammer, R., Nora, R.M., Tan, B., Eistenstein, N., & Englehart, C. (1988).

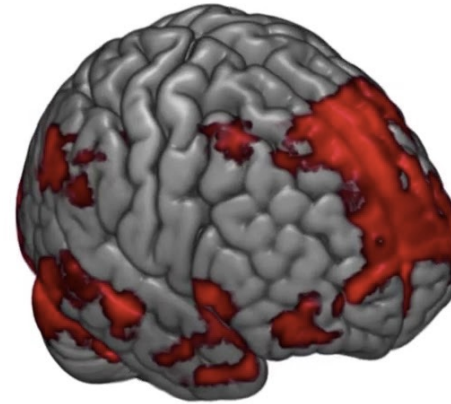
# Initial advice for clients facing legal consequences of problem gambling:

1. Are you facing civil and/or criminal charges?  
-clients may only be honest if you have gained their trust first; it is okay to ask more than once over time...
2. Get an attorney (even a public defender)
3. Don't answer any questions by former employer, family members, police, etc. without an attorney
4. Do not put anything in writing about what you've done without the advice of counsel
5. Do not talk about your offenses anywhere but in counseling (where there is confidentiality) and with an attorney (not in GA meetings)
6. Do the next right thing – go to GA meetings, addiction focused counseling, get a new job, etc.
7. **YOU DESERVE THE BENEFITS OF THE PROTECTIONS OFFERED BY THE U.S. LEGAL SYSTEM** (regardless of the shame/guilt you feel)

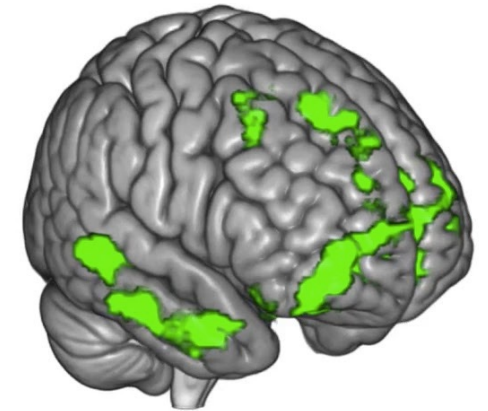
# Often clients want to know WHY they committed a crime as it was not in their “nature”

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Consider explaining how problem gambling addiction affects the brain:

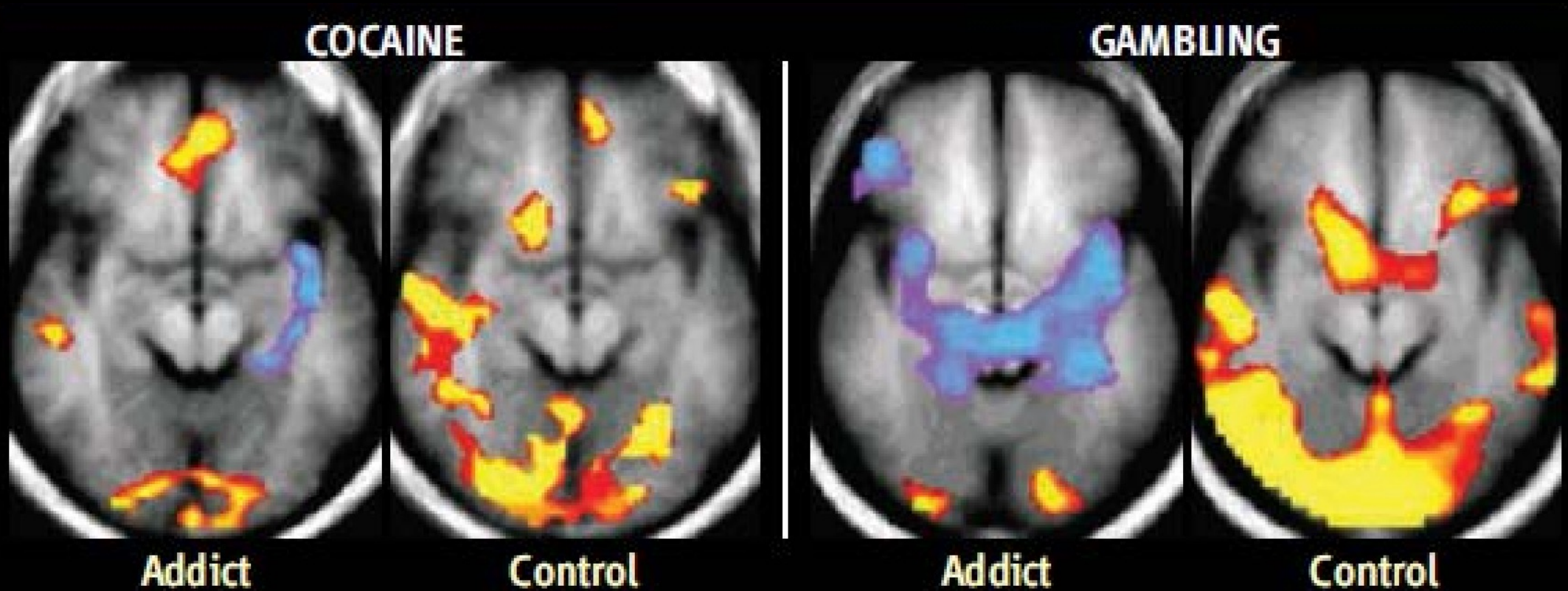


Problem gamblers' brain response to gambling photos



Healthy control participants' brain response to gambling photos

Centre for Gambling Research at UBC (2017)



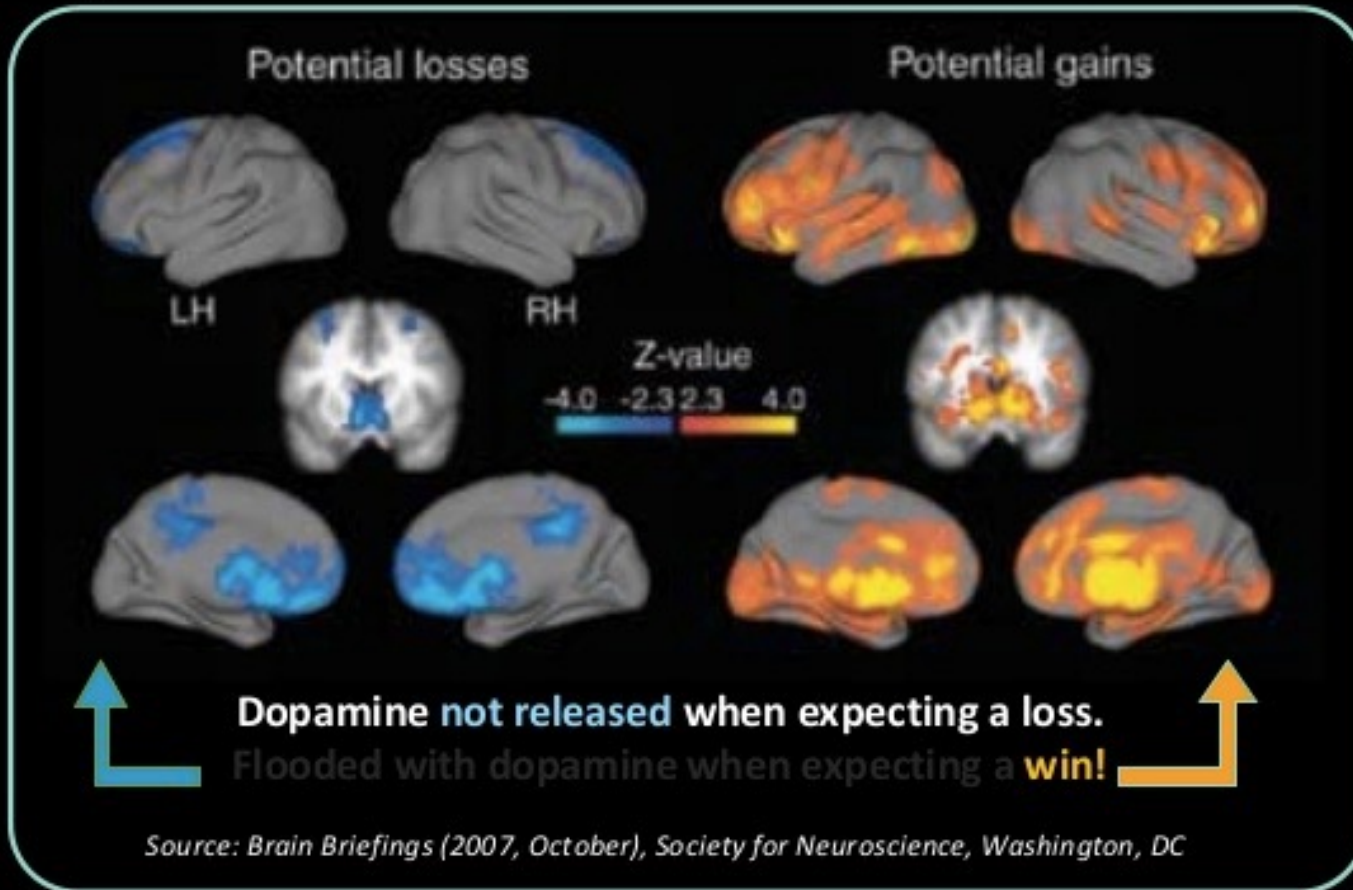
**Hooked.** Brains of pathological gamblers watching a gambling video resemble those of cocaine addicts watching a cocaine video, with relatively less activation in regions implicated in judgment and motivation. Differences may reflect the toxic effects of cocaine exposure.

Holden (2010)



# Gambling & Dopamine

It's not about the money – it's about the action of the game and the hope of winning.



“Several similarities between drug abuse and gambling effects on one’s brain and responses given by brains of several addicts to many cues. Gambling and drugs activate reward systems in the brain in a similar manner.”

“People with addiction disorders have underactive reward systems in the brain. These people choose other ways for stimulating reward pathways that include gambling and drug-fueled highs.”

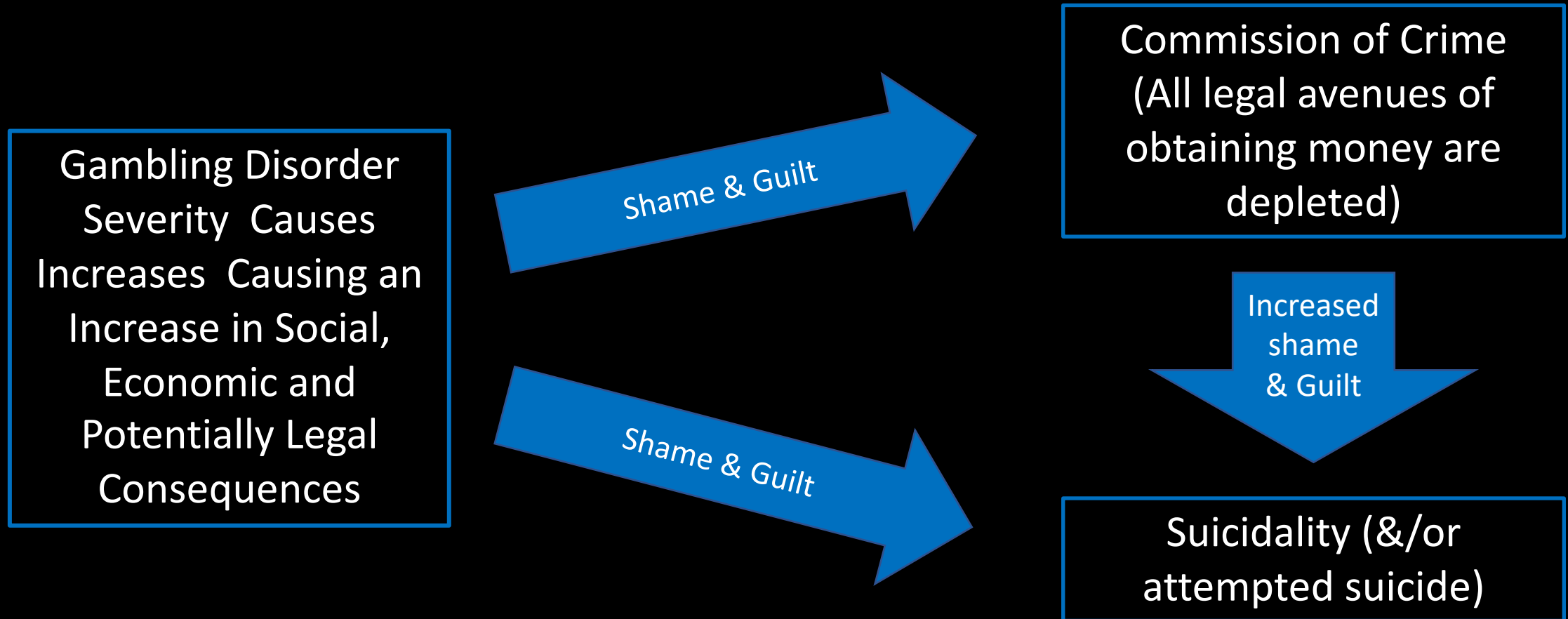
“20 percent of gambling addicts attempt suicide, the highest percentage of all addictions” (Hedges, 2019).

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Always assess for suicidality, as it is likely that those that commit a gambling-motivated crime are also more likely to be considering suicide...



# One of my hypotheses in current research:



# Some Potential Resources for Problem Gamblers (especially during COVID)

[www.ncpgambling.org/programs-resources/resources/](http://www.ncpgambling.org/programs-resources/resources/)

-international, state & local resources, special populations, etc.

Inpatient and outpatient therapy

Gambler's Anonymous

Zoom meetings

Social media support pages, such as:

Facebook: Gambling Addiction and Recovery

Facebook: Problem Gambling Hope & Recovery

National Helpline (call/text/chat): 1-800-522-4700

**PROBLEM GAMBLING**  
**NEW YORK STATE**  
**RESOURCE CENTERS**  
*—Here to Help—*

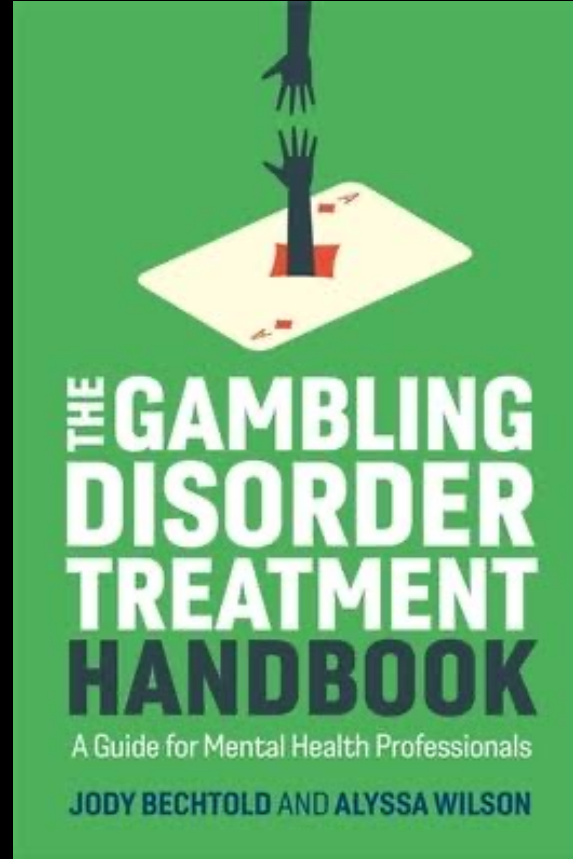
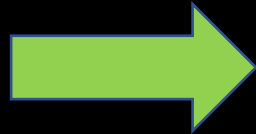
 **NYCPG**  
New York Council on Problem Gambling

Zoom Meetings	Time	Room number
Monday Morning Reflections	9:00 AM EST	481 495 445
Monday Morning Topic	10:00 AM EST	567 129 271
Monday Afternoon Speaker	2:00 PM EST	567 129 271
Monday late Full Format	10:00 PM EST	481 495 445
Tuesday Morning Reflections	9:00 AM EST	481 495 445
Tuesday Morning Ask it Basket	10:00 AM EST	567 129 271
Tuesday Afternoon Full Format	2:00 PM EST	567 129 271
Tuesday Evening Full Format	8:30 PM EST	Messenger Invite
Wednesday Morning Reflections	9:00 AM EST	481 495 445
Wednesday Morning Topic	10:00 AM EST	567 129 271
Wednesday Afternoon Ice Breaker	2:00 PM EST	567 129 271
Wednesday Evening Steps 1,2,3	8:00 PM EST	481 495 445
Thursday Morning Reflections	9:00 AM EST	481 495 445
Thursday Morning 20 Questions	10:00 AM EST	567 129 271
Thursday Afternoon Step	2:00 PM EST	567 129 271
Thursday Evening Ladies Preferred	8:00 PM EST	675 861 352
Friday Morning Reflections	9:00 AM EST	481 495 445
Friday Morning Ice Breaker	10:00 AM EST	567 129 271
Friday Afternoon Full Format	2:00 PM EST	567 129 271
Friday Evening Meditations	7:00 PM EST	567 129 271
Friday Evening "Chicago Style"	8:00 PM EST	481 495 445
Saturday Morning Reflections	10:00 AM EST	481 495 445
Saturday Afternoon Step	2:00 PM EST	567 129 271
Saturday Evening Full Format	8:00 PM EST	481 495 445
Sunday Morning Reflections	10:00 AM EST	481 495 445
Sunday Afternoon Big Book Studay	3:00 PM EST	675 861 352
Sunday Evening Reflections	7:00 PM EST	567 129 271

\*\*\*\*Formats May Vary\*\*\*\*



Last chapter of this new handbook (by one of your speakers this morning) is a good start at discussing the work of practitioners when they have a client that is accused of a gambling-motivated crime



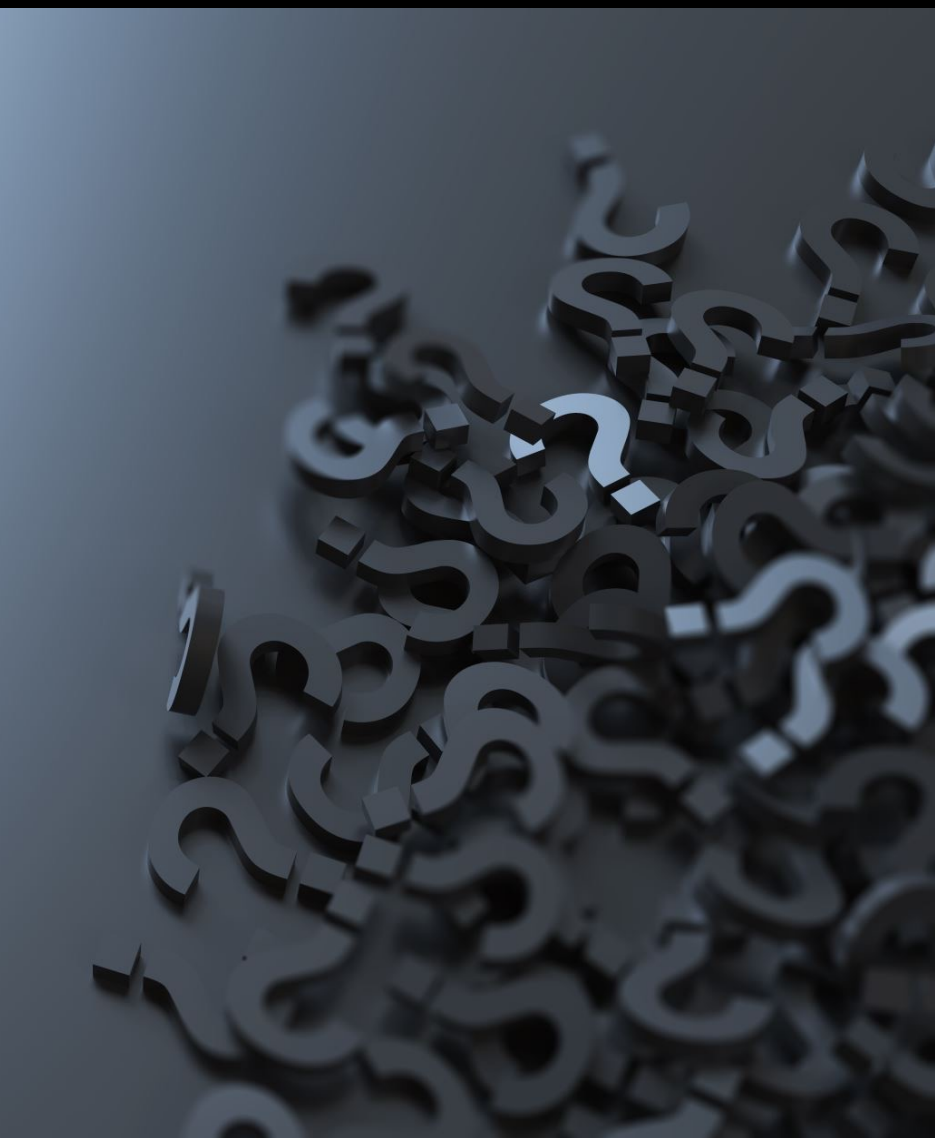
Attend our NCPG pre-conference workshop at the national conference in Boston on 7/20:

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**Critical Skills Every Clinician Should Know: Gambling-Motivated Crimes**

Michelle L. Malkin, JD, PhD; Jody Bechtold, ICGC-II, BACC;  
Dr. Alyssa Wilson, PhD; Judge Cheryl Moss, JD

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# Questions & Answers



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