Gender & Gambling-Motivated Crime

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Talk Roadmap

1. My story and why I do this research

2. Gambling-motivated crime background

3. Why women/gender matters including research

4. Gambling-motivated crime research based on gender

5. Initial advice/thoughts for clients facing legal consequences of gambling

5. Time for questions & answers

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My Story

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Gambling Research Focus

Understanding Gambling Behavior, Risk, and Gambling-Related Harms
(especially among historically oppressed, marginalized, & under-researched communities/populations)

&

Gambling-Motivated Crime
(with an interest into the development of gambling treatment diversion courts)

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So, what do I mean by "Gambling-Motivated Crime"?

- 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

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This has been supported by a 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[1] · L. Khatib[2] · C. van Golde[1] · S. M. Gainsbury[3] · A. Blaszczynski[3]

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)

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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

Gambling → Gambling Problems

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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)

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• 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**

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Why a Gender Lens?

- **Women have <u>always</u> 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

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Female Gamblers compared to Male Gamblers
(historically)

- Generally start gambling later in life
- Move to problem gamblers quicker Prefer less forms of gambling
- Lower economic status
- Less educated
- More likely to be divorced or widowed
- Less likely to be problem gamblers
- 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...

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Gender & General Strain Theory Study

Need for more understanding of similarities/differences in gambling issues based on gender

Little criminological theory applied to problem gambling

General Strain Theory (GST) may be a good fit for understanding problem gambling due to past studies showing stressors may influence problem gambling

I apply GST as a potential explanation for problem gambling and examine the role of gender as a moderating factor

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Research Questions

Do concepts taken from General Strain Theory provide an adequate explanation for problem gambling among those who gamble regularly?

Does gender moderate the relationship between strain and problem gambling, and if so, how?

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	Supported by Logistic Regression?	H5: Does Gender Modify the Relationship?
H1: Cumulative effect of negative strain will be related to problem gambling.		
H2: Comorbidity with drug or alcohol addiction in past year will be related to problem gambling.		
H3: Comorbidity with another behavioral problem (not drugs/alcohol) in past year will be related to problem gambling.		
H4: Strain from the perceived belief that a friend or family member gambles too much will be related to problem gambling.		

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Analysis and Results – Bivariate analysis
Women v Men

- Men were more likely to be college educated, employed full-time, married, and be a problem gambler (2x as likely)

- Women reported higher levels of many types of strain including: stress, mental health, unhappier childhoods, and Strain from another person's perceived problem gambling

- However, differences in unhappiness, suicidal ideation, poor general health, comorbidity alcohol/drugs, non-substance behavior were not statistically significant based on gender

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	Supported by Logistic Regression?	H5: Does Gender Modify the Relationship?
H1: Cumulative effect of negative strain will be related to problem gambling.	yes	no
H2: Comorbidity with drug or alcohol addiction in past year will be related to problem gambling.	no	partial
H3: Comorbidity with another behavioral problem (not drugs/alcohol) in past year will be related to problem gambling.	yes	no
H4: Strain from the perceived belief that a friend or family member gambles too much will be related to problem gambling.	yes	partial

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Gender Specific Findings

The most consistent direct relationship in this study was the strong direct relationship gender had with problem gambling – men were significantly more likely to gamble and/or have Gambling Disorder

Gender played only a minor role in understanding the relationship between GST and problem gambling

It was anticipated in the current study that women problem gamblers would have greater levels of strain than men, however, this was not the finding

Women problem gamblers in the current study generally had lower pseudo r-squared results than men, indicating that other forms of strain or other factors likely have a stronger relationship with women developing gambling disorder than the types of strain included in this study

Z-scores generally showed no significance between men and women problem gamblers except men had a slightly greater relationship between strain from their spouse/partner's perceived problem gambling and their own problem gambling

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Additional Relevant Study Findings

Unhappy childhood, mental health issues, suicidal ideation, cumulative non-gambling specific strain, comorbidity with a non-substance behavior, and strain from perceived spouse/partner problem gambling all showed a relationship with problem gambling

High levels of stress, poor health, unhappiness, and comorbidity with alcohol/drugs did not generally show a relationship with problem gambling

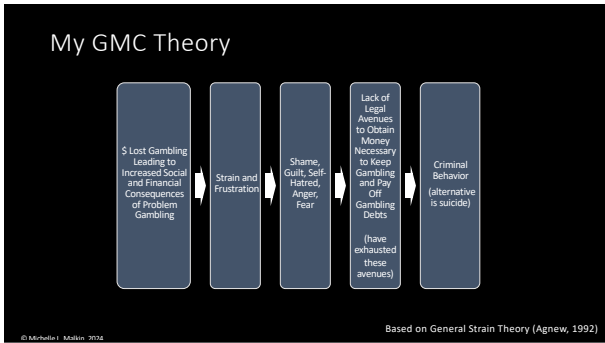Lack of relationship between alcohol/drug abuse and problem gambling for men, which has consistently been found to have a relationship since early gambling studies is a surprising finding

There was very little difference in the relationship between GST and problem gambling based on gender

Where it was, men generally had stronger associations between strain and problem gambling than women

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My GMC Theory

| $ Lost Gambling Leading to Increased Social and Financial Consequences of Problem Gambling | → | Strain and Frustration | → | Shame, Guilt, Self-Hatred, Anger, Fear | → | Lack of Legal Avenues to Obtain Money Necessary to Keep Gambling and Pay Off Gambling Debts (have exhausted these avenues) | → | Criminal Behavior (alternative is suicide) |

Based on General Strain Theory (Agnew, 1992)

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Research Study on Gender & the Social, Economic and Criminal Consequences of Problem Gambling (2018)

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

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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?

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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. 50,0000-$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)

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Social & Economic Consequences of Problem Gambling

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

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Criminal Consequences of Gambling (N=195)

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

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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.)

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Some of the Issues in the U.S. Criminal Justice System

Understanding problem gambling/**Do not assess for gambling problems**
Not treated like other addictions/No understanding of G.A.
More severe sentences **(especially for women)**
Lower chances of employment
Often high restitution that cannot get paid
Lack of programming for problem gambling
Gambling within jails/prisons
Correctional personnel not trained

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Some Relevant Initial Solutions:

• Include a **problem gambling assessment** of all those accused of crimes (especially financial crime)
• Ask for **testimony** &/or **assessments** from gambling experts
• Develop **treatment programs**/offer GA meetings
• Include **books/resources** on problem gambling in jail/prison libraries

• Develop **gambling treatment diversion courts/programs**

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Two Simple Initial 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

2. During the past 12 months, have you tried to keep your family or friends from knowing how much you gambled? — YES NO

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

ICRG   www.icrg.org   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).

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Criteria for eligibility for gambling treatment diversion programs/courts?

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The Gambling-Motivated Crime Checklist*

What is gambling-motivated crime?

- Crime committed is acquisitional (financial) in nature
- Uses the stolen funds to gamble and/or pay off gambling debts
- Most likely a crime against someone they know (Family member, friend, employer, neighbor, community, etc.)

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The Gambling-Motivated Crime Checklist*

Likely Characteristics of the Individual - (1 of 2 slides)

- Scores at the moderate to severe levels of problem gambling on reliable problem gambling assessments (i.e., DSM5, CPGI, PGSI)
- Scores on the Gambling Pathways Questionnaire (GPQ) as Pathway 1 – Behaviorally Conditioned and/or Pathway 2 – Emotionally Vulnerable
- Individual has exhausted all available legal means to gain funds (Checking, savings, 401K (when allowed), credit card advances, personal loans, payday loans, borrowing money from others, etc.)

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The Gambling-Motivated Crime Checklist*

Likely Characteristics of the Individual - (2 of 2 slides)

- Feels shame/guilt over the criminal act
- Rationalized their behavior (at least in the beginning) as funds they were "borrowing" and/or would "pay back" after gambling (due to a big win or money they believed they were getting in another way)
- If multiple criminal counts/withdrawals/thefts, will admit that taking the funds got easier over time after not initially getting "caught"
- Does not have a significant past criminal record

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The Gambling-Motivated Crime Checklist*

What characteristics should reduce accessibility/benefit of diversion? (Individual should not meet any of these criterion and would require further assessment)

- Individual has legally available funds (checking, savings, etc.) when they commit the crime
- Scores on the Gambling Pathways Questionnaire (GPQ) as Pathway 3 – Anti-Social, Impulsive Risk-Taking
- Crime committed is not acquisitional (financial) in nature
- Uses the stolen funds primarily to purchase expensive items (jewelry, cars, new house, etc.)

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QR Code for
the Checklist

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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)

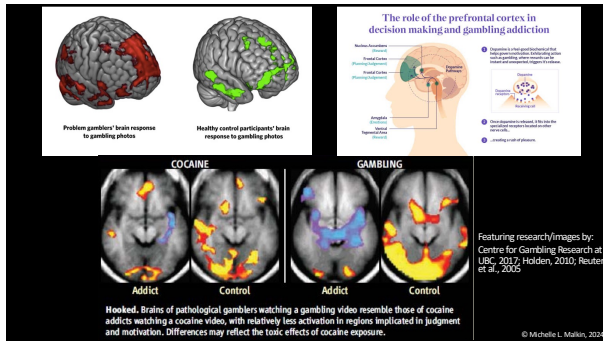© Michelle L. Malkin, 2024

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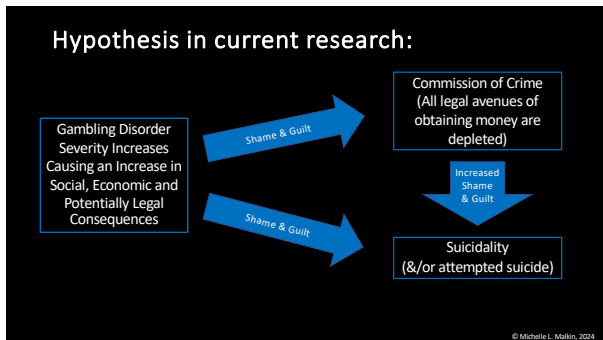committed a crime
as it was not in
their "nature"

Consider explaining how
problem gambling addiction
affects the brain

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Featuring research/images by:
Centre for Gambling Research at UBC, 2017; Holden, 2010; Reuter et al., 2005

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.

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Hypothesis in current research:

Gambling Disorder Severity Increases Causing an Increase in Social, Economic and Potentially Legal Consequences

Shame & Guilt

Commission of Crime (All legal avenues of obtaining money are depleted)

Increased Shame & Guilt

Suicidality (&/or attempted suicide)

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~20 percent of gambling addicts attempt suicide, the highest percentage of all addictions

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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...

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Potential Resources for Gamblers Seeking Help

www.ncpgambling.org

Inpatient and outpatient therapy

Gambler's Anonymous & other recovery groups

Zoom meetings – 24 hours/day

Facebook pages, such as:

Gambling Addiction and Recovery

Problem Gambling Hope & Recovery

Women Gamblers in Recovery

Podcasts (such as Broke Girl Society)

National Helpline: 1-800-GAMBLER

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ADG — Arizona Department of Gaming — Problem Gambling

problemgambling.az.gov/

24/7 Help is Available for Problem Gambling
Text NEXTSTEP to 53342
Call 1-800-NEXT-STEP

ARIZONA COUNCIL ON COMPULSIVE GAMBLING, INC.
1-800-777-7207

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 495445
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	6:30 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	675 061 252
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 Study	3:00 PM EST	675 061 252
Sunday Evening Reflections	7:00 PM EST	567 129 271

Formats May Vary

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Questions & Answers

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