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Gambling-related embezzlement in the workplace: a qualitative study

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Pages 391-407 | Received 15 Dec 2015, Accepted 14 Jul 2016, Published online: 28 Jul 2016

Cite this article <https://doi.org/10.1080/14459795.2016.1214165>

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theories of problem gambling. It is concluded that a processual perspective, in addition to consideration of psychological and environmental factors, is valuable for understanding the progression to severe problem gambling.

Keywords:

- Problem gambling
- crime
- embezzlement
- fraud
- workplace

Introduction

- Yes, I used to think like that back then. That I was just 'borrowing' [money from the company's accounts], because I had been so unlucky [when gambling on online slots] that my luck just had to turn. But it didn't. I can't say that, it did not turn strongly enough and not fast enough. So I continued to 'borrow'. I was well aware that this was not okay. I'm a pretty honest person. I know that when my friends got the news of this they couldn't understand anything. One of them said, 'What the f..., you don't even cross the street on a red light!' And I don't. It's so unbelievable that I did all this that I can hardly believe it myself. But in any case, I was desperate. I



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the perpetrator reportedly had a gambling problem (Marquet International, [2013](#)). An Australian study of employee fraud in financial institutions concluded that gambling addiction was the motivating factor in slightly over half the cases (Warfield, [2013](#)).

While the above studies are based on quantitative data, Henry Lesieur's ([1984](#)) sociological study *The Chase: Career of the Compulsive Gambler* offered a comprehensive analysis of the context and character of gambling-related economic crime, including embezzlement.

Lesieur ([1984](#)) outlined a three-step sequence leading from recreational to severe problem gambling. First, the gambler uses his (only males were studied) own funds. This is perceived by the gambler as fully moral, and ideologically and situationally justified. Becoming increasingly involved in gambling, the gambler exhausts his own funds and proceeds to take loans and 'juggle' money, which entails borrowing money from one individual to pay off another, moving money between accounts, 'borrowing' money in the workplace, etc. The gambler perceives this as partially immoral and partially justified, and formulates excuses for his behaviour. In the final stage, the gambler resorts to outright criminal acts to procure money for gambling or repay pressing gambling debts. He perceives this as immoral and, while he cannot justify his actions, still finds excuses. This process was conceived by Lesieur as a 'spiral of options and involvement'; that is, 'the chase'. As involvement in gambling increases, options to

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social inferiority, various emergencies, and business reversals, but all were believed to be solvable with money. The embezzlers saw no other way of solving their problems than stealing or 'borrowing' money at their workplaces. They considered themselves essentially honest people and found various excuses for why they, temporarily, needed to do unlawful things. Excessive gambling is one such non-sharable problem. Similar results regarding the psychosocial contexts of embezzling have emerged in other studies (Peterson, [1947](#); Zietz, [1981](#)).

Based on Cressey's study and related research, the 'fraud triangle' was conceptualized in American criminology. In this model, three elements are necessary for fraud and embezzlement to occur: opportunity, need/pressure, and rationalization. Opportunity refers to the practical possibility of accessing other people's money. Need/pressure is the factor driving the individual to commit the crime; for example, a non-sharable problem of addiction to gambling. Rationalization refers to the individual's justification for his or her behaviour; for example, stealing money at the workplace is just temporary 'borrowing', necessitated by a pressing and urgent need for money. The fraud triangle is still widely regarded as a useful model when conceptualizing fraud and embezzlement (Dellaportas, [2013](#)), although modifications have been suggested (Dorminey, Fleming, Kranacher, & Riley, [2010](#); Ramamoorti, [2008](#)).

From descriptions and analyses of gambling-driven embezzlement in the workplace (Brown, [2010](#); Peterson, [1947](#)), it is clear that the character of the embezzler is a key factor. Lesieur (1984) and other criminological research shows a lot of money in the workplace while. This can be explained because the embezzler is usually a 'typical' employee who usually steals money from the workplace. This is because the embezzler is usually a 'typical' employee who usually steals money from the workplace. This is because the embezzler is usually a 'typical' employee who usually steals money from the workplace.



This article is based mainly on two sources of data on gambling-related embezzlement in the workplace: a media study and qualitative interviews. The media study used the digital archive of Retriever Mediarkivet, which covers all major national and regional newspapers in Sweden as well as many local newspapers and weekly magazines. Keyword searches over a time frame of five years, 2009–2014, yielded over 5000 articles about problem gambling. These articles were examined and 55 cases of gambling-related embezzlement and similar workplace crimes (i.e. fraud, larceny by servant, criminal conversion, and theft from the employer) were found. In most cases, the articles provided a fairly good overview of what had occurred; some of the cases were described in great detail in a sequence of articles reporting on court proceedings. The cases and their main characteristics (i.e. offender gender, age and occupation; workplace type; sum embezzled; crime duration; legal classification of the crime; preferred gambling form; and a brief summary of the course of events) were entered into a spreadsheet to facilitate overview and analysis.

Qualitative interviews were conducted with three categories of informants. The interviews were semi-structured, conducted face to face or by telephone, and focused on gambling-related employee embezzlement. The 18 interviews lasted an average of 43 minutes each. The author conducted all the interviews, transcribed them and performed the analysis.

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from various sources, each with specific perspectives and strengths; a disadvantage is that these sources, which also have specific and inherent limitations, are not kept clearly separate.

The typical severe case of embezzlement

The 'typical' case of gambling-driven employee embezzlement emerging from the literature review could be recognized fairly clearly in most cases identified in the media study (i.e. 39 of 55 cases). Three of the five interviewees were clearly 'typical' cases, while one had relapsed into gambling-related embezzlement twice and one had been discovered before she had stolen substantial amounts of money. All therapists and peer counsellors had experience of the 'typical' case, and they also described variations in the typical sequence of events and other scenarios.

Background

The crime of embezzlement implies that the perpetrator occupies a position of trust in the workplace. Such positions, especially when an individual is entrusted with huge sums of money, are not easily gained. The embezzler is therefore often an apparently ordinary and well-adjusted person of middle age. Typically, he or she has a family and no evidence of psychological problems. The embezzler may tell of adaptive coping with stress, but this is often not to have caused any problems in the workplace. The embezzler is often a principal or state administrator.

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casino gambling. Others may experience severe stress in their personal or professional lives, sometimes combined with a need for money to solve the problem causing the stress. They gamble to cope with the stress and/or in the hope that huge gambling wins will solve their problems.

The individual develops a gambling problem. Control over involvement in gambling becomes impaired and considerable money is lost. The individual begins to chase losses. Illusions of being close to winning big, as well as occasional substantial wins, sustain the hope of an impending big win. The gambler hides his or her high involvement in gambling from family, friends and work colleagues. After a time, sometimes as soon as within a few weeks, the individual has spent all available money on gambling. This can be a huge amount, as money can be lost rapidly when gambling online on casino games or sports betting.

‘Borrowing’ money in the workplace

To continue gambling, the individual may take out bank loans or sell personal property. Some may also ‘borrow’ money from bank accounts belonging to family members. Others, however, are unable to borrow money from a bank or withdraw money from a savings account shared with a spouse, who would notice.

Having exhausted other ways to get money for gambling, the individual ‘borrows’

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Some individuals keep track of exactly how much money they have 'borrowed' and genuinely intend to repay it, and some of them actually do, at least in part. Ironically, one individual was, according to newspaper coverage of the court proceedings, discovered precisely because of this – he managed to cover up repeated acts of embezzlement but an unexpected inflow of money to a company account caught the auditor's attention. Other individuals occasionally 'win big' and have the opportunity to repay most or all of what they had embezzled. However, they then get the idea of using the winnings to gamble just a 'little more' to come out ahead, but soon lose it all.

Some gamblers are fixated on the idea that gambling winnings will solve their problems and that their crimes can be covered up. They have few thoughts of seeking help or telling anybody about their troubles. The self-image of essentially being an honest person might even worsen the problems. The gambler may think that a good and considerate person solves such personal problems without bothering others. Other gamblers appear to have a less 'rational' outlook and do not think much further than that they need money to feed their gambling habit and to meet necessary expenses.

Embezzling money increases the gambler's stress, though gambling itself is tranquilizing. For example, one interviewed problem gambler made quick and huge sports bets early in the morning, and during the day lived in the hope that when the sport results were revealed in the evening there would be big wins. Another gambler

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for online casinos and bonus offers as ways into gambling problems, as well as being factors that help maintain such problems. Gambling companies were criticized for being irresponsible and it was suggested that they should act more proactively if it is suspected that customers have gambling problems or are spending huge sums of money that few people are likely to be able to afford. Similar opinions were voiced in newspaper articles. In one case it was revealed that an online gambling company had accepted bets much larger than the daily limit from a problem gambler who was embezzling from her employer. The gambling company agreed to repay a substantial sum of money (ca. SEK 5 million) to her former employer.

The final phase

The embezzlement has now been going on for months or years. If the sums embezzled are huge, the individual likely realizes that it is nearly impossible to repay all of the money. Some individuals shift from justifying embezzlement as 'borrowing' money to the idea that stealing from the company does not hurt any particular individual; that the company is rich and can afford it. Others have no clear idea of what is happening or what they are doing: their thinking has become disorganized. The individual's life is often dominated by gambling, worrying about the crimes being detected, juggling money between bank accounts and creditors, and lying to colleagues, friends and family members about the extent of the gambling. Stress might be intense, at times almost unbearable.

Some individuals may feel a sense of shame and guilt, and may be ashamed to confess to their gambling problem, especially if they work for the company and fear losing their job. They may also feel a sense of isolation and fear of being judged by others.

The embezzlement may also lead to financial difficulties, such as debt and a need for a financial audit. The individual may also experience social isolation and may find it difficult to talk to others about their problem.



The individuals are discharged from work and some, apparently a minority, are reported to the police, who initiate investigations. The time until the cases are tried in court can be long, a year or more, which is a difficult period for the individuals who wish to know what the sentence will be and start reconstructing their lives. The individuals have hidden their gambling problem not only from their employers, but also from other people. Colleagues, family and friends are shocked to learn of the problem gambling and embezzlement. In some cases, relationships break down immediately and are never repaired; in other cases, family and friends provide good support.

At the workplace, resources have to be allocated to reconstruct financial reports and find a new employee to replace the embezzler. If huge sums have been embezzled, this may have a serious impact on the business of small companies. For example, a software company with 30 employees had to discharge personnel because covering up the embezzlement of over SEK 10 million had created a distorted picture of the company's finances. A family ventilation and sanitation business came close to bankruptcy because of embezzlement and fraud committed by a shop assistant. It took one bank branch office one-and-a-half years to reorganize its business and regain customer confidence in the small town where it was located after a huge embezzlement committed by the asset manager. At another bank office, where there had been a huge gambling-related embezzlement that made front-page headlines in the newspapers, gross revenues suffered because the employees lost their focus on work. They also

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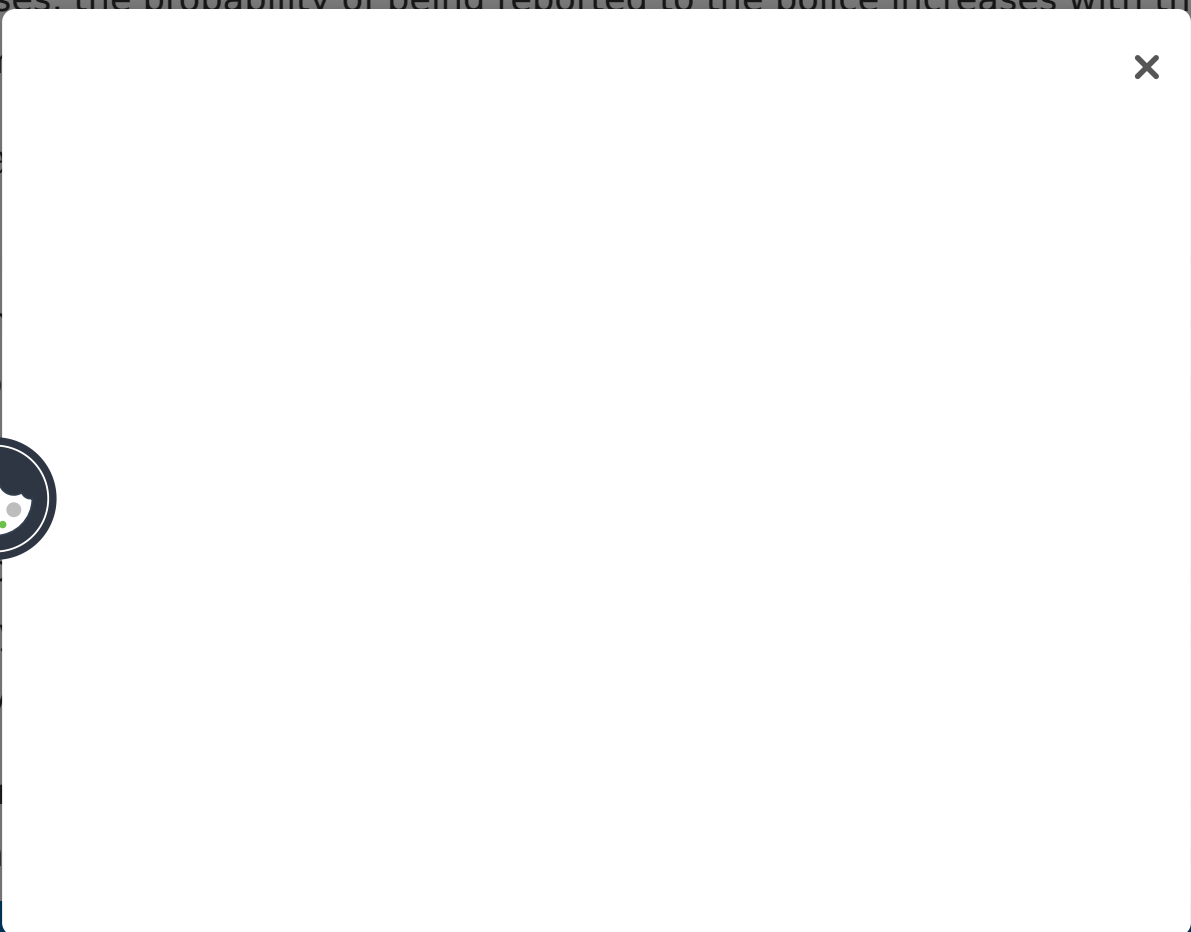
these individuals might be similar to that described above, except for the judicial consequences. They lose their jobs, their gambling problem is likely to become known to friend and family, and their personal finances are hurt or ruined. According to those interviewed here, there are several reasons why an employer does not report a case of embezzlement to the police.

First, the company or organization may not want any publicity about such events, which suggest poor internal security and unreliability in financial matters. Second, management may not consider it worth the trouble to report and help the police investigate the matter; instead, management itself will investigate and reach agreement with the embezzler. Third, the company may consider the embezzlement a single unlucky event best handled by simply discharging the embezzler and continuing with business as usual. Fourth, the company may have evaded tax or been involved in other economic wrongdoings that might be exposed if the police started to investigate its finances. Finally, in small companies and non-profit organizations, there might be a close personal relationship between management and the embezzler. Management may consider it too harsh a response to report the incident to the police, and may simply ask the embezzler to leave the workplace and never return. In that case, the probability of not reporting to the police is greater if the gambler can rapidly repay the money embezzled; for example, with the help of relatives or by mortgaging real estate. In all cases, the probability of being reported to the police increases with the size of the sums em

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study, which has been followed up by more recent newspaper coverage (Laul, [2016](#)).

The case also serves as an example of the sequence of events outlined in this article.

Anki (pseudonym) was a middle-aged woman with family and four children. She had an education in accounting and had worked for eight years at an association for rural development. Anki began gambling at online casinos and, according to her, 'got hooked in a couple of weeks'. Gambling created a 'quiet and cosy bubble' and she could play for 20 hours a week. In retrospect, Anki explained the reasons for her excessive gambling as traumatic childhood experiences, stress at work and the 'ruthless exploitation' by online casinos of people with gambling problems.

Anki began embezzling when she lost a month's salary at gambling and could not pay the rent. She 'borrowed' money from the company's accounts, which she initially intended to repay. Anki never withdrew any money from the online casinos, but used all her winnings to continue gambling. She often switched between casinos and received a continuous stream of offers, bonuses and invitations to gamble. When Anki realized that her wrongdoings had been discovered, she turned herself in at a police station. Over three years, she had embezzled SEK 5.1 million. This came as a shock to her colleagues and family, who knew nothing of her gambling habits. One colleague told the court that 'not even in her wildest fantasies could [she] imagine that Anki was gambling'.

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Variants and other scenarios

The previous section outlined the typical sequence of events in severe cases of gambling-related employee embezzlement. I will now describe variants and other less common scenarios.

Previous criminality

In the typical severe case, problem gambling comes first and criminality later. However, a few embezzlers have criminal records and sometimes also previous gambling problems. They have committed crimes of various kinds to get money for gambling, drugs and lavish consumption. They often change jobs. When the individual is hired, the employer is unaware of his or her history. Given the opportunity, such individuals soon start to steal and embezzle at work. They may have an antisocial personality disorder, which is expressed in both excessive gambling and criminal acts (Blaszczynski & McConaghy, [1994a](#)).

Embezzlement is relatively unimportant in relation to other crimes

Some problem gamblers, without criminal records, opportunistically resort to a wide variety of illegal acts to get money for gambling or to alleviate economic difficulties

caused by their gambling. These acts can no longer be considered as minor in a much larger work context. They are often for



Some employees are involved in other crimes and usually lose their jobs. They often move into new employment. Some people relatively

said that these individuals respond less well to treatment and peer support. They tend to think that they have a problem with money, not with gambling. They persist in believing that if their crimes had not been detected, they might have won money enough to 'solve' their problems and everything would have been fine.

Escaped detection or embezzlement could not be proved

Some problem gamblers have confessed to therapists or in mutual support societies that they have embezzled money in their workplaces without being detected. They avoided detection by quitting work when management began to get suspicious, or when management accused them of embezzlement but could not prove it. They get new jobs, continue to gamble excessively and eventually seek help for their problems. There are certainly also those who quit gambling on their own, but in this study there was no way to learn about such individuals.

Not dismissed from work

A detected embezzler who has confessed to the crime might not be dismissed from work because the sums embezzled are minor. At small companies there might be close personal relationships, making management more likely to feel sympathy for the individual. If the embezzler confesses before having been detected, which appears to be rare, this increases his or her chances of retaining employment. In some cases,

company distress is given priority over the individual's harm in the workplace. The individual is expected to follow specific

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for small stakes, he was entrusted with money at a non-profit organization and could not resist the temptation to 'borrow' and start gambling for big money. He was discovered and forced to leave the organization, and started attending mutual support meetings for problem gamblers. He has since abstained from gambling. A possible explanation for the relapses in this case is that, on the two first occasions, the concept of problem gambling was unknown in Sweden and no specific support or treatment was available.

Concluding discussion

Since the publication of Lesieur's influential book *The Chase: Career of the Compulsive Gambler* (1984), gambling studies have paid relatively little attention to the more or less criminal ways in which individuals with severe gambling problems obtain money for gambling. The present study is a step towards improving our knowledge of this particularly harmful aspect of problem gambling.

The sequence of events reported here, in the typical severe case of gambling-related employee embezzlement, is similar to that which has emerged in previous accounts and observations in the academic literature on white collar crime and problem gambling (Brown, 1987; Crofts, 2003b; Dellaportas, 2013, pp. 35ff.; Kelly & Hartley,

2010; Lesieur, 1984). The present study shows that the model of problem gambling proposed by Lesieur (1984) must be present in order for the problem to be present. The weakness of the model is that it does not take into account the possibility of being caused by a problem with the brain, such as the one reported here, from the beginning. The present study shows that reckless gambling (Cressey, 1973) is not necessarily a 'borrowed' problem, but can be a problem with gambling from the beginning. The present study shows that a gambler who has a problem with gambling from the beginning can continue to gamble, but with the risk of embezzlement, which can lead to serious consequences that can affect the gambler's life.



adjusted person becomes entangled in a self-perpetuating dynamic that sets the person on a path ending in moral disintegration, serious crime and a ruined life. This is similar to how Lesieur (1984, p. 216) viewed compulsive gambling more generally, as a 'spiral of options and involvement' that causes the gambler to 'become enmeshed in a self-enclosed system with its own force'.

This study suggests that four processes interact systemically in aggravating an initial gambling problem. The first three processes are cyclical and self-perpetuating. First, there is the idea that gambling losses can be recouped by gambling even more, which in commercial gambling eventually leads to even greater losses. Second, gambling is used to escape from worries and anxiety, leading to further economic losses and ultimately maintaining or increasing anxiety - in psychiatric terms, an addiction develops. Third, the more serious the crimes committed, the more extensive the lies told and the greater the shame at having done all this, the more difficult it becomes for the gambler to tell anyone about the problem and seek help.

The fourth process is linear: increasing moral disintegration. It begins with the rationalization that money stolen at work is just a temporary 'loan' that no one will notice and that the gambler may even see as responsible, as it helps him or her solve the economic problems that gambling has caused without bothering anyone else. The moral disintegration progresses as the 'loans' become larger and other rationalizations

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have embezzled. Interviewing only five recovered problem gamblers gives limited insight into how gambling-related problems are experienced and situated in the broader context of an individual's personality and life history. The study offers no information about embezzlers who have not been discovered and not sought help for their gambling problems, and these subjects may differ from those who have been discovered and sought help.

Because of these limitations, the relationship between pathways into problem gambling (Blaszczynski & Nower, [2002](#)) and embezzlement has not been explored in detail. It seems that in the 'typical' case of the trusted and socially well-adjusted employee, emotional vulnerability and behavioural conditioning are common, while antisocial impulsivity is rare. Antisocial personality disorder seems more common in cases in which the employee has a criminal record. Future studies could explore this issue in more detail and depth. More generally, qualitative studies with greater numbers of problem gamblers as informants, as well as quantitative studies of treatment populations, would render a clearer picture of the interplay between psychological and environmental factors and of the extent to which the 'typical' case, and its systemic character, is a valid generalization.

Gambling-driven employee embezzlement brings harm to the gamblers, their families and their employers (Langham et al., [2016](#), pp. 10ff.; Victorian Responsible Gambling

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The injection of new theory into an established field of study can stimulate research and produce novel results. This study demonstrates that classical criminological theory of white collar crime, originating in the USA around 1950 and inspiring, in the following decades, the fraud triangle model of embezzlement, is useful for understanding gambling-related crime. In particular, the concept of the 'non-sharable problem' (Cressey, [1973](#)) believed to be solvable with money is relevant to problem gambling. More generally, this study suggests that a processual perspective, in addition to consideration of psychological and environmental factors, is important for understanding the severity of problem gambling.

Conflicts of interest

Funding source: This study was financed by a grant from the Public Health Agency of Sweden.

Competing interests: The author has no conflicts of interest to declare in relation to this article. He has no current or past affiliations with the industry. All his research funding has come from the Public Health Agency of Sweden, with the exception of a grant from the Swedish Research Council for Health, Behaviour and Society funded by the Swedish Government.

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Notes

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support, gambling advertising, and the regulation of gambling. He is a member of the international advisory board of the Swedish Longitudinal Gambling Studies (Swelogs).

Acknowledgements

Frida Fröberg at the Public Health Agency of Sweden read an early version of this article and provided many valuable comments.

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