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# Gambling-related embezzlement in the workplace: a qualitative study


Per Binde 

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## Abstract

People with severe gambling problems typically first spend all their available money on gambling and then resort to borrowing, selling personal property and other ways of procuring money. This investment in gambling can lead to economic crimes. This investment in gambling can lead to economic crimes. This investment in gambling can lead to economic crimes.

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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 ‘borrowed’ time after time. I did. For about a year. Then I realized that it would burst, at the latest when the public auditors checked the closing of the books. But before that, the board of directors found out.

Jenny (pseudonym), former financial accountant and recovered problem

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This article reports results from a multi-method exploratory investigation of gambling-related embezzlement in the workplace. The investigation is reported in three articles. One article presents quantitative results of a study of newspaper coverage, giving an overview of the extent of economic harm caused by such crimes (Binde, [in press](#)). A second article discusses preventive measures and responses to gambling harm in the workplace (Binde, [2016](#)). This article takes a qualitative view of gambling-related employee embezzlement, outlining its characteristics and offering an understanding of its context, driving forces and systemic properties.

Gambling-related employee embezzlement is a seldom-studied aspect of problem gambling that merits investigation because its harms can be particularly severe and long-lasting, affecting the gambler, significant others, the employer, and society more generally. The problem gambler suffers from both economic and psychological distress – typically, gambling-driven embezzlement eventually leads to loss of employment, difficulties finding new work, and often a criminal sentence and incarceration. The escalation of harm is arguably due to interplay between environmental factors (access to money at the workplace) and configurations of emotions and ideas in the gambler’s mind – interplay that worsens a gambling problem that otherwise need not have become so harmful. Such qualitative findings are relevant to advancing problem gambling theory, which largely builds on quantitative studies aimed at isolating and measuring specific demographic, social and psychological factors. Furthermore, knowledge of the nature of the workplace harms caused by gambling is potentially useful for developing and implementing preventive initiatives.

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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 procure money become fewer as one source after another is exhausted. Finally, only risky and illegal sources remain. Lesieur observed, regarding the late-stage problem gambler, that 'the larger the debts and more questionable or illegal the activities he engages in, the more unsharable the problem becomes' (p. 196). The gambler finds it increasingly difficult to maintain his moral standards and his question

The concept of 'the chase' was also explored by Ronald Cressey ([1973](#)) in his study of embezzlement. Cressey found that embezzlers often engaged in a 'chase' of increasingly risky and illegal activities to maintain their position. He observed that embezzlers often had gained a position of trust and that they could not tell a lie without feeling guilty. This created feelings of



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, [1987](#); Crofts, [2003b](#); Dellaportas, [2013](#), pp. 35ff.; Kelly & Hartley, [2010](#); Peterson, [1947](#); Smith & Simpson, [2014](#)) a 'typical' case emerges, similar in character to the sequence from recreational to severe problem gambling outlined by Lesieur ([1984](#)) and corresponding to the picture of the white collar embezzler in criminological research. The employee loses a lot of money, often in the workplace, while. This can continue because the employee is not just, it usually reflects the 'typical' employee embezzler.



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.

The first category of informants comprised five therapists specializing in problem gambling treatment and five semi-professional peer counsellors from mutual support societies of problem gamblers. The therapists were invited to participate in the study because of their knowledge of the problem and the fact that they were active in the field. Three large mutual support societies of problem gamblers in Sweden had been established, and the author had knowledge of several of them. The author had attended several meetings and had been asked to participate in the study. The author was asked to describe the problem and how they resolved it. The second category of informants comprised five gamblers who had embezzled from their workplace. The author was asked to describe how





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 evident psychological or social problems. In retrospect, the embezzler may tell of psychological vulnerabilities, such as anxiety symptoms and periods of maladaptive coping with problems and stress, but generally these vulnerabilities appear not to have caused the crime. The embezzler is often a middle-aged man, but women are also represented in the same places of trust. The embezzler is often a middle-aged man, but women are also represented in the workplace. The embezzler is often a middle-aged man, but women are also represented in the state administration.

## Onset of

Some have gained significant traction, while others have failed to gain any traction at all. Then there are some that have gained traction for a short time, but then faded away. It's a race to the top, and the winners are the ones who can keep up with the pace of change in the online gaming world.

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’ money at the workplace; that is, embezzles or steals from the employer. The individual may also desperately need money to pay overdue bills and cover daily expenses, but has no money because everything has been lost gambling. In any case, the gambler

views taking out further money and gambling as the only way to solve other problems. There may be no more money left to gamble with.

The employer may not notice the loss of control over money and may not be able to control the situation. The individual may be able to control the situation. Sometimes the individual may see an easy way to get money. The individual may be able to control the situation.

### Embezzlement

The individual may be able to control the situation. The individual may be able to control the situation.

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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, and accompanied with insomnia and suicidal thoughts.

Some individuals realize that they will be discovered but feel trapped in the web of lies and criminality that they have spun. They see no way out as they are too ashamed to confess or their employers will find out about their crimes, as they are too afraid of losing their jobs if they were to be discovered. They might also be afraid of what their employers and family members would think if they were to find out about their gambling problems.

Discovers that the company is not as rich as they thought. The embezzlement is discovered. The individual is forced to face the consequences of their actions. The discovery of the embezzlement leads to a financial audit. The individual can talk to a therapist or a support group. The individual can talk to a therapist or a support group.



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 became hyper-vigilant: for example, if one employee was required to verify a transaction made by another, a third employee was asked to join in the verification just to ensure that everything was in perfect order. The emotional impact on the colleagues of the w

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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 embezzled.

## Recovery and long-lasting harm

Several individuals who were interviewed here respond well to treatment, but many others do not. They often have co-morbid conditions, such as depression or anxiety, and are reluctant to seek help. Some of them were unemployed before the incident, and some of them have lost their jobs. Some of them are recovering from the incident, but some are not. Some of them are recovering from the incident, but some are not. Some of them are recovering from the incident, but some are not.

However, the impact of the incident can be severe and long-lasting. It can lead to financial problems and the loss of jobs. It can also lead to emotional problems and the loss of family and friends. In some cases, it can even lead to the loss of lives.

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'.

Anki was sentenced to two years in prison. Her husband left her and gained custody of the children. She is currently unemployed, lives by herself in social housing and gets by on social welfare payments. Anki owes her former employer and quick loan companies SEK 6 million. She has been charged with several crimes, including theft, fraud, and possession of stolen goods. Anki is not stupid and has a good education. She has a good job and gains from gambling.

Although Anki is not a professional gambler, she will continue to gamble. The newspaper has now these events as a representative of the rural population. In an interview, Anki has now



# 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 gambling losses. They have stolen or embezzled occasionally at their workplaces but could not obtain huge sums. The balance between risk of detection and monetary reward, in their view, favours the committing of other economic crimes.

When 'the gambler' can no longer obtain money in a much larger way, they may be discharged.

Rapidly changing jobs and other crimes and usually lose their criminal record into new employment 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 management may consider that it neglected signs of problem gambling or distress and thus shares responsibility for the unfortunate events. When the individual is given a second chance, it is sometimes conditional on undergoing treatment for

problem gambling. The individual may be required to undergo treatment or to follow up with a therapist. The individual may be required to follow up with a therapist. The individual may be required to follow up with a therapist.

## Relapse

Individuals who have been treated for problem gambling may relapse or regularly relapse. Some individuals who have been treated for problem gambling may relapse or regularly relapse. Some individuals who have been treated for problem gambling may relapse or regularly relapse. Some individuals who have been treated for problem gambling may relapse or regularly relapse.



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](#); Peterson, [1947](#); Smith & Simpson, [2014](#)). As the fraud triangle model outlines, a combination of opportunity, need/pressure, and rationalization must be present. The opportunity is created by being a trusted employee who knows of a

The most common type of... bozzlement



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 Foundation, [2014a](#)). Although such embezzlement is uncommon, the severe direct harm and extensive collateral harm make workplace prevention of problem gambling important (Alna, [2015](#); Binde, [2016](#); Ramsay, [1995](#); 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

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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 government-funded research or public health agencies, with the exception of a minor grant, for writing a research review, received in 2014 from the Responsible Gambling Trust in the UK, which an independent national charity funded by donation

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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).

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