



Problem Gambling and Crime and its Costs

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Gambling is often perceived as a leisure activity. For some people, however, it has serious negative consequences, notably criminal behaviour. The more severe a gambling problem is, the more likely it is to lead to crime (1, 2). Problem gambling rates range from 0.4% to 7.5% in the general population (3). About one half of the individuals experiencing problem gambling commit a crime (4).

U.S. studies estimate that justice system costs, in form of arrests and corrections, range from \$2,200 to \$3000 per individual with problem gambling (5, 6). One study estimates life-time costs of arrests to be upward of \$10,000 for individuals with severe gambling problems (7). Other societal and personal consequences of problem gambling and crime include financial, employment-related (e.g., job loss), legal and mental and physical illness (8-10). Understanding why problem gambling and crime are linked and which groups are most vulnerable can help policy makers allocate resources to prevention and treatment.

Financial Motivation and Explanation of Problem Gambling and Crime

Some people who gamble turn to crime when legal sources of income no longer support their gambling activities or when it helps them pay off their debts, causing pressure to obtain income illegally (11, 12). Among adults, non-violent, financially motivated, crime is the most common type of crime associated with gambling (13). Included in this category are theft, selling drugs, forgery and embezzlement (11, 12). Some studies have taken a closer look at why individuals cross the line to seek income illegally, specifically concerning the crime of embezzlement (14-16). They argue that embezzlement arises among people experiencing gambling problems, because:

- They have an opportunity to embezzle as trusted employees in control of finances
- They feel pressure to do so as a result of their gambling
- They rationalize their activity as borrowing

When an individual commits a financially motivated crime to support gambling, it may be important to target both the gambling addiction as well the individual's money management strategies to lessen the pressure of their gambling related debt. A way to do this is to fund

Key Messages

Problem gambling and crime have significant societal and personal costs. Roughly one half of those with gambling problems commit crime. The connection between gambling and crime may exist because gambling losses create pressure to commit income-generating crimes. Alternatively, problem gambling and crime may co-occur as a pattern of behaviours with common underlying risk factors that reinforce one another. Problem gambling and crime disproportionately affect adolescents and people experiencing incarceration. This paper provides specific recommendations for policy makers to consider to reduce gambling related crime. One central recommendation is that Policy Makers allocate funding to programs that target vulnerable groups and that programs consider the known risks factors underlying problem gambling and crime.

partnerships between problem gambling treatment services and credit counselling services. In general however, prevention and treatment programs for problem gambling in the community are underutilized (17-21). For instance, only about one fifth of people who experience problem gambling seek treatment (22). It is important for policy makers to devote resources towards improving awareness



about problem gambling prevention and treatment.

Common Risk Factor Explanation of Problem Gambling and Crime

The link between problem gambling and crime cannot be fully explained by financial motive. People who experience problem gambling may also engage in crimes with potentially no monetary incentives such as assault, fire setting, carrying a weapon, high-risk speeding, vandalism, and truancy (12, 23-25). Common risk factors underlying both problem gambling and crime may explain non-monetary crime (26-28). For example, both of these behaviors are likelier to develop if someone:

- Experienced inadequate parental supervision in childhood
- Was part of a social circle where these behaviours were acceptable
- Had a family member who has been arrested
- Was predisposed to impulsivity
- Had a higher than normal level of anxiety

The same risk factors are also common to illegal substance abuse. All three risky behaviors—gambling, crime, and substance abuse—will often appear together (26-28). In some cases, issues with substance abuse exacerbate issues with problem gambling and crime. Experiencing both substance abuse and problem gambling increases the risk of committing assault, stealing, and selling drugs compared to experiencing problem gambling alone (12). In addition, increases in gambling frequency and spending can increase use of drugs and alcohol (26, 29). Treating and preventing the underlying causes of multiple risky behaviors may improve the recovery of people experiencing problem gambling, crime, and substance abuse. It is also important to raise awareness about how substance abuse, gambling and crime occur together and exacerbate one another. In many cases, services for these risky behaviors still operate in silos. Policy makers can allocate resources to physicians and service providers who only work with substance abuse issues to also screen and refer to treatment for problem gambling. Conversely, physicians and service providers who only work with problem gambling issues may benefit from increased resources to screen and refer to treatment for substance abuse.

Problem Gambling and Incarceration

Involvement in problem gambling and crime may lead to incarceration. With appropriate re-allocation of resources, the correctional and justice system could take a role in

prevention and treatment of these behaviors and reduce their costs. Rates of problem gambling in populations experiencing incarceration range anywhere from 5.2% (30) to 38%(31), a rate 19 times higher compared to the general population (2, 12, 32-34). Canadian studies estimate rates of 6.3% to 13% among primarily adult incarcerated males (35-37).

A cycle of gambling, debt, and criminal activity to alleviate losses may increase recidivism. For example, one study interviewed Canadians experiencing federal incarceration and problem gambling and found that just under half reported they committed crimes so they could gamble (35). Another study showed that people who experience incarceration and problem gambling are more likely to be involved in future crime than people who experience incarceration and do not have gambling problems (38). Devoting resources to the screening and treatment of problem gambling in the justice system and correction facilities may help to break this cycle (35, 39).

Evidence suggests that most people experiencing incarceration and gambling problems will never seek treatment (40) and many are not even aware of their problem (41). While Canada has drug treatment courts, it does not have gambling treatment courts. Drug treatment courts could serve as a model for gambling courts and prevent future gambling-related crime (42). In addition to gambling treatment courts, there are several specific treatment programs (e.g., Gamblers Anonymous) for people who are or have been incarcerated and experience problem gambling, but none are widely available (34) and there are few evaluation studies that examine the effectiveness of these programs (43). Lack of awareness about the link between problem gambling and crime within the criminal justice system may be part of the reason that treatment is unavailable for most and may explain why there are few referrals to gambling services when people are released to the community (34, 43).

Adolescent Problem Gambling and Crime

Compared to adults, adolescents are especially vulnerable to problem gambling and crime (2, 24, 33, 44-46). The legal age of gambling in Canada is 19, but there are many opportunities for adolescents under this age to gamble for money and to develop gambling problems that may lead to criminal behavior. Adolescents report buying lottery tickets, scratch cards, and/or sports tickets (47). International rates of adolescent gambling vary depending

on the country and methods used, but a recent review provides the following ranges:

- 0.2 to 12.3% experience problem gambling
- 10% to 15% experience at-risk gambling
- 60% to 80% have participated in some form of gambling (48, 49).

Despite inconsistencies, researchers agree that adolescent gambling rates are higher than adult rates (50). In addition, while adolescents experiencing problem gambling commit income-producing crimes at similar rates to adults experiencing problem gambling, they are more likely than adults to commit non-income producing crimes (4, 12, 23-25). Adolescents with problem gambling are also more likely than adults to become incarcerated, although the most recent data is from the late 1990s (2, 51, 52). Considering the vulnerability of adolescents to problem gambling and crime, it is an important developmental stage to target for treatment and prevention. Early intervention with adolescents could mean reduced rates of gambling-related crime and fewer incarcerations.

Recommendations for Prevention and Treatment of Problem Gambling and Crime

Increase Resources towards:

- Developing stronger connections between problem gambling treatment services and credit counselling services.
- Improving awareness of program-gambling specific treatment and prevention programs that include money management training.
- The development and awareness of programs that target multiple risky behaviors, including substance use and problem gambling.
- Screening for problem gambling and referring to problem gambling treatment services in substance abuse programs. And screening for substance abuse and referring to substance abuse treatment programs in problem gambling programs.
- Screening for problem gambling in correctional facilities and providing options for treatment.

- Development of a Gambling Treatment Court and the evaluation its effectiveness in reducing crime related to gambling.
- Improving awareness and education about problem gambling within the criminal justice system.
- Targeting adolescents in and outside of the juvenile justice system for problem gambling screening, prevention and treatment.

About the Authors

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Dr. Flora I. Matheson, Ph.D. is a medial sociologist and mental health and addictions specialist. She is particularly interested in how gender inequities and other social determinants of health affect people experiencing problem gambling and substance use, mental illness, poverty, housing instability and imprisonment. She has particular expertise in integrated knowledge translation approaches with community-based partners and with people with lived experience of addictions, mental health concerns and housing instability. She is a Scientist at the Centre for Urban Health Solutions, St. Michael's Hospital; Scientist in the Mental Health and Addictions Program at the Institute for Clinical Evaluative Sciences; and, Assistant Professor with the Dalla Lana School of Public Health, University of Toronto.

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