

## From problem gambling to crime? Findings from the Finnish National Police Information System

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### Abstract

In previous studies, problem gambling was found to have many adverse consequences, including crime. However, links between crime and problem gambling have been studied relatively little. To fill this gap, we collected problem gambling-related police reports from the Finnish National Police Information System. Fifty-five problem gambling-related crime incidents reported to the police 2011 in Finland were subjected to qualitative analysis. The role of problem gambling, as self-identified by the gamblers themselves, was examined as highlighted in different crime reports: what common features did the gamblers share, and what were the possible causal mechanisms between problem gambling and crime? The data consisted of text documents produced by the police, specifically crime reports and preliminary investigation documents. Collected documents were coded using Weft QDA and SPSS. Grounded theory approach was applied. The majority of the cases were non-violent property crimes, committed at home or at the workplace. We determined that problem gambling, through financial difficulties, does indeed lead to crime.

### Résumé

Les recherches montrent que le jeu compulsif entraîne nombre de conséquences néfastes, dont la criminalité. Toutefois, le rapport entre les deux a relativement peu été analysé. Pour combler cette lacune, nous avons examiné des rapports de police répertoriés dans le système d'information de la police nationale de Finlande. Nous avons soumis à une analyse quantitative 55 incidents criminels rapportés à la police finlandaise où le jeu était en cause. Nous avons examiné le rôle du jeu compulsif (dévoilé par les joueurs eux-mêmes) à la lumière des différents rapports : quelles caractéristiques ces joueurs avaient-ils en commun? Quels pourraient être les mécanismes de causalité entre le jeu compulsif et les actes criminels? Les données prenaient la forme de documents textuels rédigés par les policiers, plus précisément des rapports de crime et d'enquête préliminaire. Nous avons codé les documents à l'aide de Weft QDA et de SPSS et appliqué une approche théorique à base empirique. La majorité des incidents se rapportait à des délits contre les biens, non

violents, commis dans des domiciles et des lieux de travail. Nous avons établi que le jeu compulsif, en raison des difficultés financières qu'il cause, conduit effectivement à la criminalité.

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## Introduction

Crime and gambling can overlap in many different ways. One classification is as follows. Gambling can (1) occur illegally, (2) occur improperly, (3) be penetrated by criminal organizations, and (4) in the case of gambling addiction, can provoke criminal activity (Spapens, Littler, & Fijnaut, 2008). In this study, we explore and delineate (4).

Exploration of the relationship between problem gambling and crime invites specific problems in method. A situation where crimes are committed to fund excessive gambling and to pay gambling debts is often called criminogenic problem gambling (e.g., Smith, Wynne, & Hartnagel, 2003). Recent research suggests a relationship between problem gambling and crime, but it is often difficult to interpret the direction of causality. Certain psychological studies confirm that this antisocial tendency, and the personality traits associated with risk-acceptance, are each related to both problem gambling and offending (Blaszczynski & Steele, 1998; Folino & Abait, 2009; Mishra, Lalumière, Morgan, & Williams, 2011). Substance abusers with antisocial and violent tendencies are three times more likely to be problem gamblers (Cunningham-Williams, Abdallah, Callahan & Cottler, 2007). In neurobiological research, impulsivity has been shown to be connected with problem gambling. In addition, specific features of Attention Deficit Hyperactivity Disorder (ADHD) have been established as predictors in problem gambling in adolescents (Derevensky et al., Pratt, Hardoon, & Gupta, 2007; Vitaro, Arseneault, & Tremblay, 1999). In a study of pathological gamblers, Grall-Bronnec et al. (2011) determined that 26.5% of subjects reported a history of ADHD. However, it remains unclear as to which features and subtypes of attention deficit disorders contribute the most to predicting a gambling problem. Gambling and criminal activities can together be part of a more extreme general risk-taking lifestyle, and thus it is difficult to ascertain causal relationship between the two activities. It is nevertheless possible that impulsivity and attention deficit disorders may both lead to various problems in life, including problem gambling.

Previous studies propose that gambling problems are more prevalent among prison populations relative to the larger population (Abbott, McKenna, & Giles, 2005; Williams, Royston, & Hagen, 2005). Lahn (2005) reported that 34% of the offenders surveyed in Canberra, Australia, suffered from gambling problems whereas, in the general population, the prevalence rate was considerably lower. A Canadian study (Turner, Preston, Saunders, McAvoy, & Jain, 2009) assessed offenders with

a diagnosed (SOGS-R) gambling problem. The researchers found that 65.2% of those offenders with a serious gambling problem reported gambling as a reason for their criminal offending. To be more specific, in these cases the motive for the particular offence was to fund compulsive gambling or to manage gambling debts. Those respondents who enjoyed a less-severe gambling problem more often claimed that gambling was part of a criminal personal means of living. Such a means might bring extra time and money, both of which could then easily be channelled into gambling. Gambling and criminal behaviour may indeed both be part of a risk-taking way of living; it is important, for a full understanding of this behaviour, to know that each activity feeds adrenalin and is therefore attractive to potential participants (Mishra et al., 2011). In a study conducted in a correctional institution in Hamburg, Germany (Zurhold, Verthein, & Kalke, 2013), 7% of the inmates were found to be problem gamblers, a lower proportion than what has been discovered in similar North American and Australian studies. With Zurhold et al.'s study, 46.7% of the offenders with gambling problems had been sentenced for a gambling-related reason. Furthermore, one third of the female offenders assessed in New Zealand were found to be probable problem gamblers (Abbott et al., 2005).

Research on pathological gambling and its prevalence has also taken place using participants of anonymous gambling groups and treatment institutions. Folino & Abait (2009), in an Argentinian study, found that 77% of a sample of 62 gamblers in a support group had committed at least one illegal act because of their gambling. In Quebec, Canada, 68% of the members of a Gamblers Anonymous group reported that they have participated in criminal activity because of gambling, and over one third of them reported that they had stolen money from their employer to gamble (Ladouceur, Boisvert, Pépin, Loranger, & Sylvain, 1994). These findings can be meaningfully compared to the results of the 1990 Maryland Department of Mental Health and Hygiene survey (Lorenz, Politzer, & Yaffee, 1990), in which 62% of the members of the local Gamblers Anonymous group admitted that they had resorted to an illegal act because of their gambling, stealing money being the most common crime.

Lesieur (1984) classified gamblers' perceptions of illegal activities as follows: ideologically justified acts, temporarily justified acts, and completely unjustifiable acts. In his ethnographic study, Lesieur found that one third of his sample of problem gamblers justified their own criminal acts to themselves, either as ideologically justified or as temporally necessary. Based on his sample, it can be inferred that gambling led to crime with up to 90% of his subjects. However, from the viewpoint of classical neutralization theory in criminology (Sykes & Matza, 1957), this result could in fact be interpreted as an attempt to neutralize the committed crime and thus avoid responsibility on the part of the gambler.

The mechanisms of substance abuse and pathological gambling seem to share common features. The patterns of income-generating crimes committed by members of Gamblers Anonymous in the United Kingdom were similar to those committed by narcotic addicts (Brown, 1987). In Brown's study, the most common crime type was property crime without violence. This finding seems to be in line with later studies on

the subject. For example, Meyer and Stadler (1999) determined that the presence of the offences contributed significantly to the differentiation between problem gamblers and non-problem gamblers: typical crimes committed by a problem gambler were fraud, embezzlement, theft from family, and theft non-family members. In his examination of gambling-funding crimes in Australia, Crofts (2003) analyzed 3,000 court files, and determined that problem gamblers more often perpetrated frauds at their workplace.

It is important to keep in mind that problem gambling is not necessarily the only cause of crime. It is instead the case that the elaborate and covert processes that lead to crime may in fact have been learned and practised before the person even started gambling (in such a case, crimes related to gambling are comparable to suicides as they relate to gambling [Blaszczynski and Farrell, 1998]). However, as Blaszczynski and Farrell note, the exact point of a critical breakdown that leads to the suicide is hard to determine. In a study of Gamblers Anonymous in Maryland, 31% of the respondents were identified as dual or cross addicts (Maryland Department of Mental Health and Hygiene Survey). Also, among adolescent gamblers, the practise of gambling has been recognized as one in a series of coexisting problems (Fröberg, 2006; Vitaro, Brendgen, Ladouceur, & Tremblay, 2001). Vitaro et al. (2001) reported strong concurrent links between gambling, substance use, and delinquency among 16- to 17-year-old boys. However, longitudinal links were rather weak, and gambling did not in fact explain the increase in either substance use or delinquency. Griffiths (2009) also found that adolescent gambling and substance abuse are indeed closely linked. Underage participation in commercial gambling is illegal in many cultures, and tends to be part of other kinds of illegal activities, such as alcohol and illicit drugs. From this point of view problem gambling can be seen as part of the more general “problem-behaviour syndrome” introduced by R. Jessor and S. L. Jessor (1977). Findings from a sample of adolescents in Hong Kong seem to confirm this perspective (Cheung, 2012). Adolescents who were probable pathological gamblers or who had permissive attitudes towards gambling were not only more likely to be heavy consumers of alcohol and tobacco but were also more likely to be delinquents.

Men seem to be more likely than women to exhibit signs of a gambling problem, and are also more ready to commit crimes when trying to obtain money to gamble. However, among youths studied by Ellenbogen, Derevensky, and Gupta (2007), 62% of the girls classified as at-risk problem gamblers reported that they had stolen money from their parents because of their need to gamble. Stealing money can be considered to be an early warning sign of a gambling problem, they suggest.

In this study we used Finnish archival data to analyze connections between problem gambling and criminal behaviour. The first objective of this study was to assess how problem gambling was presented in crime reports and preliminary investigation documents. Specifically, we asked how the role of alleged problem gambling was highlighted in the behaviours of different crime suspects, and which common features the suspects shared. (As the research determined, and as will be described below, police reports and preliminary investigation documents did in fact give both

detailed views and unique information on the events surrounding specific crimes and on the particular circumstances leading to those offenses.) The second objective of this study was to highlight the possible causal pathways between problem gambling and crime (Figure 1).

## Method

### Data Collection

As noted above, the data consisted of text documents produced by the police. Those documents were crime reports and police preliminary investigation documents. In Finland, the law obligates the police to register any criminal suspect whenever someone suspects that a crime has been committed (Criminal Investigations Act). The police officer writes an informal description of the case and reports the date, venue and the name of the possible charge or charges. Personal information about the victim, perpetrator, and the other persons involved in the suspected crime are also gathered during interrogations. Preliminary investigation begins if reason exists to believe that a crime has occurred. The central purpose of the investigation is to gather evidence for the possible trial. Through the investigation it is decided whether charges need be considered. As such, a crime report always contains uncertainty: it only *describes* the reported events of a suspected criminal offence. In this first step of the investigation, it is still unclear whether the crime has in fact actually occurred. The preliminary investigation tries to produce clues by determining the course of events, the scene of the crime, the achieved potential benefits of that crime, and the harm caused to each party. In clear and less-serious cases, only a restricted preliminary investigation is conducted. A complete preliminary investigation—one which results in a more extensive prosecution case—includes more-detailed investigation measures, such as transcriptions of witness testimonies and of interrogations of other parties.

To delineate correctly the relationship between problem gambling and crime, this study investigated not only problem gambling-related crime reports but also their progress during the respective preliminary investigation and criminal procedures. The

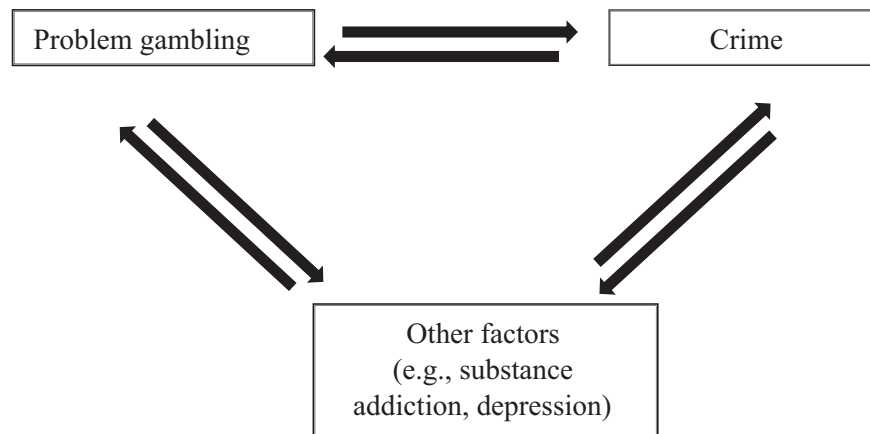


Figure 1. Possible causal mechanisms of problem gambling-related crime

starting point of data collection was the National Police Information System. This police register contained the names of all crime suspects known to the police. It should be noted that only a small part of criminal activity was in fact reported to the police. In our earlier study (Kuoppamäki, Kääriäinen, & Lind, 2014), we developed the method of collecting gambling-related crime data from the Police National Information System. Using specific list of keywords, we found 2,233 gambling-related police reports for the year 2011. A total of 737 crimes were selected from these cases. By using this method as a guideline, and by refining search terms, we attempted to find all crime reports that referred directly to problem gambling or gambling addiction.

Data were gathered by reading the description sections of the crime reports. These data contained the aforementioned information about the suspected offence. All problem gambling-related offences in 2011 were included in the search, and 89 of these contained in the description a direct reference either to problem gambling or to other forms of compulsive gambling. In this present study, we used criminal investigators as informants because the pertinent documents were produced by police officers. The officers created the documents for the purpose of the possible juridical process. As such, the officers aimed for giving the most accurate depiction of the events. The documents therefore contained (1) meaningful interpretations of causal preconditions—specifically, the factors that led to the alleged criminal offenses—(2) pertinent correlations based on those factors, and (3) the order in which the offenses took place. It was these features of our qualitative data that allowed us to distinguish the different causal mechanisms in problem gambling-related crime. However, it was not, in fact, possible to test these mechanisms. It is important to note that the collected data did not necessarily represent directly a gambler's own view of the situation, but rather the police description of the crime, and the interpretation by the police of what the suspect or the witness told about the crime. In each case, one interrogation document summarized the story as told by single person (e.g., a suspect, a witness, a victim). After the interrogation, the person read the document, then signed it. Even so, the quotations presented here are not in fact completely direct transcriptions of what the person actually said. Furthermore, problem gambling, gambling addiction, and pathological gambling may not in fact have been diagnosed with any gambling screen. Rather, they may merely be mentioned in the description of the crime. Police officers were not qualified to make a diagnosis, so a gambling problem was instead self-diagnosed by the suspect or witness or victim.

It is important for the qualitative researcher to be alert to the social construction of the document and to the purpose for it was originally produced. For example, Turk (1966) noted that police officers were always constrained by interpretational issues. In the process of investigation, answers to the questions such as “what really happened?” are actually negotiated by the interactants, including the suspect.

### **Procedure**

Assessing the actual relationship between crimes and gambling can be a challenge. According to Smith et al. (2003), it is in fact almost impossible. One

possible reason for the problem is this: the gambling connection may actually not be reported in the police register. It is also possible that monitoring illegal gambling is not among the first priorities of the local police, or that it actually the security personnel of the gambling venue who handle gambling-related crimes (Smith et al., 2003).

Spapens et al. (2008) described three possible methodological approaches that were used to assess the relationship between problem gambling and crime. Each of these approaches was concerned with the required starting point for data collection. Those start points could be either (1) the general population, (2) problem gamblers, or (3) offenders. In the case of (1), a combination of offending and problem gambling could be studied without taking either one of the two themes as the offset for data collection. For instance, a self-reported problem gambling survey could be complemented with a questionnaire that would measure problem gambling-related offending. With (2), we could collect meaningful data about offending among diagnosed problem gamblers. Data about criminal behaviour could be gathered from people attending a problem-gambling support group: Spapens et al. (2008) stated that studies that use this research setting tend to find a higher prevalence of criminal behaviour among problem gamblers. Concerning (3), the particular point of interest can actually be problem gambling *among* offenders. In practise this method required examination of the prevalence of problem gambling among convicts and offenders. Method (3) was the closest to the method chosen in this study, as the collected documents were essentially about crime suspects who were oriented towards crime in action. Rather than studying criminality among clinically diagnosed problem gamblers, we instead studied, through officially-designated crime suspects, the depictions of self-identified problem gambling. It was believed that these suspects had reported to the police the pertinent information regarding their crimes, and that this information was connected to problem gambling on their part of the suspects.

Different methodological perspectives all enjoy their respective benefits. Assessing hidden criminality would require using material other than that the police database provided. As we focused on those suspects reported to the police, the National Police Information System was an obvious location for data collection—indeed, it was the only one. Through studying such police reports it was possible to delineate one important aspect of problem gambling-related offenses: by definition, the *context* of crime investigation gathered a pertinent variety of voices, voices through which the course of events could then be determined. It was certainly this diversity of different voices that makes this type of archival data interesting and worth using. In this regard, police records provide what is, without doubt, a different yet meaningful perspective on problem gambling-related criminal behaviour—different than what can be grasped through, for example, population scale surveys or interviews with offenders or problem gamblers. The results derived from police record data could then be later compared to those produced through different research designs, and then

complemented by further studies, to yield a more detailed and extensive accurate picture of both problem gambling and crime.

The goals of qualitative research differ from those of quantitative research. A qualitative method does not allow the researcher to explain, find causal determination, predict, or generalize findings. Instead, qualitative research seeks to illuminate and understand its topic (Golafshani, 2003). As Patton (2002) described the matter, in qualitative research “the researcher is the instrument,” whereas the credibility of quantitative research is in fact based on instrument construction. Partly because of this situation, the terms *validity* and *reliability* have slightly different meaning for qualitative and quantitative researchers. Even using different *terms* for evaluating qualitative and quantitative research has been proposed. Golafshani (2003) wrote:

[I]t seems when quantitative researchers speak of research validity and reliability, they are usually referring to a research that is credible while the credibility of a qualitative research depends on the ability and effort of the researcher. Although reliability and validity are treated separately in quantitative studies, these terms are not viewed separately in qualitative research. Instead, terminology that encompasses both, such as credibility, transferability, and trustworthiness is used. (p. 600)

The nature of this study was largely exploratory, given the relative lack of research on this topic in Finland. The objective of our research was to conduct a descriptive analysis of problem gambling-related crimes reported to the police in Finland in 2011. Starting with the gambling-related crimes that took place within this timeframe, we used a string of pertinent keywords to search the National Police Information System. Only those cases with a direct mention in the description part of problem gambling or gambling addiction were selected. This process of exclusion took place to avoid any personal interpretations of the nature of the crime. For example, although gambling debts often do indicate gambling problems, we did not include gambling debt-related cases that did not also contain direct reference to a gambling problem. An asterisk was used as a wildcard. The keyword string in Finnish was:

ongelmapel\* OR \*pelaamishäir\* OR \*pelihait\* OR \*pelihim\* OR  
\*peliong\* OR \*peliriippuv\* OR \*pelivaik\* OR \*peliaddikt\*

It is translated as:

problem gambl\* OR gambling disorder\* OR gambling harm\* OR  
gambling desire\* OR gambling problem\* OR gambling dependence\* OR  
gambling trouble\* OR gambling addict\*

We selected all 89 of those cases in the police investigation reports that mentioned either problem gambling or gambling addiction in the description section.



Preliminary investigation documents were then collected through direct contact with the officer in charge of the investigation. The case materials thus retrieved contained highly confidential evidence, such as interrogation transcriptions, account statements, and personal e-mails written by the suspects. Reading these documents revealed that not all the cases were in fact actually suitable to the research. Certain cases were *not*, despite how they first appeared, in fact linked to problem gambling, but were instead related to, for example, video gaming addiction. Other cases were still under investigation and, as they were therefore incomplete, were therefore judged inappropriate as data for this study. We also did not include suicides related to problem gambling. Upon completion of this stage of the research process we had 55 case documents that were clearly related to our topic. We also determined that, among the documents we now had, interrogation transcriptions were set to be the most fruitful source of information.

The collected documents were coded using Weft QDA and SPSS. We labelled the data, in detail, through the grounded approach. Sensitive to the analytic themes that were now emerging from that data, we then modified these classifications into larger categories. We used the three-phase coding process described by Strauss (1987). These three phrases were open coding, axial coding, and selective coding. With open coding, codes evolve freely from the content of the data. With axial coding, these codes are then linked to wider categories. Finally, with selective coding, these core categories are deepened, guided by the coding paradigm that has arisen from the data.

Differing from the pure grounded approach—of which Miles and Huberman (1994) was an example—we instead produced from the literature a start list of codes. Felson (2006) classified the sequence of a criminal act into three stages: (1) the prelude, (2) the incident, and (3) the aftermath. These three classes comprised the start list. Phrased differently, the three stages may be classified as (1) what led to the committed or alleged act, (2) its nature of that act, and (3) its results. All the narratives studied exhibited a similarly-structured description of the events in general. Using this framework, we described the course of events in different problem gambling-related crimes. Because all cases were located using a problem gambling or gambling addiction-related headword, no separate gambling-related question was needed. The description of the three stages in turn described the relationship between problem gambling and crime. Although the generalizability of our findings may have been limited, they did nonetheless provide a rather detailed picture of the problem gambling-related crimes committed in 2011 in Finland.

It should be noted that one interrogation document could differ from another even for the same case. The information about the relation of problem gambling to the crime could also remain limited. Certain suspects described exactly the games they played, how often they played, and the respective sizes of their bets. In contrast, other suspects referred to their problem gambling only as *somehow* affecting the course of events. All narratives mentioned either a gambling problem or a gambling addiction. By observing these stories, we believe we shed light on how problem gambling and criminal activity interact.

Table 1  
*Suspects by age (N=57)*

Age Range	<i>n</i>	<i>% of Sample</i>
15–24	12	21.1
25–34	20	35.1
35–44	12	21.1
45–54	12	21.1
Over 55	1	1.8

## Results

### Before the Crime

In our data, a typical suspect of a problem gambling-related crime was a man in his late 20s (Tables 1 and 2). Of the suspects, 35.1% were from 25 to 34 years old. At the time of the crime, the youngest suspect was 17 years old and the oldest 61. Fifty-five crimes of the crimes were reported to the police; between them, these crimes yielded 57 alleged suspects, of whom 82.5% were male. In all but two incidents, the suspected crime was committed alone, and the crime had only one suspect. In 50 of the 55 cases, problem gambling was a component of the suspect's behaviour before the crime itself. Only two suspects had reportedly committed similar problem gambling-related crimes earlier.

During one gambling session, stakes had varied from tens to hundreds of euros. The type of game played was mentioned in 29 cases. Seventeen interviews reported that the suspect gambled mostly online, and that this was causing them financial trouble. In six cases the suspects gambled mainly through slot machines or scratch cards. Four documents referred to poker or sports betting. Two documents reported that the perpetrators gambled in a casino or bingo setting. The games played were provided primarily by Finnish gambling operators, specifically Veikkaus and RAY. In addition to these games, suspects gambled through online games provided by PAF. Our data yielded no direct mention of horse betting, although certain of the suspects' statements about their sports betting may in fact have been references to horse betting.

Three main themes emerged from the descriptions of the events that preceded the crimes (Table 3). In the interrogation documents, the presence of problem gambling

Table 2  
*Suspects by gender (N = 57)*

Age Range	<i>n</i>	<i>% of Sample</i>
Male	47	82.5
Female	10	17.5

Table 3  
*Events before the crime*

Classification	Gambling- related financial trouble	Opportunity to crime	Loss of life-control
Examples	<p>A: <i>After turning 18, I had taken multiple short-time consumer credits using my own ID. When I couldn't afford paying these credits back, I lost my credit, and I couldn't take out more loans using my own ID. At the time I already had a severe gambling addiction and I spent all the money on gambling.</i></p>	<p>B: <i>I was aware of the Shell Credit Card that was in my fathers' car.</i></p> <p>C: <i>I knew where my employer held the debit card.</i></p>	<p>D: <i>I have had depression for decades. In addition, my memory is bad. At the start of the year, my heart stopped because of a suicide attempt.</i></p> <p>E: <i>Now thinking back, I've suffered from depression since 2007.</i></p>

became particularly conspicuous when the suspects and witnesses outlined the suspects' psychological and social histories prior to the crime. In these cases, a gambling problem of considerable duration, coupled with related financial difficulties, acted as a background to the offense.

It was not always clear whether opportunity created the thief or the gambler or both. Often, however, the crime was committed to make continued gambling possible. For gambling to persist, suspects needed to conceal the financial consequences of their doing so. It was at this point that the possibility of committing a crime might first occur to the gambler:

I have a serious gambling problem and about € 80 000 of debt in foreclosure. In the end of April, I received my bonus holiday pay, but I gambled all the money right away. The money was supposed to be spent on a holiday trip, for which we had been saving together for a year and a half. I did not want to disappoint her (girlfriend), and I felt that I had to get the funds from somewhere. Suspect C50 (Male, 31: Payment Fraud)

Problem gambling easily stretches the family's financial limits. At the same time, problem gamblers are trying to retain their respect as perceived by their relatives and other persons to whom they are close. Therefore, the financial and social consequences of excessive gambling seem to be interwoven. Neglecting the finances of the family can easily lead to shame and guilt. Financial trouble is considered to be the clearest indicator of excessive gambling, and by hiding this trouble, the gambling problem also remains invisible. It is only in the prelude of problem gambling-related property crimes that financial troubles do *not* play a significant role. Also, in the case of problem gambling-related family violence, it is not the time but the money consumed by gambling that causes, prior to the crime, arguments between family members. In 19 cases, problem

gambling and the associated economic troubles had started long before the criminal incident:

I've been addicted to gambling since 2008. That was the first time I tried PAF's online games. My financial troubles are caused by my gambling. I use most of my salary on online gambling. I've had money problems since 2010. I cannot remember exactly when I lost my credit, but losing my creditworthiness was due to my gambling and due to the bills related to my gambling. Suspect C42 (Male, 27: Aggravated Robbery)

However, it should be noted that problem gambling is not all about losing bets. Problem gamblers may also win significant amounts of money yet still cannot pay their massive gambling debts. The suspects may have told their families about their winnings, but not necessarily about their losses:

In the summer of 2007 my partner had won € 36 000 from online-gambling and she gave me money for purchasing a new car. At the time her gambling was occasional, or at least she gave such an impression. Victim C6 (Male, 25: Grand Fraud)

The games were designed to make profit to the operator. Despite the occasional winnings, the suspects continued to gamble away their winnings instead of discontinuing gambling and reducing their loans. One need seemed common among the suspects: to spend quickly all the money obtained through gambling. At the same time, gambling was an escapist world, one located far away from everyday life and from the very problems that this escapism caused:

I did not have a clue how I would live for the next month. I did not think of such things when I was gambling. I knew it was payday, and I gambled the money away. The same night, I noticed that I had gambled my salary and I hadn't paid a single bill. Suspect C42 (Male, 27: Aggravated Robbery)

When life control was lost, gambling offered a perfect distraction from daily troubles while at the same time deepening them. Here, in the oasis of the escapist cocoon, everything was still possible—as long as the gambler obtained more money to gamble. Apparently, after a gambling session, the gambler was then forced to face the consequences of gambling.

Short-term loans were causing huge problems for problem gamblers prior to the crime. Using the Internet or their mobile phones, suspects might take various loans from different lending companies. As a result, in nine cases, the suspect's own credit rating was insufficient for obtaining more money to gamble, let alone to pay living expenses. Losing credit rating also made everyday life highly complicated which obviously only deepened the despair felt by the gambler. Some simple daily purchases were not possible anymore. Taking a loan or renting an apartment became practically impossible. Without money and credit cards, suspects had often resorted

to the help of family. Suspects had tried to cope with the situation before the crime and tried to pay their debts.

However, in most cases, those persons close to the suspect were not aware of the magnitude of the gambling problem or of the gambler's financial difficulties. At the same time, mutual trust with family or work community usually meant shared bank accounts and shared access to personal details for identification. This situation provided opportunities for crime. For the practical organization of shared everyday life, a spouse, and not the gambler, might be in charge of paying the bills. Learning to use electronic bank services might have proved too challenging for that spouse, and the spouse who could handle electronic banking might hold all access. Any situation in which the spouse who managed the finances also had a concealed gambling problem proved risky:

For several years I took care of the finances for my mother-in-law, for as long as ten years. I had her debit card and the associated user IDs in my use. She gave me full access. Suspect C14 (Female, 61: Grand Embezzlement)

Gambling was not the only problem that was mentioned during the interrogation. The classification "Loss of Life Control" (22 cases) referred to specific psychological and social troubles that were not financial. These problems included depression (9 cases), heavy alcohol use (8 cases), and relationship problems (7 cases). During interrogations each suspect was forced to reflect on pertinent past events and situations, and relate specific events to the criminal incident. Sometimes the suspect did not completely acknowledge depression until caught: Through introspection, one's actions and motives might appear different than they had previously been. It was, of course, possible that this kind of self-diagnosed depression during the interrogation might be used to justify irrational behaviour and to reduce the culpability of the crime, thus making it socially more acceptable. The signs of depression might have been clear all along if depression and health problems had led to, for example, a suicide attempt prior to the crime.

The gambling problem might also be one of many consequences of a risk-taking way of life, one that corresponded to a general problem behaviour syndrome. For example, in this excerpt, careless attitudes to alcohol use, gambling and finances were described. Two generations of a family shared this way of life:

I remember that, in the summer of 2010, I travelled with my dad. We drank together from dusk till dawn almost the whole summer. At that time, I used my dad's credit card for my own expenses. I had permission of some sort, but somehow I lost control. I have a strong gambling addiction. The summer of 2011 went pretty much the same way; we drank maybe even more than the previous summer. Suspect C24 (Male, 36: Payment Fraud)

Gambling addiction was used here as one explanation for the gambler's loss of control. The circumstances before the criminal incidents took place had usually

been more or less chaotic. The suspects' attempts to regain life control were often characterized by a certain *carpe diem* mentality. Among the suspects it was common to try to win back the lost money in one moment. The cause of the crime was the need to solve the problem permanently. Even though gambling-related financial troubles were referred to as the most important factor leading to the crime, the suspects also discussed the social consequences of gambling more generally.

### The Incidents

As earlier research had determined, problem gamblers tended to commit those crimes that were concerned with the generation of income, among them fraud and embezzlement. This situation was the case in the majority of the suspected crimes which were committed in 2011 in Finland and which were reported to the police (Table 4). We divide these crimes into three categories. Here, the typical crimes committed by problem gamblers were (1) property crime committed at home, (2) property crime committed at work, and (3) other crimes. In practise, "other crimes" included assault, tort, and drunk driving.

The perpetrator's own immediate environment provided ample opportunities for property crimes. By "property crime" we refer to embezzlement, fraud, theft, robbery and larceny, each of which aims for financial profit. As already mentioned, in a family and at the workplace, human interactions are built on mutual trust. When this trusted responsibility is disturbed, as is done so by excessive gambling, the problem gambler can then try to obtain greater income, at first by greater frequency of gambling. The gambler then gambles to an even greater extent, using money obtained through illegal or unethical means. Usually, the crime does not require planning, as the easy target and the tools for committing the offence are already present. Indeed, property crime committed at home was the most common types of problem gambling-related crime: the gambler's own household was one of the most readily-available locations for the acquisition of additional gambling money. The classification of "identity theft" (18 cases) refers to a situation in which the perpetrator used the identity and banking details of another person, such as a close family member, to obtain extra gambling money (Table 5). In ten cases the victim was the gambler's partner, in five cases a parent, in two cases a sibling, and in one case a child. This type of property crime was committed using an online banking system, one through which money could easily transferred, and through which

Table 4  
*Crimes by type (N=57)*

	<i>n</i>	%
Property crime	45	78.9
Violent crime	9	15.8
Other crimes	3	5.3

Table 5  
*Incidents by classification*

Classification	Identity theft	Unauthorized access	Violent outburst
Example	<i>I forged the signature of my ex-partner in a written application and I applied the loan, € 4000 as I remember. The loan was then paid into the account of my ex-partner.</i>	<i>In the spring, as I was working as cashier at the cafe, I remember filling out a coupon of Keno. I left the value of the coupon unpaid to the cash register.</i>	<i>I rip the door off its frame and threw it to the ground.</i>

fraudulent verification of a user’s identity could be done without difficulty. In such cases, the Internet was one of the places where the gambling took place.

Of those crimes alleged to have taken place at the gamblers’ homes, the majority (15 cases) included taking short-term payday loans online through the personal details of another family member. This crime concerned what is sometimes called “fast money.” With this offense, and in most cases, the perpetrator either (1) opened a new bank account using a stolen identity, or (2) subscribed to a new mobile account:

I had my partner’s mobile subscription in my use. He bought it for my use, since I had no credit and I could not get my own mobile subscription. I used the phone as a modem and I subscribed a data package to it, so I could continue gambling online on PAF. I did not tell my partner anything about this. Suspect C6 (Female, 25: Grand Fraud)

Financial difficulty caused by gambling was another theme, which we found in nine cases. It was connected to property crime, and included, in particular, the loss of credit trustworthiness. The process through which a problem gambler goes into debt and then turns to crime is depicted in Figure 2. Taking out a short-term consumer credit provides quick financial relief for the troubles problem gambling is causing. To

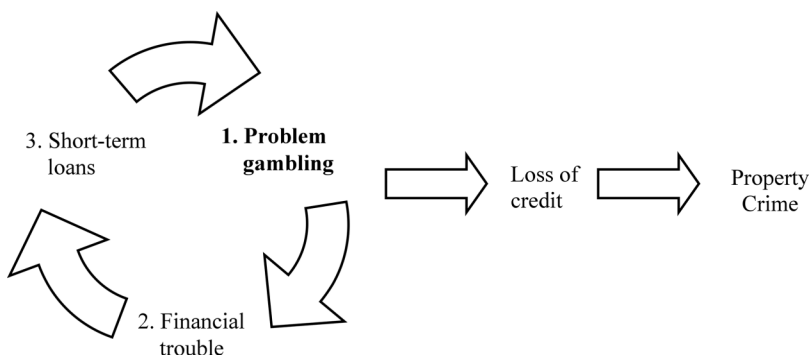


Figure 2. Cycle of problem gambling and its relationship to property crime

manage the previous loans, the suspect usually takes out another loan from another lending company. As the loans cumulate, they lead easily to more severe debt problems and to a payment default entry. The gambling sessions are repeated often, and more loans are then taken out. All this is done to avoid facing the consequences of excessive gambling. In our examination of those identity thefts that took place at home, we noted that the loss of credit seemed to be the breaking point that started the gambler's criminal behaviour. When the debt-ridden gambler was no longer financially suitable for taking out financial loans, property crime was a way to return to the emotional charge of gambling. The criminal incident was a prerequisite for obtaining new loans, because the loans had to be taken out using a new, stolen identity.

This same cyclic pattern can be found in Internet fraud committed by problem gamblers: Internet auctions provide a similar opportunity to use a stolen or fictitious identity. A typical case of Internet fraud as committed by a problem gambler consists of selling items online that the suspect does not actually own. Such items include laptops and mobiles. The perpetrator uses a fake identity, receives the money, but never then sends the sold item to the buyer. The gambler gives false explanations to the buyer, explaining why the sold product is not yet available to be sent. This process of selling imaginary items is then repeated using another identity.

In search of gambling money, suspects also used their access to family members' online bank accounts. The classification of "unauthorized access" (17 cases) referred to cases in which the suspect usually and already had permission for both withdrawals and money transfers between accounts. This permission applied for mutual everyday expenses only, and was not specifically set up for gambling. As the finances were shared, the practical implementation of the crime at first resembled only lending between family members. Eight suspects report that their intention was to pay everything back eventually, and the crime was presented as a temporarily necessary deed, and as a loan.

Typically, one crime consisted of dozens of unauthorized withdrawals or instant loans. Amounts of money in single withdrawals were rather small, and the stolen money was instantly consumed during one gambling session. The duration of this activity varied from a few days to several months. Because of the high frequency of these transactions, the amount of money stolen can eventually expand to hundreds of thousands of euros before the activity is caught.

According to previous studies (Crofts, 2003), one of the most common crimes committed by a problem gambler was stealing from an employer. This description was in line with our own findings: another social environment for stealing extra gambling money was indeed the workplace. These crimes usually followed a pattern similar to the one described in Figure 2, driven, as they were, by the gambling-induced financial trouble. Understanding the difference between personal and corporate money could be difficult for a problem gambler, especially if the gambler enjoyed direct access to company accounts. As with families, workplaces were also

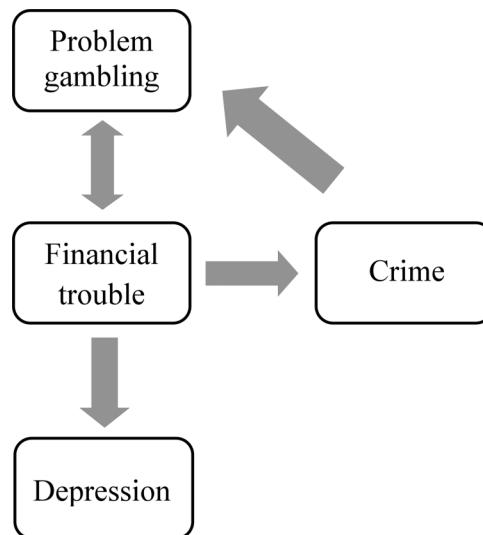


built on mutual trust, trust which was easy to abuse. The employee might, for example, enjoy access to a company debit or credit card for use in business transactions. In five of the seven such cases, where the victim was the suspect's employer, the suspect was already managing both an underlying gambling problem and its related financial troubles. As well, the magnitude of the gambling problem often remained hidden from the colleagues and families. The crime committed was a desperate act, one intended to keep this underlying personal trauma invisible to those persons. For example, a shareholder or CEO could relatively without effort make money transfers from his or her company bank accounts—an appealing option for a troubled problem gambler to obtain extra money. However, problem gambling-related property crimes *committed* at the workplace did not always lead to *gambling* at the workplace. Sometimes, the money was stolen from the workplace, and the gambling happened elsewhere. One suspect told about how easy it was to gamble corporate money in poker and sports betting:

Accounting firm gets the account statements in real time and members of the board have justified access to this information, but in practice, no one supervised my activities, as far as I know. Suspect C17 (Male, 29: Grand Embezzlement)

Here, the crime aimed to maintain the façade of a prosperous or even luxurious means of living, one of which heavy gambling was essentially the supporter. Expensive restaurants and hotels were also a principal component her life and consequent financial situation, but gambling addiction and the related financial problems were mentioned as the main reason for committing the offence.

It is crucial for the reader to know this finding: problem gambling did not seem to lead directly to the crime. Instead, it was the financial hardship caused by problem gambling that proved the immediate perpetrator (Figure 3). The gambler needed the



*Figure 3.* Relationship of problem gambling to crime, depression and financial troubles

money not only for gambling, but also for basic living. However, money gained through criminal activity only accelerated gambling, and the stakes were quickly raised. In most of the property crimes studied here, the majority of the stolen money was swiftly consumed by gambling. The money therefore did not serve either to solve the financial trouble or to maintain a certain desired means of life. This vicious cycle continued as long as the opportunity for the crime remained, and the perpetrator was not caught:

Because no one noticed my gambling without paying, I gradually raised the stakes. Suspect C45 (Female, 28: Grand Fraud)

A gambling problem could also result from the criminal incident itself. This interrogation transcript describes the gradual growth of the gambling problem at the workplace and the consequent emergence of criminal behaviour:

I started to buy the lottery tickets at the gas station. At first, I paid for the lottery tickets, and when I did not have the money to pay for, I thought I would pay for them the next day. I got addicted to the activity, and I had to scratch more and more lottery tickets. Suspect C5 (Male, 28: Grand Embezzlement)

In both these cases, the gambling problem actually started both at the workplace and illegally, specifically through unauthorized use of the gambling products when the suspect enjoyed tempting access to them. (An example of this type of case might include stealing lottery tickets and scratch cards. A suspect could be working as a cashier in a café or a grocery store.) The suspect developed an addiction to gambling illegally without, according to the subject, any previous gambling problems. When stealing from the employer, the suspect often held access not only to gambling products but also to various different temptations. Insufficient supervision made the crime possible, and the suspects of the crimes also reported eating and drinking without paying.

Financial trouble also mediates those occurrences classified as “violent outbursts”—that is, outbursts that are physical or emotional—related to problem gambling. There were seven cases in our research of these occurrences. In one case, time consumed by gambling was not mentioned as the starting point of an abusive interpersonal problem, but rather as what broke the financial limits of the relationship. Human relationships were damaged through the economic hardship caused or deepened by problem gambling. The same mechanism could also lead to victimization of the gambler when, for example, violence accompanied accusations of being a gambling addict. In the case we quote from here, the assaulter had become frustrated with a combination of financial difficulties caused by the alleged gambling problem:

The argument started when my wife was gambling online. She has a bad habit of doing this when she’s intoxicated, and I don’t like it at all, as we are financially strained anyway. Suspect C36 (Male, 48: Minor Assault)

## The Aftermath

Both problem gambling and the related crimes require concealment. In 12 cases the suspect reported an attempt to hide the criminal incident. Especially with identity thefts, the fear of being caught led to hiding the mail to prevent family members from finding suspicious bills and demand notes (Table 6). Mail could also be redirected to a *general delivery* address. Sometimes, family relations in daily life were so distant that sufficient room existed for hiding the suspicious activities. Shift work could aid in such concealment:

I concealed the bills sent to our home address by the payday loan companies and collecting agencies from my partner. I succeeded, because my partner left to study every morning. I worked night shifts, and I managed to intercept the bills received in the daily mail. In addition, I took a month off from my work. This also helped to hide the bills from my common-law wife. At the same time, I took care of our children. Suspect C48 (Male, 36: Grand Fraud)

To conceal the crime, the perpetrator could also pretend to be victimized. Ten suspects reported that they had received psychiatric help for their gambling problem after being caught. Sometimes the helpful life change was more dramatic, and included entering military service:

It is a good time for me to leave for the army. The events came into light in time and the untangling process is on the way. In the army, I also don't have much time or many chances for gambling. My biggest hope right now is to fix the consequences of these miserable events. Suspect C11 (Male, 20: Fraud)

The problem gambler's crime could also produce serious consequences for the victim. After losing money, reputation and creditworthiness, the continuation of a normal life on the part of the victim could be impossible. However, especially in the case of crimes inside the family, the victim could be very understanding and had no other demands but to obtain for the perpetrator treatment for gambling problems. If

Table 6  
*Aftermath by classification*

Classification	Hiding the trails	Revival
Example	<i>My ex-spouse also hid bills directed at me. During my move I found a large stack of these bills hidden in my apartment.</i>	<i>After getting caught I have recognized and confessed my sickly and uncontrolled activity, and sought appropriate treatment.</i>

the parties came to an agreement, the conciliation solved the case, and no further summary penal order was given.

### **Discussion**

The relationship of problem gambling to crime is a controversial subject. For example, the American Psychiatric Association no longer recognizes as a diagnostic criterion the engagement of criminal activity to finance gambling (APA, 2013). However, criminal activity can still be scored under item 7 on lying (i.e., Lies used to conceal the extent of involvement with gambling). In this study, we analyzed 55 cases of problem gambling-related crime suspects. The data were gathered from crime reports and preliminary investigation documents. Our purpose was to describe how gambling problems were presented in crime reports and preliminary investigation documents. At the same time, we wanted to study causal mechanisms between problem gambling and crime.

The research setting had certain limitations. The documents were produced in a rather personal tone by the officers, and the difference in informative output between different documents was sometimes striking. Most interrogation transcripts did not contain the questions asked by the police officer, but instead only a summary of the answers. It was therefore not possible to observe the interaction between the interrogator and the suspect. Despite these limitations, preliminary investigation documents provided a unique opportunity to study problem gambling-related crime suspects, and we were indeed able to recognize meaningful causal patterns.

The criminal activity associated with problem gambling reflected the characteristics of problem gambling and its negative financial consequences. The staking of money is essential to gambling, and this could be seen in the problem gambling-related crimes, most of them being non-violent property crimes. This finding was consistent with previous studies (Brown, 1987; Crofts, 2003; Meyer & Stadler, 1999).

Cyclic repetition of the gambling sessions could lead to a cyclic nature of the criminal incident. Whether or not it is publicly recognized as “problem gambling,” financial problems were considered to be the most important consequence of problem gambling by suspects. Financial difficulties, whether gambling-related or not, were mentioned in 70.5% of the cases. Property crimes committed by problem gamblers seemed to stem from their financial troubles in everyday life. In the majority of cases, problem gambling had started before the criminal incident. In need of gambling money, financial difficulties led especially to property crimes. Previous studies supported this observation (Abbott & Volberg, 1996; Turner et al., 2009), although income-producing crimes have also been shown to be more common than violent crimes for both problem and non-problem gamblers (Turner, Preston, McAvoy, & Gillam, 2013). Commonly, the sole purpose of the crime was to continue gambling, and the stolen money was not actually used to pay financial debts—in 61.5% of the property crimes studied here, gambling directly consumed all the stolen money. In the remaining cases, gambling consumed most or all of the stolen money. It is possible that without the financial problems, the gambling would have continued

without criminal activity. Overall, problem gambling seems to lead through financial trouble to crime, but the crime is committed to continue gambling. In addition, problem gambling-related violent crime appears to result from the social pressure set by the financial trouble. For example, accusations of being a gambling addict could lead to physical violence. Further testing of these causal mechanisms would require larger-scale quantitative studies.

It appears that the perpetrators of gambling-related property crimes often hold a fast-paced and chaotic “gambling attitude” to life in general. Their finances are characterized by certain opportunism and *carpe diem* mentality, supported by a fast-paced online world. Access to fast online money transfers, and especially availability of short-term loans, seems to accelerate the spiral of gambling consumption. In the case of property crimes, usage of online banking services is not only important characteristic of problem gambling, but also a crime itself. E-banking seems to make both excessive gambling and crime easier. Regulation of instant-loan providers is especially needed, considering the negative effect of high-interest instant loans on the financial discomfort of problem gamblers. One step towards this improvement was the interest rate cap of these short-term instant-loans, a cap the Finnish government placed in the summer of 2013.

The current findings also suggest the coexistence of problem gambling with other psychosocial problems. The most common such problem was depression, which was mentioned in nine case documents. On the basis of our data, it was impossible to determine whether it was the gambling or the depression which came first. However, certain of the cases suggested that the financial troubles caused by problem gambling have proved a strong instigator of depression.

The offences did not usually require careful planning or winning the victims’ trust. Only in 11 of the studied cases were the suspect and victim not acquainted: problem gambling seemed to lead to misusing already-existing trust. The opportunistic elements of committing the offence were already present. In the current study, problem gamblers did not in fact belong to a shady subculture where high risk-taking behaviours and criminal offenses were the norm.

At worst, the suspect had concealed both the crime and problem gambling for several months. It was clearly emotionally overwhelming to face the consequences of deception. The suspects left the immersion of gambling profoundly unexplained in the interrogation. This lack of explanation might have been because of the roles, procedures and social norms surrounding the interrogation situation. Problem gambling was a socially understandable explanation for criminal behaviour. It also gave justified explanation to the suspects themselves. It linked the criminal incident to a socially maintained discussion of problem gambling. In this political discourse of problem gambling, the act was no longer completely ludicrous and divergent. Instead, it now followed a known pattern of a recognized mental health problem and therefore brought hope: a problem gambler could be healed.

## Conclusion

This study has determined the following. Avoidance of problem-gambling related criminal behaviour is dependent on prevention of the financial chaos that gambling can produce. The financially-desperate gambler was a motivated offender. Adequate and easy access to problem gambling support groups could therefore aid the reduction of problem gambling-related criminality. We argue that gamblers need holistic support in addition to financial counseling. The gambler might also require an array of aid for a variety of problems other than personal financial control. Stricter customer identification in online banking services and with instant loan providers could reduce the opportunities for crime. As many victims are close family members, it is important to provide support also for the relatives of the problem gamblers, as well as for their friends. The hazardous behavior patterns of gamblers' needs to be meaningfully recognized. It could occur through providing the tools required. The victimization of the gamblers might therefore be prevented.

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