Preventing and responding to gambling-related harm and crime in the workplace

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ABSTRACT
AIMS – Problem gambling, even if it occurs in leisure time, can cause harm in the workplace. Problem gamblers are preoccupied with gambling and often suffer from psychiatric and psychosomatic symptoms caused by their excessive gambling. This may lead to inefficiency at work and absenteeism. Severe gambling problems typically lead to a constant need for money, which may result in theft of money or goods from the workplace and in embezzlement. This paper outlines measures to prevent and respond to gambling-related harm and crime in the workplace.

METHODS – A review of the literature and qualitative interviews with therapists specializing in problem gambling treatment, peer counsellors from mutual support societies, recovered problem gamblers who have embezeled, and professionals working in workplace crime security and the prevention of alcohol, drug and gambling harm.

RESULTS – Important measures in preventing and responding to gambling harm in the workplace include: substance use and gambling policy, problem gambling awareness, attention to signs of gambling-related harm, control functions, appropriate responses to harmful gambling, and rehabilitation.

CONCLUSION – The workplace should play a greater role in the universal, selective and indicated prevention of problem gambling.

KEYWORDS – problem gambling, crime, workplace, prevention

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Introduction
In most Western societies, more than half of adults regularly enter lotteries or gamble in other ways. While gambling is a harmless form of entertainment for most people, it does entail a risk of losing control over time and money spent, which may cause economic problems, distress and other kinds of harm not only to the individual but also to significant others and society at large. This condition is known in psychiatry as gambling disorder (American Psychiatric Association, 2013) and more generally as problem gambling.

Commonly regarded as a public health issue, problem gambling is addressed using various measures by authorities, health care organisations and gambling companies to prevent it and to minimise its harms (Williams, West, & Simpson, 2012). However, the prevention of workplace harm caused by gambling often has a low priority (Alna, 2013; Victorian Responsible Gambling Foundation, 2014a). As gambling is usually a leisure activity, it may be difficult for managers and others concerned to imagine how problem gambling may affect the workplace and the well-being of employees.

This paper outlines the harms that problem gambling can cause in the workplace
and discusses how such harms can be prevented and responded to. The scope of the discussion is general, acknowledging that prevention and intervention in practice need to be adapted to national labour legislation as well as to specific branches of the economy and workplaces of various kinds and sizes. The paper is intended for academics and health professionals with previous knowledge of problem gambling, to provide an overview of workplace-related issues, and for employers, human relations managers, workplace security managers and representatives of labour organisations who wish to know more about problem gambling issues.

The paper presents results of an investigation focusing on gambling-related embezzlement in Swedish workplaces. The impetus for the study was reports in the Swedish media about cases in which huge sums had been embezzled. The wrongdoers were well-adjusted individuals with no criminal record, and excessive gambling was the reason for committing the crimes. Initial contacts with problem gambling therapists and mutual support societies revealed that such cases represent a particular and severe consequence of gambling problems. With support from the Swedish Public Health Agency, the study was initiated with the objective to explore the character and extent of gambling-driven embezzlement and how it can be prevented and responded to. The study is reported in three separate papers. One paper takes a qualitative viewpoint, exploring the configuration of factors that produce the typical case of gambling-related employee embezzlement (Binde, 2016b). Another paper presents quantitative data from an investigation of newspaper reporting (Binde, 2016a). This paper is more general in scope, as the topic is prevention and interventions with regard to any type of gambling-related harm in the workplace. However, there is specific attention to embezzlement and similar crimes committed in the workplace, which are particularly harmful to the gambler, his or her significant others and to the employer.

The rest of this paper is organised as follows. First, a general overview is given of the prevalence of and harm caused by problem gambling in the workplace. Thereafter the methods used in this study – a literature review and 18 qualitative interviews – are described. The following sections present and discuss results from the review and the interviews, first regarding the prevention of gambling harm in the workplace and then regarding intervention strategies. Finally, concluding remarks are made about the importance of preventing gambling harm in the workplace.

Overview: Problem gambling in the workplace

Although population studies typically find that problem gamblers are overrepresented among the unemployed, these studies also find that, in absolute numbers, the overwhelming majority of problem gamblers have paid work (e.g. Wardle et al., 2011, p. 91). The employed also constitute the majority of callers to helplines for problem gamblers (e.g. Folkhälsomyndigheten, 2015; Hawley, Glenn, & Diaz, 2007).

Gambling and problem gambling are more common in some kinds of workplaces than others. For example, a Norwegian study found that problem gambling was four times more common among employ-
ees in the transport sector than among the general population; of those employees who gambled while at work, problem gambling was fourteen times as common as among those who did not (Revheim & Buvik, 2009). Another Norwegian study found that shift work and frequent business travel was risk factors for problem gambling (Dahlgren, 2012).

In Sweden, a population study found that approximately 3% of the adult population aged 16–84 had at least once in the past year neglected work or studies in order to gamble (Public Health Agency, 2016, p. 9). A longitudinal follow-up of that study found that gambling at work or instead of studying made it more likely that an individual would be classified as a new “at risk” gambler one year later (Public Health Agency, 2016, p. 142). The study also found a strong cross-sectional correlation between gambling at work or instead of studying and being a new “at risk” or problematic gambler (Statens folkhälsoinstitut, 2012, p. 109).

The many kinds of problems and harm that gambling can cause in the workplace have been listed and discussed in a number of previous works (Buvik, 2009; Dahlgren, 2012; Griffiths, 2009; Langham et al., 2016, p. 10ff; Nower, 2003; Paul & Townsend, 1998; Ramsay, 1995; Victorian Responsible Gambling Foundation, 2014a). If employees gamble at work, they are not fulfilling their part of the employment agreement, i.e., working in exchange for pay. People with gambling problems – even if they gamble only in their leisure time – may be inefficient at work. They may be absent for full days or arrive late and leave early. They are preoccupied with gambling and often suffer from gambling-related psychiatric and psychosomatic symptoms. Severe gambling problems typically lead to a constant need for money, which may result in employees’ asking their colleagues for loans, thefts of money or goods from the workplace, and embezzlement. Furthermore, as it is often stressful to be a spouse or partner of a severe problem gambler, which may lead to poor mental health and risky alcohol consumption (Svensson, Romild, & Shepherdson, 2013), harmful gambling can also negatively influence the work performance of significant others.

Twenty years ago, a study of 43 pathological gamblers in Sweden found that their problems caused the following harms in the workplace:

Gambling caused work-related problems in 74%, lack of concentration (57%), high rate of sick-leave (46%), “constantly borrowing money at work” (11%), and work-related theft, fraud and embezzlement (14%). Twelve percent got fired and 29% had given notice themselves (Bergh & Kühlhorn, 1994, p. 279).

In a more recent survey conducted in Sweden, 9% of 1856 employees from various kinds of workplaces reported having had a colleague unfit for work because he or she was tired from having gambled at night or at work (Alna, 2013).

Gambling-related problems in the workplace incur costs for the employer and society at large (e.g., Dahlgren, 2012; Langham et al., 2016; Productivity Commission, 1999, Section 7.4). These costs include loss of productivity, loss of competence when problem gamblers become...
long-term unemployed or are imprisoned for gambling-related crimes committed in the workplace, losses and expenses caused by economic crimes committed by problem gamblers, and costs to the employer for hiring and training new employees to replace individuals who have quit or been discharged because of problem gambling. In addition to direct economic costs, the uncovering of gambling-related embezzlement of huge sums of money may hurt a company or organisation by soiling its reputation and disturbing its business activities.

Approximately 22–37% of help-seeking problem gamblers have embezzled or stolen from the workplace (Blaszczynski & McConaghy, 1994; Ladouceur et al., 1994; Lesieur, 1984; Meyer & Stadler, 1999; Schwer, Thompson, & Nakamuro, 2003; Thompson, Gazel, & Rickman, 1996). In Sweden, about one in ten help-seeking problem gamblers have embezzled from the workplace (Binde, 2016a). A media study which was part of the present investigation demonstrated that in cases covered in the Swedish press, the sums embezzled were substantial, often in the range of SEK 100,000 to SEK 1,000,000 (EUR 11,000 to EUR 110,000 or USD 12,000 to USD 120,000) (Binde, 2016a). The media analysis also indicated that, in the cases reported in the press, embezzlement and stealing from the employer had commonly been going on for a year or longer. Studies of gambling-motivated workplace fraud and embezzlement in other countries have shown similar results (Marquet International, 2013; Warfield, 2011, 2013).

The typical severe case of gambling-related embezzlement has the following characteristic phases (Binde, 2016b; Crofts, 2003; Dellaportas, 2013; Kelly & Hartley, 2010; Lesieur, 1984; Peterson, 1947; Smith & Simpson, 2014). A trusted employee develops gambling problems, spends all available money on gambling and then takes loans and in various other ways procures money for gambling. The gambling problem is kept secret; no one knows about it. The employee starts to “borrow” (i.e., embezzle) money from the workplace in the hope of winning big, making up for past losses, and returning the money. Embezzling becomes routine as gambling losses continue, and psychological stress is high because of the need to cover up crimes and “juggle” money between accounts and creditors. Eventually, the crimes are discovered and the gambler is usually discharged from work and sometimes reported to the police. In addition to this typical severe case, there are other scenarios, such as individuals with a criminal lifestyle who steal money for gambling at the workplace and gambling-related embezzlement being immediately discovered.

Only a handful of academic papers (Fox, Phillips, & Vaidyanathan, 2003; Griffiths, 2009; Nower, 2003; Paul & Townsend, 1998; Ramsay, 1995) and reports from various organisations (Alña, 2015; Buvik, 2009; Dahlgren, 2012; Victorian Responsible Gambling Foundation, 2014a) deal specifically or substantially with the prevention of gambling-related problems in the workplace. The findings and recommendations of these texts will be presented in the two Results sections. In addition, several papers treat gambling among employees at casinos and in other sectors of the commercial gambling industry (e.g. Hing & Gainsbury, 2013). However, because such workplaces are characterised
by the omnipresence of gambling, the findings reported in these publications are not very relevant to workplaces of other kinds.

Methods
As mentioned, this paper presents information from a literature review and 18 qualitative interviews. The study was exploratory, with no specific research questions, with the aim to gather and systematise knowledge and views on the prevention of, and responses to, harms caused by gambling in the workplace.

The literature review applied keyword search on the internet, mainly using Google Scholar, to find academic and other relevant literature on workplace prevention of gambling harm and on gambling-related economic crimes committed in the workplace. The literature search was made in September, 2014. The lists of references of relevant works were examined for additional literature of interest.

Interviews were conducted with the following categories of informants.

(A) A security professional who for many years had worked with workplace crime prevention and detection at a major Swedish bank. This individual had led several investigations of embezzlement, among these a gambling-related case that made front-page headlines in national newspapers because of the huge sums involved – SEK 11 million (EUR 1.2 million or USD 1.3 million) embezzled and the perpetrator's gross gambling turnover over a period of three years of no less than SEK 170 million (EUR 18.2 million or USD 20 million).

(B) Two professionals in workplace drug use, alcohol use and gambling prevention. They had extensive knowledge about the views on prevention among employers and labour organisations, the practical implementation of workplace policies, as well as the relevant organisational and legislative frameworks.

(C) Five therapists specialising in problem gambling and known for having had numerous clients (approximately 1500 clients in all) and five semi-professional peer counsellors from mutual support societies. These individuals described the ways in which problem gambling can negatively impact the workplace. They had met hundreds of problem gamblers who had embezzled and stolen money at their places of work. They described preventive measures they believed were important to implement, how embezzlers respond to therapy and the role that the workplace can have in the rehabilitation of problem gamblers. The peer counsellors had themselves had gambling problems in the past, which to various degrees had interfered with their working life.

(D) Five recovered problem gamblers who had embezzled and stolen at their workplaces were interviewed – a mid-level bank manager, a salesman, a financial accountant, an employee in transport business and an employee in health and social service. They recounted how their gambling problems had begun, increased, led to criminal acts and how they eventually had recovered. They offered their views on how negative effects of gambling in the workplace should be prevented and responded to.

The interviews were semi-structured, conducted face-to-face or via telephone, digitally recorded, mostly transcribed verbatim (e.g. self-experienced events and personal opinions) and in some parts
documented in detailed notes (e.g. factual information on laws and regulations). The average interview lasted 43 minutes. Transcriptions and notes were merged in a single word processor file and coded using keywords to make it easy to find statements and information on specific topics for analysis; the “Comments” function was used to make analytical notes in the file. Key quantitative and qualitative data from the interviews with therapists and peer-counsellors were entered into an electronic spreadsheet according to a framework layout to facilitate overview. All interviews and transcriptions were made by myself. Ethical approval for including recovered problem gamblers in the study was obtained from the regional ethical review board (Dnr 618-14).

Results – Prevention
The literature review and the interviews with professionals, therapists, peer counsellors and recovered problem gamblers provided much information and many suggestions regarding preventive measures. These will be presented under the following headings: substance use and gambling policy, problem gambling awareness, attention to signs of gambling-related harm and control functions.

Substance use and gambling policy
In Sweden, most large workplaces have a substance use policy (Källmén, Leifman, Hermansson, & Vinberg, 2013). Employers are well aware that alcohol and narcotic drugs can cause harm in the workplace. Intoxicated employees are inefficient and have impaired judgment, making them hazardous to themselves, colleagues and the business in general. Employees who drink heavily or take drugs in their leisure time are likely to perform poorly at work and be absent from work more often than others. However, the workplace harms that might be caused by problem gambling are less obvious to Swedish employers, and relatively few companies and organisations have policies that address harmful gambling (Alna, 2015).

The two professional informants working with preventive issues agreed that policy intended to prevent gambling-related harm in the workplace should be integrated with more general substance use policy. This was also suggested by the literature review (e.g., Alna, 2015; Attridge & Wallace, 2009). It makes sense to have a single policy, because numerous rules and guidelines apply to both substance use and gambling. However, one of the professional informants said that some employers refrain from including gambling in a workplace policy, as they prefer to deal with gambling-related problems on an ad hoc basis. They are reluctant to make specific commitments to assist employees with such problems, as they are unsure about their legal obligations and the potential costs. Furthermore, this informant had facilitated several workshops on problem gambling prevention and noted that employers may have quite different opinions on how to deal with problem gambling in the workplace – some favouring a formalistic and “hard” approach and others favouring a more humanistic, health-focused and “soft” approach. This difference might be accounted for, to some degree, by the severity of consequences that gambling harm might bring to a workplace (such as embezzlement versus absenteeism and decreased productivity).
It is beyond the scope of this paper to discuss in detail how drug use and gambling policies should be set up, maintained and applied. What follows are a few key points, derived from the interviews and the literature review (in particular: Alna, 2015; Attridge & Wallace, 2009; Dahlgren, 2012; Victorian Responsible Gambling Foundation, 2014a, 2014b) that appear especially relevant to gambling.

A substance use and gambling policy might state that: (a) gambling can cause harm in the workplace; (b) gambling is not allowed at work; (c) it is unacceptable for heavy gambling in the leisure time to have negative effects in the workplace; and (d) there will be consequences for not following policy rules. The policy might also: (e) stipulate measures that facilitate the detection of harmful gambling, (f) provide management with guidelines for early intervention, (g) include an action plan for responding to harmful gambling and gambling-driven criminality, (h) describe the support available to employees with a gambling problem, and (i) inform about rehabilitation resources. In general, the policy should make it clear that specific behaviours, not particular individuals, are unacceptable and that the overall intention is to prevent harm and help employees in trouble. A rudimentary gambling policy is better than no policy, as such a policy can be developed over time. Like all other workplace policies, a drug use and gambling policy should be updated and kept alive. It should regularly be brought up and discussed at workplace meetings and managed by employees who have a genuine interest in human relations.

Problem gambling awareness

Virtually all interviewees recommended greater awareness of problem gambling; this was also strongly recommended in the reviewed literature. Employers themselves recognise the need for increased knowledge and find existing educational initiatives valuable and useful, as evidenced by the Alna organisation’s evaluation of its preventive efforts targeting managers and workplaces (Alna, 2015). Alna is a Swedish organisation that works to prevent alcohol, drug and gambling harm in the workplace through applying a proactive model.

Swedish employers seldom have adequate knowledge of the prevalence, nature and consequences of gambling problems (Alna, 2015). In particular, employers seldom know that a problem gambler can spend huge amounts of money in a very short time. They are largely oblivious of how much a severe case of gambling-related embezzlement could damage a company’s reputation, credibility and business activities. Two of the peer counsellors interviewed told about cases in which the management knew that an employee had a problem with gambling, but had done nothing as it was considered to be a minor and private problem. In these cases, the problems had then escalated until they were so severe that the gamblers sought help. For their part, employees typically know as little about problem gambling as does the general population, among whom it is considered a relatively benign addiction disorder (Blomqvist, 2009) or merely a bad habit. One of the problem gamblers interviewed told that he might have benefited from information about problem gambling in the workplace at an early
stage, before he had been caught in a vicious circle of “borrowing” money from customers’ accounts in the bank where he worked.

To increase awareness of problem gambling, various strategies were suggested by the interviewees. Some believed that problem gambling could be a topic covered at staff training days. A few thought that case histories of gambling-related harm in the workplace, told by recovered problem gamblers, would be valuable because personal stories may have a stronger impact than general information. Others thought that providing actionable information to managers should be a priority, because managers often have insufficient time to digest general information and prefer practical advice and useful tools. A specific suggestion was that licensing programmes for securities dealers at banks could include problem gambling information. This could contribute not only to preventing problem gambling among this category of bank employees, but also to preventing harmful financial activities among their clients, as the dealers would be better prepared to recognise and properly advise clients who intensely trade stocks in a risky and speculative manner similar to problem gambling (David & Turner, 2011; Jadlow & Mowen, 2010).

Attention to signs of gambling-related harm

Several works found in the literature review (in particular: Alna, 2015; Buvik, 2009; Dahlgren, 2012; Griffiths, 2009; Paul & Townsend, 1998; Ramsay, 1995; Victorian Responsible Gambling Foundation, 2014a) include lists of signs that may indicate that an employee has a gambling problem. Many of these signs were mentioned also by the informants, who also suggested a few signs not mentioned in the literature.

However, from the interviews with the professionals in workplace drug use and gambling prevention, as well as with some of the recovered problem gamblers, it became clear that the practical possibility of identifying an employee as a problem gambler using such signs varies between minimal and good, depending on the nature of the gambling problem and how it causes harm in the workplace. The signs listed in the literature and mentioned by interviewees are presented in the points below, grouped according to how specific they are in identifying problem gambling.

At the easy-to-detect end of the spectrum are the problem gamblers who do little to hide their intense involvement in gambling. Typical signs include the following:

- talking a lot about gambling or being known to gamble a lot in leisure time;
- gambling during work breaks, or being absorbed in race programmes or sport betting odds;
- inviting colleagues to gamble and bet together.

In isolation, these signs may indicate simply a harmless passion for gambling rather than a harmful obsession (Rousseau, Val- lerand, Ratelle, Mageau, & Provencher, 2002). However, when such signs co-occur with signs of harm and problems, they suggest that problem gambling might be the underlying cause.

Overt signs of problem gambling include:
• often talking about “sure” bets, infallible gambling systems and being close to winning big money;
• gambling when should be working;
• asking colleagues to lend money for gambling.

It is difficult to detect the problem gambler who is careful to hide extensive and harmful involvement in gambling. The two ends of the spectrum – easy versus difficult to detect – may reflect different personality types (i.e., outgoing and impulsive vs. inhibited and anxious) or pathways into problem gambling (Blaszczynski & Nower, 2002), but they may also represent the progression from being a relatively problem-free and enthusiastic gambler to becoming a severe problem gambler who is ashamed of his or her behaviour and tries to conceal it. It should be noted that psychiatry and epidemiology regard lying about the extent of one’s gambling and hiding evidence of it as signs of problem gambling, and therefore often include these items in diagnostic and screening instruments (e.g. American Psychiatric Association, 2013; Johnson et al., 1997).

An employee with severe gambling problems who is careful to conceal intense involvement in gambling may display the following signs in the workplace:

• declining work performance, inability to meet deadlines, and unreliability;
• arrives late at work, leaves early, takes extended lunch breaks and often calls in sick;
• seems depressed, anxious or stressed, is moody and irritable, is tired and has difficulties concentrating;
• often visits the lavatory (to make bets via smartphone);
• often calls in sick the day after payday (having gambled intensely);
• no longer talks much about personal interests and leisure activities;
• something appears to be troubling the individual, but colleagues and management cannot see any obvious reason.

However, these signs need not indicate a problem with gambling, but may suggest other kinds of personal, psychological and physiological problems, such as high consumption of alcohol or relationship troubles.

Signs of financial troubles, which may or may not be caused by gambling, are the following:

• borrowing money from colleagues, stating various reasons for being out of cash and why money is urgently needed;
• offering colleagues personal belongings for sale;
• asking for advances on pay cheques;
• usually having little money to spend but occasionally and suddenly having a lot of money (after a substantial gambling win);
• the tax authority is garnisheeing the earnings of the individual;
• clothes, car and other belongings gradually sink below the expected standard given the individual’s position and earnings.

The problem gambler who embezzles from the workplace is particularly difficult to detect by means of behavioural signs, as
the individual has a strong motivation to conceal the crime and its underlying cause. Specific signs are few and may in isolation indicate illicit behaviour for other reasons than problem gambling, but the following are suggestive:

- an employee with financial responsibilities refuses to take vacation (because being replaced by a substitute increases the risk of financial crimes being exposed);
- repeated irregularities are found in financial transactions made by the employee, which are explained away in various ways;
- when employees with financial responsibilities ask subordinates or colleagues to verify (i.e., double-check and sign) transactions, they put them under more-or-less subtle pressure if there is hesitancy to sign straightaway.

Population studies typically find that problem gambling is associated with certain sociodemographic factors. For example, problem gamblers are more often male than female and, compared with people without gambling problems, are more often socioeconomically disadvantaged (Williams, Volberg, & Stevens, 2012, Appendix E). However, such factors seem not very useful for identifying problem gamblers in the workplace. Although the factors are statistically significant at the population level, a substantial number of problem gamblers are not characterised by them. Furthermore, the sociodemographic profile of employees in a workplace may diverge so much from that of the population in general that some or most of these factors become irrelevant.

However, two risk factors for problem gambling warrant heightened attention. One factor is previous gambling problems, which are strongly predictive of relapse into problem gambling (Hodgins & el-Guebaly, 2004). Another factor is opportunities for gambling in connection with work. For example, the Norwegian study mentioned earlier found that employees in the transport sector were four times more likely to be problem gamblers than the general population (Revheim & Buvik, 2009). This increased risk was caused mainly by taxi drivers and chauffeurs being exposed to electronic gaming machines when they took breaks at cafés and diners. Employees who are exposed to gambling opportunities in connection with work – especially if exposure coincides with breaks and having time to kill – run a higher risk than others of developing gambling problems. Thus, one of the checklists found in the literature review includes the item “>100 days on business travel each year” as a risk factor (Alna, 2015). Another occupational sector with an elevated risk of problem gambling, at least in Great Britain, is financial traders (Kellaway, 2013; Kenber, 2012).

Despite all the signs suggestive of problem gambling listed here, detection of gambling-related harm in the workplace may be difficult. The interviews indicated that a basic problem is that severe problem gamblers typically hide their intense involvement in gambling.

The security professional said that in the case of a multi-million embezzlement that he had investigated, colleagues of the wrongdoer could only in retrospect think of any unusual behaviour, which in this
The investigation revealed that these visits had nothing to do with bodily functions, but were made to make sports bets via mobile phone. A recovered problem gambler interviewed in this study said that he put up a poster about preventing problem gambling in his workplace for the sole reason of making it appear improbable that he himself was a problem gambler.

Another recovered problem gambler worked as a mid-level manager in a bank branch office. He was middle-aged, married with a family and had no comorbid addictions or obvious psychiatric disorders. Over time, he developed a strong addiction to sports betting. After having spent all of his available money on gambling, he began to “borrow” money from customers’ accounts. He hoped to win enough to repay all the money that he had lost and stolen. He spent only a few minutes in the morning gambling, before work, almost every day. He made huge bets on sporting events and lotto and during the day lived in the hope that he would win big and all his problems would be solved. In the evening, the sporting events took place and he knew how much he had lost or won. On one occasion, he believed that he had been very close to winning all the money he needed to “put things right”, which was the “mantra” he repeated to himself again and again. At work he appeared perfectly normal. Actually, he overcompensated to conceal any suspicion of his having a serious problem and tried to appear as efficient and orderly as possible. This made him a candidate for promotion to manager of the branch office. In the end, he had stolen approximately SEK eight million (EUR 851,000 or USD 940,000) from customers’ accounts over a period of six years. His crimes were exposed when one customer asked another employee at the bank about money missing from an investment account. Like numerous other embezzlers with gambling problems, he appeared to be a faithful servant raised above every suspicion.

In summary, few signs are in themselves indicative of gambling-related harm in the workplace. Management should be especially alert for co-occurring signs of high involvement in gambling, declining work performance, financial troubles, emotional stress and illicit activities.

**Control functions**

As mentioned, a substance use and gambling policy may stipulate control functions that are to prevent workplace harm caused by problem gambling and facilitate its detection. The policy templates found in the literature review (Alna, 2015; Victorian Responsible Gambling Foundation, 2014b) include the simple rule that gambling is not allowed at work. As suggested by several of those interviewed, including the workplace security professional, one way of preventing this is to block access to online gambling on work computers (for technical details, see: Fox et al., 2003); however, there is currently no practicable way to block such access from personal smartphones.

Embezzlement and stealing money from the employer are economic crimes. Preventing such crimes basically involves the same control functions and effective auditing procedures, regardless of why the crimes are committed (Dorminey, Fleming, Kranacher, & Riley, 2010; Marquet International, 2013). In addition to measures stip-
ulated by law, such as yearly audits, appropriate control functions may include: having two employees jointly verify and sign all transactions orders, unscheduled inspection of recent financial transactions and close inspection of payments made using company credit cards. Big companies could offer fraud awareness training and implement hotlines for anonymous reporting of suspected crimes.

A recurrent opinion expressed in the interviews was that the employer is often naïve regarding the risk of embezzlement. For example, one recovered problem gambler, who had managed the finances of a relatively small company, had several times, before she began gambling harmfully, suggested to management that all important financial transactions made by her should be verified by another employee, as she thought that this would prevent possible mistakes. However, the CEO of the company responded that he was satisfied with her work and that this was not necessary. Later, when she desperately needed money, because she had gambled so much that she could not pay household expenses, she began to embezzle. In retrospect, she concluded that the company’s slack attitude to security in financial transactions had hurt not only the company but also her. One of the peer counsellors interviewed concluded that, among the embezzlers that he had met, most had worked in small enterprises where there had been poor financial control.

Regarding embezzlement more generally, there is a substantial criminological literature on the characteristics of this crime and its prevention. Starting with Edwin Sutherland’s (1949) classic study of white collar crime, embezzlement has been the topic of several studies (for reviews, see: Dellaportas, 2013; Ramamoorti, 2008). Based mainly on the work of Donald Cressey (1973), the “fraud triangle” concept was developed (Figure 1). The fraud triangle is a conceptual model stating that three factors are present in fraud and embezzlement. Opportunity refers to the possibility of illicitly appropriating money. Need and pressure refer to the crime’s underlying motive, which is very often a “non-sharable problem” (Cressey, 1973), such as having a gambling problem. Rationalisation is how the embezzler thinks about his or her crime, which is typically explained away as a “loan”, as a victimless and thus relatively harmless crime, or as compensation for perceived injustices at work such as being passed over for promotions or receiving unreasonably low pay (regarding the rationalisation of gambling-related embezzlement, see Lesieur, 1984, p. 188–194).

As the fraud triangle is a conceptual model of fraud and workplace theft, its practical value in preventing and detecting fraud is limited. Therefore, criminologists have proposed a “second” fraud triangle (Figure 1), which includes three factors that can be observed in the workplace (e.g. Dorminey et al., 2010). Act refers to fraudulent financial transactions, which can be prevented and detected in various ways. Concealment refers to acts intended to cover up such transactions, acts that have their own specific characteristics. Conversion is the transformation of illicitly appropriated money into money for personal use, which might be indicated by various signs, such as the perpetrator’s having an extravagant lifestyle clearly beyond his or her means. In the case of gambling-re-
lated embezzlement, conversion involves spending increasing amounts of money on gambling, which in turn may lead to signs of gambling-related problems as outlined above. The “second” fraud triangle therefore appears to be a useful framework for thinking about preventive and security measures addressing workplace theft and embezzlement.

Results – Interventions
The interviews and literature review (in particular: Alna, 2015 and Buvik, 2009) yielded recommendations for appropriate interventions in the case of suspected or proven gambling harm in the workplace. These will be presented under the headings responses to harmful gambling and rehabilitation and treatment.

Responses to harmful gambling
The literature review (e.g. Buvik, 2009) as well as several of the interviewees pointed out that colleagues are likely to notice earlier than management that an individual has personal problems interfering with work. For this reason, a workplace substance use and gambling policy should encourage employees to be on the lookout for signs of such problems and to respond appropriately, even by simply asking the colleague whether something is wrong. The security professional interviewed had been involved in formulating a workplace policy which pointed out that it is not gossip to confidentially tell managers when one is worried about a colleague.

At many workplaces, managers regularly conduct performance appraisals with employees. In such face-to-face meetings, the manager and employees discuss the work situation and performance. Health checks by an occupational health physician may include explicit questions about alcohol use (Källmén et al., 2013). As suggested by one of the prevention professionals interviewed, on these occasions, managers or healthcare staff could ask specifically also about gambling or ask an open question such as: “Is there anything that is a problem for you now?” Answering such questions allows an employee to start talking about a gambling problem before it has become severe.

As suggested by several of the informants and recommended by action plans
provided in the literature (Alna, 2013; Buvik, 2009), if there are indications that an employee has problems interfering with work that may be related to gambling, the employee could be directly asked whether he or she gambles a lot and whether that is causing problems. If this is indeed the case, the gambler may agree that there is a problem, which naturally will be followed by a discussion of how the problem should be handled. The gambler may deny that there is a problem, but he or she has received a clear signal that management is observant and knowledgeable about problem gambling. Even if the gambler denies having a problem, management could still outline the help available. This may make the gambler more inclined to admit to the problem on a later occasion, preventing harm, shame and lies from mounting to such a degree that it becomes very difficult to tell anyone about the problem. One peer counsellor interviewed in this study had met several problem gamblers who initially felt that their managers were bothering them with questions about gambling, but were later grateful that someone had cared and made an effort to help.

Whether or not an employee admits to having a gambling problem, management should be clear about what behaviours are unacceptable. Two of the therapists interviewed mentioned that they had met problem gamblers who were surprised when they were discharged from work because of misbehaviour related to their excessive gambling: they had not realised that they were close to losing their jobs, because management had not been clear about what was unacceptable.

For a manager, conversations with employees about misconduct and problems may be emotionally demanding. A substance use and gambling policy can include a manual for conducting such conversations. In general, these conversations require perceptiveness, courage and proper language (Alna, 2015; Buvik, 2009; Frøyland, 2011): perceptiveness to identify an employee with a problem interfering with work; courage to talk about the problem with the employee; and proper language to use in conversation with the employee, i.e., constructive, personal but not private, and putting into words sensitive issues that otherwise might be embarrassing and difficult to talk about. The manager is advised to focus on the problems and harm in the workplace, and not to moralise, psychologise or attempt to diagnose addictions and disorders. The company’s intention to solve problems and offer help should be stressed (Alna, 2015).

One interviewed peer counsellor told about a large company with workplaces in several Swedish cities that used an employee who formerly had gambling problems as a resource in cases of gambling-related problems. This employee was sent to the workplace in question to discuss with the individual concerned and local management how best to handle the situation. The employee was thus used as an expert to the benefit of the company and those who had gambling problems. This peer counsellor also emphasised that management needs to respond rapidly if an employee has agreed to discuss and do something about his or her gambling problem, because motivation to change can quickly vanish.

If money has been stolen or embezzled, the judicial aspects must be considered. Big companies might have a crime policy.
If an embezzler has been detected and will be discharged from work and reported to the police, management needs to inform him or her of this. This event, for example, being called to a meeting with the board of directors, may trigger suicidal thoughts in the gambler. In one Swedish case, which was extensively covered in newspapers because the sum embezzled was very large (SEK 20 million, equivalent to EUR 2.14 million or USD 2.38 million), the gambler committed suicide when she indirectly learned that her employer had detected her crimes (Lindstedt & Nils-son, 2015). Management was criticised by the deceased’s family for not having confronted her as soon as they found out what had been going on, and for not arranging for the family or a counsellor to support her in that agonising situation. One problem gambler interviewed in this study prepared for suicide when he had been dismissed from work but did not carry it out. Another recalled having thought that if he committed suicide, then all his debts would vanish and would not be a burden to the family left behind. Several of the therapists said that it was common that clients had suicidal thoughts in situations like these. Suicide risk must therefore be taken seriously, and management should confront suspected or proven embezzlers in a well-considered way.

Rehabilitation and treatment
In Sweden, companies are according to the Work Environment Act (Ch. 3 §2a) responsible for facilitating the rehabilitation of employees with alcohol problems diagnosed by a doctor. Unless an employee has grossly neglected work duties or refused to accept rehabilitation offers, the employer is not allowed to discharge the individual, as alcoholism is considered an illness. Regarding gambling problems, however, the employer’s responsibility, according to labour legislation, is currently unclear in Sweden. One of the drug prevention professionals interviewed concluded that legal matters will become clear only when a test case has been decided in the Swedish Labour Court, setting a precedent for the future.

Nevertheless, the interviews conducted in this study reveal that some employers have acted in cases of gambling addiction just as they would have in cases of alcohol addiction. For example, a peer counsellor told about a problem gambler who had been allowed to keep her job despite a minor theft of money, on condition that she participate in the weekly meetings of a mutual support society of problem gamblers. In another case, a manager twice accompanied an employee to mutual support society meetings and learnt about problem gambling and the support offered at the weekly meetings. Two of the therapists interviewed regularly had clients whose therapy was paid for by the employer. There was general agreement among the interviewees that rehabilitation after severe problem gambling is greatly facilitated by the individual having a job.

Concluding remarks
Measures to prevent problem gambling usually consist of educational initiatives, limiting the availability of gambling, restrictions on who can gamble, and the regulation of and interventions in how gambling is provided (Williams, West, et al., 2012). Such initiatives and policies aim at both universal and selective prevention,
i.e., preventing problem gambling from arising among the general population and among especially vulnerable groups, including those with risky gambling habits. Indicated prevention, i.e., facilitating the recovery of problem gamblers, is provided by therapists, other treatment providers and mutual support societies. However, to date, relatively little attention has been directed toward preventing problem gambling in the workplace.

As mentioned in the research overview, most problem gamblers have paid work. The workplace – with colleagues, a social context and a certain degree of social control (Buvik, 2009) – is therefore an appropriate place to provide information about problem gambling as well as interventions targeting those who are progressing into harmful gambling, i.e., general and selective prevention (cf. Dahlgren, 2012). Having a job is a natural part of rehabilitation for adult problem gamblers, and their recovery is facilitated if the workplace has knowledge of the nature of gambling problems and the risk of relapse, i.e., indicated prevention.

Employers have an interest in minimising the harms that gambling can cause in the workplace, while employees have an interest in maintaining a secure and supportive work environment. Employers should be supported and encouraged to engage in preventive efforts, for example, by public health agencies, employers’ associations and trade unions. These efforts should ideally be integrated into a more general national policy to prevent problem gambling, including regulation of gambling, legislation and health care. As evidenced by this study, uncertainty about legal responsibilities may make employers hesitant to implement workplace policies on harmful gambling; hence, such responsibilities should be made clear in labour legislation. Internet gambling companies, who can monitor customer patterns of spending and gambling, could be more proactive and initiate a dialogue with customers who show signs of problem gambling, such as chasing losses and spending huge sums of money over extended periods of time.

The strength of this exploratory study is that it sums up previous knowledge of the prevention and handling of gambling-related harm in the workplace, and reports experiences and recommendations from a selected sample of individuals with extensive knowledge in this field. However, much of what has been summed up and recommended is not evidence-based in the strict sense of its effectiveness having been evaluated using scientific methods. Alongside specific suggestions relating to gambling, there are common-sense recommendations to adopt approaches long used in alcohol- and drug-abuse prevention efforts. While experience-based and local knowledge is often useful, it may not be the most effective and may not be universally applicable. More knowledge is needed of the effectiveness and practical usefulness of strategies and methods for preventing and handling gambling-related harm in the workplace, which could be a topic for future studies.

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