

**PROBLEM GAMBLING - FORMATIVE INVESTIGATION
OF THE LINKS BETWEEN GAMBLING (INCLUDING
PROBLEM GAMBLING) AND CRIME IN NEW ZEALAND**

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EXECUTIVE SUMMARY

Background

Crime (illegal behaviours) constitutes a continuum ranging from undetected, unreported, and unprosecuted crimes through to prosecuted, convicted and sentenced crimes; any of these may be associated with gambling/problem gambling. There may also be behaviours considered marginally illegal, for example welfare beneficiaries obtaining additional benefit and not disclosing that benefit money has been used for gambling, or business owners using business cash for gambling and not declaring cash as income for tax purposes. These behaviours are difficult to detect and even if detected may be considered morally socially unacceptable but not necessarily criminal and thus not reported to police. There may also be other behaviours, for example embezzlement of employer funds or stealing from family that are clearly criminal and may be detected, but are not likely to be reported to save embarrassment of either the victim or the perpetrator, or even to protect the perpetrator. In some instances, these crimes are not readily linked to gambling. Additionally, there are financial crimes to support gambling, situational crimes associated with gambling venues, violence associated with gambling and family/whanau crime associated with gambling.

In November 2006, the Gambling and Addictions Research Centre at Auckland University of Technology, in collaboration with the Centre for Gambling Studies at the University of Auckland, was commissioned by the Ministry of Health to conduct the research project *Problem gambling - Formative investigation of the links between gambling (including problem gambling) and crime in New Zealand*. The purpose of this project was to develop a better understanding of the nature of the links between gambling and crime, with particular reference to *unreported crime* and the nature of the resulting harms experienced by individuals, families/whanau and communities.

Methodology

An international and national literature review relating to gambling-related crime was conducted. There was emphasis on New Zealand studies including a focus on cultural aspects.

Semi-structured focus groups were conducted and a Maori hui held (which followed the focus group format) with key stakeholders including gambling treatment providers, gambling industry providers, health service providers, and community groups and services. The purpose of the focus groups/hui was to elicit views on gambling and crime, and possible causal linkages.

The information obtained from the literature review and focus groups/hui was used to design the questionnaires for gamblers and significant others of gamblers. The questionnaires covered gambling behaviours, criminal and harmful behaviours, environment and general health, impacts and harms and a problem gambling screen. Gamblers were asked about themselves; significant others were asked about the gambler they related to plus some questions relating to themselves. The questionnaires were cognitively tested prior to use to identify any issues with wording and/or language.

Structured face-to-face interviews (to administer the questionnaires) were conducted with 33 gamblers and seven significant others. Participants either self-selected into the study in response to advertisements or networks, or were recruited via a problem gambling counselling

service. Inclusion criteria were that participants had either to be a gambler (not necessarily a problem gambler) who had also committed crime (not necessarily related to gambling) or a significant other of a gambler who had committed crime. The exclusion criterion for all participants was where the gambler had not committed any criminal behaviour.

Results

Literature review

There is mounting but not unequivocal evidence that reported crime is positively associated with increased availability of gambling. The predominant form of crime across all modes of gambling appears to be theft, and more generally it is monetary crimes that tend to be associated with gambling. However, violence, child neglect and crimes against the person are becoming more prevalent. In part, the reason for the relatively late appearance of violent crimes in relation to gambling may be due to the preconception that problem gamblers only commit crimes in order to obtain money to gamble and commit only non-violent crimes.

A range of crimes may be committed by gambling providers or persons associated with the provision of gambling, as distinct from gambling consumers. In some cases, members of organised crime organisations including gangs may be involved.

Research has indicated that criminal offenders are more likely to be problem or pathological gamblers at rates significantly higher than those in general population studies, though percentage estimates vary. Among problem/pathological gamblers it is apparent that those who commit crimes tend to be more 'extreme' in their gambling.

There is a paucity of research relating to gambling and unreported crime.

Focus groups

Various themes emerged from the focus groups/hui and were generally similar across all the groups:

- Types of crime
 - Financial crimes (e.g. theft, embezzlement, fraud, cons, cheating, 'standovers', organised syndicates, corruption)
 - Social security/services/benefits related crime (i.e. abuse of services)
 - Physical (against person) crime (e.g. murder, kidnapping, intimidation)
 - Family level crime (committed directly on family members)
 - Community level crime (affecting community members)
 - Organisational/workplace level crime (e.g. within gambling venues or gambler's work place)
 - Crime/harm indirectly related to gambling (e.g. driving whilst extremely tired, binge drinking after a gambling session)
 - Undesirable (but legal) behaviours related to gambling (e.g. forced into prostitution by a third party to obtain money for gambling, loan sharking)
- Unreported crime
 - Crimes hidden from everyone (known only to perpetrator)
 - Crimes hidden within family (known to perpetrator and family members but not reported to police)
 - Crimes hidden within the community (known amongst community members but not reported to police)

- Crimes hidden within organisations/workplaces (known within workplace/organisation but not reported to police)
- Specific cultures and crime
 - Maori (petty whanau crime and community crimes more likely)
 - European (financial crimes more likely)
 - Pacific (family violence, community level crime and social security/services/benefit-related crime more likely)
 - Asian (perception that Asians more likely to be associated with serious crimes such as kidnapping, intimidation and syndicated gangs)
- Gender and crime
 - Males (violent crime and workplace crime more likely)
 - Females (more likely to be victims of violent crime, turn to prostitution and embezzlement)
- Young people and crime
 - Financial crimes (e.g. theft, shop-lifting, fraud)
 - Under-age gambling
 - Unregulated gambling (e.g. amongst peers)
 - Family level crime (e.g. elder abuse)
 - Community level crime (e.g. expecting bail out from others such as family or friends for financial problems caused by gambling)
 - Crimes committed to support family gambling or to support self because caregivers are gambling
 - May be used as debt collectors by loan sharks
- Relationships between gambling and crime
 - Complex, unknown if causal relationship exists
 - Generally serious crime is linked to minor crime and some crimes (e.g. financial) are more likely to lead to others; these may or may not be related to gambling
- Comorbidities
 - Comorbid behaviours (e.g. alcohol or drug abuse, depression) can lead to stressors leading to violence/other crimes

Interviews

A majority of the gambler participants were classified as problem gamblers (82%) as were two of the seven significant other participants. Apart from Lotto, the forms of gambling most participated in by the gamblers were electronic gaming machines and instant scratch tickets, with weekly gambling also more likely to be on electronic gaming machines as well as horse/dog race betting and sports betting at a Totalisator Agency Board [TAB] venue. These are all continuous¹ forms of gambling. Very high median weekly expenditure occurred on these forms of gambling as well as on table games at a casino, though the data are likely skewed since participants appeared reluctant to disclose expenditure. Gambler participants tended to gamble for relatively long periods each week (average 9.4 hours) and for those who were classified as problem gamblers by the Problem Gambling Severity Index, their scores tended towards the higher end of the range.

¹ A continuous form of gambling is one whereby the frequency of being able to lay the stake and the time to knowing the outcome of the gamble can be rapid and repeated within a short time frame.

The top two reasons for gambling reported by participants were 'to escape problems' and because 'it is an addiction/compulsion'. The primary reason for not gambling was because the participant had 'run out of money'.

Criminal behaviour was more likely to have commenced before the age of 25 years, regular gambling between the ages of 25 to 44 years, with crime to fund gambling/gambling debts first committed between the ages of 35 to 44 years. For 63% of gambling respondents, first gambling-related crime occurred in the same year as, or within the first five years of, commencement of regular gambling. The first crime (non-gambling-related) was committed, on average, 3.4 years prior to commencement of regular gambling.

Participants reported a range of criminal behaviours (not necessarily gambling-related) including unreported crimes. The most common crimes related to dishonesty (mostly financial in nature), traffic offences, and other socially unacceptable behaviours (including lying and other morally/ethically unacceptable behaviours). For dishonesty and other socially unacceptable behaviours, more of the crimes were detailed as being unreported than reported, though more were known to others than known only to the perpetrator. The least perpetrated category of crime was that of offences against the person (including verbal and physical aggression/abuse).

Fifty-five percent of gambler participants reported thinking about doing something illegal to obtain money for gambling with 41% reporting actually committing a crime (one-third of those doing so in the previous 12 months). Seventy percent of participants reported borrowing money without permission in order to gamble (44% of those doing so in the previous 12 months). Participants appeared to understand the differences between their actions to enable them to gamble and those that were the result of their gambling with 24% reporting having done things that are illegal *in order to* gamble (e.g. using someone else's credit card, breaching trespass order, selling stolen items) and 58% having done things that are illegal *because of* (i.e. as a consequence of) gambling (e.g. theft, drug running, drink driving, gambling non-disposable income).

About a third of gambler participants reported that their gambling had led to problems with the police or to conviction for crimes related to gambling. Three participants (9%) reported that they had gambled *instead of* committing a crime. A majority (85%) of participants recognised that their gambling had caused harm to others. This correlated well with the seven significant other participants, all of whom reported experiencing similar harms (to those reported by gamblers) from their gambler's actions.

The most commonly reported contributing factors to criminal behaviour of participants included poverty/financial stress, mental or emotional health problems, gambling/problem gambling, relationship problems and family problems which appeared to be in agreement with the comorbid behaviours reported by participants. Almost half of the gambler participants drank alcohol at a hazardous level, about three-quarters had felt depressed for two or more consecutive weeks in the previous 12 months, and three-fifths had been under a doctor's care because of physical or emotional problems brought on by stress. Thirty-nine percent of participants had seriously considered suicide because of their gambling with 18% attempting suicide in the previous 12 months.

Twenty of the 32 gambler respondents (63%) reported a relationship between their crimes and their gambling. All 20 reported that their gambling was associated with and contributed to (amongst other issues) the crimes. Nineteen participants reported that their gambling *caused* the crimes. Fourteen of the 20 participants reported that their crimes (amongst other issues)

also contributed to their gambling and eight of the 20 reported that their crimes *caused* their gambling. Thus, for some respondents criminal behaviour was a cause and effect of the gambling. A similar profile was reported by the seven significant others in regard to the relationship between the gambling and crime of the other person's gambling. Two of the seven significant other participants reported themselves committing criminal or ethically/morally socially unacceptable behaviours because of the other person's gambling. Gambler participants reported harms caused to others because of their gambling/criminal behaviours and also harms to themselves caused by the gambling of others. Financially-related harms were common as were emotional and physical harms. Core family-related harms and workplace/organisational harms were also reported. Significant other participants reported a similar range of harms from the gambler's gambling/criminal behaviours.

Conclusion

A primary objective of this project was to develop a better understanding of the nature of the links between gambling (including problem gambling) and crime with particular reference to *unreported crime*, as well as the nature of the resulting harms experienced by individuals, families/whanau and communities. Since the study was formative with a small self-selected/convenience sample of participants, it should be noted that findings cannot be generalised and should be treated with caution.

Notwithstanding the above caution, this formative study has indicated that gamblers and significant others believe that a relationship exists between gambling and crime (both reported and unreported), though the causal nature of these links is complex and has yet to be clearly established. In some cases criminal behaviours are committed in order to gamble/pay gambling-related debts (i.e. gambling causes the crime) whilst in other cases participants reported that their crimes caused their gambling or that they gambled instead of committing a crime. The findings from this study also raise the possibility of the existence of two categories of crime-committing gamblers exhibiting differential chronologies of gambling and criminal behaviour. Some appear to commence criminal behaviour before becoming problem gamblers in the course of their criminal careers, whilst others are gamblers who engage in crimes, essentially to support their gambling.

The study has also clearly indicated that there is substantial unreported crime, a large proportion of which is likely to be related to gambling and that there are a large range of crimes committed in relation to gambling (particularly continuous forms of gambling), and not just financial crimes. This raises the possibility that there may be significant economic and social costs associated with gambling (and problem gambling) due to unreported crime committed by gamblers that has not previously been factored into economic and social impact analyses of gambling.

Gamblers appear to recognise the extent of the harmful impacts that their gambling and offending has on others.

Recommendations

It is strongly recommended that further, more comprehensive, research is undertaken to study the extent of, and links between, gambling and unreported crime, thus building and expanding on the findings of this formative study. A more comprehensive investigation would enable more accurate assessment of the costs associated with unreported crime and thus contribute

toward developing strategies to intervene and ‘break’ the connection between gambling and crime.

The study has shown that there is substantial crime associated with gambling and that a significant proportion of this crime is not reported to police though may be known about by others. This may have significant implications for the social and economic impact of gambling on families and communities and highlights the importance of robust research in this area.

The study has also indicated there appear to be causal links between gambling (particularly continuous forms of gambling) and crime, operating in both directions, i.e. that gambling causes criminal behaviour but also that criminal behaviour can lead to gambling. Study findings also indicate that there may be two categories of crime committing gamblers; those who have criminal tendencies prior to becoming problem gamblers as well as those who turn to crime to fund their gambling. This finding could have significant implications in how the issues involved in gambling and crime (both reported and unreported) are identified, conceptualised and addressed and would be worthy of further research.

Methodological recommendations include:

- Participant recruitment:
This was difficult probably due to the subject matter (particularly disclosure of unreported crime) and concerns around confidentiality/anonymity and legal implications. The use of the term ‘crime’ appeared to be a significant discouraging factor and consideration should be given to the use of a less emotive word (e.g. ‘impacts’ or ‘harms’ from gambling) in subsequent research, particularly since a substantially larger sample size is required to allow statistical analyses and sub-analyses.
- Categories of criminal behaviour:
In categorising criminal behaviour, Ministry of Justice categories were used. This provided a level of participant confidentiality, was a useful means for identifying/classifying criminal behaviours and allowed some comparison with general population data. The use of this categorisation is recommended in subsequent research investigating gambling and crime.
- Incomplete disclosure/withholding of information:
Several participants were reluctant to disclose weekly gambling expenditure with those responding skewed towards very high expenditure. Consideration will need to be given to the wording of this question in future research. Additionally, participants did not always disclose the full extent of their criminal behaviours. Withholding of information is probably a combined factor of incomplete trust in the confidentiality and anonymity of the research process as well as some element of shame and stigma in relation to the subject; further consideration is required to circumvent this problem.
- Causal links between gambling and crime:
The questions as currently worded did not enable a clear distinction to be drawn in relation to the development of links. Further thought will be required regarding the wording of these questions in subsequent research to elicit the desired response since establishing links will likely have paramount importance in aiding subsequent policy minimising harms from gambling. In addition, questions were phrased around committed crime in general as well as crime associated with gambling. Consideration should be given in future research as to whether a similar approach is useful or whether it would be more useful to focus on gambling-associated crime in more depth.

1. BACKGROUND

This project was a formative investigation of the link between gambling (including problem gambling) and crime in New Zealand. Problem gambling has been linked with a range of crimes. The purpose of this project was to develop a better understanding of the nature of those links with particular reference to *unreported crime* and the nature of the resulting harms experienced by individuals, families/whanau and communities. It is anticipated that the results from the project will be informative for service and policy development, the direction of research, and the development of methodologies for monitoring gambling harm in New Zealand.

In November 2006, the Gambling and Addictions Research Centre at Auckland University of Technology, in collaboration with the Centre for Gambling Studies at the University of Auckland, was commissioned by the Ministry of Health to conduct the research project *Problem gambling - Formative investigation of the links between gambling (including problem gambling) and crime in New Zealand*.

The framework upon which this project is predicated conceptualises crime (illegal behaviours) as constituting a continuum ranging from undetected, unreported, and unprosecuted crimes through to prosecuted, convicted and sentenced crimes. In addition, there may be behaviours considered marginally illegal, for example welfare beneficiaries obtaining additional benefit and not disclosing that benefit money has been used for gambling, or business owners using business cash for gambling and not declaring cash as income for tax purposes. These behaviours are difficult to detect and even if detected may be considered morally socially unacceptable but not necessarily criminal and thus not reported to police. There may also be other behaviours, for example embezzlement of employer funds or stealing from family that are clearly criminal and may be detected, but are not likely to be reported to save embarrassment of either the victim or the perpetrator, or even to protect the perpetrator.

Included within this conceptual framework are financial crimes to support gambling, situational crimes associated with gambling venues, violence associated with gambling and family/whanau crime associated with gambling. In New Zealand there is particular interest in the way that gambling-related crime affects members of the four major ethnic groups (Pakeha/European, Maori, Pacific and Asian).

1.1 Research design

1.1.1 Objectives

The primary objectives of the project were to:

- Develop a better understanding of the nature of the links between gambling and crime with particular reference to unreported crime
- Develop a better understanding of the nature of the resulting harms experienced by individuals, families/whanau and communities
- Provide recommendations for research, policy and service development in terms of monitoring gambling harm in New Zealand

The research was conducted in two phases.

Phase One

- Literature review
- Focus groups and Maori hui with key stakeholders including service providers, community and industry representatives

Phase Two

- In-depth semi-structured interviews carried out with gamblers, including problem gamblers and significant others².

An advisory group was established comprising people with an interest/knowledge in the areas of gambling and criminal behaviours.

1.1.2 Phase One

The first phase of the project involved two components.

Literature review

A review of relevant national and international literature pertaining to gambling-related crime was conducted. There was emphasis on New Zealand studies including a focus on cultural aspects of gambling-related crime.

Findings from the literature review were used to provide focus to the questionnaires used in Phase Two.

Focus groups

Focus groups were conducted and a Maori hui held (which followed the focus group format) with key stakeholders including gambling treatment providers, gambling industry providers, health service providers, and community groups and services. The purpose of the focus groups/hui was to elicit views on gambling and crime, and possible causal linkages.

Information obtained from the focus groups was also used to inform the design of the questionnaires used in Phase Two.

1.1.3 Phase Two

The second phase of the project involved in-depth semi-structured interviews with gamblers (including problem gamblers) and significant others of problem gamblers. Survey participants were recruited via the following means:

- Clients attending a problem gambling counselling service (Auckland region)
- Advertisements in local media and on websites
- Word of mouth
- Through Te Herenga Waka o Te Ora Whanau (national Maori problem gambling reference group) networks

² A significant other is defined as a family member, relative or close friend of a problem gambler.

2. RESEARCH METHODOLOGY

2.1 Ethics approval

The project proposal was submitted to the AUT Ethics Committee (AUTEC) prior to conducting the first and second phases. AUTEC is a Health Research Council accredited human ethics committee. Participant materials (i.e. information sheet and consent form) and other relevant documents were submitted to AUTEC, which considers the ethical implications of proposals for research projects with human participants. AUT is committed to ensuring a high level of ethical research and AUTEC uses the following principles in its decision-making in order to enable this to happen:

Key principles:

- Informed and voluntary consent
- Respect for rights of privacy and confidentiality
- Minimisation of risk
- Truthfulness, including limitation of deception
- Social and cultural sensitivity including commitment to the principles of the Treaty of Waitangi/Te Tiriti O Waitangi
- Research adequacy
- Avoidance of conflict of interest

Other relevant principles:

- Respect for vulnerability of some participants
- Respect for property (including University property and intellectual property rights)

Ethics approval for Phase One was granted on 10 January 2007 (Appendix 1).

In order to gain ethics approval for Phase Two, the questionnaires were developed such that they only focused on past crimes³ and a Risk Management Protocol (including specialised training of the interviewers in terms of risk management) was established in case of participant disclosure of current or future intended crimes, and in order to deal with the implications of researchers knowing about past unreported crimes⁴. Ethics approval for Phase Two was granted on 31 May 2007 (Appendix 2).

During the research the following measures (additional to the Risk Management Protocol) were taken to protect the identity of the participants:

- All participants were allocated a code by the research team to protect their identities
- Interviewers were blind to the identities of the participants
- No personal identifying information has been reported

³ To avoid the ethical complications of researchers hearing about current or future crimes where there was risk of serious harm to the participant or others, ethical approval was granted only if the questionnaire focused on *past* crimes. There is no new risk of harm for a crime that has already been committed.

⁴ This was to protect participant identity and researcher integrity should the unreported crimes detailed in the research report be the subject of future police or court interest.

In addition:

- Participants in focus groups and in-depth interviews were informed that participation in the research was voluntary and that they could withdraw at any time, prior to data reporting

2.2 Cultural awareness

Cultural safety, integrity and appropriateness of the research process were key considerations throughout, particularly in relation to kaupapa Maori research processes. In this regard, Dr Lorna Dyall, Co-Principal Investigator, took responsibility for kaupapa Maori research. In addition, the interviewers involved in the project included Dr Brian McKenna and Jeremy Williams (both European), Papa Nahi (Ngapuhi) and TongJing (Lucy) Lu (Chinese). This enabled ethnic-matching between interviewers and participants in most cases⁵.

2.3 Advisory Group

An Advisory Group to the project, comprising seven people, was established. The members each had an interest and/or knowledge in the areas of gambling and criminal behaviours and represented service providers, researchers, probation services and Te Herenga Waka o Te Ora Whanau. The Advisory Group met twice at key development points within the research process (before the start of Phase One and before the start of Phase Two). Their role was to provide advice and insight into the project to ensure that all aspects of gambling and criminality, focusing especially on unreported crime, were considered.

2.4 Literature review

The literature review was conducted through the following means:

- Electronic bibliographic indexes accessed via on-line database searches
- Specialist libraries accessed via web-based searches and searches through personal collections
- Grey literature accessed via personal collections and through professional and informal networks
- Professional and informal networks contacted via personal communications

Electronic bibliographic indexes

A search of on-line databases and database suites (e.g. Academic Search Premier, EBSCO MegaFile Premier, PsychInfo) accessible through the Auckland University of Technology library system was conducted to locate potentially relevant literature.

Each literature search on each database accessed varying numbers of articles. There were varying degrees of overlap between the databases. A full list of titles and/or abstracts was obtained from each search. For titles or abstracts that appeared to be relevant to this project, full text publications were accessed electronically and reviewed.

⁵ A Samoan interviewer was also available had the need arisen and the services of a Vietnamese translator were used.

Specialist libraries

Various gambling-related organisations and government departments have websites which include searchable databases and/or libraries, or which detail gambling-related publications and reports. These websites were searched for literature relevant to the project. Any material that appeared to be relevant was downloaded and reviewed.

The research team also has access to personal libraries relating to gambling and crime, and other related subjects. These collections contain reports and articles that have not been published in mainstream literature plus publications that are difficult to obtain. They also include pre-publication reports and articles from a variety of sources. Where relevant, these materials were utilised for this project.

Grey literature

Grey literature, being unpublished works not widely available to the general public, was accessed by two means. Firstly, through the personal library collections detailed previously and secondly, via professional and informal networks, detailed below.

Professional and informal networks

The research team has a wide network of professional colleagues within the gambling and health care fields. This includes researchers, treatment/service providers, public health specialists and government officials. Specific people, where appropriate, were contacted who were considered possibly to have information that would be useful to the project.

2.5 Focus groups and Maori hui

Focus groups were conducted with key stakeholders who had an interest/knowledge in the area of gambling and crime. Additionally, a Maori hui was held, which attracted participants from a range of cultures and ethnicities as well as Maori. The hui followed the focus group themes and format. In total, four focus groups and the hui were held in the Auckland region. The location was restricted due to the location of the researchers and the budget and time constraints for the project.

Focus group	Participant category	No. of attendees
1	Problem gambling treatment providers	5
2	Gambling industry providers	3 ⁶
3	Pacific problem gambling and health service providers	7
4	Community groups and services	4 ⁷
Hui	Maori and other interested parties	18

The participants in the focus groups were identified by the research team as key stakeholders able to usefully participate in the discussions. The Maori hui and Pacific specific focus group were held at the request of those ethnic communities because gambling and unreported crime are, anecdotally, a significant issue for those communities. The focus groups and hui were held between 21 and 28 February 2007.

⁶ One participant provided feedback separately from the other two participants.

⁷ One participant provided feedback via telephone interview.

Focus groups were semi-structured to elicit detailed discussion around:

- Gambling and crime in general
- Gambling and unreported crimes
- Family and demographic issues that could be associated with certain types of crime in relation to gambling behaviours
- Relationships between gambling, crime and other comorbid behaviours
- Harms experienced due to gambling-related crime
- Causal linkages between gambling and criminal behaviour

Data analysis

Focus groups were digitally recorded and notes from the discussions were also recorded by hand. The hui was not digitally recorded at the request of participants. Due to the budget constraints of this formative project, the hand-written notes were those used for subsequent analysis; the recordings were used as a back-up and for clarification of unclear statements on the hand-written notes. A systematic qualitative analysis of similarities and differences in participants' perceptions was conducted to interpret the data from the transcribed recordings in relation to the original research questions. Emerging trends and patterns were grouped according to themes. Responses were ordered into more specific categories for comparative purposes to determine possible cultural differences. A 'picture' of the types of criminal behaviours that occur alongside gambling and the harms that can be experienced from those crimes emerged as the data analysis proceeded.

2.6 In-depth semi-structured interviews

The second phase of the project involved in-depth semi-structured interviews with gamblers (including problem gamblers) and significant others of problem gamblers to gain information around gambling, criminal behaviours and any relationships that might exist between the two. The interviews were conducted face-to-face. The questionnaires for gamblers (Appendix 3) and significant others (Appendix 4) were developed during the first phase of the research and were informed by the literature review and focus groups/hui.

Cognitive testing

Prior to the conduct of in-depth semi-structured interviews, the two questionnaires were cognitively tested to identify any issues with wording and/or language. Initially, members of the Advisory Group provided feedback on the wording and language of the questions; this included feedback from Maori, Pacific and Asian perspectives. Following the initial feedback, a separate meeting was held with the probation service's member of the Advisory Group who gave in-depth comment on the structure of the questions and the typical cognitive level of understanding of people with criminal backgrounds. The wording of the questionnaires was amended following both sets of feedback. Finally, further cognitive testing took place at the May 2007 regional meeting of counsellors at the Problem Gambling Foundation (six people participated) and also on 2 July 2007 with a recovered problem gambler (European, male).

The final cognitive testing process indicated that no refinement was necessary to any questions. However, given the sensitive nature of some of the questions, a few of the interviewers' explanatory wording of questions/sections was simplified to enable easier comprehension by participants.

Recruitment

Forty participants (33 gamblers and seven significant others) were recruited over a six-month period. The number of 40 participants was selected to give indicative outcomes and included a mix of gamblers and significant others, gender, ethnicities (Maori, European/Pakeha, Pacific and Asian) and age groups. As this was a formative research project, the budget did not allow for a more robust sample size selected through statistical power analyses.

Recruitment of participants was via the following methods:

- Clients attending the Problem Gambling Foundation of New Zealand's (PGF) counselling services (Auckland office) including the PGF Asian Services
- Advertisements in various paper media (newspapers and a magazine), placed concurrently with an Auckland area media release asking for participants
- Advertisements on websites (Gambling Research Centre, AUT University and Centre for Gambling Studies, University of Auckland)
- Viral Email marketing through gambling research networks (including Maori, Pacific and Asian) with distribution of media advertisement and poster (in English and Chinese) and information about the project
- Through Te Herenga Waka o Te Ora Whanau networks
- Project promotion at the AUT Maori Expo 2007

Recruitment of participants from PGF was performed by the counsellors at that organisation. The recruitment was by convenience sampling due to the small numbers required; this commenced on 16 July 2007 and completed at the end of January 2008. Counsellors informed potential participants about the research project (based on their knowledge of whether the client had committed crimes in relation to gambling or, in the case of significant others, been impacted by the criminal behaviours of gamblers). In addition, one of the researchers attended client support group meetings held at PGF to inform clients about the project and engender interest in participation. If a client showed interest in participating in the project, the counsellor contacted the researchers to arrange an interview time and place between the client and interviewer.

Advertisements asking for participants for the in-depth interviews were placed in print media on two occasions, at the start and end of September 2007. An example of the advertisements used is presented in Appendix 5. The print media featuring the advertisements included:

- Best Bets magazine
- New Zealand Herald
- Manukau Courier
- Papakura Courier
- North Shore Times
- The Aucklander (all Auckland regions)

On 16 July 2007, the researchers' contacts, including Te Herenga Waka o Te Ora Whanau, were asked to let their networks know about the research project and to encourage people to participate by a word-of-mouth 'snowball' technique.

The majority of participants were recruited via the Problem Gambling Foundation with the remainder self-selecting into the study via response to one of the other recruitment methods detailed on the previous page. Inclusion criteria were that participants had either to be a gambler (not necessarily a problem gambler) who had also committed crime (not necessarily related to gambling) or a significant other of a gambler who had committed crime. The

exclusion criterion for all participants was where the gambler had not committed any criminal behaviour. All participants were offered a \$20 petrol voucher as compensation for their time.

Process

All in-depth semi-structured interviews were carried out by the research team with ethnically matched researchers⁸ (European, Maori, Chinese), where possible. Each interview took approximately one hour to complete and was conducted in English or, if required, in Te Reo (Maori), Mandarin (Chinese) or Vietnamese (using an interpreter). The interviewers recorded participant responses on paper.

On 5 July 2007, all interviewers underwent a formal training session at which the legal and ethical sensitivity of the project, the recruitment procedure and the Risk Management Protocol were explained. At the training, the Gambling Helpline provided an interactive session on assessing likelihood of risk to participants or others, and one of the interviewers provided information on techniques when interviewing and asking questions in a sensitive area. In addition, the interviewers were given an opportunity to review the questionnaires and query areas/questions that they were unsure about.

Data analysis

Qualitative data

Focus group data recorded on paper were manually analysed. This process involved coding of the data, with codes clustered according to similarity. A 'picture' of the topic areas relating to gambling and crime emerged as the data analysis proceeded.

Quantitative data

In-depth semi-structured interview data were analysed using the SPSS version 14.0 statistical package. Due to the small sample size (40 participants) only broad descriptive findings have been reported. Where possible, responses were ordered into more specific categories for comparative purposes to determine possible cultural or population group differences. Individual responses to open-ended questions have been included in this report, where appropriate.

⁸ A Samoan interviewer was also available had the need arisen.

3. RESULTS

3.1 Literature review

3.1.1 Introduction

There are generally three main types of research into the relationship between gambling and crime, each tending to target particular sectors within the community:

- Research into the criminal behaviour of problem gamblers drawn from the general population, using a sample of problem gamblers (usually identified by a gambling measure such as the South Oaks Gambling Screen) and questioning them about any criminal behaviour, in particular those linked to their gambling
- Research into the criminal behaviour of problem gamblers seeking assistance from gambling help services
- Research into the gambling behaviour of persons who come into contact with the criminal justice system, and in particular any links between their gambling and their criminal behaviours

The Australian Productivity Commission reports that when legal sources of gambling funds are exhausted, problem gamblers are prone to resort to illegal activities to obtain money. It is estimated that ten percent of problem gamblers and two-thirds of those receiving counselling for gambling-related issues have committed a crime because of their gambling (Productivity Commission, 1999). In Phase Two of the 1999 New Zealand national prevalence survey, eight percent of problem gamblers reported that they had thought about doing something illegal to obtain money for gambling or to pay gambling debts whilst 16% reported borrowing money without permission or authority in order to gamble. However, only one problem gambler and one non-problem gambler acknowledged that their gambling had ever led to problems with the police (Abbott, 2001a).

A number of studies have sought to explore a link between gambling and crime and suggest that they may be related in a number of ways (Abbott & McKenna, 2000, 2005; Abbott, McKenna & Giles, 2000, 2005; Australian Institute for Gambling Research, 1998; Brown, Adams, Skinner, Sullivan & Gerdelan, 2001; Department of Internal Affairs, 2001; Department of Internal Affairs Policy Unit, 1996; Drabsch, 2003; Markland, 1996; Productivity Commission, 1999; Sullivan, Brown & Skinner, 2006).

In New Zealand, a study of prison inmates suggests a link between pathological gambling and criminal offending (Abbott, McKenna, & Giles, 2000; Brown, Adams, Skinner, Sullivan & Gerdelan, 2001). At any time, Maori comprise a minimum of 50% of the prison population and this population is increasing (Te Herenga Waka o te Ora Whanau, 2004). Maori prison imprisonment rates, adjusted for population size and age structure are more than five to seven times greater than that for non-Maori males and females, respectively (Carr, 2007). Previous research has identified that one in four male prisoners and one in three female prisoners had a current problem with gambling (Abbott & McKenna, 2000; Abbott, McKenna & Giles, 2000). For Maori this is a serious issue as prisoners report that a considerable amount of their offending relates to gambling and its impacts upon their health and their families.

In a consultation paper for the Gaming Review, the New Zealand Department of Internal Affairs (2001) highlighted criminal behaviour that is directly related to gambling. This includes unlicensed gambling activities, the commitment of theft or fraud to obtain gambling

funds, offences by gambling operators, cheating and under-age gambling. Other offences that are indirectly related include money laundering through a betting account or casino, family violence (including homicide) and child neglect (for example children left unattended in a casino or pub car park). Abbott (2001) reported that 15% of male prisoners and 26% of female prisoners reported having committed a crime to gamble or to pay gambling debts; nine percent and 19% respectively detailed that they had been convicted for an offence of this type. A majority of these prisoners were problem gamblers.

Drabsch (2003) suggests that a person may gamble with the proceeds of crime or commit crime to finance their gambling. Organised crime groups may conduct illegal gambling ventures or become involved in legal gambling by using it for money laundering purposes or by acting as loan sharks. Rankine and Haigh (2003) suggest that criminal activities associated with problem gambling include running illegal gambling shops, fraud, misappropriation and stealing from partners and family.

A study of criminal offences among a group of Gamblers Anonymous attendees (Brown, 1987) found that the types of crime associated with problem gambling were income generating and property-related covering fraud, forgery, embezzlement and petty theft, at rates that were considerably higher than those amongst the general population. A British study of offenders on probation found that 4.5% were classified as problem gamblers (Ricketts, Bliss, McDonald & Rayer, 2000) although it is not clear from any of this research exactly what the patterns of associations are, or what the relationships between offending, gambling and other deviant behaviours might be.

Many of the negative impacts of excessive gambling are not confined to problem gamblers themselves but involve the imposition of costs on family members, employers and other unrelated people (for example through larceny and theft). The Australian Productivity Commission found that the impacts of problem gambling on familial relationships with partners often led to deception, arguments, separation, inter-domestic violence and divorce (Productivity Commission, 1999). Impacts on relationships with children resulted in many being exposed to neglect, abuse (physical and psychological) and poverty. Consistent with this, Rankine and Haigh (2003) highlight domestic violence, physical and emotional abuse of children, loss of trust and arguments between partners/spouses.

There is, however, a paucity of research in terms of gambling and unreported/unprosecuted crime.

Before progressing in this literature review, the terminology used needs to be detailed. There is currently a range of terms used to refer to individuals who experience difficulties related to their gambling. To name a few, these include 'problem', 'pathological', 'excessive', 'compulsive', 'disordered' and 'at-risk'. These terms reflect differences in emphasis among researchers and other key stakeholders interested in the issue. For the purposes of this literature review, when detailing findings of research projects, the terminology used by the original researchers has been reported. At other times, the generic term of 'problem gambler' has been used. Where the term 'at-risk' has been used, this is in relation to those people who are not yet problem gamblers but have a higher potential for becoming so, than others.

Furthermore, due to the paucity of rigorous peer-reviewed research in some areas relating to gambling and crime, it was felt pertinent that this literature review draw on readily available sources of information. This has included peer-reviewed academic research alongside media releases and non-academic, non-peer reviewed research. The reader should thus exercise caution when reading this review and understand that the same weight cannot be given to all

quoted research; generally articles from academic journals will have been through a peer-review process and the findings can be considered more rigorous than, for example, media reports where personal biases may be present.

3.1.2 Information about gambling and crime

Gambling and crime rates

There is mounting but not unequivocal evidence that levels of reported crime are positively associated with increased availability of gambling. A majority of the studies investigating this association focus on the impact of new casinos on surrounding community crime rates or compare crime rates in casino and non-casino communities.

In comparing the crime rates in New Mexico counties (U.S.) with and without Indian casinos, Mays, Casillas and Maupin (2006) point out that while gambling has been around for some time and a plethora of studies have attempted to explain the relationship between gambling and crime, many have fallen short because the relationship is complex and making the connection has been difficult.

On one hand, the connection between crime and gambling has been viewed as well established; crime tripled in Atlantic City, New Jersey (U.S.) in the three years after the introduction of casinos (Yoest, 2003). In contrast, the American Gaming Association (AGA) (1997) in a press release headed "No relationship between gambling and crime - *Gaming communities as safe as other tourist destinations*" argued strongly that there is no direct link between gambling and crime and that communities with casinos are equally as safe as communities without them. The AGA point out that in many areas there has been no increase in crime after casinos are introduced and, in some cases, the number of crimes and crime rates actually decrease. Using Atlantic City as an example, Margolis (1997) points out how numbers were dramatically misconstrued to show a crime increase of 230% between 1977 and 1990. What Margolis states, that is not factored into the equation, is that after gambling was introduced, the average daily population (residents plus visitors) tripled in size. "Many casino opponents... compared pre- and post-casino Atlantic City crime rates without revealing that the number of crimes committed by an average daily population of more than 120,000 people was going to be divided into a permanent population figure of only 37,000" explains Margolis (1997). Atlantic City's crime increase was not credited to the relationship between crime and the increase in visitor population. In reality, the post-casino crime rate for permanent residents and the risk of being victimised was less than it was before the introduction of casinos, according to Margolis.

Again, in 1999, the American Gaming Association reported that a 1997 study conducted by Reuter at the University of Maryland (U.S.) for the Greater Baltimore Committee concluded the following: "In no case is there any evidence that casinos have had a major impact on the crime rates of towns or metropolitan areas in which they are located".

However, with the opening of the Niagara Casino, the numbers of criminally inadmissible persons seeking admission to Canada from the United States rose faster than did border traffic (Piscitelli & Albanese, 2000). This suggests that some criminals may be attracted to gambling environments such as casinos. Surprisingly, there was a decline in numbers of those with prior records for organised crime-related offences but this deterrence may have been due to improved border regulation and stricter casino admission policies (Farrell & Case, 1995).

The presence of riverboat casinos in Indiana (U.S.) communities was not associated with an increase in the overall frequency of most crimes (as might have been expected) despite the enhanced criminal opportunities (Wilson, 2001). Wilson examined the impact via interrupted times series studies over approximately five years and found no increase in crime in one community but an increase in thefts and aggravated assaults in another. Literature regarding routine activity theory suggests that offences may increase with the enhanced opportunities for crime provided by the influx of gamblers and tourists.

In contrast, Gazel, Rickman and Thompson (2001) indicate that the existence of a casino within the boundaries of a county leads to an increase in the county's crime rates. Gazel and colleagues used Becker's (1968) theoretical framework to investigate the link between casino gambling and crime in Wisconsin counties (U.S.). Their results also suggest that a strong spill-over effect took place so that counties adjacent to casinos also experienced higher crime rates.

Stitt, Nichols and Giacomassi (2003) analysed crime rates in six casino communities and six non-casino communities in the United States; no definitive conclusion confirming the effect of casinos on crime was reported with rates increasing for some crimes while decreasing for others. Again, crime rates tended to increase in some casino communities, some remained relatively stable and others decreased. Stitt and colleagues' findings also tended to negate the belief that casinos necessarily constitute crime hot spots where crime will increase. They concluded that contextual factors may account for some casinos affecting crime in some communities, or that increased crime may be due to an indirect effect such as increased tourism related to increased casino presence. Sutton (2003) reviewed and endorsed the Stitt, Nichols and Giacomassi comparison of crime rates.

Moufakkir (2005) also addresses the assumption that the opening of a casino is followed by an increase in crime in the host community and surrounding areas. He examined crime volume in Detroit (U.S.) and neighbouring communities before, during and after three casinos opened in Detroit. Findings indicated that total index crime offences did not increase in Detroit. However the volume of certain types of crime slightly increased while others decreased. Moufakkir concluded that there exists no compelling indication to suggest that the volume of crime increases when casinos open.

Most factors that reduce crime occur before or shortly after a casino opens, whereas factors that increase crime, including problem and pathological gambling, occur over time. Using county-level data for the United States between 1977 and 1996, Grinois and Mustard (2006) examined the relationship between casinos and crime. They believe their findings show casinos increase crime after a lag of three to four years, consistent with the theoretical predictions of the role of problem and pathological gamblers. Thus, the effect on crime is low shortly after a casino opens and grows over time. Grinois and Mustard estimate that in 1996 roughly eight percent of crime in casino counties was attributable to casinos.

Certainly, according to Zajic (2004), casinos must actively guard against client criminal behaviour, suggesting that casino gambling does indeed carry the likelihood of increased criminal behaviour by gamblers.

The findings from an earlier study by Chang (1996) also appear consistent with the Grinois and Mustard (2006) hypothesis. Chang (1996) found no increase in crime rates during the first two years of casino operations in Biloxi, Mississippi (U.S.). Within the two-year period there was a substantial decrease in crime rates during the first full year which was followed by a return to pre-casino crime rate levels in the second year.

In respect of the broader gambling picture, Lester (1998) in a 1990 survey across the 48 continental states of the United States, found that robbery and motor vehicle theft rates were positively associated with the total number of gambling activities available in each state. However, controlling for other social variables tended to eliminate these associations.

In 2000, a survey in Canada found a positive association between the number of types of gambling available and rates of robbery. Controlling for other social variables did not eliminate these associations. This relationship between total types of gambling and robbery rates across Canadian provinces was not apparent in an earlier (1990) survey although there had been a positive association between off-track betting and motor vehicle theft, and between casinos and thefts, found in the 1990 survey. In 2000, there were positive associations between numbers of casinos and numbers of robberies, and between numbers of electronic gaming machines (EGMs) and numbers of thefts over CAN\$5,000 (Bridges & Williamson, 2004).

Of additional relevance is Rose's (2005) observation that the World Trade Organisation (WTO) found that the United States has evidentially established a specific connection between (remote) gambling and money laundering and fraud as well as between gambling and compulsive gambling and under-age gambling.

Kindt (2001, cited in Levy, 2004) advocates the filing of 'mega-lawsuits' by U.S. states to hold the gambling industry financially liable for the "social and economic impact gambling has on U.S. society" that comes about in part because "pathological gamblers tend to engage in forgery, theft, embezzlement, drug dealing and property crimes to pay off gambling debts" (Kindt, 2001).

On the other hand, according to an American Gaming Association press release (1999), the "link between white-collar crime and gambling [is] refuted". The press release reports that results of the most comprehensive examination to date of the impact of casino gambling on white-collar crime "do not support the claim that casino gaming contributes significantly to trends in embezzlement, forgery, and fraud". The study reported in this press release, by Albanese, a professor of criminal justice at Virginia Commonwealth University in Richmond, U.S., found a net decrease in arrests for white-collar crimes in the largest casino jurisdictions from 1988 to 1996, based on an analysis of arrest data in these communities obtained from the Federal Bureau of Investigation (FBI) crime reporting unit. This finding was reinforced in a comparison to similar-sized destinations that do not allow casino gambling, revealing "no unique white-collar crime impact in casino markets". The press release states that anecdotal information and popular myth have perpetuated claims by gambling opponents that casinos are linked to increased crime rates in communities and organised crime. It goes on to state that nearly all recent publicly and privately funded studies, as well as the testimony of law enforcement agents refute these claims and that there is little documentation of a causal relationship between crime and gambling.

In Australia, Crofts (2002) asserts that existing research recognises a link between problem gambling and crime. Crofts states that research focusing on problem gamblers (rather than the general population) points more clearly to a causal relationship between problem gambling and crime. This research highlights that the bulk of gambling-related crime is not charged or prosecuted in the criminal justice system, hence most studies (including Crofts') underestimate the incidence of gambling-related crime. However, the Australian Productivity Commission, in their extensive analysis of gambling in Australia, did not arrive at any

definitive conclusion regarding the existence of a causal link between gambling and crime (Productivity Commission, 1999).

Within New Zealand, the Australian Institute for Gambling Research (AIGR) (2001) analysed the impact of crime at two casinos, in Auckland and Christchurch, and found that the “impacts of crime at both casinos were not as extensive as predicted, however since there was little reliable data on crimes committed to fund gambling it was not possible to determine the impact of the casinos on crimes of this type and community surveys found that public perceptions remain undecided on the issue”.

McMillen and Junankar (2001) conclude that while the New Zealand Department of Internal Affairs (DIA) had previously found no significant evidence to directly link crime with gambling, this may be because precise statistical data has not been available. AIGR (2001) assert that while analysts agree that “gambling is indeed susceptible to crime” the most significant finding from their literature review of gambling and crime is that there is a lack of data or evidence to inform valid assessment of levels of gambling-related crime.

However, Lynch (2001) asserts that the literature on gambling and crime is questionable and often contradictory. He states that the association of crimes with casino gambling noted by AIGR is not supported by evidence, and that the evidence from the operation of two of New Zealand’s casinos suggests very limited external crime and only average crime within the establishments.

The limited and conflicting information around gambling and crime leaves large gaps in the knowledge base in regard to this topic. In particular, the range of criminal behaviours that is associated or linked with gambling, the causal nature of those links, the extent of the criminal behaviours and the impacts from them. An aim of this formative study, therefore, is to lay the foundations to allow future research to answer these questions.

Definition of gambling-related crime

Blaszczynski and McConaghy (1992; 1994) (cited in Crofts, 2002) proposed a classification of criminal offences that would take account of whether they can be directly or indirectly related to gambling. ‘Directly related’ refers to those offences specifically motivated by a desire to obtain money to gamble. ‘Indirectly related’ is defined as those offences motivated by a need to cover shortfalls in meeting living expenses caused by gambling losses. Crofts (2002) in her examination of the link between gambling and crime in New South Wales, Australia, suggests that the dichotomy proposed by Blaszczynski and McConaghy (1992) may not always be of great assistance as her own research indicates that at times crimes may be simultaneously both directly and indirectly related to problem gambling.

Additionally, it seems Blaszczynski and McConaghy’s definition excludes the possibility of non-financial crimes such as domestic violence being gambling-related, although there is increasing anecdotal evidence of such crimes resulting from tensions and stresses associated with gambling problems (Crofts, 2002).

In recognition of this, The Centre for Criminology and Criminal Justice, Monash University, Australia, has defined gambling-related crime as “crime perpetrated or precipitated by persons with a gambling problem” (Centre for Criminology and Criminal Justice, 2000, p. 7). Clearly there is a problem with this definition too, since it can readily be seen that even a problem gambler can commit a crime that is unrelated to his or her gambling.

Consequently, Crofts has developed yet another definition of gambling-related crime, that includes “all offences committed as a consequence of, or committed in order to support, committed as a significant result of, or significantly related to the defendant’s desire, need or compulsion to gamble” (Crofts, 2002, p. 16).

According to the South Australian Independent Gambling Authority, this definition allows the inclusion of a wide range of criminal activities and also avoids the problem of needing to define and identify ‘problem gamblers’. It was, therefore, adopted for their report into the relationship between crime and problem gambling (South Australian Independent Gambling Authority, 2002).

It has been recognised that certain types of crime are particularly associated with gambling (Lesieur, 1984). An exploratory survey of 1,504 mental health professionals in 2005 found that gambling-related crime involving fraud, stealing and deception were among the 11 types of problematic internet gambling experiences reported by clients (Mitchell et al., 2005). While monetary crimes such as theft appear to be particularly associated with gambling in general, within the gambling-crime relationship some crimes appear to be more associated with particular modes of gambling.

Gambling and monetary crimes

Lesieur outlined the events that he believed led some problem gamblers to commit criminal offences. Problem gamblers typically may initially draw on their savings and then make cash advances on their credit cards, borrow from their friends and family, or take out loans to obtain money for gambling or to pay gambling debts. Problem gamblers may then progress to borrowing from loan sharks, or resort to selling personal or family property to obtain finances for gambling (Lesieur, 1984). Faced with mounting financial difficulties and gambling-related debts, when all these legal sources of gambling funds are exhausted, problem gamblers may resort to illegal activities to obtain money (Crofts, 2002).

Like Lesieur, the Australian Productivity Commission observes that problem gamblers tend to get involved in gambling-related crime as a last resort after other sources of money are exhausted. When legal avenues (for obtaining gambling funds or meeting financial commitments incurred because of gambling) are no longer available, criminal activity may be resorted to (Productivity Commission, 1999).

Crimes associated with particular forms of gambling

The predominant form of crime across all modes of gambling appears to be theft, and more generally it is monetary crimes that tend to be associated with gambling. However, violence, child neglect and crimes against the person are becoming more prevalent (violent crime is addressed later in this review). For specific gambling modes there also appears to be increasing specialisation in monetary crimes that are in some way compatible or aligned with the gambling modality, for example electronic fraud and identity theft appear to be commonly associated with internet gaming and gambling (see below regarding online/computer crime).

Robbery and theft appear a better fit with casino gambling and machine gambling, and both gambling modes may suffer attempts at cheating by players. For example, while Bridges and Williamson (2004) found positive associations between burglary, motor vehicle theft and off-track race betting in their 1990 Canadian survey, their 2000 survey revealed positive associations between robbery and casinos and electronic gaming machines.

Casinos are particularly vulnerable to patrons trying to redeem counterfeit chips and investigate various ways of preventing this, including the use of Radio Frequency Identification (RFID) Technology in their chips (InformationWeek, 2005).

Online/computer crime

Internet gambling crimes often revolve around the use of technology. For example, Ying-Chieh and colleagues (2005) found that the most frequent online-gambling crimes committed in Taiwan during 2002 were theft (74%) and fraud (20%). These crimes were committed predominantly by means of identity theft (43%). A further example was the electronic theft of 92 million AOL (internet service provider) customer names and email addresses by an AOL engineer that then were sold to a gambling provider and spammer (Swartz & Hopkins, 2004).

However, the use of technology is not limited to internet crimes. McMullan and Perrier (2003) examined gambling-related crimes occurring in the video lottery terminal (VLT) industry in Nova Scotia, Canada. Not unexpectedly, these crimes tended to utilise specialised computer techniques that enabled cracking of protection codes and ghost programming so as to neutralise control systems; crimes that the authors categorise as socially organised cyber attacks on VLTs.

Computer fraud has also been utilised in relation to other gambling modes, for example in the racing industry the computerised betting system has been manipulated for fraudulent purposes on many occasions (Drape, 2003a; 2003b). In one of the largest attempts, according to Drape (2002), three fraternity brothers pleaded guilty to computer fraud and money laundering in conspiring to fix a 'pick six' race payoff of more than US\$3 million. The racing industry's response included appointment of New York Mayor Rudolph Giuliani and his consulting firm to advise on prevention of fraud within the computerised betting system in the thoroughbred racing industry in the U.S. (Drape, 2003a; 2003b).

Media examples of specific gambling-related crime

International

Smillie (2006) in Forbes magazine reports on the arrest of Texas oil investment fraudster Sweesy at a Las Vegas casino (U.S.) for passing US\$200,000 in bad cheques at the Grand Prairie Race Track, where he gambled away US\$23 million of his investors' money.

The New York Times (2004) reports on a Dutch man who pleaded guilty to a stock-market swindle in which he told investors he was a college friend of Google founders and could obtain preferred stock for them at discounted prices. He spent \$350,000 of investors' money on a three-month spree of expensive hotels, restaurants and gambling.

Beijing Review (2001) reports on an official in Yunnan Province, China, who stole a car in order to drive all the way to Myanmar to gamble.

Starr (2003) cites the 1998 case of a 66 year old New York grandmother who was sentenced to 31 months in prison for embezzling US\$4.9 million from her employer to feed her gambling habit in Atlantic City. The judge accepted that her compulsive gambling disorder had significantly impaired her ability to control her wrongful behaviour.

In what may be considered perhaps the biggest gambling-related crime recorded, Will, Pontell and Cheung (1998) forward the suggestion that the US\$2 billion Orange County bankruptcy (the largest government bankruptcy in U.S. history) was the result of fraud among officials

within a 'criminogenic environment' that permitted the county treasurer to gamble with taxpayer dollars in the high-risk derivative market.

New Zealand

A 43 year old Dunedin office administrator who gambled \$6.6 million on electronic gaming machines in the Dunedin casino between 2001 and 2004 had lost almost \$500,000 of money she stole from two employers. She was jailed for three years (Southland Times, 20/10/06).

A 24 year old Christchurch bank employee received over two years jail for defrauding customers of his bank of \$287,000 for gambling. One of his victims lost \$110,000 (Ashburton Guardian, 20/11/05).

A 47 year old Auckland man received a two year jail sentence for obtaining \$10,000 by blackmail for gambling. The judge ordered that he take part in treatment for gambling as part of his sentence (Dominion, 26/8/06).

3.1.3 *Gambling and violence*

Traditionally, gambling-related crime and, in particular, crime committed by problem gamblers has been viewed as being non-violent in nature (Lesieur, 1984). Conventional wisdom holds that crime committed by gamblers is an almost benign 'least harm' act motivated simply by a need to obtain money to gamble or to obtain money to pay already incurred gambling debts. In part, the reason for the relatively late acknowledgement of violent crimes being committed in relation to gambling (as illustrated below) may have been due to the preconception that problem gamblers only commit crimes in order to obtain money to gamble and commit only non-violent crimes.

Brown (1987) suggested that if violence occurred, the violent crime committed by gamblers would likely be unrelated to gambling and associated with concurrent alcohol abuse. He compared Gamblers Anonymous members with the general population and with various types of substance addicts in order to gauge the extent and nature of crimes associated with compulsive gambling. He found gamblers were prone to committing non-violent crimes for financial reasons, much like heroin addicts. He concluded that most of their criminal activity could be said to be a product of gambling, with only a small portion of problem gamblers having been criminals prior to the onset of gambling pathology. Brown did speculate, however, on whether beyond purely financial motives, long-term gambling could be conducive to a progressive 'moral slippage' due to circumstances associated with the activity.

Gambling-related violent crime may not be catered for in surveys, for example Blaszczynski and McConaghy (1992) did not include it within their classification of gambling-related crime. As a consequence violent gambling-related crime in earlier times may have gone unreported in the scientific literature (South Australian Independent Gambling Authority, 2002).

However, in 1999 The National Gambling Impact Study Commission (1999) in the United States predicted that the introduction of casinos would bring increased violent crime, particularly in the nature of domestic violence and child abuse (cited in Griffiths et al., 2005). There appears to be growing support for this prediction. Certainly violence is becoming more commonly associated with gambling, though there remains a lack of robust research to empirically validate the association. In New Zealand the association of violent crime with gambling may be ethnically differentiated with New Zealand newspapers carrying various

reports of serious crimes committed by Asian problem gamblers who had been experiencing serious problems related to gambling losses (see sub-section 3.1.11 Gambling related crime and ethnic populations).

Violence in the gambling environment

Parke and Griffiths (2004) identified verbal aggression against staff and other players and both verbal and physical aggression against machines when they observed 303 slot machine players in Britain. The authors suggest these findings add support to an increasing number of studies highlighting a possible link between gambling and aggression. They used observational and interview techniques and found aggression to be prevalent in U.K. gambling arcades with an average of seven aggressive incidents per hour (Parke & Griffiths, 2004a; 2005a; 2005b). In the area of research in small business, it was found that 64% of bookmakers were victims of abuse and 18% were victims of violence during a 12-month period; this was high compared to other business environments (Parke & Griffiths, 2004b).

Violence elsewhere

Griffiths, Parke and Parke (2005) note that a relationship between violence and gambling is just emerging. They believe the most likely occurrence manifests as domestic violence (where gamblers may take out their anger over losses on their partners) or violence within gambling environments (where gamblers may take out their anger either on staff or other gamblers). This is borne out by other studies such as The National Coalition Against Legalized Gambling (2000) report that child abuse and domestic assault rose by 42% and 80% respectively following the opening of casinos in South Dakota, U.S.

Muellman and colleagues (2002) found problem gambling was a risk factor (predictor) for intimate partner violence (IPV) among emergency department women patients in Nebraska, U.S. Utilising a 45-item questionnaire, the researchers found that women whose partners were problem gamblers were approximately 10 times more likely to be a victim of IPV.

Rothman, Johnson and Hemenway (2006) looked at male batterers with access to firearms who they considered presented a serious threat to their partners. The purpose of this exploratory study was to estimate the prevalence of, and risk markers for, gun possession among men. The authors found that two percent of Massachusetts (U.S.) men enrolled in batterer intervention programmes reported having a gun in or around their home. Those most likely to report having a gun were white, earned US\$25,000 or more per year, had served in the military, engaged in problem gambling, and had attempted homicide or threatened their partner with a firearm.

There may also be a link between violence and obtaining money to gamble, for example by verbally or physically abusing, by intimidating or threatening relatives or friends in order to obtain money, or by threatening, intimidating, physically assaulting or committing armed robbery on others. For example, in New Zealand a Christchurch man committed a 'frenzy' of knifepoint robberies over six weeks. He admitted to a long-standing gambling addiction and after each of the robberies would deposit the money into his Totalisator Agency Board (TAB) account and bank accounts for gambling. The judge noted in sentencing him to seven years imprisonment that gambling had become a "personal disaster" for the defendant, who said he was relieved that his gambling problem had come to the surface and he was now motivated to address it (www.stuff.co.nz, 23/9/06).

A recent analysis of data (at the six-year time point) from the longitudinal New Zealand study of a cohort of Pacific parents (N=1,001 mothers, N=591 fathers) residing in South Auckland,

found that fathers who were categorised as at risk/problem gamblers⁹ by the Problem Gambling Severity Index¹⁰ (PGSI) were about three times more likely to report perpetration of physical violence than non-problem gamblers (when adjusted for a range of confounding variables). However, mothers in the at risk/problem gambling group were significantly less likely to report perpetrating violence than non-gamblers (Bellringer, Abbott, Williams, & Gao, 2008). At an earlier data collection point in the same study (two-year time point), significant relationships between intimate partner violence and problem drinking had also been found, although at that time there appeared to be no relationship between current problem gambling and intimate partner violence (Schluter, Abbott & Bellringer, 2008). There are, however, some limitations with the study, the most serious being the small numbers of identified problem gamblers.

Gambling, violence and substance abuse

Some researchers have investigated the possibility of links between pathological gambling, violence and substance abuse. For example, Spunt, Lesieur, Liberty and Hunt (1996) compared gambling and criminal activities in pathological gambling male and female addicts undergoing methadone treatment. They found males in particular may participate in a variety of criminal and hustling activities to obtain money to be able to gamble or to pay gambling debts.

Fishbein (2000) raised the possibility of some neuropsychological dysfunction as a commonality between violence and substance abuse that may contribute to traits sometimes cited as precursors both to violence and substance abuse, for example: impulsivity, poor decision making ability, dis-inhibition and inability to assess consequences. In developing this conceptual framework, Fishbein reports on a pilot study in which violent offenders showed greater performance deficits on a number of tests including a card sort and a gambling task than did non-violent offenders.

3.1.4 Gambling provider crimes

A range of crimes may be committed by gambling providers or persons associated with the provision of gambling, as distinct from gambling consumers. In some cases, members of organised crime organisations including gangs may be involved.

In New Zealand, Lynch (2001) acknowledges that illegal activities associated with electronic gaming machines, including misappropriation of funds by operators is a concern and may be likely to go unreported due to lack of sufficient evidence to convict. Markland (2001, cited in AIGR 2001) in similar vein, argues that there may exist a potential for gambling-related crime by gambling providers due to the information advantage enjoyed by operators over gamblers and the difficulties associated with auditing large sums of cash. However, the possibility for these types of crime will be minimised with the introduction of the Electronic Monitoring System (EMS) on all electronic gaming machines, all of which had to be connected to the system by March 2007.

⁹ Due to the small sample size of problem gamblers and at risk gamblers, these were grouped together for statistical analyses.

¹⁰ Nine-item problem gambling screen within the 33-item Canadian Problem Gambling Index (Ferris & Wynne, 2001).

Organised crime

The association with crime may exist at both ends of the gambling provider/consumer chain and this gambling-related crime ‘double hit’ may be actively encouraged by gambling providers or those associated with provision of gambling. For example, Stock (2001) reports in the Alberta Newsmagazine on casino-related criminal enterprises in Ontario, Canada how police arrested members of a Toronto-based loan sharking operation and on the Ontario Coalition Against Gambling Expansion asserting that “organized crime is promoting pathological gambling addictions that lead people into crime”.

There have been several high profile media reports regarding organised crime in relation to gambling. For example, Pristin (1995) reported in the New York Times on the arrest of six people in New Jersey (U.S.) on charges of running illegal gambling and loan sharking operations in New Jersey and New York City. The Economist (1998) reported on the criminal organisation run by the Hells Angels biker group in Canada with their involvement in illegal gambling, car theft, loan sharking and extortion, and smuggling as well as drugs and prostitution and how Canadian authorities are trying to deal with the situation. A further example reported by Kilgannon (2005) in the New York Times details the arrest of 12 men charged with participating in a mob-run gambling and loan sharking operation in Queens, New York City (U.S.).

The duopoly of (illegal) gambling and loan sharking appears to be a preferred criminal activity for members of organised crime syndicates. Reports on such matters are more often found in the news media than in professional journals or research reports. Examples of this include the recent coverage of loan sharking allegations relating to the Christchurch casino in New Zealand. Loan sharking may also be associated with provision of gambling even in the absence of organised crime. Back in 1977, Light (1977) noted that in the absence of traditional financial institutional lending in many poor communities in American cities, Afro-Americans had developed numbers gambling and an associated usury industry as an alternative source of capital and savings device in urban Afro-American communities. Steffensmeier and Ulmer (2006) noted that while Afro-American bankers historically were key players in the Eaststate (U.S.) illegal numbers industry, over more recent times they have steadily lost ground to white, particularly Italian American, organised crime enterprises.

However, the relationship between provision of gambling and loan-sharking or other provider crimes is not exclusively a western phenomenon. Both the New York Times (Sterngold, 1993) and the Economist (1993) carried reports dealing respectively with loan-sharking associated with gambling in Japan and pawn broking associated with gambling in China.

More recently, the Economist (2004) reported on a credit scheme operated in the city of Fuan, China that was linked to Fuan’s underground gambling business, the proprietors of which were accused of using the scheme to defraud investors of tens of millions of dollars. Additionally, the Beijing Review (2004) reported on a lottery scandal in Shaanxi Province, China in which lottery sales contractors kept prizes for themselves following the growing popularity of sports lotteries in China and a lack of legislation in this booming gambling industry. Mei Leong (2004) describes the structural symbiosis between Macau casinos and the government, the operational symbiosis between casinos and syndicates, and organised crime in Macau casinos.

Other gambling-related crimes committed by gambling providers/others associated with provision of gambling

In relation to other gambling-related crimes committed by gambling providers and others associated with the provision of gambling, again, there have been several high profile instances reported in the media. Examples include:

The USA Today (Lawrence, 2005) and New York Times (Kornblut, 2005) reported on the massive alleged fraud and money laundering exercise committed by lobbyists Abramoff and Scanton while they were purporting to represent the Louisiana Coushatta Indian tribe and its casino in Washington (U.S.) Borger (2005) discussed the role of the Indian tribes in this same fraud and money laundering saga in trying to protect their lucrative casino gambling interest by hiring top-drawer Washington influence peddlers (lobbyists). Abramoff subsequently pleaded guilty to federal fraud charges in using phoney documents to arrange financing to purchase the casino gambling boat operation of a Florida businessman who was subsequently murdered (Novack & Barrett, 2005; Congress Daily 2006).

Likewise the New York Times (2006) and the Economist (2006a; 2006b) reported on Carruthers, the chief executive of online gambling company BetOnSports who, in a move to stop the “quasi-legal online gambling industry”, was charged along with 10 associates with mail and wire fraud, conspiracy and racketeering in relation to online gambling operations targeting American citizens but based in Britain.

Holahan (2006) in Business Week Online notes that the United States senate passed a bill in July 2006 explicitly outlawing internet betting by U.S. citizens so that gambling providers such as British company BETonSPORTS and Australian internet gaming operator Betcorp are acting illegally. This has resulted in millions of dollars being lost from the share value of these companies. The move follows new laws in the United States that bar U.S. banks and credit card companies from making payments to online gambling websites. Betcorp agreed to sell its gambling operations to Bodog Entertainment for a fraction of its previous value since the U.S. market had provided 85% of its revenue. Following the sale, Betcorp will have fully exited the American market (Moulds, 2006).

Traxier (2004) in Gaming Law Review discusses the questionable legality of operations that provide winning ‘picks’ for a fee. Liebman (2004) in Gaming Law Review, and Drape (2003a; 2003b; 2005) report in a series of articles in the New York Times on the indictment of the New York Racing Association (NYRA) (U.S.) on charges of conspiracy, tax evasion and fraud as well as charges of horse doping against individual trainers and owners. Liebman (2004) suggests it is high time to solve the crisis in New York racing given the history of repeated criminal and civil investigations into NYRA.

3.1.5 General population studies and problem gamblers committing crimes

New Zealand general population surveys have revealed low rates of self-reported gambling-related criminal offending (M. W. Abbott & Volberg, 1992). For example, 19% of the interviewer-determined pathological gamblers from the 1991 New Zealand National Survey responded affirmatively to questions asking if they had ever thought of doing something illegal to get money for gambling or to pay gambling debts. Although 10% indicated that their gambling had led to problems with the police, none stated they had appeared in court or been in prison because of crimes related to their gambling (M. W. Abbott & Volberg, 1992).

Australian population studies have also examined the relationship between problem gambling and gambling-related crimes. The Productivity Commission's (1999) national community survey of gambling and problem gambling (N=3,498) required respondents to state whether, because of their gambling, they had ever obtained money illegally, been in trouble with the police, or been in court on gambling-related charges. The results indicated that 27% of those with severe gambling problems (SOGS¹¹ 10+) reported having ever committed illegal acts related to their gambling, with 11% reporting committing an illegal act in the last 12 months. Approximately thirteen percent reported that they had obtained money illegally, been in trouble with the police and had to make a court appearance. The offences committed by this sample were mainly non-violent property crimes including larceny, embezzlement and misappropriation (Productivity Commission, 1999).

Subsequent state surveys in Australia have produced differing results. Taylor and colleagues' (2001) South Australian telephone survey found little evidence of a relationship between gambling and crime, with fewer than one percent of problem gamblers (n=123) acknowledging illegally obtaining money. Moreover, fewer than two percent acknowledged having been in trouble with police and less than one percent had appeared in court on charges related to their gambling. These findings have been confirmed by the Queensland Household Surveys (Queensland Treasury, 2001; 2006) which reported little evidence to support the notion that problem gamblers (identified using the Canadian Problem Gambling Index [CPGI]) had been involved in criminal activity due to their gambling. The Australian Capital Territory general population survey, in contrast, found that 15% of respondents with a SOGS score of five or more admitted to having committed a gambling-related offence (Australian Institute of Gambling Research, 2001). It should be noted, however, that different problem gambling screens were used in these studies (e.g. SOGS, CPGI) and where the same screen was used, different cut-off points for problem gambling were in force (e.g. 10+, 5). In addition, different methodological approaches (e.g. household survey, general population survey) and questions were used within the studies. Thus the results are not directly comparable.

Crofts (2003) analysed the relationship between problem gambling and crime using court files from Local and District Courts in New South Wales (Australia) between 1995 to 1999. The findings from the study revealed the total amount stolen by the subjects (n=63) was more than A\$4,206,572, with the average amount being A\$73,800 per offender. The majority of charges related to fraud or theft by an employee. Most of the subjects had committed criminal offences which were directly related to their gambling (78%), while nine cases involved subjects committing criminal offences indirectly related to their gambling (i.e. to meet debts and financial shortfalls as a consequence of gambling). The directly related offences were committed in order to fund gambling for short periods and/or over a long period. In one case of the later, the offender stole from an employee over a 10-year period in order to continually use electronic gaming machines. The study qualifies these findings with the notion that often offences may be simultaneously both directly and indirectly related to problem gambling.

¹¹ The South Oaks Gambling Screen (SOGS) has a cut-off of five to denote a pathological gambler. The Productivity Commission used a cut-off of 10+ to denote 'severe' pathological gambling. Possible scores range from 0 to 20.

3.1.6 *Gambling-related crime among gamblers accessing gambling help services*

In an early study, Blaszczynski and McConaghy (1994) surveyed 152 clients in a hospital treatment programme and 154 members of Gamblers Anonymous in New South Wales, Australia about gambling and non-gambling related offences. Over half of the total sample (59%) admitted to at least one gambling-related offence in their life-time and a quarter (24%) reported a conviction from gambling-related offences. The most common gambling-related offences were larceny, embezzlement and misappropriation, with gamblers committing a median of 10 offences over a 10-year period of pathological gambling. The median value of each gambling-related offence was A\$300. Nearly a quarter (23%) of the sample had been convicted for their offences. The authors concluded that a possible causal link may exist between pathological gambling and non-violent property offences.

A series of reports has detailed descriptions of clients attending Gambler's Help Problem Counselling Services in Victoria, Australia. The most recent report showed that 22% (n=763) of problem gamblers acknowledged committing gambling-related crime (Dickerson, 2004). Legal issues related to problem gambling appear to have increased over the years, with 10% (n=250) reporting legal issues between 1997 and 1998, 12% (n=271) between 1998 and 1999, nine percent (n=227) between 1999 and 2000 and 16% (n=478) between 2000 and 2001 (Dickerson, 2004). Further, client data collected from BreakEven (18 gambling treatment programmes funded by the Victorian government) showed that nearly one in three (30%) clients reported committing illegal acts to finance their gambling. This included forgery, fraud, theft or embezzlement (Doley, 2000). The Productivity Commission (1999) found that up to two-thirds of their problem gambler sample who were receiving counselling had committed an offence to finance their gambling.

Potenza and colleagues (2001) estimated that slightly more than 20% of gamblers calling a 24-hour gambling helpline in the United States reported some involvement in criminal activity. Further, gamblers who reported gambling-related illegal behaviours were more likely to experience more severe gambling-related problems. Those who reported being arrested or incarcerated were also more likely to be male, unemployed, single and be involved in excessive drug or alcohol use. In contrast, those gamblers who acknowledged gambling-related illegal behaviours but not secondary arrest or incarceration were predominantly female and likely to have problems with non-strategic gambling (e.g. electronic gaming machines), owe money to legitimate borrowing sources, file for bankruptcy, and have family problems related to gambling. The findings indicate: 1) that those with legal problems secondary to gambling represent a subpopulation of serious problem gamblers, and 2) that there exist separate subgroups of gamblers with gambling-related illegal behaviours with strikingly different characteristics and possibly different needs.

In a recent New Zealand study investigating barriers and motivators to help-seeking behaviours by gamblers (n=125), 29% of participants who had accessed a national gambling helpline for their gambling problems reported that legal problems (including criminal behaviour, being arrested or facing prosecution) was a motivating factor for seeking help (Bellringer, Pulford, Abbott, et al., 2008). Whilst this finding does not provide an indication of the prevalence of criminal behaviour associated with problem gambling, it does show that almost a third of that sample of gamblers who were accessing a help service had committed at least one crime with legal consequences arising. Similarly, as part of the same study, 22% of family/whanau members of problem gamblers reported that legal problems were a motivating factor to seek help (Bellringer et al., 2008). However, although this result corroborates the finding reported by the gambler sample, the family/whanau sample was much smaller (n=32) and thus these results need to be interpreted with caution.

Overall, estimates of gambling-related criminal activity amongst problem gamblers who access treatment services vary widely, ranging from 20% to 60% (South Australian Independent Gambling Authority, 2002). However, across all studies, estimates are consistently higher than rates of gambling-related offending among problem gamblers found in general population surveys.

Some caution should be exercised in the interpretation of these studies as those who access treatment are not necessarily representative of all problem gamblers and self-reported 'criminal activity' is open to differing interpretations (Smith, Wynne and Hartnagel, 2003). As Smith and colleagues (2003) noted, those who access treatment may be more serious problem gamblers and, therefore, may be more likely to have engaged in criminal activity than problem gamblers in the general population (p. 18).

In New Zealand, Abbott (2001) found significant differences between the offending patterns of problem gamblers in treatment as opposed to those located in a prison setting. Recently sentenced prisoners reported committing crimes in order to finance gambling and gambling debts such as fraud, theft and other non-violent offences. However, a large proportion of these participants did not begin offending in this way; rather, they had offended prior to committing gambling-related crimes. For prisoners with serious gambling problems "criminal activities to finance gambling often became a significant part of the problem gamblers' offending profiles". In contrast, research with problem gamblers in mutual help and treatment settings has revealed that the criminal activities of this sample escalate in response to gambling problems and debts (M. W. Abbott, 2001, p41).

3.1.7 Gambling-related crime among persons in the criminal justice system

A recent review by Williams and colleagues (2005) indicated that across international studies (New Zealand, Australia, United Kingdom and United States of America), one third of criminal offenders are problem or pathological gamblers. However, Williams and colleagues point out that there was wide variation between studies and countries, with not all studies necessarily being representative, and with a range of 5% to 73% across studies. Additionally, the studies were not directly comparable with different measures for problem gambling being used as well as being across lifetime and current formats. Notwithstanding, the approximation of one third of criminal offenders being problem/pathological gamblers is significantly higher than that in general population studies and only comparable with the rates found in investigations of problem gambling among substance abusers. Abbott (2001) explains that from existing New Zealand research:

"...it is evident that problem gamblers differ depending upon where they are located. Those who seek professional assistance or who are in prison generally have serious gambling problems and report much higher rates of gambling-related offending than problem gamblers identified in general population surveys" (M. W. Abbott, 2001, p41).

A New Zealand study of 357 recently sentenced male prisoners used the revised South Oaks Gambling Screen (SOGS-R) to investigate gambling and problem gambling (Abbott, 2001). This study found that 21% of participants were lifetime probable pathological gamblers and 16% were probable pathological gamblers during the six months prior to imprisonment. The same survey was also administered to 94 females in New Zealand prisons. A third of the participants (33%) met the criterion score for lifetime probable pathological gamblers and 22% met the same criterion for the six months prior to imprisonment. These rates were considerably higher than estimates of current prevalence of serious gambling among the

general population (0.3% to 0.7%) at that time (Abbott, 2001). Further, those identified as pathological gamblers in the New Zealand national prevalence survey showed lower SOGS-R scores than those of participants in the surveys of prison settings. Thus, it appears that pathological gamblers located within the community have less severe problems than their equivalents located in prison or treatment centres (Abbott, 2001).

Participants in the studies of problem gambling in New Zealand prison populations reported similar rates of gambling-related offending by 'current' (past six-month) problem gamblers in comparison with non-problem gamblers (Abbott & McKenna, 2000; Abbott, McKenna & Giles, 2000). Just over half (51%) of those participants in the survey of male prisoners defined as 'current' problem gamblers reported gambling-related offending compared with seven percent of non-problem gamblers, with 35% having a conviction related to gambling-related crime compared with two percent of non-problem gamblers (Abbott, McKenna & Giles, 2005). Of the total sample of women prisoner participants, 26% had at sometime committed a crime to gamble or pay gambling debts and 19% reported having been convicted for a gambling-related offence (M. W. Abbott & McKenna, 2005). Gambling-related offending amongst New Zealand prisoners increased with the severity of the gambling problem (Abbott et al., 2005). In contrast, problem gamblers in the national prevalence surveys did not often report gambling-related offending. However, this may reflect the reluctance of problem gamblers in the community sample to divulge information on their gambling-related offending (M. W. Abbott, 2001).

Australian surveys of prison populations have revealed significant rates of problem-gambling (Blaszczynski, 1994; Lahn, 2005; Productivity Commission, 1999). A recent Australian study of 102 offenders attending correctional centres in Canberra found that 34% of participants had some form of gambling problem (SOGS score of five or more). This is 18 times higher than the rate reported in the Australian Capital Territory general population estimate of 1.9% and 16 times higher than the national average of 2.1% (Lahn, 2005).

In the United States, a survey of 363 prison inmates using the SOGS was conducted to determine problem gambling in a Pennsylvanian medium security federal prison. The observed prevalence of problem gambling and probable pathological gambling were 7.4% and 5.2% respectively (Walters, 1997). This rate is estimated to be three to four times the rates found in general population studies (Volberg, 1993). Anderson found similar rates of problem gambling in his survey of 233 adult male felons from four Midwest (U.S.) state medium and minimum security institutions. The results indicated that 35% of participants showed 'some problem' with gambling and 38% appeared to be pathological gamblers. Those participants who scored three or more on the SOGS were correlated with higher rates of criminal activity and higher levels of 'emotional problems' (Anderson, 1999).

Across international studies it appears that on average 50% of prison inmates identified as problem gamblers or pathological gamblers have committed gambling-related crimes (Williams et al., 2005). The survey results from an Australian study also indicated that a large percentage of the problem gamblers had committed offences related to their gambling, with those rating higher in severity of problem gambling having a higher percentage of gambling-related crimes. More than twice as many participants with severe problem gambling appeared to have committed gambling-related crimes (56%) compared with 21% of moderate problem gamblers. Further, a significant percentage of those with severe gambling problems (69%) had committed crimes that directly related to their gambling, compared with 26% of those with moderate gambling problems (Lahn, 2005).

3.1.8 Theories on the relationship between gambling and crime

There is considerable interest in the relationship underlying the apparent association between gambling and gambling-related crime

While the Australian Productivity Commission did not arrive at any definitive conclusion regarding the existence of a causal link between gambling and crime, their findings suggest most crimes committed by problem gamblers are gambling-related and motivated by a need to obtain funds for gambling or a need to cover shortfalls in financial commitments caused by gambling losses (Productivity Commission, 1999). This appeared to be the case in the New Zealand prison studies whereby 15% of male prisoners and 26% of female prisoners surveyed reported that they had committed a crime to obtain money to gamble or to pay gambling debts (Abbott, McKenna & Giles, 2000; Abbott & McKenna, 2000). Further examination of data showed that the severity of gambling problems, indexed by the Revised South Oaks Gambling Screen, was associated with higher rates of gambling-related offending amongst male prison inmates; however, this should be put into the perspective that the majority of problem gamblers in the sample did not report gambling-related offending (Abbott, McKenna & Giles, 2000). On the other hand, the majority of women inmate problem gamblers engaged in criminal activities prior to the onset of their problem gambling and problem-related offending (Abbott & McKenna, 2000). It should be noted that over a third of women in the prison study reported that they had gambled *instead* of committing a crime which raises the possibility that gambling may, for some female offenders, reduce their rate of criminal behaviour (Abbott & McKenna, 2000).

As noted in the earlier section on gambling and crime rates, a number of researchers suggest that the provision of gambling, for example the opening of a new casino, in itself creates opportunities for, and results in, a likely increase in criminal behaviour by, for example attracting criminals (e.g. Gazel, Rickman & Thompson, 2001; Grinois & Mustard, 2006; Piscitelli & Albanese, 2000; Yoest 2003).

Two hypotheses regarding the relationship between gambling and crime have been proposed by Abbott, McKenna and Giles (2000): i) offending takes place relatively late in the development of problem gambling in a substantial number of problem gamblers who would not otherwise engage in criminal activities, and ii) that gambling-related crimes are part of a more general pattern of offending among people who are engaged in a variety of criminal and other antisocial activities. The two aforementioned New Zealand prison studies seem to support the second hypothesis as the data indicated that a large majority of problem gamblers in the prison population are firstly criminals and secondly problem gamblers. Nearly half of the female lifetime problem and pathological gamblers reported that they had offended prior to having ever gambled and for a majority of the women, offending commenced prior to problem gambling and was unrelated to the gambling. Similarly, 95% of the male lifetime problem and pathological gamblers reported that their early offending was not related to gambling (Abbott & McKenna, 2000; Abbott, McKenna & Giles, 2000). However, the studies' authors caution that prospective research is required to assess the assumptions and to identify factors that precipitate gambling-related offending by problem gamblers (Abbott, McKenna & Giles, 2000).

Other researchers postulate a range of 'theories' to explain the positive association between gambling and crime, for example the criminogenic nature of pathological gambling or the analogous nature of gambling and crime in their relation to 'lack of control' theories (see the section on Pathological gambling and crime, below).

3.1.9 Pathological gambling and crime

Among problem/pathological gamblers it is apparent that those who commit crimes tend to be more 'extreme' in their gambling. For example, Rosenthal and Lorenz in an early review of the nature and course of pathological gambling and its criminal implications, concluded that the majority of pathological gamblers (at least 70% to 80%) commit offences late in the disorder and that these offences are strictly gambling-related. This is a population that is essentially non-violent and which turns to property crimes out of desperation over gambling losses and their sequelae. A minority (14% in one study) of gamblers with antisocial personality (the group for whom treatment would be least likely to be effective) can be recognised easily both by the pattern of offences and by diagnostic criteria for antisocial personality. Thus there is scope for the suggestion that pathological gambling can act as a criminogenic factor and 'lead to' or 'cause' crime (Rosenthal & Lorenz, 1992).

Meyer and Fabian (1992) examined the relationship between pathological gambling and delinquent behaviour in 437 members of gambling self-help groups in Germany. Fifty-five percent admitted they had committed illegal actions to obtain money for gambling. Those admitting having committed offences were: 1) more excessive in their gambling, 2) experienced a higher degree of subjective satisfaction through gambling, and 3) showed more pronounced problem behaviours and psychosocial problems because of gambling. Meyer and Fabian suggest that these results support the hypothesis that pathological gambling can 'lead to' delinquent behaviour.

A later study by Meyer and Stadler surveyed pathological gamblers in treatment (n=300) and gamblers in the general population (n=274) eliciting questionnaire responses on social attachment, personality, pathological gambling and criminal behaviour variables. Their analysis suggests that 'addictive' gambling behaviour is an important criminogenic factor. This predisposing factor cannot alone explain criminal behaviour associated with pathological gambling as personality factors also influence criminal behaviour, although they found social attachment variables to have a less direct effect. Meyer and Stadler concluded, at least for property offences, that 'addictive' gambling is a more important causal factor than personality (Meyer & Stadler, 1999).

Alternatively, gambling and crime may be perceived as 'analogous behaviours' or 'common outcomes' of some third factor such as self-control. Paternoster and Brame (2000) refer to their previous 1998 report and to Gottfredson and Hirschi's (1990) self-control theory to hypothesise that both criminal behaviour and so called 'analogous behaviour' (e.g. excessive drinking, smoking, gambling, proneness to accidents) are common outcomes dependent upon (lack of) self-control. It is suggested this lack of self-control should explain any association that exists between involvement in criminal activity and involvement in analogous behaviours. In their earlier report, Paternoster and Brame (1998) found self-control associated both with criminal behaviour and risky behaviours such as gambling, although the covariance between criminal and analogous behaviours could not be explained entirely by variations in self-control indicating that other factors must play a role in determining each behaviour.

Gambling and crime may also be joint components of a constellation of 'risk taking behaviours'. Proimos and colleagues (1998) found risk-taking behaviours in adolescents were associated with gambling. The typology of 13 risk behaviours including substance use, sexual activity and violence was different for those reporting gambling compared with those for whom gambling had created problems. Gambling and problems related to gambling were

associated with the absolute number of risk behaviours reported by adolescents in a graded manner.

However, crime may simply be instrumental to gambling. Yeoman and Griffiths (1996) in an earlier study on juveniles (aged 8 to 16 years) found that in Plymouth (U.K.) about four percent of juvenile crime (predominantly theft or burglary) was associated with gaming machine use and the authors believe this association offers some limited evidence that a minority of these individuals commit crime to 'feed their addiction'.

So, which hypothesis fits best? Steel (1996) performed a factor analysis using standardised psychological questionnaire responses from 115 pathological gamblers who were either hospitalised or attending Gamblers Anonymous. He identified four primary factors of psychological distress: sensation seeking, crime, liveliness, and impulsive-antisocial behaviour. Steel suggests that pathological gambling consists of a number of discrete and reproducible factorial structures related to gambling and poor psychosocial functioning.

Criminal excuse through 'diminished capacity/loss of responsibility'

Possibly as a consequence of the explanatory approaches detailed above, there have been attempts to construe gambling as 'a criminal excuse' on the grounds that compulsive gambling represents a mental disorder for clinical purposes (Samson, 2004). Minchin (2005) in New Zealand argues for recognition of gambling 'addiction' and for courts to take this addiction into account as already happens with alcohol and drug abuse in criminal sentencing. Others argue for the establishment of gambling treatment courts based on the anticipated increase in number of crimes committed as the result of increased numbers of compulsive gamblers following growth in legalised gambling (Hinshaw, 2005). Essentially, Hinshaw states: "As a result of the growth in legalized gambling and the gaming industry, it understandably follows that the number of compulsive gamblers has and will increase to some degree. Likewise the number of crimes committed as a result of compulsive gambling will increase accordingly" (p. 333). Hinshaw also reports on the establishment of a specialised gambling treatment court in Erie County, New York (U.S.). This court will make judgments in such a way as to provide rehabilitation as well as accountability for criminals whose acts were a result of their compulsive gambling problem, as an example of therapeutic jurisprudence.

In contrast, Cunnien had argued that pathological gambling "is not a serious mental illness" for the purpose of criminal law and bears no causal relationship to criminal activity; it should, therefore, be excluded as a potential insanity defense" (Cunnien, 1985). Cunnien argues that legal considerations of responsibility and non-responsibility should not be dictated by psychiatric concepts and in the case of gambling, as there is no proof that gambling impulses are uncontrollable, it is not possible to know whether problem gamblers lack control over their criminal behaviours. However, he does agree that the presence of mental illness should influence considerations in relation to sentencing problem gamblers, and that the special defence of insanity should be "reserved for those who are clearly blameless" (Cunnien, 1985).

Blaszczynski and Silove (1996) after reviewing the literature addressing pathological gambling and criminal behaviour note that pathological gamblers are at high risk of committing criminal offences in order to maintain their habitual gambling behaviours. The judicial system is increasingly confronted with an argument of diminished responsibility for gambling-related offences committed by pathological gamblers. Blaszczynski and Silove pragmatically conclude that a diagnosis of pathological gambling should not diminish legal responsibility but is a factor that should be considered in sentencing since referral to psychiatric services reduces the risk of recidivism. Likewise, Starr (2003) concludes that

while there may indeed be a correlation between compulsive gambling and crime, there is little evidence that compulsive gambling causes diminished capacity. According to Starr the evidence suggests that compulsive gamblers do not have an impaired ability to obey the law.

3.1.10 Gambling and unreported crime

In Australia, Crofts (2002) asserts that existing research recognises a link between problem gambling and crime. Crofts states research focusing on problem gamblers (rather than the general population) points more clearly to a causal relationship between problem gambling and crime. This research highlights that the bulk of gambling-related crime is not charged or prosecuted in the criminal justice system; hence most studies (including Crofts') underestimate the level of gambling-related crime.

The Australian Productivity Commission found that approximately 11% of problem gamblers admitted to criminal offences, ranging from petty theft, shoplifting and forging signatures for financial gain through to larceny, embezzlement, misappropriation, drug trafficking, burglary and armed robbery (Productivity Commission, 1999). Whilst around one-in-ten problem gamblers admit to committing a crime related to their gambling, up to two-thirds of problem gamblers in counselling admit to committing a gambling-related crime, usually to finance their gambling and usually non-violent in nature. Interestingly the Commission notes that "while the majority of these offences do not result in legal action and many go unreported" around 40% of offenders are charged and convicted. In addition, it has been noted that arrest statistics often do not take into account fraud and embezzlement (McKay & Lesieur, 2005).

3.1.11 Gambling related crime and ethnic populations

Maori

Little research has been undertaken in New Zealand to investigate the relationship between gambling and offending by Maori which can lead to sentencing and/or imprisonment. Currently, Maori account for approximately 50% of the prison population and, excluding the Pacific population, are sentenced or remanded to prison eleven times more than Pakeha/European or other New Zealanders and six times more for community sentences (Te Herenga Waka O Te Ora Whanau, 2004).

As discussed previously, research has demonstrated that many recently sentenced prisoners report committing crime, such as burglary, theft, robbery or fraud to obtain money to gamble (Abbott, McKenna & Giles, 2000). Of particular importance is the disproportionate representation of Maori in these findings. For example, of female prisoners surveyed, two thirds of which identified as Maori, over a third had a problem with gambling and the current (past six-month) prevalence of problem and pathological gambling was found, at that time, as the highest recorded (34%) in any previous gambling survey, apart from surveys of people seeking or receiving treatment for pathological gambling (M. Abbott & McKenna, 2000 (c)).

Research looking at the health and wellbeing of prisoners in New Zealand has found that for Maori, prison is often the means by which mental health services can be accessed and that those sentenced have significant substance abuse issues (Department of Corrections & Ministry of Health, 1999).

The relationship between gambling, offending and imprisonment disproportionately impact upon the Maori population. These relationships are further confounded by the youthful age

structure¹², socio-economic and cultural deprivation position of Maori. Although increasing numbers of Maori are entering the workforce, they are often employed in low income positions and despite economic growth within New Zealand society, many Maori household incomes have not increased and for some the household income has decreased (Ministry of Social Development, 2006). This situation increases Maori interest in gambling to try to help meet household and personal expenses.

Recent findings from the 2006/07 New Zealand Health Survey have identified that problem gamblers are likely to have the following profile: be aged 25 to 34 years of age, identify as either Maori or Pacific, be employed, have low educational attainment and live alone (Ministry of Health, 2006 (e)). Maori presenting for help with gambling problems report that during the month prior to seeking help they spent a median of NZ\$700 on gambling (Ministry of Health, 2006). In relation to Maori incomes¹³, this level of expenditure is likely to have a substantial impact. There have been anecdotal reports from gambling treatment services that funding for gambling comes from borrowing or stealing from whanau members, petty crime, not buying kai (food) for the whanau, or by taking out new mortgages or credit cards to keep gambling.

Unreported crime related to Maori gambling has received little research attention; however, a series of qualitative interviews with Maori gamblers has reported that Maori females, in particular, are willing to report events such as taking money from their partner or taking money from a whanau business, which if reported would be a criminal offence (Dyall, 2003). This has been supported further with qualitative interviews with Maori women gamblers, especially those who identify electronic gaming machines as their primary mode of gambling (Morrison, 2005). Taking money from a whanau member is often recognised within a whanau but not reported, as Maori often do not want to destroy whanau relationships or to involve the police which may lead to their whanau member being imprisoned or sentenced (He Oranga Pounamu, 2006).

As has been mentioned previously, there have been a number of high profile cases reported in the media regarding offending and problem gambling. Media reports do not usually note if the offender identifies as Maori; however, their family name often gives some indication that they are linked to a Maori whanau. The media cases, however, are likely to under-report the real number of instances where Maori have offended and gambling is involved, due to the issues previously mentioned.

Court cases often focus on the offence that has occurred and not the underlying reason(s) as to why the offence has occurred. For example the media reported the case of a Maori hospital receptionist in 2004 who continued to blackmail a 76 year old woman by threatening to harm her granddaughter, despite knowing that the woman's frail husband was on the point of death. In this case, it was reported that the offender had turned to blackmail because of her gambling addiction and to financially help her adult daughter who was also in debt. Although this case focused on blackmail as the offence, the judge recognised that the offender had a pathological gambling disorder, had attended counselling and that there was a realistic prospect of complete rehabilitation. The judge ordered the offender to take part in treatment for her gambling as directed by her probation officer (New Zealand Press Association, 2004a).

¹² In 2006, just over half of the Maori population was under 25 years of age (Robson & Harris, 2007).

¹³ In 2001, the median household income for households with at least one person of Maori ethnicity was \$37,700, compared to \$39,600 for other households (Statistics New Zealand. Retrieved from <http://www.stats.govt.nz/analytical-reports/housing-profiles/maori-eth-in-hholds-hhold-income.htm>).

Other cases where Maori women who have offended have been reported in the media, include using iwi (tribal) funds or taking funds from their employer to fuel a gambling addiction (New Zealand Press Association, 2002). Reported media cases for Maori men have included a man who was charged with wasting the time and resources of the police due to pretending that he had died and disappeared due to a gambling problem (New Zealand Press Association, 2004). This person was an accountant and held in high esteem in his community and whanau.

The Department of Corrections in New Zealand has reported that from 2004 it introduced a policy to screen all offenders who are convicted of an offence and remanded, for a pre-sentence report prior to being sentenced, for problem gambling. The screening will be conducted by a probation officer (Donaldson, 2005). It has been postulated that this will then enable prison-based treatment for gambling addictions (NZ Herald, 2006).

Pacific peoples

Research with Pacific peoples in relation to gambling and crime is lacking in New Zealand. One small qualitative study identified that domestic violence and familial dysfunction (inclusive of spousal abuse) have been identified as negative gambling-related impacts within a Samoan population (Perese & Faleafa, 2000). Perese and Faleafa also note that the children of problem gamblers experience negative gambling-related impacts. Many lack the adequate provision of basic necessities such as food and clothing, whilst others are subject to physical abuse and neglect due to parental involvement in gambling.

Asian peoples

There is also a lack of national and international literature about Asian gambling and crime. However, there have been a number of high profile cases in the New Zealand media. This has included Chinese students coming to New Zealand to live the lives their parents could only dream of. Once in a foreign country some take to living the 'high life' with sports cars and expensive living, this includes gambling. When they lose money gambling they turn to crime to continue to fund their lifestyle or to just survive (NZ Herald, 2006a). This has included prostitution as a means of easy cash, drug trafficking and the set up of illegal gambling. Other cases have included the manufacture of chips to use in the casinos. Customs staff at Auckland Airport found gambling chips with a face value of NZ\$480,600 and other equipment being imported in just one case in 2005.

The Asian Crime unit in Auckland and the Department of Internal Affairs have commented on how illegal gambling has been linked to drug trafficking and violent crime; gamblers and their families are sometimes threatened and attacked after incurring debts, and as the cycle moves, these people are then recruited to carry drugs and commit violent crime to pay off their debts (NZ Herald, 2005).

3.1.12 Crime and youth gambling

In an early paper on gambling and crime, Brown (1987) postulated that:

“Some evidence that crime is unlikely to cause gambling comes, first, from the fact that gambling has been legal in the U.K. since 1966, making it unnecessary for any criminal population to be involved in the provision of the service to the same extent as in the majority of American states where it was, until comparatively recently, illegal, and second from a study by Carey (1967) which showed that the average age of first imprisonment for gamblers in the U.K. was above 30 at a time when it was at 22 for the general population. This strongly suggests that when addictive gamblers do turn to crime they do not do so in their adolescence and youth, as is typical of the general

population, but rather only after their gambling addiction has taken time to develop to a certain intensity over several years.” (p. 111).

It could be argued that the above position is not so applicable to young people in today’s society. Following the publication of the above paper, there has been a proliferation of gambling, particularly of those modes associated with the rapid development of gambling problems (i.e. continuous modes such as electronic gaming machines). Many of these gambling modes are readily available to young people with many researchers observing substantial proportions of youth with problematic gambling (Ashworth & Doyle, 2000; Canadian Foundation on Compulsive Gambling, 1994; Carlson & Moore, 1998; Delfabbro & Thrupp, 2003; Fisher, 1993, 1998, 1999; Govoni et al., 1996; Griffiths, 2000; Gupta & Derevensky, 1998a; Hardoon, Gupta, & Derevensky, 2004; Johansson & Gotestam, 2003; Ladouceur & Mireault, 1988; Lesieur & Klein, 1987; Oster & Knapp, 1998; Poulin, 2000; Vitaro, Ferland, Jacques, & Ladouceur, 1998; Volberg, 1993b; Volberg & Moore, 1999; Wallisch, 1993, 1996; Wiebe, 1999; Winters, Stinchfield, & Fulkerson, 1993; Zitzow, 1996). Moreover, it is widely accepted that youth problem gambling rates are two to four times those of adults (Hardoon & Derevensky, 2002; Raylu & Oei, 2002; Shaffer & Hall, 1999, 2001). Therefore, it is likely that many people will experience gambling problems of the intensity highlighted above within their adolescent or youthful years.

The past decade has also seen a rise in the amount of research addressing youth gambling behaviour. This research has had a particular focus upon the extent of problem gambling and associated issues. Delinquent behaviours have frequently been associated with gambling status; young people who demonstrate problem gambling behaviour are more likely to engage in delinquent or criminal behaviours (Arcuri, Lester, & Smith, 1985; Delfabbro & Thrupp, 2003; Dickson, Derevensky, & Gupta, 2004; Fisher, 1993, 1999; Flood-Page, Campbell, Harrington, & Miller, 2000; Hardoon, Gupta, & Derevensky, 2004; Johansson & Gotestam, 2003; Ladouceur & Mireault, 1988; Lesieur et al., 1991; Magoon, Gupta, & Derevensky, 2005; Oster & Knapp, 1998; Steinberg, 1988; Stinchfield, 2000; Stinchfield, Cassuto, Winters, & Latimer, 1997; Wallisch, 1996; Wiebe, 1999; Winters, Stinchfield, & Fulkerson, 1993). Involvement with police and/or arrests for non-traffic offences have also been cited by a number of authors (Fisher, 1993, 1999; Lesieur et al., 1991; Wallisch, 1996; Wiebe, 1999) and there is evidence that the frequency and amount of money spent on gambling are relevant predictors of delinquent behaviours (Brown, Killian, & Evans, 2005; Magoon et al., 2005)

However, despite many researchers citing an association between delinquency and youth gambling (which could be considered a delinquent behaviour in itself), there is a paucity of research focusing explicitly upon this issue. Much of the information regarding this topic has arisen from the use of problem gambling screens in population based surveys; both the SOGS-RA¹⁴ and the DSM-IV-MR-J¹⁵ both of which include items addressing the use of borrowed money or stolen goods to gamble with or to cover gambling-related debts. For example, two surveys which utilised the DSM criteria with adolescents revealed that five percent of their Australian (Delfabbro & Thrupp, 2003) and 0.8% of their Norwegian (Johansson & Gotestam, 2003) samples had committed illegal acts to fund their gambling.

In a more thorough investigation of delinquency and gambling, a survey of more than two thousand Canadian secondary school students revealed high rates of conduct issues amongst those with gambling problems (Hardoon et al., 2004). Probable pathological gamblers were

¹⁴ South Oaks Gambling Screen revised for adolescents.

¹⁵ Junior version of the DSM-IV diagnostic criteria for problem gambling.

more likely to meet the clinical criteria for conduct problems on the CASS:L¹⁶ and were, therefore, more likely to break rules, have more problems with individuals in authority, engage in antisocial activities and display oppositional behaviour. This corresponds with Derevensky and Gupta's study (as cited in Magoon et al., 2005) which reported that of those with gambling problems, 42% had borrowed or stolen money to cover gambling debts, 21% reported committing or considering committing illegal acts to finance their gambling, 24% had taken money from family members, and 12% had taken money from outside the family. In Britain, Shaw (2004) found an association between gambling on online games and fruit machines, with truancy and petty theft among school children.

The role of gambling availability has also been investigated with regard to underage gambling. For instance, Stitt, Giacomassi and Vandiver (2000) found higher rates of self-reported illegal (under-age) casino gambling among university students in Nevada, Canada (53%) where casinos have long been available and Memphis (24%) where casinos have only more recently been accessible. The authors conclude that routine activity theory may in part explain the different rates of illegal under-age gambling. Routine activity theory states that violations (in this case, gambling) increase along with increases in motivated offenders, suitable targets, and a lack of suitable guardians. They argue that the number and convenience of casinos in Reno combined with the lack of obvious impediments to underage gambling are factors consistent with routine activity theory which would lead to higher rates of underage gambling.

Another main avenue of research has been to investigate problem gambling correlates within populations of incarcerated youth, which are reported to have problem gambling prevalence rates up to nine times higher than those for youth in the general population (21% problem and 18% to 38% pathological) (Magoon et al., 2005). In one of the few studies of this kind, Brown and colleagues (2005) analysed data from surveys administered to 269 incarcerated youth from two southern Nevada (U.S.) correctional facilities. In the absence of similar research, the authors theorised that the financial pressures arising from gambling may result in youth committing crimes to fund their gambling. Interestingly, rates of gambling for this population were similar to those of the general youth population (measures of problem gambling behaviour were not administered). Of the youth who reported gambling, nine percent reported stealing money or property and 14% had borrowed money in order to pay for their gambling. Regression analysis revealed a significant relationship between gambling and stealing, even while controlling for background variables (time detained, age, sex and number of times arrested). Analyses also revealed that young people who were members of a gang had significantly higher rates of gambling and more lenient attitudes towards gambling and frequent gambling. Moreover, gang members were significantly more likely than their counterparts to report stealing to pay for their gambling. The authors conclude that while gambling is not the sole cause of this type of delinquent behaviour, it is clearly an issue of concern; some incarcerated youth appear to be stealing in order to fund their gambling activities. While these conclusions do not appear to be unique to youth, it is interesting to note the consistency of funding strategies and patterns both for youth and adults

Despite a scarcity of research into the relationship between crime and youth gambling, it is clear that the two behaviours are linked. At the very least there is evidence that the frequency and amount of money spent on gambling are relevant predictors of delinquent behaviours (Brown et al., 2005; Magoon et al., 2005).

¹⁶ Corners-Wells Adolescent Self-Report Scale: Long Version.

3.1.13 Final thoughts

From the literature and information here presented, it could be argued that gambling may increase the likelihood of behaviours to obtain funds to enable gambling or to meet gambling acquired debts. These behaviours would include those that are legitimate and those that are not legitimate with the latter ranging from unreported (e.g. petty theft, family theft, un-repaid borrowings) to reported financial crimes (e.g. burglary, theft, employer fraud) up to armed robbery, kidnapping and homicide.

The distinction between reported and unreported crime is ‘fuzzy’ and depends upon a number of factors. The ‘illegal’ behaviour that occurs may be in part an aspect of gambling and the question is whether the likelihood of this type of behaviour occurring is positively correlated with increased gambling and with particular forms of gambling.

There are substantial knowledge gaps in relation to the nature and extent of harms (impacts) from gambling-related crimes, particularly from crimes that may be unreported and which may traditionally not have been thought to be associated with gambling such as family violence. In addition, no published research appears to have examined the longer-term or intergenerational effects of gambling-related crime.

3.2 Focus groups

Focus groups were conducted with problem gambling treatment providers, gambling industry providers, Pacific problem gambling and health service providers, and community groups and services. Additionally, a Maori hui was held, which attracted participants from a range of cultures and ethnicities as well as Maori. The hui followed the focus group themes and format.

The participants in the focus groups were identified by the research team as key stakeholders able to usefully participate in the discussions. The Maori hui and Pacific specific focus group were held at the request of those ethnic communities because gambling and unreported crime are, anecdotally, a significant issue for those communities.

Focus groups were semi-structured to elicit detailed discussion around:

- Gambling and crime in general
- Gambling and unreported crimes
- Family and demographic issues that could be associated with certain types of crime in relation to gambling behaviours
- Relationships between gambling, crime and other comorbid behaviours
- Harms experienced due to gambling-related crime
- Causal linkages between gambling and criminal behaviour

This section of the report provides a summary of the themes identified. Through the process of examining the dialogue from the focus groups and hui, a number of themes presented. As there was wide discussion within the groups, the themes that are reported are those pertinent to issues of gambling and criminal behaviours.

3.2.1 Principal themes

Many themes identified during the focus group/hui process were common across all the groups, with similarities often noted in the personal experiences of the participants despite their varied vocations and backgrounds. Some specific ethnic/cultural-related issues were identified although it was commonly asserted that many crimes (whether committed in relation to gambling or not) were irrespective of ethnicity.

From all focus groups, the overarching theme to emerge regarding the relationship between gambling and crime was that it is complicated with no immediately *identifiable* causal links; however, participants from all groups felt that links between gambling and crime do exist. Links were either seen to be circular with one influencing the other, or it was felt that problem gambling and crime were both caused by the same independent variables in a person's life. However, a major difference to emerge between participants in the different focus groups/hui related to who should assume responsibility for any link between gambling and crime. Some hui participants discussed the responsibility of the government to remove gambling opportunities and thereby reduce the crime, others wished to see tighter regulations relating to crimes committed by gambling venues including host responsibility breaches, and some participants wanted a fairer justice system that considered any links when deciding whether to prosecute individuals.

There was wide variability in thought as to why crimes would be unreported, even if known by others, and discussion often focused around what some of the impacts/harms of the crime potentially being uncovered would be. For example, within a family this could relate to issues of embarrassment, loss of status/mana or fear of further violent crimes against the person. In the corporate environment, where crimes may be unreported to police and kept hidden within the business, examples discussed included loss of reputation for institutions such as banks and loss of licence for gambling venues. In such cases the perpetrator of the crime might be fired or asked to return stolen money; thus the matter would be dealt with 'in-house' and the criminal behaviour would not be reported to the authorities. In general, focus group/hui participants felt that crimes of lesser monetary value, crimes that were non-monetary and crimes committed within the home environment were more likely to be unreported.

Participants often felt that the harms associated with gambling-related crime were as bad as the actual crimes themselves, as the harms could include loss of reputation and profitability/morale of businesses and community groups. Additionally, the effect (harms) of reporting crime had the potential to negatively impact on close and extended families, work/social networks and even ethnic stereotypes.

Focus group/hui discussion on the association between gambling-related crime and comorbid disorders (such as alcohol and drug abuse or depression) often related to how the comorbid disorders influenced and in some cases compounded the problem between gambling and crime. Again directional causation was not believed to be a consideration, rather that there were definite influences, with some participants concerned that these influences were often not taken into consideration when a person was sentenced for a gambling-related crime.

Detailed below are the various themes that emerged from the focus groups/hui and examples specific to those themes. Generally, similar themes emerged across all the focus groups and hui.

Types of crime that may have a relationship to gambling

Crimes were considered often to be opportunistic but may be committed by a gambler irrespective of their gambling, thus being an incidental association and not a relationship. However, it was considered possible to establish links between gambling and crime, where they exist.

Financial crimes

There are several types of financial crime:

- Theft (e.g. stealing money or gambling chips, stealing property, shop-lifting including fencing stolen goods)
- Embezzlement
- Fraud (including kick-back fraud where two people benefit, and single person fraud)
- Cons (obtaining money by false means)
- Cheating (e.g. venue cheating gambler out of winnings, misuse of community funds by operators and recipients)
- 'Standovers' (e.g. prison debt collecting)
- Organised syndicated crime (including money laundering)
- Corruption (e.g. unscrupulous dealers at casino table games)
- Other types (e.g. falsely obtaining high credit, bouncing cheques, using knowledge of bank down times to obtain greater than daily restriction, breaching contracts such as being in arrears)

Social security/services/benefits related crime

Services can be abused to fraudulently gain money for gambling (e.g. benefit fraud to obtain additional money for gambling, accessing several services for one issue).

Physical (against person) crime

People may be killed, kidnapped for ransom or intimidated to obtain money.

Family level crime

Crimes within the family may be committed because of gambling or to deflect guilt about gambling. They can include physical and verbal violence/abuse/aggression, child abuse, child neglect (direct such as leaving an unsupervised child, or indirect such as spending the child's lunch money on gambling), and elder abuse (e.g. coercing the elder to change a will or sell property as well as neglect of the such elder as failing to acknowledge responsibility for them, or abuse of that person such as expecting them to be a regular babysitter for children whilst the parent gambles).

Community level crime

Gamblers may expect bail out by their community, or may abuse positions of trust within the community (e.g. misuse of funds from Housie intended for the church). Community level crimes may be known by several community members but 'covered up' to protect the person or the community's reputation.

Organisational/workplace level crime

There is a potential for crime to be committed within a gambling venue due to the amount of money handled on the premises; however, participants recognised that such crimes may occur in any establishment that handles/has access to large amounts of money, i.e. the temptation factor is the incentive for the crime rather than the gambling. Furthermore, gamblers in any organisation may gamble during work time or use their business as a creditor.

Crime/harm indirectly related to gambling

Participants gave examples of crime/harms that occur indirectly because of gambling such as driving whilst extremely tired (such as after a long gambling session), and binge drinking after a gambling session. Venue host responsibility failure was also considered to fall within this category.

Undesirable (but legal) behaviours related to gambling

Participants gave examples of behaviours that are legal but undesirable that may be related to gambling such as women being forced into prostitution by a third party to obtain money for gambling, and loan sharking.

Forms of gambling most likely to be associated with crime

Participants who commented on this subject were divided with regard to whether there were any forms of gambling that were most likely to be associated with crime. Some felt that gambling was incidental to the crime, i.e. that the crime might be committed for any number of other reasons, or that other stressors/triggers could lead to the criminal activity. Other participants had a perception that electronic gaming machines were more likely to be associated with crime because crime could be more easily hidden in relation to machines. Examples of specific gambling-related crimes given by participants included corrupted casino table game dealers (e.g. who may influence the outcome at a roulette wheel by their spinning technique), and Lotto shop owners cheating clients of winnings. Participants did not

comment on the likelihood of crimes being associated with other forms of gambling though some participants felt that if there were no casinos, there would be less crime.

Unreported crime

Participants considered that there are several types of unreported crime. These include crimes that are hidden from everyone apart from the perpetrator, crimes that are kept within a family (i.e. known by the perpetrator and family members), crimes that are kept within a community (including geographical and cultural communities), and crimes that are kept within a workplace (i.e. known by the perpetrator and their workplace but not reported to police).

Crimes hidden from everyone

These can include theft such as by staff filling machines or during handling of cash at a place of work, petty opportunistic theft, 'standovers' (prison debt collecting), fencing of stolen goods, money laundering, use of bogus chips, cons, fraud, and use of false identities.

Crimes hidden within family

This can include family violence and neglect (including child and elder abuse) as well as family members being aware of other crimes external to the family but not reporting the crimes to relevant authorities.

Crimes hidden within the community

Participants considered these sorts of crimes may be financial in nature and not reported to the police because they are considered too minor. In addition, they may be unreported because there is no obvious relationship or connection between the crime and gambling.

Crimes hidden within organisations/workplaces

As with crimes hidden within the community, participants considered that workplace crimes may be financial in nature and not reported because the culprit may be fired (thus the workplace no longer has the problem) or receive a warning, or that the business does not wish to be seen to have staff with gambling problems (stigma).

Specific cultures and crime

Participants considered that many crimes are committed irrespective of ethnicity. However, some stereotypical criminal behaviours in relation to gambling were considered to exist for the major ethnic groups.

Maori

Petty whanau crime and community crimes (e.g. misuse of community organisation funds). Participants also reported that whether some types of behaviour are considered to be criminal by Maori was due to a different perspective on boundaries around personal ownership, compared to a Western view point.

European

Financial crimes such as fraud, 'bouncing' cheques and embezzlement.

Pacific

Family violence, community level crime (e.g. misuse of Housie funds meant for the church) and social security/services/benefit-related crime such as abuse of services. Pacific females were considered to be more likely to commit fraud than Pacific males. The same issue of blurred boundaries around personal ownership as noted for Maori, was noted for Pacific peoples.

Asian

Casino table game playing and electronic gaming machine gambling were considered to be most likely to be associated with crime. Asians were also considered more likely to be associated with serious crimes such as kidnapping, intimidation and syndicated gangs.

Gender and crime

Participants considered some stereotypical gender differences existed.

Males

More likely to commit violent crime and also to have opportunities for workplace crimes.

Females

Violent crimes are less likely to be reported and females are more likely to be victims of violent crime. Females were considered more likely to turn to prostitution to obtain money and were more likely to commit embezzlement.

Young people and crime

A range of stereotypical crimes related to youth gambling was discussed by participants.

- Financial crimes including theft, shop-lifting and fraud
- Under-age gambling
- Unregulated gambling (e.g. amongst peers)
- Family level crime such as elder abuse
- Community level crime such as expecting bail out by family or friends for financial problems caused by gambling
- Crimes committed to support family gambling or to support self because caregivers are gambling
- Young people may be used as debt collectors by loan sharks

Relationships between gambling and crime

Participants considered this to be a complex topic since it is currently not known which behaviour (the gambling or the crime) comes first, whether there is a causal relationship and its direction (i.e. whether gambling leads to crime or vice versa), or if a relationship exists whether it is proportional (e.g. whether more gambling leads to more crime or vice versa). Participants did believe that serious crime (in general) is linked to minor crime and that when the former increases, so does the latter. They also considered that some crimes (e.g. financial) can lead to other criminal behaviours.

Participants commented that comorbid behaviours (such as alcohol and drug abuse or depression) can act as stressors leading to violence and other crimes, particularly since people with comorbidities may be more prone to risky behaviours.

3.3 Interviews: Gambler data

Presented in this Section are data from the in-depth semi-structured interviews conducted with 33 gamblers (including problem gamblers) who had also committed crime. The interviews were designed to elicit information around gambling, criminal behaviours and any relationships that might exist between the two. Survey data pertaining to the seven significant others (of gamblers who have also committed crime) are presented in the following section (3.4 Interviews: Significant other data).

As there were only 33 gambler participants, only broad descriptive data have been presented; statistical analyses were not possible due to the small sample size. Thus, all data should be treated with caution and cannot be generalised to the gambling population as a whole. Presented data include demographic information, gambling behaviours, reasons for gambling or not gambling, criminal behaviours, perceived relationships between gambling and crime, and perceived harms arising from gambling and criminal behaviours.

3.3.1 Socio-demographic data

Table 1 presents the socio-demographic data. Of the 33 participants, (61%) were male and 40% were female. Almost two-thirds (61%) of the participants were of European descent (NZ European or other European), one-fifth (21%) were Asian, 12% Maori, three percent Pacific and three percent 'other'. Participants covered the age ranges of 20-24 years up to 55-65 years of age at the time of interview with two-thirds within the 35-54 year age bracket. Participants reported living arrangements of one to three adults in the household (adult defined as over the age of 15 years), with the largest household having six occupants (two participants) and the smallest being where the participant lived alone (almost one quarter of participants). Participants ranged in net annual household income levels from \$10,001 to over \$100,000; a range of education levels was also reported with 18% having no qualification and the majority of participants reporting higher than school certificate level.

Table 1: Gambler - Socio-demographic data

Variable	N	(%)
Gender		
Male	20	(61)
Female	13	(40)
Age (years)		
15 - 19	0	-
20 - 24	1	(3)
25 - 34	3	(9)
35 - 44	11	(33)
45 - 54	11	(33)
55 - 64	7	(21)
65+	0	-
Number of people in household		
1	8	(24)
2	7	(21)
3	9	(27)
4	3	(9)
5	3	(9)
6	2	(6)
No. 15 years or over in household		
1	10	(30)
2	14	(42)
3	8	(24)
Primary ethnic group		
NZ European/Pakeha	18	(55)
Other European	2	(6)
Maori	4	(12)
Pacific	1	(3)
Asian	7	(21)
Other	1	(3)
Net annual household income		
Up to \$10,000	0	-
\$10,001 - \$30,000	6	(20)
\$30,001 - \$50,000	8	(26)
\$50,001 - \$70,000	6	(20)
\$70,001 - \$100,000	5	(17)
Over \$100,000	5	(17)
Educational level		
No qualification	6	(18)
School Certificate	3	(9)
U.E./Matric/6th Form/Bursary	6	(18)
Technical or Trade qualification	4	(12)
University graduate	10	(30)
Other tertiary qualification	4	(12)

N=33 (Numbers do not always add up to 33 due to missing data)

3.3.2 *Gambling behaviours*

Table 2 presents data relating to gambling activity and median weekly expenditure.

Only one participant had not gambled in the previous 12 months. A majority of participants had played Lotto (78%) or electronic gaming machines (EGMs) in a pub or club (70%) in the past 12 months. Almost half the participants (47%) had played EGMs in a casino, and just under half had played Instant Kiwi or other scratch ticket (45%). Other forms of gambling were played by 32% or less of the participants, with the exception of Housie for money which was not played in the previous 12 months by any participant.

It appeared that the continuous forms of gambling were those most frequently participated in weekly or more often. These included horse/dog race betting (78% of gamblers on that form), EGMs at a casino (67%), EGMs at a pub/club (61%), and sports betting at a TAB (56%). Other forms of gambling were less likely to be participated in weekly.

The largest median weekly expenditure (\$2,500) was on table games or other games at a casino; this was followed by sports betting at a TAB (\$1,275), horse/dog race betting (\$550), EGMs at a casino (\$400), and EGMs in a pub/club (\$350). In general, participants were reluctant to disclose expenditure and those who did appeared more likely to be skewed towards higher amounts. Thus, these data should be treated with caution.

The average number of hours per week spent gambling by the participants was 9.4, with the longest time being 40 hours per week. The largest number of gambling sessions per week was 20 with an average of 3.6.

Table 2: Gambler - Gambling activity and median weekly expenditure

Activity	Gambling in past 12 months		Gambled weekly or more often [#]		Median weekly expenditure	Expenditure range	
	N	(%)	N	(%)	\$	Min. \$	Max. \$
Lotto (incl. Powerball, Strike, Big Wednesday)	25	(78)	7	(28)	20	10	850
Keno (not in a casino)	3	(11)	1	(33)	14	14	14
Instant Kiwi or other scratch ticket	14	(45)	5	(35)	7.5	5	10
Other lotteries and raffles	8	(27)	2	(25)	5	4	6
Housie (bingo) for money	0	-	0	-	-	-	-
Horse or dog racing	9	(30)	7	(78)	550	20	9,500
Sports betting at a TAB/ with an overseas betting organisation	9	(28)	5	(56)	1,275	20	3,500
Gaming machines or pokies at a casino	15	(47)	10	(67)	400	100	6,250
Table games/other games at a casino	10	(32)	4	(40)	2,500	250	9,615
Gaming machines or pokies in a pub or club	23	(70)	14	(61)	350	10	6,250
Internet-based gambling	4	(13)	2	(50)	250	250	250
Poker	2	(7)	1	(50)	100	100	100
None of the above	1	(3)	-	-	-	-	-

N=33 (Gambling in past 12 months), participants were able to select more than one activity

Percentages expressed as a percentage of those who gambled on the activity

Using the Problem Gambling Severity Index¹⁷ (PGSI), the majority of participants (82%) were classified as problem gamblers (score eight or more), 12% were moderate risk gamblers (score three to seven), and one participant each was classified as low risk gambler (score one to two) or non-problem gambler (score zero). Participants classified as problem gamblers had a range of scores with 17 at the high end of the range (scoring 16 or more) including one scoring the maximum of 27 (Table 3).

Table 4 details a breakdown of responses to each PGSI item. The items most likely to elicit a 'most of the time' or 'almost always' response were those relating to a feeling of having a problem with gambling, feeling guilty about gambling, and having health problems caused by gambling. The items most likely to elicit a 'never' or 'sometimes' related to borrowing money to gamble, being criticised about gambling, and going back another day to win back money lost gambling.

¹⁷ The PGSI has a past 12-month time frame.

Table 3: Gambler - PGSI score

PGSI classification	PGSI score	N	(%)
Non problem gambler	0	1	
<i>Total non problem gambler</i>		<i>1</i>	<i><1</i>
Low risk gambler	1	1	
<i>Total low risk gambler</i>		<i>1</i>	<i><1</i>
Moderate risk gambler	3	2	
	4	1	
	7	1	
<i>Total moderate risk gambler</i>		<i>4</i>	<i>12</i>
Problem gambler	9	4	
	10	1	
	11	2	
	12	1	
	13	1	
	14	1	
	16	1	
	17	1	
	18	3	
	19	1	
	20	2	
	21	2	
	22	1	
	23	2	
	25	3	
	27	1	
<i>Total problem gambler</i>		<i>27</i>	<i>82</i>

N=33

Table 4: Gambler - PGSI item breakdown

PGSI item (abbreviated)	Never	Sometimes	Most of the time	Almost always
	n	n	n	n
Bet more than can afford to lose	9	6	5	13
Bet larger amounts	11	3	7	12
Gone back	9	9	6	9
Borrowed money	14	11	2	6
Felt had problem	5	5	6	17
Criticised	10	10	5	8
Felt guilty	5	7	6	15
Health problems	7	6	7	13
Financial	5	10	5	13

N=33

3.3.3 *Reasons for gambling or not gambling*

Participants were presented with a list of possible reasons for gambling and asked to select those which related to them. Three-quarters (75%) of the participants indicated that they gambled ‘to escape problems’, and 72% indicated that gambling was an addiction/compulsion for them. Two-thirds of participants reported gambling to win prizes or money, 55% for the excitement/challenge, and forty-two percent each reported gambling to be with people/get out of the house, or as entertainment/to relieve boredom. Other reasons for gambling were reported by 27% or less of participants (Table 5).

Table 5: Gambler - Reasons for gambling

Reason for gambling	N	(%)
To escape problems	25	(75)
It is an addiction/compulsion	24	(72)
To win prizes/money	22	(67)
For excitement or a challenge	18	(55)
To be with people/get out of the house	14	(42)
As entertainment/relieve boredom	14	(42)
As an interest/hobby	9	(27)
Out of curiosity	7	(21)
Safe environment for evening entertainment	6	(18)
As a gift for another person (e.g. Lotto/scratch ticket)	5	(15)
Other reasons	5	(15)
Pressure from other people	4	(12)
To get cheap food and drink	3	(9)
To support worthy causes	2	(6)
To oblige or please other people	2	(6)
Don't know	1	(3)

N=33

Participants were able to select more than one reason

Participants were also presented with a list of possible reasons for not gambling and asked to select those which related to them. The most common reason by far for not gambling was a lack of money; three-quarters (75%) of respondents reported that when they did not gamble it was because they had run out of money. Other reasons for not gambling were endorsed at a much lower level and included that it was too expensive to gamble (38%), the respondent was not interested in gambling at that particular time (28%), and that gambling would have increased the likelihood of the respondent doing something criminal (28%). The remaining reasons for not gambling were reported by one-fifth or less ($\leq 19\%$) of participants (Table 6).

Table 6: Gambler - Reasons for not gambling

Reason for not gambling	N	(%)
Run out of money	24	(75)
Too expensive	12	(38)
Not interested in gambling at that time	9	(28)
Increases the likelihood I will do something criminal	9	(28)
Pressure from other people	6	(19)
The chances of winning aren't very good	6	(19)
Seen the impact on others	6	(19)
Waste of time	6	(19)
Waste of money	6	(19)
Not available where I live/no opportunity/no access	6	(19)
Have been excluded from premises	6	(19)
Other reasons	6	(19)
I'm not lucky in things like this	4	(13)
Moral or religious reasons	3	(9)
Don't know anything about the gambling activity	0	-

N=32

Participants were able to select more than one reason

Interestingly, a majority (79%) of participants reported at least one period of abstinence since they started regular gambling, with the number of periods of abstinence ranging from one to eight.

3.3.4 Comorbid behaviours and health

Data pertaining to comorbid behaviours/health questions are presented in Table 7

The AUDIT-C was used to indicate hazardous drinking/active alcohol disorder (including abuse or dependence). It is scored on a scale of 0-12; for men a score of four or more is considered positive, for women the cut off is three or more. The higher a score, the more likely the drinking is affecting health and safety. Of the 20 male participants, nine (45%) scored positive on the AUDIT-C. Six of the 13 female participants (46%) also scored positive. However, only 21% of participants felt they might have an alcohol or drug problem. Thirty-nine percent of participants reported using alcohol or drugs in the past 12 months while gambling and 24% reported gambling whilst drunk or high.

Almost two-thirds of participants (63%) felt the urge to gamble, and one-third (33%) felt the urge to have a drink, if something painful happened in their life, while fewer than 10% felt the need to use drugs or medication. About three-quarters (73%) of participants had felt depressed for two or more consecutive weeks in the previous 12 months and 59% had been under a doctor's care because of physical or emotional problems brought on by stress. Thirty-nine percent of participants had seriously thought about committing suicide as a result of their gambling with 18% attempting suicide because of their gambling.

Table 7: Gambler - Comorbidity/health questions

In the past 12 months...	Yes		No	
	N	(%)	N	(%)
... have you used alcohol or drugs while gambling?	13	(39)	20	(61)
... have you gambled while drunk or high?	8	(24)	25	(76)
... have you felt you might have an alcohol or drug problem?	7	(21)	26	(79)
... if something painful happened in your life, did you have the urge to gamble?#	20	(63)	12	(38)
... if something painful happened in your life, did you have the urge to have a drink?	11	(33)	22	(67)
... if something painful happened in your life, did you have the urge to use drugs or medication?	3	(9)	30	(91)
... have you been under a doctor's care because of physical or emotional problems brought on by stress?#	19	(59)	13	(41)
... was there ever a time when you felt depressed for two weeks or more in a row?	24	(73)	9	(27)
... have you ever seriously thought about committing suicide as a result of your gambling?	13	(39)	20	(61)
... have you ever attempted suicide as a result of your gambling?	6	(18)	27	(82)

N=33 except # where N=32

Percentages do not always add up to 100% due to rounding

3.3.5 Age of regular gambling and criminal behaviours

Participants were asked to specify the age at which they first gambled regularly¹⁸, committed a crime (both in relation to fund gambling/gambling debts and crime in general), had police involvement for a crime, and were convicted for a crime (both in relation to gambling and crime in general).

By the age of 15 years, three participants had gambled regularly with one committing a first crime to obtain money for gambling/gambling debts, while five participants had committed their first criminal behaviour of which three had police involvement; however, there were no convictions. A majority of participants (n=18) commenced regular gambling between the age of 25 to 44 years, whilst criminal behaviour was more likely to commence for the majority before the age of 25 years (n=19). For those convicted of a crime, most were convicted before age 25 (12/17) whilst the first crime committed to fund gambling/gambling debts was more likely to occur in the 35 to 44 year range (n=6). Interestingly, the number of respondents committing first crime to fund gambling increased sequentially through the age groups from one in the under 15 age group to six respondents in the 35 to 44 year range (Table 8).

¹⁸ Regular gambling was defined as weekly or more often, excluding Lotto.

Table 8: Gambler - Age at time of first gambling/crime-related events

Age (years)	Regular gambling	Crime	Police involved	Conviction	Committed crime to fund gambling	Convicted for crime related to gambling	Current age
	N	N	N	N	N	N	N
Under 15	3	5	3	-	1	-	-
15 - 19	7	6	6	3	2	-	-
20 - 24	2	8	7	9	3	1	1
25 - 34	9	2	2	2	4	3	3
35 - 44	9	4	1	1	6	2	11
45 - 54	2	1	1	1	2	2	11
55 - 64	1	1	1	1	1	1	7
65+	-	-	-	-	-	-	-
N/A	-	5	11	12	14	22	-

N=33 (Numbers do not always add up to 33 due to missing data)

Within the questionnaire, actual age was reported for all events except current age which was reported within the tabulated age ranges. Thus, using the mid-point for current age in each range, it has been possible to report the average years age difference between first regular gambling and first crime-related events. There was a mean difference of 5.2 years between age of first regular gambling and first crime committed to fund gambling/gambling-related debts. Thus, on average, the first crime committed due to gambling occurred 5.2 years after the participant started to regularly gamble. It should be noted, however, that there was a large range, with crime being committed from seven years before the start of regular gambling to 34 years after (Table 9). The respondent who committed a gambling-related crime seven years prior to regular gambling did so to fund their irregular gambling. For almost two-thirds of respondents (63%), first gambling-related crime occurred the same year as, or within the first five years of commencement of regular gambling (Table 10).

A different profile emerged when reviewing the difference between respondents' age of first regular gambling and first committed crime (irrespective of whether the crime was related to gambling). There was a mean difference of -3.4 years between age of first regular gambling and first committed crime. Thus, on average, the first crime was committed 3.4 years prior to commencement of regular gambling, i.e. the criminal behaviour occurred before the gambling behaviour. However, the range was large, from 32 years before to 34 years after starting regular gambling (Table 9). There was a wide spread of age ranges for first commencement of first crime (Table 10).

Table 9: Gambler - Age difference between gambling/crime-related events

Age difference	n	Range	Min	Max	Mean	SD
First regular gambling to age of first crime for gambling/gambling debts (- indicates crime was before regular gambling)	19	41	-7	34	5.2	9.1
First regular gambling to age of first general crime (- indicates crime was before regular gambling)	27	66	-32	34	-3.4	13.9

Table 10: Gambler - Frequency of age difference between gambling/crime-related events

Number of years difference	Years from first regular gambling to first crime [#]		Years from first regular gambling to first crime to fund gambling/gambling debts [†]	
	n	(%)	n	(%)
-35 to -26	1	(4)	-	-
-25 to -16	4	(15)	-	-
-15 to -6	6	(22)	-	-
-5 to -1	2	(7)	1	(5)
0 (<i>in same year</i>)	3	(11)	5	(26)
1 to 5	8	(30)	7	(37)
6 to 15	1	(4)	4	(21)
16 to 25	1	(4)	1	(5)
26 to 35	1	(4)	1	(5)

N=27

† N=19

3.3.6 Criminal behaviours

Categories for criminal behaviours, as used by the Ministry of Justice, were adopted for the classification of criminal behaviour in the current study. The categories are:

- Traffic offences (e.g. driving while disqualified/unlicensed, driving under the influence of alcohol/drugs, driving causing injury/death)
- Offences against the justice system (e.g. breaching a sentence/court order such as not paying a fine/reparation or not reporting to community service, obstructing justice such as lying under oath, destroying evidence)
- Antisocial behaviours (e.g. disorderly behaviour, resisting arrest, possession of a weapon, obscene or immoral behaviour)
- Dishonesty and property crimes/offences (e.g. theft including casino chips, burglary, receiving and/or selling stolen goods, vehicle conversion, property damage, fraud to gain funds/credit, identity fraud/theft, dipping into till or takings)
- Drugs-related offences (e.g. cannabis or any other drugs: using, possession, supply, manufacturing, money laundering)
- Offences against people (e.g. Common assault: threatening or intimidating behaviour, threats to kill; Domestic assault: child assault, child abuse, assault against adult; Sexual assault/offences; grievous bodily harm; aggravated robbery; kidnapping; abduction; attempted murder; manslaughter; murder)
- Other socially unacceptable behaviours (including ethically, morally, dishonourable, dishonest, questionable or criminally wrong behaviours such as unregistered prostitution, loan sharking, cheating at gambling, cheating IRD or taxes, not paying bills, bankruptcy [if not covered elsewhere])

Participants were asked to report whether they had committed crime/s in each of these categories and then asked to state whether the crime was known to the police (i.e. was 'reported' though not necessarily leading to charges or prosecution), was known to others

(e.g. family, workplace or community) but not reported to police, or whether it was totally unknown to anyone apart from the participant (and thus also unreported).

It should be noted that the design of the questionnaire allowed participants to report the number of all crimes/behaviours they had committed in each category, thus multiple responses for reported and unreported crimes were possible within one category for each participant. Participants were also asked to give at least one example of a crime they had committed in each category (reported qualitatively). Thus, participants could give multiple or no responses. This together with the use of criminal behaviour categories allowed for strict participant confidentiality, particularly in relation to unreported crimes; this protected the participant so that when unreported crimes were disclosed it would not be possible to directly match the unreported crime to the example.

A range of examples in each category of offence were reported by participants (note that these did not have to relate specifically to gambling). These included the following:

Traffic offences

- Drunk driving
- Driving while high on drugs
- Driving without a license
- Driving while disqualified
- Dangerous/reckless driving
- Speeding
- Driving erratically

Offences against the justice system

- Breaching protection order
- Community service not completed
- Escaping from prison
- Breaching court order not to gamble
- Not paying fines

Offences relating to anti-social behaviours

- Assaulting police officer
- Breaching trespass order
- Being drunk and disorderly
- Damaging an Automated Teller Machine
- Shouting at family in public
- Wilful damage
- Being drunk in a public place
- Resisting arrest

Dishonesty and property crimes or offences:

- Stealing money/wages from place of work/employer/own business
- Selling work stock and keeping the money
- Fraud including credit card fraud
- Breaking into parent's safe
- Set up false employee to obtain money
- Taking money from family/family accounts without permission
- Obtaining money from a faulty machine at a pub
- Avoiding paying bills/taxes

- Theft to pay loan sharks,
- General theft (e.g. of car, from general goods store)
- Bribery

Offences relating to drugs

- Drug use (e.g. cannabis, ecstasy, magic mushrooms, opium, LSD, P, crack, Ice, party pills, synthetics, cocaine)

Offences against people

- Assault including against police and prison officer
- Assault with intent to injure
- Threatening to harm someone
- Abuse of someone over telephone (led to protection order)
- Verbal abuse
- Armed robbery

Other socially unacceptable behaviours

- Keeping money that was found
- Lying to friends and family about where money is spent
- Using credit cards to pay other credit card bills
- Cheating at gambling
- Taking benefit money out of account [for gambling] before mortgage payments were taken

Table 11 details the number of participants reporting committing crime in each category as well as the number of crimes that were reported to police, known to others but unreported to police, and completely hidden from others. Crimes were committed in each category, though the most common crimes appeared to be those relating to dishonesty (64%), traffic offences (58%) and other socially unacceptable behaviours (55%). The least perpetrated crimes reported were those relating to offences against people, perpetrated by one-fifth (21%) of participants.

For most of the crime categories, more of the crimes had been reported to the police than were unreported, slightly less were generally known to others but not reported to police, and a much smaller number of crimes was completely hidden from others. There were two exceptions to this general trend. For drugs-related offences participants were reluctant even to disclose whether the crimes were reported or hidden (only five examples from nine participants reporting crime in this category). For other socially unacceptable behaviours more of the behaviours were unreported than reported.

Table 11: Gambler - Unreported and reported crimes

Crime category	Yes		No	
	N	(%)	N	(%)
Traffic offence	19	(58)	14	(42)
Reported to police	10			
Known to others	8			
Completely hidden	1			
Against justice	10	(30)	23	(70)
Reported to police	6			
Known to others	2			
Completely hidden	0			
Anti-social behaviours	9	(27)	24	(73)
Reported to police	6			
Known to others	4			
Completely hidden	0			
Dishonesty	21	(64)	12	(36)
Reported to police	11			
Known to others	10			
Completely hidden	7			
Drugs related	9	(27)	23	(73)
Reported to police	2			
Known to others	2			
Completely hidden	1			
Offence against people	7	(21)	26	(79)
Reported to police	7			
Known to others	5			
Completely hidden	1			
Other socially unacceptable behaviour	18	(55)	15	(45)
Reported to police	3			
Known to others	9			
Completely hidden	6			

N=33 ('Yes' and 'No' numbers do not always add up to 33 due to missing data)

Numbers of reported and unreported crimes in each category do not always add up to the total number of crimes committed in that category either due to missing data or because multiple responses (for reported and unreported crimes) were possible within each category

A comparison between study participants and the general prosecuted criminal population in 2006 (Statistics New Zealand: www.stats.govt.nz) showed similar offending profiles. When compared with the prosecuted charges in the Northern region (which covers the Auckland area from where the majority of participants were recruited), the majority of offending fell into the categories of dishonesty¹⁹ offences and traffic offences for both populations, followed

¹⁹ Detailed as property offences in Table 12.

by violent/offences against other persons (Table 12 and Table 13). It should be noted that the participant data presented in Table 13 are not directly comparable to the general prosecuted criminal population data in Table 12 since in the participant data, one person may have committed multiple crimes within a category; however, it does provide a useful comparison in general terms.

Table 12: General prosecuted criminal population crimes (2006) in the Northern region

Offence	Prosecuted Charges							
	Violent	Other against persons	Property (Dishonesty)	Drug	Against justice	Antisocial behaviours	Traffic	Misc.
N	13,227	3,092	28,775	7,535	12,629	9,092	28,310	12,583
% [#]	11	3	25	7	11	8	25	11

[#] Percentage of total prosecuted charges of 115,243

Table 13: Gambler - Number of total study participants who committed crime per category

	Category						
	Violent/Other against persons [#]	Property (Dishonesty)	Drug	Against justice	Antisocial behaviours	Traffic	Misc.
	n	n	n	n	n	n	n
Reported to police	21	33	6	18	18	30	9
Known to others	15	30	6	6	12	24	27
Completely hidden	3	21	3	0	0	3	18

[#] Violent crimes and crimes against other persons merged for participants to protect confidentiality

3.3.7 Criminal behaviours in relation to gambling

Table 14 presents data for participants' criminal/illegal behaviours in relation to gambling.

Slightly more than half the participants (55%) reported thinking about doing something illegal to obtain money for gambling with almost half of those (44%) thinking that way in the previous 12 months. Forty-one percent of participants reported actually committing a crime to obtain money for gambling, with just over one third (38%) of those doing so in the previous 12 months. A lesser percentage of participants reported thinking about, or actually committing crime, to obtain money to pay for gambling debts.

Seventy percent of participants reported borrowing money without permission in order to gamble with almost half of those (43%) doing so within the previous 12 months. In relation to borrowing money per se (whether with or without permission), 79% of participants reported borrowing from family/friends and 73% reported borrowing from institutions. On average, participants reported having paid back about 70% of borrowings.

Participants also reported other illegal behaviours *in order to gamble* (24%) (e.g. using someone else's credit card, breaching trespass order, selling stolen items), and doing illegal things *because of* (i.e. a consequence of) their gambling (58%) (e.g. theft, drug running, drink driving, gambling non-disposable income). Participants reported behaviours that are not strictly illegal but that they were not proud of/felt guilty about (equating to the other socially unacceptable behaviours category previously detailed) *in order to gamble* (61%) (e.g. causing family conflict, lying, not paying bills, missing work), and *because of* their gambling (46%) (e.g. lying, not paying bills, theft, attempting suicide, verbal abuse, pawning other's property).

Nine percent of participants (n=3) reported gambling *instead of* committing a crime; one of these did so within the previous 12 months. A majority of participants (85%) reported that their gambling had caused harm to others, with 57% of those participants reporting that the harm was within the previous 12 months. Thirty-nine percent of participants reported that their gambling had led to problems with the police and one third (33%) reported that they had been convicted for crimes related to their gambling. The number of convictions ranged from one to 16 with 70% having been convicted for one or two offences.

Table 14: Gambler - Criminal/illegal behaviours related to gambling

	In the last 12 months [#]			
	Yes N (%)	No N (%)	Yes n (%)	No n (%)
Thought about doing something illegal to get money for gambling or gambling debts				
Gambling	18 (55)	15 (45)	8 (44)	9 (50)
Gambling debts	11 (33)	22 (67)	6 (55)	5 (45)
Borrowed money without permission or authority to gamble				
	23 (70)	10 (30)	10 (43)	13 (57)
Committed a crime to get money for gambling or gambling debts				
Gambling	13 (41)	19 (59)	5 (38)	8 (62)
Gambling debts	8 (25)	24 (75)	4 (50)	4 (50)
Done things that are illegal in order to gamble (non monetary)				
	8 (24)	25 (76)	1 (13)	7 (88)
Done things that are illegal because of gambling (monetary and non-monetary)				
	19 (58)	14 (42)	6 (32)	13 (68)
Done things that are not strictly illegal but not proud of or feel guilty about, in order to gamble				
	20 (61)	13 (39)	10 (50)	10 (50)
Done things that are not strictly illegal but not proud of or feel guilty about, because of gambling				
	15 (46)	18 (54)	7 (47)	8 (53)
Gambled instead of committing a crime				
	3 (9)	30 (91)	1 (33)	2 (67)
Gambling has caused harm to others				
	28 (85)	5 (15)	16 (57)	10 (36)
Gambling has led to problems with the police				
	13 (39)	20 (61)	3 (23)	10 (77)
Been convicted for crimes related to gambling				
	11 (33)	22 (67)	5 (45)	4 (36)

N=33

Percentages reported for 'Yes' and 'No' in the last 12 months are of the total number reporting 'Yes' to the behaviour (first column of figures). Percentages do not always add up to 100% due to missing data or rounding.

Half of participants (52%) reported that their legal/criminal problems had prompted them to seek help to reduce/stop gambling, whilst 12% reported that their legal/criminal problems had *prevented* them from seeking help (e.g. in prison or too depressed to seek help).

3.3.8 Contributing factors to last committed crime

A variety of different reasons/factors were reported by participants as contributing factors to the most recently committed crime. The most recently committed crimes included blackmail, breach of protection orders, drunk driving, fraud, disorderly behaviour, theft as a servant, and theft from family members. Gambling was reported as a common reason; however, the predominant reason reported was lack of money (poverty/financial stress) - this included having no money for food, to pay debts, pay loan sharks or to gamble. Depression and other mental and emotional reasons were given as contributing factors for many of the crimes discussed, along with family safety, and alcohol and drug issues.

Participants were also asked to report the contributing factors to their criminal or harmful behaviours in general. Poverty/financial stress was reported by 73% of participants and was listed as being within the top three factors by 52% of participants. Gambling/problem gambling and mental or emotional health problems (e.g. bipolar disorder, depression, stress, attempted suicide, bad temper) were each reported as contributing factors by 55% of participants, with gambling reported as being within the top three reasons by 39% of participants and mental/emotional health problems by 30%. Relationship and family problems were reported as contributing factors by 49% and 42% of participants respectively but were less likely to be reported as within the top three contributing factors. Other contributing factors were reported by one third or less of the participants (Table 15).

Table 15: Gambler - Contributing factors to criminal offences/harmful behaviours

Contributing factor			Factor within top three reasons	
	N	(%)	N	(%)
Poverty/financial stress	24	(73)	17	(52)
Gambling/problem gambling	18	(55)	13	(39)
Mental or emotional health problems	18	(55)	10	(30)
Relationship problems	16	(49)	7	(21)
Family problems	14	(42)	4	(12)
Work problems	11	(33)	2	(6)
Alcohol use/misuse	10	(30)	5	(15)
To maintain status (greed)	10	(30)	2	(6)
Pressure from other people	10	(30)	1	(3)
Physical health problems	9	(27)	4	(12)
Physical or mental abuse	8	(24)	2	(6)
Trauma or death of someone	6	(18)	2	(6)
Drug use	2	(6)	1	(3)
Criminal background/upbringing	0	-	-	-

N=33

3.3.9 Relationship between gambling and crime

In an attempt to find causal links between gambling and criminal behaviour participants were asked questions relating to their perception of the association. Thirty-two of the 33 participants provided responses to these questions. Sixty-three percent of respondents reported that they considered there was a relationship between their gambling and their criminal behaviours; 38% did not believe there was such a relationship. Of the 20 (63%) respondents who considered there to be a relationship, all reported their gambling to be associated with their crimes and, along with other contributing factors, to have contributed to their crimes. All but one of these respondents (59% of all respondents) reported that they considered their gambling to have caused their crimes. Of the same 20 respondents, 44% reported that they considered their crimes, along with other contributing factors, to have contributed to their gambling and only one-quarter (25%) considered their crimes to be caused by their gambling (Table 16).

Table 16: Gambler - Perceived relationship between gambling and crime

	Yes		No	
	N	(%)	N	(%)
Do you consider there to be <i>any relationship</i> between your crimes (reported and unreported) and your gambling?#	20	(63)	12	(38)
Do you consider your gambling was <i>associated with these crimes</i> ?	20	(63)	0	-
Do you consider your gambling and other issues/things <i>contributed to these crimes</i> ?	20	(63)	0	-
Do you consider your gambling <i>caused these crimes</i> ?	19	(59)	1	(3)
Do you consider these crimes and other issues/things <i>contributed to your gambling</i> ?	14	(44)	6	(19)
Do you consider these crimes <i>caused your gambling</i> ?	8	(25)	12	(38)

N=32

Participants who replied 'No' to the first question were not asked the subsequent questions

Percentages do not always add up to 100% due to rounding

3.3.10 Harms to others caused by gambling and crime

Participants were asked, via open-ended questions, to detail the harms their gambling and criminal behaviours had caused to others (specifically on family/whanau and on the community/workplace), and were also asked about harms that they had suffered from other gamblers.

Family/whanau

The harms to family/whanau reported by participants could generally be categorised into emotional, core family, and health-related. However, the greatest harm detailed by participants on family/whanau was that of stress including emotional and financial stress.

Emotional harms included being disowned by other family members due to their feeling shame and embarrassment, family being hurt by the gambler's lying, children not knowing/understanding why one parent is not there, lack of time to spend with family and children, and loss of trust (often irretrievable) from significant others.

Core family-related harms included violence (e.g. friction and fighting, sometimes leading to the need for protection orders), marriage breakdown (which could leave children without one parent - also if gambler goes to prison), and theft of family/whanau money.

Health-related harms included the gambler causing stress-related ill health in significant others, and others (e.g. family/children) having to go without food or other resources for a balanced life.

Community/workplace

The reported harms caused by participants to their workplace and/or wider community were varied but could broadly be categorised into indirect/direct harms, and emotional/financial-related harmful effects.

Indirect and direct harms included the gambler's diminished productivity at work (due to pre-occupation with/concentrating on gambling), losing a job due to gambling, losing the trust of managerial staff, knock-on effects for business creditors, a customer being the victim of participant's crime, disorderly behaviour disrupting the local area, and the inability to support community projects due to a business failure.

The reported emotional and financial effects included employees/colleagues being disappointed with relationships being negatively affected, a participant displacing anger onto colleagues leading to breakdown of trust and morale, shame and stigma, and financial hardship for the victims of theft.

From other gamblers

Reported harms suffered by the participants were mainly financial in nature. Other harms affected health or emotional state. One case of kidnapping was reported.

Financial harms included being cheated by customers (taxi driver), being owed money/outstanding debts, being the victim of theft whilst gambling, and being caught up in a fraud.

Emotional/health related harms included emotional abuse and interpersonal conflict, and neglect of their children who would not be showered or fed properly due to a caregiver also being a gambler.

3.4 Interviews: Significant other data

Presented in this Section are data from the in-depth semi-structured interviews conducted with seven significant others²⁰ (of gamblers who had committed crime). The interviews were designed to elicit information around the criminal behaviours of the gamblers (associated with the significant others) and perceived relationship to crime, as well as the harms experienced by the significant others.

As only seven significant other participants were included in this research, only limited data have been presented. This information is best viewed as case studies and should be treated with caution. Presented data include age, ethnicity and relationship to gambler, problem gambling status, criminal behaviours, perceived relationships between gambling and crime, and impacts and harms experienced from gambling and crime. These data were chosen as being the most useful in terms of comparing significant others' perceptions of the relationships between gambling and crime, as well as the associated harms and impacts, with the data reported by the gambler participants in this study.

3.4.1 Demographic data

All seven participants were female. They ranged in age and were of European, Asian or Maori descent. Three of the participants were partners of the gambler, one was a daughter, one a mother, one a first cousin and one was a close friend (Table 17).

Table 17: Significant other - Age, ethnicity and relationship to gambler

Variable	N
Age (years)	
25 - 34	1
35 - 44	2
45 - 54	1
55 - 64	2
65+	1
Primary ethnic group	
NZ European/Pakeha	4
Maori	1
Asian	2
Relationship to gambler	
Partner	3
Daughter	1
Mother	1
First cousin	1
Close friend	1

N=7

²⁰ The significant other participants were not associated with the gambler participants.

3.4.2 Problem gambling status

Using the Problem Gambling Severity Index (PGSI), two participants were classified as problem gamblers (score eight or more), two were low risk gamblers (score one or two) and three were classified as non-problem gamblers (score zero). Thus, although they were significant others to problem gamblers, these participants themselves were also gamblers or problem gamblers. No participants were classified as moderate risk gamblers (Table 18).

Table 18: Significant other - Problem gambling severity

PGSI classification	N
Non problem gambler	3
Low risk gambler	2
Moderate risk gambler	0
Problem gambler	2

N=7

3.4.3 Criminal behaviours of participants' gambler

Participants were asked about the criminal behaviours of the gambler close to them. The questions were worded similarly to those asked of the gamblers in relation to committed crimes within each of the Ministry of Justice criminal behaviour categories (see sub-section 3.3.6 for details of categories). Participants were also asked to report whether they believed the crimes to be known to the police (i.e. reported though not necessarily leading to charges or prosecution) or whether the crimes were unreported (but known to other/s such as the participant).

Table 19 details the number of participants reporting criminal behaviour for their gambler within each category as well as the number of crimes that were reported to police or known to others. Crimes were committed in each category. The category with the most offences was that of dishonesty with five participants reporting crime; three participants reported that the crime had been reported to police, one reported that the crime was unreported to police, and one participant did not wish to give further details. Two of the participants reported their gambler had committed traffic offences, both of which had done so with and without police involvement (i.e. the offences included reported and unreported). One offence against justice (breached court order) was reported and (obviously) reported to police. Two participants reported anti-social behaviour, with one offence reported to police and one only known to others close to the gambler; a similar profile was reported for other socially unacceptable behaviours. Crimes committed in the categories for drug-related offences and offences against people were the only ones where none had been reported to police.

Table 19: Significant other - Unreported and reported crimes of gambler

Crime category	N
Traffic offence	2
Reported to police	2
Known to others	2
Against justice	1
Reported to police	1
Known to others	0
Anti-social behaviours	2
Reported to police	1
Known to others	1
Dishonesty	5
Reported to police	3
Known to others	1
Drugs related	1
Reported to police	0
Known to others	1
Offence against people	3
Reported to police	0
Known to others	3
Other socially unacceptable behaviour	2
Reported to police	1
Known to others	1

N=7

Numbers of reported and unreported crimes in each category do not always add up to the total number of crimes committed in that category either due to missing data or because multiple responses (for reported and unreported crimes) were possible within each category

Five of the seven participants reported that their gambler's criminal problems had prompted the gambler to seek help to reduce/stop gambling, whilst one participant reported that the criminal problems had prevented the gambler from seeking help; the participant reported that the gambler was "waiting for a big win and then they would pay back all the money".

3.4.4 Relationship between gambling and crime

Participants were asked questions relating to their perception of the association between the gambling and criminal behaviour of their gambler. All seven participants reported that they considered there was a relationship between gambling and criminal behaviours, and that they thought the gambling was associated with the crimes and, along with other factors, to have contributed to the crimes. Five participants reported that they considered the gambling to have caused the crimes. Three participants reported that they considered the crimes, along

with other contributing factors, to have contributed to the gambling. One person considered that the crimes had caused the other person's gambling (Table 20).

Table 20: Significant other - Perceived relationship between gambling and crime

	Yes N	No N
Do you consider there to be <i>any relationship</i> between your significant other's crimes (reported and unreported) and their gambling?	7	0
Do you consider their gambling was <i>associated with these crimes</i> ?	7	0
Do you consider their gambling and other issues/things <i>contributed to these crimes</i> ?	7	0
Do you consider their gambling <i>caused these crimes</i> ?	5	1
Do you consider these crimes and other issues/things <i>contributed to their gambling</i> ?	3	3
Do you consider these crimes <i>caused their gambling</i> ?	1	6

N=7 (Numbers do not always add up to 7 due to missing data)

3.4.5 Impacts and harms from gambling-related crime

All seven participants reported experience of harm from their gamblers actions. These included:

- Abuse of people in the community and children (sometimes leading to police involvement)
- Dangerous driving
- Borrowing of money from friends and family with no ability to pay back
- Emotional and mental distress to family
- Physical harm to partner and other people in the community

Two of the seven participants had themselves committed criminal or ethically/morally socially unacceptable behaviours because of the other person's gambling. Examples included abetting the gambler to perpetrate a crime, physically abusing the gambler and lying to the casino about the gambler. One participant admitted to gambling because of their own criminal offences, and two gambled because of the other person's gambling, such as going to the TAB with them.

Three of the seven participants had been asked for money by their gambler. All lent the money (between \$2,000 and \$45,000). Two of these participants had to borrow money themselves in order to lend the money to the gambler.

Participants were also specifically asked to comment on the harms the other person's gambling had caused to others (specifically on family/whanau and on the community/workplace), and to themselves.

Family/whanau

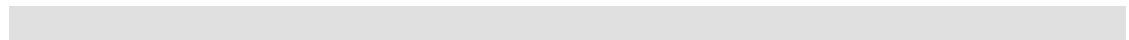
Harms reported within the family/whanau included a huge sense of shame at sentencing for a crime, stress-related physical ailments (such as asthma attack, inability to focus and sleep), and a fear for the future.

Community/workplace

Harms reported within the community/workplace included friends and colleagues being owed money, people being verbally and physically abused, and loss of reputation at work.

Participant

The harms to themselves that participants reported occurred included loss of trust in the gambler, being lied to, being a victim of aggressive behaviour and emotional abuse, losing reputation, financial hardship, and emotional trauma.



4. DISCUSSION

The primary objectives of this project were to:

- Develop a better understanding of the nature of the links between gambling and crime with particular reference to *unreported crime*
- Develop a better understanding of the nature of the resulting harms experienced by individuals, families/whanau and communities
- Provide recommendations for research, policy and service development in terms of monitoring gambling harm in New Zealand

To achieve these objectives a comprehensive review of relevant literature relating to gambling and crime (though not unreported crime for which literature was lacking) was completed, focus groups were held with key stakeholders, and interviews were conducted with gamblers and significant others of gamblers. Findings from each area of investigation are presented in Chapter Three of this report. The present Chapter draws together key findings and discusses their importance and relevance in terms of the research objectives. Discussion regarding methodological processes and recommendations for future research is detailed in Chapter 6. Insufficient information was obtained from this study to enable recommendations for policy and service development in terms of monitoring gambling harm in New Zealand; however, these could be obtained from a larger more robust study investigating this topic.

As this was a formative project, a total of only 40 participants was recruited. They comprised 33 gamblers and seven significant others who either self-selected into the study through response to advertisements or networks, or who were recruited through convenience sampling via a face-to-face problem gambling counselling organisation. Participants were accepted into the study if they were gamblers and had committed crime (not necessarily related to gambling) or if they were a significant other of a gambler who had committed crime. Researchers conducted an in-depth face-to-face interview with each participant following a structured questionnaire format. Development of the questionnaires was informed by the literature review and focus group findings. Due to the small sample size, presented data are broadly descriptive and no statistical analyses were performed. The findings should thus be treated with caution and cannot be generalised beyond this study. Notwithstanding, for the gambler participants a mix of gender, ages, ethnicity and other socio-demographic characteristics was recruited. The significant other participants were less reflective of the general population as only females were recruited into the study. However, this is not entirely unexpected. Female significant others are more likely to seek help than males²¹ and thus may also be more likely to participate in research projects relating to the gambler with whom they have a relationship.

Gambling behaviours

The majority of the gambler participants were classified as problem gamblers (82%) using the Problem Gambling Severity Index, though there was at least one participant in each classification of moderate risk gambler, low risk gambler and non-problem gambler. Interestingly, two of the seven significant other participants were also classified as being problem gamblers - both of which attributed their gambling to the other gambler (i.e. their

²¹ Sixty-nine percent of new face-to-face intervention service and 76% of new helpline significant other clients in 2006 were female (Ministry of Health, 2007).

significant other). Apart from Lotto, the forms of gambling most participated in by the gamblers in the previous 12 months were electronic gaming machines and instant scratch tickets, with weekly gambling also more likely to be on electronic gaming machines as well as horse/dog race betting and sports betting at a Totalisator Agency Board [TAB] venue. Although expenditure data were probably skewed²², results indicated that very high median weekly expenditure occurred on these continuous forms of gambling as well as on table games at a casino (another form of continuous gambling).

The profile of the gambler participants in the current study fits with literature that indicates continuous forms of gambling are strongly associated with problem gambling; general population prevalence studies have showed that people with preferences for frequent involvement in, and substantial expenditures on, these forms of gambling have a high probability of being a problem gambler (Abbott & Volberg, 2000; Schrans, Schellinck & Walsh, 2000; Productivity Commission, 1999). As discussed in the literature review for the current study, amongst problem gamblers, those who commit crimes tend to be more 'extreme' in their gambling. Again, this is borne out by the participants who had very high median weekly expenditure, tended to gamble for relatively long periods each week (average 9.4 hours) and for those who were classified as problem gamblers, their scores tended towards the highest end of the range. However, it should be noted that questions related to gambling were phrased within a past 12 month time frame whilst questions relating to crime were phrased in a lifetime as well as a past 12 month time frame.

The top two reasons for gambling reported by gambler participants were 'to escape problems' and because 'it is an addiction/compulsion'. The primary reason for not gambling was because the participant had 'run out of money'. Previous research indicates that crimes committed by gamblers are often motivated by a need to obtain funds for gambling (Crofts, 2002; Lesieur, 1984; Productivity Commission, 1999); this seems to be consistent with the findings from this study. In the present research, three-quarters of gambling respondents did not gamble when they ran out of money, 64% had committed crimes in the 'dishonesty' category (mainly incorporating financial crimes) and 41% reported having committed a crime to obtain money for gambling (25% for gambling debts). Interestingly, over a quarter of respondents also reported that a reason for not gambling was because it increased their likelihood of doing something criminal. However, as a majority of participants were recruited through a problem gambling treatment provider, this self-awareness could have been a result of the counselling process.

Age of gambling and criminal behaviours

In an attempt to start to look at links between gambling and crime, gambler participants were asked to recall the order of events (i.e. detail the sequence) of their gambling and criminal behaviours. The results indicated that criminal behaviour was more likely to have commenced before the age of 25 years, regular gambling between the ages of 25 to 44 years, with crime to fund gambling/gambling debts first committed between the ages of 35 to 44 years. For 63% of respondents, first gambling-related crime occurred in the same year as, or within the first five years of, commencement of regular gambling. However, the first crime (non-gambling-related) was committed, on average, 3.4 years prior to commencement of regular gambling. Whilst the limited literature discussed earlier in this report indicates the likelihood of a relationship between youth gambling and crime, for the participants in this study, criminal behaviour often pre-dated both regular gambling and crime committed to fund

²² Participants appeared reluctant to disclose expenditure.

gambling. This supports findings from the two New Zealand prison studies which indicated that a large majority of problem gamblers in the prison population are firstly criminals and secondly problem gamblers (Abbott & McKenna, 2000; Abbott, McKenna & Giles, 2000). However, there was wide individual variation in responses and recall bias may also have influenced the results which should, therefore, be viewed with caution. It may also be that crimes were committed to fund gambling that was less often than weekly. Although participants were not asked that question, one respondent reported committing a gambling-related crime seven years prior to regular gambling - specifically to fund irregular gambling. This may also have been true of other participants.

Criminal behaviours

The literature identifies a number of different types of crime associated with gambling including financial crime, online/computer crime, violence and organised crime. A small amount of literature acknowledged that unreported crimes are also linked with gambling (Crofts, 2002; McKay & Lesieur, 2005; Productivity Commission, 1999). Stakeholders in the focus groups identified various types of gambling-associated crime which correlated with, and expanded upon, the types detailed in the existing literature, namely financial crime, social services abuse, crimes against persons, and family level, community level and organisational/workplace level crimes. Stakeholders also identified two levels of unreported crime, namely those which are known only to the perpetrator, and those which are known to the perpetrator and others but not reported to authorities. These categorisations for unreported crime were used within the participant semi-structured questionnaires. To aid in comparison with national data and also to protect participant confidentiality (due to the small sample size), the Ministry of Justice categorisation of crimes was used throughout the study.

Gambler participants reported a range of criminal behaviours (not necessarily gambling-related) within each of the Ministry of Justice categories (and which also fit into the categories previously identified by focus group stakeholders and previous literature). Within each category, unreported crimes were also detailed by participants. The most common crimes committed related to dishonesty (mostly financial in nature), traffic offences, and other socially unacceptable behaviours (including lying and other morally/ethically questionable behaviours). For dishonesty and other socially unacceptable behaviours, more of the crimes were detailed as being unreported than reported, though more were known to others than known only to the perpetrator. The least perpetrated crime was that of offences against the person (including verbal and physical aggression/abuse). These results indicate that there is a substantial amount of crime committed that is not known to the police (i.e. is unreported) but may well be known by others close to the perpetrator.

Criminal behaviours in relation to gambling

Fifty-five percent of gambler participants reported thinking about doing something illegal to obtain money for gambling with 41% of participants reporting actually committing a crime (one-third of those doing so in the previous 12 months). Interestingly, 70% of gambler participants reported borrowing money without permission in order to gamble (44% of those doing so in the previous 12 months). Since borrowing money without permission is technically a crime, these responses indicate that participants did not necessarily perceive borrowing money without permission to be criminal behaviour and this may have led to under-reporting of some criminal behaviours in this study. A lesser percentage of participants reported committing crime to fund gambling debts (than to fund gambling). Participants

appeared to understand the differences between their actions to enable them to gamble and those that were the result of their gambling, with 24% reporting having done things that are illegal *in order to* gamble (e.g. using someone else's credit card, breaching trespass order, selling stolen items) and 58% having done things that are illegal *because of* (i.e. as a consequence of) gambling (e.g. theft, drug running, drink driving, gambling non-disposable income). However, further investigation is required to ascertain the validity of this finding.

About a third of gambler participants reported that their gambling had led to problems with the police or to conviction for crimes related to gambling. Whilst the literature review revealed that reporting of gambling-related offending was low in general population samples, the New Zealand prison studies indicated that 35% of male and 19% of female current problem gamblers had been convicted for a gambling-related offence (Abbott & McKenna, 2000, 2005; Abbott, McKenna & Giles, 2000, 2005). Thus the findings in the current study with non-incarcerated participants support previous research with prison populations. Three participants (9%) reported that they had gambled *instead of* committing a crime. Again, this finding correlates with results from New Zealand prison studies, in which over one third of female inmates and 22% of male inmates reported gambling instead of committing a crime (Abbott & McKenna, 2000, 2005; Abbott, McKenna & Giles, 2000, 2005). A majority (85%) of participants recognised that their gambling had caused harm to others. This correlated well with the seven significant other participants, all of whom reported experiencing similar harms (to those reported by gamblers) from their gambler's actions.

The second most commonly reported contributing factor to criminal behaviour of gambler participants after poverty and financial stress was gambling and problem gambling followed closely by mental or emotional health problems, relationship problems and family problems. Apart from the poverty/financial stress which could be a direct result of problem gambling, these findings suggest the importance of gambling/problem gambling in a gambler's offending. These findings also correlate well with the comorbid behaviours reported by participants. Almost half of the participants drank alcohol at a hazardous level (assessed via AUDIT-C), about three-quarters had felt depressed for two or more consecutive weeks in the previous 12 months, and three-fifths had been under a doctor's care because of physical or emotional problems brought on by stress. Thirty-nine percent of participants had seriously considered suicide because of their gambling with 18% attempting suicide in the previous 12 months.

Although not all gambler participants perceived a relationship between their crimes and their gambling, 20 of the 32 respondents (63%) believed there to be a relationship. All 20 believed that their gambling was associated with and contributed to (amongst other issues) the crimes. Nineteen respondents believed that their gambling *caused* the crimes. Interestingly, 14 of the 20 respondents felt that their crimes (amongst other issues) also contributed to their gambling and eight of the 20 considered that their crimes *caused* their gambling. Thus, for some respondents criminal behaviour was a cause and effect of the gambling.

A similar profile was reported by the seven significant others in regard to the relationship between the gambling and crime of the other person's gambling. These results would indicate that for some gamblers who commit crimes there may be a relationship between the two but this is not necessarily always the case. For those where there is a perceived relationship between gambling and crime, the causal direction is not always obvious with crimes being committed because of gambling and to a lesser extent, gambling occurring because of the criminal behaviours. It is also of note that two of the seven significant other participants themselves reported committing criminal or ethically/morally socially unacceptable behaviours because of the other person's gambling, such as abetting the gambler to commit

crime and physically abusing the gambler. Thus, one person's criminal behaviours can lead to another also behaving in a criminal manner.

Impacts and harms caused by gambling and crime

Gambler participants reported harms to others because of their gambling/criminal behaviours and also harms to themselves caused by the gambling of others. Financially-related harms were common (e.g. theft, fraud, cheating) as were emotional harms (e.g. shame and embarrassment, loss of trust, negatively affected relationships, emotional abuse) and physical harms (e.g. ill health). Core family-related harms included marriage breakdown and violence. Organisational/workplace harms included indirect impacts such as diminished productivity and knock-on effects for business creditors. Significant other participants reported a similar range of harms from the gambler's gambling/criminal behaviours indicating a concordance between perceived harmful effects (by the gambler) and experienced harmful effects (by the significant other).

Conclusion

A primary objective of this project was to develop a better understanding of the nature of the links between gambling (including problem gambling) and crime with particular reference to *unreported crime*, as well as the nature of the resulting harms experienced by individuals, families/whanau and communities. Since the study was formative with a small self-selected/convenience sample of participants, it should be noted that findings cannot be generalised and should be treated with caution.

Notwithstanding the above caution, this formative study has indicated that gamblers and significant others believe that a relationship exists between gambling and crime (both reported and unreported), though the causal nature of these links is complex and has yet to be clearly established. In some cases criminal behaviours are committed in order to gamble/pay gambling-related debts (i.e. gambling causes the crime) whilst in other cases participants reported that their crimes caused their gambling or that they gambled instead of committing a crime. The findings from this study also raise the possibility of the existence of two categories of crime-committing gamblers exhibiting differential chronologies of gambling and criminal behaviour. Some appear to commence criminal behaviour before becoming problem gamblers in the course of their criminal careers, whilst others are gamblers who engage in crimes, essentially to support their gambling.

The study has also clearly indicated that there is substantial unreported crime, a large proportion of which is likely to be related to gambling and that there are a large range of crimes committed in relation to gambling (particularly continuous forms of gambling), and not just financial crimes. This raises the possibility that there may be significant economic and social costs associated with gambling (and problem gambling) due to unreported crime committed by gamblers that has not previously been factored into economic and social impact analyses of gambling.

Gamblers appear to recognise the extent of the harmful impacts that their gambling and offending has on others.

5. LIMITATIONS OF THIS STUDY

This was a formative investigation into the links between gambling and crime in New Zealand. Thus, participants were recruited, by self-selection and convenience sampling, mainly in the Auckland area which was the geographical location of the researchers²³. In addition, resource and budget constraints meant that only 40 in-depth interviews (33 gamblers and seven significant others) could be conducted, thus resulting in findings which may be biased and are indicative rather than definitive. Therefore, the results from this study, whilst useful in informing future research in the area of gambling and crime, must be treated with appropriate caution and should not be generalised to the New Zealand gambling population as a whole. However, since the study was designed to be formative, it was not meant to be in-depth and representative, and as such has achieved its purpose.

Focus group data and open-ended interview questions were coded prior to analysis. This involved subjective judgement by the researchers. However, the judgement bias was minimised as at least two members of the research team were involved in the coding process. Open-ended questions also only measure what people think when asked the question, and not necessarily their full knowledge.

In-depth semi-structured interviews relied solely on participant self-reported data. With the sensitive topic of criminal behaviours in addition to problem gambling, compounded by the participant being face-to-face with their interviewer, it should be assumed that at least some participants will not have divulged full details of their behaviour or its impacts, or may have been circumspect in the information that they provided to the researchers²⁴. In this circumstance, this will inevitably have impacted on the conclusions able to be drawn from the research and is further reason for the results of this formative study being viewed with appropriate caution. In addition, participants were asked about crimes committed in the past together with the age of first occurrence of events. Recall bias is likely to have occurred in response to these questions, again meaning that results should be viewed with caution.

²³ Three of the interviews were conducted in Wellington and Christchurch.

²⁴ This was in fact indicated to be case for some of the participants recruited by the counselling agency.

6. KEY LEARNINGS AND RECOMMENDATIONS

Ethical and legal risk management

Conducting research that involves the disclosure of hitherto unreported crimes is a potential minefield both for participants and researchers. Participants need to be assured of confidentiality/anonymity and to feel secure that there will be no legal repercussions for disclosure of hitherto unreported criminal behaviours. However, this leads to safety and ethical dilemmas for the researchers given the potential nature of unreported crimes that may be disclosed (e.g. where a life may be at risk). There are also potential legal implications for the research organisation as well as individual researchers, for example should a court subpoena request research raw data for legal proceedings. To substantially reduce the likelihood of these risks, participants were asked to only disclose crimes that had taken place in the past (as opposed to current or planned events) and all reporting has been in terms of Ministry of Justice categories of offending rather than individual specific offences.

It is logical to assume that if confidentiality and anonymity cannot be guaranteed as much as is reasonably practicable, that people will not consent to be participants in the study. Indeed, recruitment for the study was difficult and took longer than expected with the consequent utilisation of substantially greater resources (time and budget) than anticipated. The use of the term 'crime' appeared to be a significant discouraging factor in recruitment and consideration should be given to the use of a less emotive word (e.g. 'impacts' or 'harms' from gambling) in subsequent research, without misleading potential participants as to the purpose of the study.

Subsequent to legal advice, a substantial Risk Management Protocol was created and implemented for this study. The Protocol met the requirements of the Ethics Committee in relation to ethical and legal risks in the conduct of this study, as well as providing the maximum confidentiality and anonymity possible to participants within certain constraints (of which the participants were informed).

Methodological

Ministry of Justice categories for criminal behaviour were adopted in this research as detailed previously. As well as providing a level of participant confidentiality, this was a useful means for identifying and categorising criminal behaviours and allowing some comparison with general population data. It is recommended in subsequent research investigating gambling and crime.

During the research, it became apparent to researchers that participants were reluctant to disclose weekly gambling expenditure since many refused to respond to this question, and those who did respond tended to be skewed towards very high expenditure. Consideration will need to be given to the wording of this question in future research. Additionally, it was apparent that whilst participants were disclosing their criminal behaviours, including unreported crimes, they were not always disclosing the full extent of their behaviours. Although it is very positive that participants were willing to disclose some level of hitherto unreported crimes, the fact that not all crimes were disclosed remains a difficult problem to circumvent. Withholding of information is probably a combined factor of incomplete trust in the confidentiality and anonymity of the research process as well as some element of shame and stigma in relation to the subject.

The questions around perceived causal links between gambling and crime did not elicit as sensitive a response as anticipated, i.e. to enable a clear distinction to be drawn in relation to the development of links. Further thought will be required regarding the wording of these questions in subsequent research, to elicit the desired response. In addition, questions were phrased around committed crime in general as well as crime associated with gambling. This approach was taken to paint a broad profile of offending behaviour as well as gambling-associated criminal behaviour. Consideration should be given in future research as to whether a similar approach is useful or whether it would be more useful to focus on gambling-associated crime in more depth.

As this study was formative, the sample size was very small meaning that no statistical analyses could be performed, neither could sub-analyses investigating ethnic, other socio-demographic, gambling mode or problem gambler status differences. Participants for the study were difficult to recruit and were reluctant to fully disclose information in response to the questions. For future research in this subject area, alternative recruitment methods may need to be considered to gain adequate participation for statistical analyses and consideration will need to be given to the wording and phraseology of questions to elicit fuller responses from participants. It may also be possible to achieve higher response rates by embedding crime-related questions in large national surveys on the topic of gambling; however, the number of questions would be limited by the context and existing content of the questionnaire and would thus provide limited (though valuable) information.

Finally, this formative study has provided useful preliminary information regarding gambling and crime, in particular unreported crime. It has shown that there is substantial crime that is associated (in some way) with gambling and that a significant proportion of this crime is not reported to police though may be known about by others such as family members or work colleagues. This may have significant implications for the social and economic impact of gambling on families and communities and highlights the importance of robust research in this area.

The study has also indicated that other people may gamble or behave in a criminal way directly because of someone else's gambling. There appear to be causal links between gambling (particularly continuous forms of gambling) and crime, operating in both directions, i.e. that gambling causes criminal behaviour but also that criminal behaviour can lead to gambling. This study has also indicated that there may be two categories of crime committing gamblers; those who have criminal tendencies prior to becoming problem gamblers as well as those who turn to crime to fund their gambling. This finding could have significant implications in how the issues involved in gambling and crime (both reported and unreported) are identified, conceptualised and addressed and would be worthy of further research. In addition, further investigation of why participants choose to gamble instead of committing a crime is warranted in terms of the 'cause and effect' relationship and its social and economic implications and impacts.

In summary, it is strongly recommended that further, more comprehensive, research is undertaken to study the extent of, and links between, gambling and unreported crime, thus building and expanding on the findings of this formative study. A more comprehensive investigation would enable more accurate assessment of the costs associated with unreported crime and thus contribute toward developing strategies to intervene and 'break' the connection between gambling and crime.

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APPENDIX 1
Ethical approval - Phase One

M E M O R A N D U M

To: Maria Bellringer
From: **Madeline Banda** Executive Secretary, AUTECH
Date: 10 January 2007
Subject: Ethics Application Number 06/206 **Formative investigation of the links between gambling and crime in New Zealand.**

Dear Maria

Thank you for providing written evidence as requested. I am pleased to advise that it satisfies sufficient of the points raised by the Auckland University of Technology Ethics Committee (AUTECH) at their meeting on 13 November 2006 for the Chair of AUTECH to grant approval in stages to your ethics application. This delegated approval is made in accordance with section 5.3.2.3 of AUTECH's *Applying for Ethics Approval: Guidelines and Procedures* and is subject to endorsement at AUTECH's meeting on 22 January 2007. You are advised that only the first stage of your research has been approved and approval of the second stage will not be considered until the matters covered in points 1, 2, 3, and 5 of AUTECH's memo of 27 November 2006 are satisfactorily completed and advice about the legal aspects of point 4 is considered.

This approval is for a period of three years until 10 January 2010.

I advise that as part of the ethics approval process, you are required to submit to AUTECH the following:

- A brief annual progress report indicating compliance with the ethical approval given using form EA2, which is available online through <http://www.aut.ac.nz/research/ethics>, including when necessary a request for extension of the approval one month prior to its expiry on 10 January 2010;
- A brief report on the status of the project using form EA3, which is available online through <http://www.aut.ac.nz/research/ethics>. This report is to be submitted either when the approval expires on 10 January 2010 or on completion of the project, whichever comes sooner;

It is also a condition of approval that AUTECH is notified of any adverse events or if the research does not commence and that AUTECH approval is sought for any alteration to the research, including any alteration of or addition to the participant documents involved.

You are reminded that, as applicant, you are responsible for ensuring that any research undertaken under this approval is carried out within the parameters approved for your application. Any change to the research outside the parameters of this approval must be submitted to AUTECH for approval before that change is implemented.

Please note that AUTECH grants ethical approval only. If you require management approval from an institution or organisation for your research, then you will need to make the arrangements necessary to obtain this. Also, should your research be undertaken within a jurisdiction outside New Zealand, you will need to make the arrangements necessary to meet the legal and ethical requirements that apply within that jurisdiction.

To enable us to provide you with efficient service, we ask that you use the application number and study title in all written and verbal correspondence with us. Should you have any further enquiries regarding this matter, you are welcome to contact Charles Grinter, Ethics Coordinator, by email at charles.grinter@aut.ac.nz or by telephone on 921 9999 at extension 8860.

On behalf of the Committee and myself, I wish you success with your research and look forward to reading about it in your reports.

Yours sincerely

Madeline Banda

Executive Secretary

Auckland University of Technology Ethics Committee

APPENDIX 2
Ethical approval - Phase Two

M E M O R A N D U M

To: Maria Bellringer
From: **Madeline Banda** Executive Secretary, AUTECH
Date: 25 June 2007
Subject: Ethics Application Number 06/206 **Formative investigation of the links between gambling and crime in New Zealand.**

Dear Maria

I am pleased to advise that as the result of an online deliberation, the Auckland University of Technology Ethics Committee (AUTECH) approved your ethics application on 31 May 2007. Your application continues to be approved for a period of three years until 10 January 2010. I remind you that as part of the ethics approval process, you are required to submit to AUTECH the following:

- A brief annual progress report indicating compliance with the ethical approval given using form EA2, which is available online through <http://www.aut.ac.nz/about/ethics>, including when necessary a request for extension of the approval one month prior to its expiry on 10 January 2010;
- A brief report on the status of the project using form EA3, which is available online through <http://www.aut.ac.nz/about/ethics>. This report is to be submitted either when the approval expires on 10 January 2010 or on completion of the project, whichever comes sooner;

It is also a condition of approval that AUTECH is notified of any adverse events or if the research does not commence and that AUTECH approval is sought for any alteration to the research, including any alteration of or addition to the participant documents involved. You are also reminded that, as applicant, you are responsible for ensuring that any research undertaken under this approval is carried out within the parameters approved for your application. Any change to the research outside the parameters of this approval must be submitted to AUTECH for approval before that change is implemented.

Please note that AUTECH grants ethical approval only. If you require management approval from an institution or organisation for your research, then you will need to make the arrangements necessary to obtain this.

To enable us to provide you with efficient service, we ask that you use the application number and study title in all written and verbal correspondence with us. Should you have any further enquiries regarding this matter, you are welcome to contact Charles Grinter, Ethics Coordinator, by email at charles.grinter@aut.ac.nz or by telephone on 921 9999 at extension 8860.

On behalf of the Committee and myself, I wish you success with your research and look forward to reading about it in your reports.

Yours sincerely



Madeline Banda
Executive Secretary, Auckland University of Technology Ethics Committee

APPENDIX 3
Questionnaire - Gambler

A. GAMBLING BEHAVIOURS

Having gone through the participant information sheet and the consent form process start the following,

“Thank-you for agreeing to take part in this research, as I have explained in the consent process, when I ask about crimes or criminal behaviour, please only talk about those that have happened in the past.

To start with I would like to ask you about your gambling behaviours. I have a few questions relating to what types of gambling you might take part in, how often you take part in them and the amount of money you spend on these. I will then ask about your motivations for gambling and for not gambling”.

1. Could you please tell me which of the following activities you have taken part in over the past 12 months:

Show Card 1 to the participant

If the person answers yes, ask the ‘if yes’ question

- | | | |
|---|------------------------------|-----------------------------|
| a. Lotto (including Strike, Powerball and Big Wednesday) | YES <input type="checkbox"/> | NO <input type="checkbox"/> |
| • If yes, do you take part in this activity weekly or more often? | YES <input type="checkbox"/> | NO <input type="checkbox"/> |
| b. Keno (not in a casino) | YES <input type="checkbox"/> | NO <input type="checkbox"/> |
| • If yes, do you take part in this activity weekly or more often? | YES <input type="checkbox"/> | NO <input type="checkbox"/> |
| c. Instant Kiwi or other scratch ticket | YES <input type="checkbox"/> | NO <input type="checkbox"/> |
| • If yes, do you take part in this activity weekly or more often? | YES <input type="checkbox"/> | NO <input type="checkbox"/> |
| d. Other lotteries and raffles | YES <input type="checkbox"/> | NO <input type="checkbox"/> |
| • If yes, do you take part in this activity weekly or more often? | YES <input type="checkbox"/> | NO <input type="checkbox"/> |
| e. Housie (bingo) for money | YES <input type="checkbox"/> | NO <input type="checkbox"/> |
| • If yes, do you take part in this activity weekly or more often? | YES <input type="checkbox"/> | NO <input type="checkbox"/> |
| f. Horse or dog racing (excluding office sweepstakes) | YES <input type="checkbox"/> | NO <input type="checkbox"/> |
| • If yes, do you take part in this activity weekly or more often? | YES <input type="checkbox"/> | NO <input type="checkbox"/> |
| g. Sports betting at the TAB or with an overseas betting organisation | YES <input type="checkbox"/> | NO <input type="checkbox"/> |
| • If yes, do you take part in this activity weekly or more often? | YES <input type="checkbox"/> | NO <input type="checkbox"/> |
| h. Gaming machines or pokies at a casino | YES <input type="checkbox"/> | NO <input type="checkbox"/> |
| • If yes, do you take part in this activity weekly or more often? | YES <input type="checkbox"/> | NO <input type="checkbox"/> |
| i. Table games or any other games at a casino | YES <input type="checkbox"/> | NO <input type="checkbox"/> |
| • If yes, do you take part in this activity weekly or more often? | YES <input type="checkbox"/> | NO <input type="checkbox"/> |

- j. Gaming machines or pokies in a pub or club (not in a casino) YES NO
 - If yes, do you take part in this activity weekly or more often? YES NO
- k. Internet-based gambling YES NO
 - If yes, do you take part in this activity weekly or more often? YES NO
- l. Other gambling activity. *Please specify:* YES NO
 - If yes, do you take part in this activity weekly or more often? YES NO
- m. None of the above YES NO

For this question, only ask for those activities that the participant replied to as weekly or more often in question 1

2. How much money, not including winnings, did you USUALLY spend weekly on each activity that you have responded as taking part in weekly or more often?

- a. Lotto (including Strike, Powerball and Big Wednesday) \$.....
- b. Keno (not in a casino) \$.....
- c. Instant Kiwi or other scratch ticket \$.....
- d. Other lotteries and raffles \$.....
- e. Housie (bingo) for money \$.....
- f. Horse or dog racing (excluding office sweepstakes) \$.....
- g. Sports betting at the TAB or with an overseas betting organisation \$.....
- h. Gaming machines or pokies at a casino \$.....
- i. Table games or any other games at a casino \$.....
- j. Gaming machines or pokies in a pub or club (not in a casino) \$.....
- k. Internet-based gambling \$.....
- l. Other gambling activity. *Please specify:* \$.....

3. How much time, in an average week, would you spend gambling?

_____ hours

4. How many sessions, in an average week, would you gamble?

“Sessions are the periods, or occasions in which you gamble”

5. Which reasons best describe why you gamble? (tick all that apply)

Show Card 2 to the participant

Ask this question and tick from the list below as the participant mentions the reason. For all comments that do not fit one of the listed categories, please list under the 'other reasons' category.

- To win prizes/money
- For excitement/or a challenge
- To support worthy causes
- Out of curiosity
- To oblige or please other people
- Pressure from other people
- As a gift for another person (e.g. a Lotto ticket or scratch ticket)
- As an interest/or a hobby
- To escape problems
- To be with people/get out of the house
- As entertainment / Relieve boredom
- Safe environment for evening entertainment
- To get cheap food (and drink)
- It is an addiction/compulsion
- Other reasons *Please specify* _____
- Don't know

6. On occasions when you do not gamble what are the reasons for not gambling? (tick all that apply)

Show Card 3 to the participant

Ask this question and tick from the list below as the participant mentions the reason. For all comments that do not fit one of the listed categories, please list under the 'other reasons' category.

- Too expensive
- Moral or religious reasons
- Not interested in gambling at that time
- Don't know anything about the gambling activity
- Pressure from other people
- The chances of winning aren't very good

- Run out of money
- Seen the impact on others
- Waste of time
- Waste of money
- Not available where I live / no opportunity / access
- I'm not lucky in things like this
- Increases the likelihood I will do something criminal
- Have been excluded from the premises
- Other reasons *Please specify* _____
- Don't know why

“I would like to ask you now about when you started gambling regularly. For this question I am interested in gambling that is weekly or more often and excluding any gambling with Lotto”

7. a. How old were you when you started to gamble regularly (*regularly is weekly or more often excluding Lotto*)? _____

“ if you are uncomfortable or unsure of the age you stated to gamble regularly, please could you indicate the best you could, ie teenager, 20s, 50s etc”

b. Have you had periods of abstinence (no gambling) since then? YES NO

If yes,

c. How many periods of abstinence? _____

d. How long have each of these period/s lasted? _____

B. CRIMINAL AND HARMFUL BEHAVIOURS

“I would now like to ask about behaviours that might be considered criminal or ‘wrong’ for moral or ethical reasons.

I would like to remind you again please only comment on crimes that have already happened. If you talk about crimes, we only want to hear about past crimes.

This interview is confidential and you have the right to withdraw at anytime, including after the interview has finished. All information, as long as it is about past actions, will be treated with the utmost confidentiality and this questionnaire will only be identified by an anonymous ID number, with your consent form being the only paper with your name locked in a separate location”.

8. Have you done any of the following?

If the answer is yes to a question,

“Could you please give me an example of what you have done?”

If the participant gives an example about police involvement, place an ‘a’ next to the example, if they give an example about friends or family knowing about it, place a ‘b’ next to it, if they give an example that it has been hidden from everyone up until this moment, please place a ‘c’ next to it. More than one example is ok.

If they do not offer information about who has known about the action, ask the following before moving on to the next question.

“Thank-you for giving me that example, could you tell me if anyone else knew about this, were the police involved in anyway?”

If they answer yes but do not offer examples about what they have done, ask...

“If you are not happy to give me specifics, could you please indicate if this was hidden from everyone, if family and friends knew about it or if the police had been involved?”

And then **tick one** of the boxes, a, b or c (this is the only thing the boxes are used for, otherwise write a, b or c next to the example given)

Interviewer to **note next to each example if a, b or c**

a. Did police become involved with any of these behaviours?

b. Did others (family, community or organisation) know about any these behaviours?

c. Were these behaviours hidden from everyone?

- a) Have you driven a vehicle while disqualified/unlicensed or whilst under the influence of alcohol or drugs, or committed any other serious **traffic** offences? (e.g., driving causing injury or death) YES NO a. b. c.

Example: _____

- b) Have you breached a sentence or court order e.g., not paying a fine or reparation, not reporting to community service, or obstructed justice - lie under oath, destroy evidence? YES NO a. b. c.

Example: _____

- c) Have you committed any **anti-social behaviours** such as - disorderly behaviour, resisting arrest, possession of a weapon, obscene or immoral behaviour

YES NO a. b. c.

Example: _____

- d) Have you committed any **dishonesty and property** related crimes or offences? (e.g., theft including casino chips, burglary, receiving and/or selling stolen goods, vehicle conversion, property damage, fraud - to gain funds/credit, identity fraud/theft, dipping into till or takings)

YES NO a. b. c.

Example: _____

e) Have you had involvement with **drugs?** (e.g., cannabis or any other drugs: using, possession, supply, manufacturing, money laundering)

YES NO a. b. c.

Example: _____

f) Have you committed crimes or offences **against people?** (e.g., Common assault, threatening or intimidating behaviour, threats to kill, Domestic assault (child assault, child abuse, assault against a woman), Sexual assault (sexual offences), or cause grievous bodily harm, aggravated robbery, kidnapping, abduction, attempted murder, manslaughter, murder)

YES NO a. b. c.

Example: _____

g) Have you committed **other behaviours** that someone might consider to be wrong? This could be ethically, morally or criminally wrong behaviours, or they might be behaviours that are dishonourable, dishonest, questionable or that you feel guilty or ashamed of (e.g., unregistered prostitution, loan sharking, cheating at gambling, cheating IRD or taxes, not paying bills, bankruptcy [if not covered elsewhere])

YES NO a. b. c.

Example: _____

9. How old were you when you first committed crime? _____

“ if you are uncomfortable or unsure of the age you first committed a crime, please could you indicate the best you could, ie teenager, 20s, 50s etc”

Q. 10 Only ask if they have commented about police involvement in question 8

10. How old were you when you first had involvement with the police in relation to crime or offences that you committed? _____

Q. 11 Only ask if they have commented about conviction in question 8

11. How old were you when you were first convicted for a crime or offence? _____

“Thank-you for answering this set of questions about crime in general, we appreciate your participation in this research and understand that it may have been a difficult area to talk about.

The next area of questions looks into crimes or illegal activities that you may have been involved with in relation to gambling. The questions firstly ask if you have EVER had the statement apply to you, and then if it has I would like to ask about the statement in relation to the last 12 months. We will also be asking about examples for some of the questions. ”

If they say yes but do not comment whether it was for gambling or gambling debts, ask...

“ ... was that in relation to gambling or to cover gambling debts?”

12. Please tell me if each statement has ever applied to you.

(If yes, then has it applied in the last 12 months?)

- a) I have thought about doing something illegal to get money for gambling or gambling debts

Gambling YES NO *Gambling Debts* YES NO

- If yes, then has it applied in the last 12 months?

12 mths Gambling YES NO *12 mths Gambling Debts* YES NO

- If yes to either, how often have you thought about doing something illegal to get money for gambling or gambling debts in the last 12 months?*

Gambling: Daily Weekly Monthly *Other: Specify* _____

Gambling Debts: Daily Weekly Monthly *Other: Specify* _____

- b) I have borrowed money without permission or authority, so I could gamble
YES NO

- If yes, then has this applied in the last 12 months? YES NO

- If yes, how often have you done this in the last 12 months?

- c) I have committed a crime to get money for gambling or gambling debts

Gambling YES NO *Gambling Debts* YES NO

- If yes, then has this applied in the last 12 months ?

12 months Gambling YES NO
If yes, how often? Daily Weekly Monthly *Other: Specify* _____

12 months Gambling Debts YES NO
If yes, how often? Daily Weekly Monthly *Other: Specify* _____

Examples: _____

- d) How old were you when you first committed a crime to get money for gambling or gambling debts? _____ years

“if you are uncomfortable or unsure of the age when this first happened, please could you indicate the best you could, i.e. teenager, 20s, 50s etc”

e) I have done things that are illegal in order to gamble (non monetary)

“This could include things like leaving the children in the car or home alone, stealing a car to get to a venue, threaten violence to get someone to move away from a machine etc”

- If yes, then has this applied in the last 12 months? YES NO
- If yes, how often have you in the last 12 months? YES NO
- If yes, how often have you in the last 12 months? _____

Examples: _____

f) I have done things that are illegal because of my gambling (monetary and non-monetary)

- If yes, then has this applied in the last 12 months? YES NO
- If yes, how often have you in the last 12 months? YES NO
- If yes, how often have you in the last 12 months? _____

Examples: _____

g) I have done things that are not (*strictly*) illegal but that I am not proud of or feel guilty about, in order to gamble

- If yes, then has this applied in the last 12 months? YES NO
- If yes, how often have you in the last 12 months? YES NO
- If yes, how often have you in the last 12 months? _____

Examples: _____

h) I have done things that are not (*strictly*) illegal but that I am not proud of or feel guilty about, because of (*as a consequence of*) my gambling

- If yes, then has this applied in the last 12 months? YES NO
- If yes, how often have you in the last 12 months? YES NO
- If yes, how often have you in the last 12 months? _____

Examples: _____

i) I have gambled instead of committing a crime

- If yes, then has this applied in the last 12 months? YES NO
- If yes, how often have you in the last 12 months? YES NO
- If yes, how often have you in the last 12 months? _____

Examples: _____

j) My gambling has caused harm to others (e.g. family, friends, work, community groups and organisations)

YES NO

If yes, then has this applied in the last 12 months? YES NO

If yes, how often have you in the last 12 months? _____

Examples: _____

k) My gambling has led to problems with the police

YES NO

If yes, then has this applied in the last 12 months? YES NO

If yes, how often have you in the last 12 months? _____

Examples: _____

l) I have been convicted for crimes related to my gambling

YES NO

If yes, how many convictions have you ever had? _____

If yes, have you been convicted in the last 12 mths? YES NO

If yes, how often have you in the last 12 months? _____

Examples: _____

m) How old were you when you were first convicted for crimes related to your gambling? _____ years

“if you are uncomfortable or unsure of the age this first happened, please could you indicate the best you could, i.e. teenager, 20s, 50s etc”

n) Please state the outcome of your conviction/s

Ask the participant this question then tick all that apply and record anything mentioned that is not listed below.

- Prison
- Suspended sentence
- Home detention
- Community service
- Reparation
- Fine
- Restorative justice
- No sentence
- Other, please specify _____

13.

If yes to Q.12 j-l (which are questions relating to harm experienced by others, police involvement or convictions from the crime relating to their gambling)

a) Have your legal/criminal problems prompted you to seek help to reduce or stop gambling?

YES NO

Examples: _____

b) Have your legal/criminal problems prevented you from seeking help to reduce or stop gambling?

YES NO

Examples: _____

14. **Have you borrowed money from family/friends to gamble?**

YES NO

If yes, how much money?

\$ _____

15. **Have you borrowed money from institutions to gamble?**

(Institutions includes using a credit card cash advance, and loan sharks)

YES NO

If yes, how much money?

\$ _____

16. **If yes to Q.14 or Q.15: How much of the borrowed money have you paid back (percentage)?** _____

C. ENVIRONMENT AND GENERAL HEALTH

“I would now like to ask some general questions about your health and about any drinking”

17. **Health questions**

a) In the past 12 months, have you used alcohol or drugs while gambling?

YES NO

b) In the past 12 months, have you gambled while drunk or high?

YES NO

c) In the past 12 months, have you felt you might have an alcohol or drug problem?

YES NO

d) In the past 12 months, if something painful happened in your life, did you have the urge to gamble?

YES NO

e) In the past 12 months, if something painful happened in your life, did you have the urge to have a drink?

YES NO

f) In the past 12 months, if something painful happened in your life, did you have the urge to use drugs or medication?

YES NO

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- g) In the past 12 months, have you been under a doctor's care because of physical or emotional problems brought on by stress?
YES NO
- h) In the past 12 months, was there ever a time when you felt depressed for two weeks or more in a row?
YES NO
- i) In the past 12 months, have you ever seriously thought about committing suicide as a result of your gambling?
YES NO
- j) In the past 12 months, have you ever attempted suicide as a result of your gambling?
YES NO
- k) To your knowledge, has anyone in your family/whanau ever had a gambling problem?
YES NO
a. If yes, who? _____
- l) To your knowledge, has anyone in your family/whanau ever had an alcohol or drug problem?
YES NO
- m) To your knowledge, has anyone in your family/whanau ever committed a criminal act?
YES NO

18.

- a) How often did you have a drink containing alcohol in the past 12 months?

One standard drink is 30ml straight spirits (two nips/shots, one double), 330ml can of beer or 100ml glass of wine

- Never Monthly or less Two to four times a month
 Two to three times per week Four or more times a week

Do not ask 'b' and 'c' if the answer to 'a' was 'never'

- b) How many drinks did you have on a typical day when you were drinking in the past year?

- 1 or 2 3 or 4 5 or 6 7 to 9 10 or more

- c) How often did you have six or more drinks on one occasion in the past year?

- Never Less than monthly Monthly Weekly Daily or almost daily

19. Do you consider yourself to be a risk taker?

Show Card 4 to the participant and circle the relevant response

No			Yes
Take no risks	Take some risks	Take a lot of risks	Take severe high risks
1	2	3	4

“Thinking about the criminal offences or harmful behaviours you talked about earlier in this interview, could you please consider the following questions”

Show *Card 5* to the participant

Ask question 20 and tick all that are commented and record anything mentioned that is not listed below.

20.

a) What things have happened in your life that you believe have caused or contributed to your criminal offences or harmful behaviours?

- Alcohol use/misuse* _____
- Drug use* _____
- Pressure from other people* _____
- To maintain status (greed)* _____
- Trauma or death of someone* _____
- Physical or mental abuse* _____
- Poverty/financial stress* _____
- Physical health problems* _____
- Mental or emotional health problems* _____
 - o *Details* _____
- Family problems* _____
- Relationship problems* _____
- Work problems* _____
- Gambling/problem gambling* _____
- Criminal background/upbringing* _____
- Other* _____
 - o *Please specify* _____

b) Can you please order the three factors that have had most important contribution (1 being the most).

21. Thinking of the last crime you committed (*can be unreported*), what was it and what were the factors influencing this action?

What was the crime? _____

What were the influencing factors? _____

22. Do you consider there to be any relationship between your crimes (reported and unreported) and your gambling?

YES NO

If yes,

a) Do you consider your gambling was associated with these crimes?

YES NO

b) Do you consider your gambling and other issues/things contributed to these crimes?

YES NO

c) Do you consider your gambling caused these crimes?

YES NO

d) Do you consider these crimes and other issues/things contributed to your gambling?

YES NO

e) Do you consider these crimes caused your gambling?

YES NO

f) Please expand on these opinions _____

23. How is this relationship of criminal behaviour and gambling affecting your life today?

Show Card 6 to the participant and circle relevant response

Not at all	somewhat	a lot	severely
1	2	3	4

“I would now like to look at the harms and impacts of gambling related crime.”

24. What harms have you experienced from the crime of other gamblers, including unreported crimes?

e.g. someone has spent your food money, spent rent money, taken (stolen) money, become abusive/violent, neglected kids

- Please note WHO committed the crimes/relationship to participant.

25.

- a) What impacts and harms have your crimes (*reported and unreported, that is associated with your gambling*) had on your family?

If the person has no family, ask about the people who are important them.

- Who are the people that are affected and relationship to the participant?

- b. What impacts and harms have your crimes (*reported and unreported, that is associated with your gambling*) had on others in the community, your workplace etc?

- Who are the people that are affected and relationship to the participant?

(Interviewer refer back to section Band probe about each behaviour if needed)

D. GENERAL INFORMATION

“I now have a few more gambling questions that I would like to ask you and then finally a few questions about yourself”

Show the Card 7 to the participant for all of Question 26

26.

- a) Thinking about the past 12 months, how often have you bet more than you could really afford to lose?
Never *Sometimes* *Most of the time* *Almost always*
- b) Thinking about the past 12 months, how often have you needed to gamble with larger amounts of money to get the same feeling of excitement?
Never *Sometimes* *Most of the time* *Almost always*
- c) Thinking about the past 12 months, how often have you gone back another day to try to win back the money you lost?
Never *Sometimes* *Most of the time* *Almost always*
- d) Thinking about the past 12 months, how often have you borrowed money or sold anything to get money to gamble?
Never *Sometimes* *Most of the time* *Almost always*
- e) Thinking about the past 12 months, how often have you felt that you might have a problem with gambling?
Never *Sometimes* *Most of the time* *Almost always*

- f) Thinking about the past 12 months, how often have people criticised your betting or told you that you had a gambling problem? (*regardless of whether or not you thought it was true*)
 Never Sometimes Most of the time Almost always
- g) Thinking about the past 12 months, how often have you felt guilty about the way you gamble, or what happens when you gamble?
 Never Sometimes Most of the time Almost always
- h) Thinking about the past 12 months, how often has your gambling caused you any health problems, including stress or anxiety?
 Never Sometimes Most of the time Almost always
- i) Thinking about the past 12 months, how often has your gambling caused any financial problems for you or your household?
 Never Sometimes Most of the time Almost always

E. DEMOGRAPHIC INFORMATION

27. Gender

- Male
 Female

28. Age

Show Card 8 to the participant and tick relevant response

- 15 - 19 years
 20 - 24 years
 25 - 34 years
 35 - 44 years
 45 - 54 years
 55 - 64 years
 65+ years

29. How many people usually live in your household, including yourself, any boarders and any children?

01 02 03 04 05 06 07 08 09 10

more than 10

30. How many of these are aged 15 years or more? Please include yourself.

01 02 03 04 05 06 07 08 09 10

more than 10

31. What is your current occupation?

32. Are you the main income earner in your household?

Yes No

33. Which of these groups best describes the total annual household income from all income earners and all other sources before tax? (*the gross income for the household*)

Show Card 9 to the participant and tick relevant response

- Up to \$10,000
- Between \$10,001 and \$20,000
- Between \$20,001 and \$30,000
- Between \$30,001 and \$40,000
- Between \$40,001 and \$50,000
- Between \$50,001 and \$60,000
- Between \$60,001 and \$70,000
- Between \$70,001 and \$80,000
- Between \$80,001 and \$100,000
- Over \$100,000

34. Which of these groups describes the last level you completed in your formal education?

- No qualification
- School Certificate
- U.E./Matric/6th Form/Bursary
- Technical or Trade Qualification
- University Graduate
- Other Tertiary Qualification

35. Can you tell me which of these ethnic groups you belong to...? (*can be more than one response*)

- NZ European/Pakeha
- Other European
- NZ Maori
- Pacific Islander (specify) _____
- Asian (specify) _____
- Another ethnic group, please specify _____
- Don't know

If more than one ethnicity is ticked, ask which is their preferred: _____

36. What local groups are you actively involved in?

- Church
- Iwi
- Sports
- Community group
- Clubs
- Informal group of friends who meet regularly
- Other
 - Please specify _____

37. Do you have any other comments you would like to make about the topic of gambling and crime?

APPENDIX 4
Questionnaire - Significant other

A. GAMBLING BEHAVIOURS

Having gone through the participant information sheet and the consent form process start the following,

“Thank-you for agreeing to take part in this research, as I have explained in the consent process, when I ask about crimes or criminal behaviour, please only talk about those that have happened in the past.

To start with I would like to ask you about the gambling behaviours of someone important in your life. I have a few questions relating to what types of gambling they might take part in. I will then ask about what you think their motivations are for gambling”.

1. Have you had problems because of someone else’s gambling in the last 12 months?

YES *NO*

a) What relationship is the person or persons to you? _____

2. Could you please tell me which of gambling activities your (the person named in Q1) has taken part in over the past 12 months:

Show Card 1 to the participant

If the person answers yes, ask the ‘if yes’ question

- | | |
|--|---|
| a) Lotto (including Strike, Powerball and Big Wednesday) | <i>YES</i> <input type="checkbox"/> <i>NO</i> <input type="checkbox"/>
Don’t know <input type="checkbox"/> |
| • If yes, do they take part in this activity weekly or more often? | <i>YES</i> <input type="checkbox"/> <i>NO</i> <input type="checkbox"/> |
| b) Keno (not in a casino) | <i>YES</i> <input type="checkbox"/> <i>NO</i> <input type="checkbox"/>
Don’t know <input type="checkbox"/> |
| • If yes, do they take part in this activity weekly or more often? | <i>YES</i> <input type="checkbox"/> <i>NO</i> <input type="checkbox"/> |
| c) Instant Kiwi or other scratch ticket | <i>YES</i> <input type="checkbox"/> <i>NO</i> <input type="checkbox"/>
Don’t know <input type="checkbox"/> |
| • If yes, do they take part in this activity weekly or more often? | <i>YES</i> <input type="checkbox"/> <i>NO</i> <input type="checkbox"/> |
| d) Other lotteries and raffles | <i>YES</i> <input type="checkbox"/> <i>NO</i> <input type="checkbox"/>
Don’t know <input type="checkbox"/> |
| • If yes, do they take part in this activity weekly or more often? | <i>YES</i> <input type="checkbox"/> <i>NO</i> <input type="checkbox"/> |
| e) Housie (bingo) for money | <i>YES</i> <input type="checkbox"/> <i>NO</i> <input type="checkbox"/>
Don’t know <input type="checkbox"/> |

- If yes, do they take part in this activity weekly or more often? YES NO
- f) Horse or dog racing (excluding office sweepstakes) YES NO
Don't know
- If yes, do they take part in this activity weekly or more often? YES NO
- g) Sports betting at the TAB or with an overseas betting organisation YES NO
Don't know
- If yes, do they take part in this activity weekly or more often? YES NO
- h) Gaming machines or pokies at a casino YES NO
Don't know
- If yes, do they take part in this activity weekly or more often? YES NO
- i) Table games or any other games at a casino YES NO
Don't know
- If yes, do they take part in this activity weekly or more often? YES NO
- j) Gaming machines or pokies in a pub or club (not in a casino) YES NO
Don't know
- If yes, do they take part in this activity weekly or more often? YES NO
- k) Internet-based gambling YES NO
Don't know
- If yes, do they take part in this activity weekly or more often? YES NO
- l) Other gambling activity. *Please specify:* YES NO
Don't know
- If yes, do they take part in this activity weekly or more often? YES NO
- m) None of the above YES NO

3. To your knowledge, which reasons best describe why they gamble? (tick all that apply)

Show Card 2 to the participant

Ask this question and tick from the list below as the participant mentions the reason. For all comments that do not fit one of the listed categories, please list under the 'other reasons' category.

- To win prizes/money
- For excitement/or a challenge
- To support worthy causes
- Out of curiosity
- To oblige or please other people
- Pressure from other people
- As a gift for another person (e.g. a Lotto ticket or scratch ticket)
- As an interest/or a hobby
- To escape problems
- To be with people/get out of the house
- As entertainment / Relieve boredom
- Safe environment for evening entertainment
- To get cheap food (and drink)
- It is an addiction/compulsion
- Other reasons *Please specify* _____
- Don't know

B. CRIMINAL AND HARMFUL BEHAVIOURS

I would now like to ask about behaviours that might be considered criminal or 'wrong' for moral or ethical reasons.

I would like to remind you again please only comment on crimes that have already happened. If you talk about crimes, we only want to hear about past crimes.

This interview is confidential and you have the right to withdraw at any time, including after the interview has finished. All information, as long as it is about past actions, will be treated with the utmost confidentiality and this questionnaire will only be identified by an anonymous ID number, with your consent form being the only paper with your name locked in a separate location."

4. To your knowledge, has your (the person named in Q1) done any of the following?

Interviewer to **note next to each example if a or b**

a. Did police become involved with any of these behaviours?

b. Did others (family, community or organisation) know about any these behaviours?

Please prompt for an example if one is not given straight away, for example:

"Could you please give me an example of what they have done?"

If they answer yes but do not offer examples about what the person has done, ask...

"If you are not happy to give me an example, or do not know all the specifics, could you please indicate if this was known about by family and friends, such as yourself, or if the police had been involved?"

And then **tick one** of the boxes, a or b (this is the only thing the boxes are used for, otherwise write a or b next to the example given)

- a) Have they driven a vehicle while disqualified/unlicensed or whilst under the influence of alcohol or drugs, or committed any other serious **traffic** offences? (e.g., *driving causing injury or death*) YES NO a. b.

Example: _____

- b) Have they breached a sentence or court order e.g., not paying a fine or reparation, not reporting to community service, or obstructed justice - lie under oath, destroy evidence?

YES NO a. b.

Example: _____

- c) Have they committed any **anti-social behaviours** such as - *disorderly behaviour, resisting arrest, possession of a weapon, obscene or immoral behaviour*

YES NO a. b.

Example: _____

- d) Have they committed any **dishonesty and property** related crimes or offences? (e.g., *theft including casino chips, burglary, receiving and/or selling stolen goods, vehicle conversion, property damage, fraud - to gain funds/credit, identity fraud/theft, dipping into till or takings*)

YES NO a. b.

Example: _____

e) Have they had involvement with **drugs?** (e.g., cannabis or any other drugs: using, possession, supply, manufacturing, money laundering)

YES NO a. b.

Example: _____

f) Have they committed crimes or offences **against people?** (e.g., Common assault, threatening or intimidating behaviour, threats to kill, Domestic assault (child assault, child abuse, assault against a woman), Sexual assault (sexual offences), or cause grievous bodily harm, aggravated robbery, kidnapping, abduction, attempted murder, manslaughter, murder)

YES NO a. b.

Example: _____

g) Have they committed **other behaviours** that someone might consider to be wrong? This could be ethically, morally or criminally wrong behaviours, or they might be behaviours that are dishonourable, dishonest, questionable or that you feel guilty or ashamed of (e.g., unregistered prostitution, loan sharking, cheating at gambling, cheating IRD or taxes, not paying bills, bankruptcy [if not covered elsewhere])

YES NO a. b.

Example: _____

If the participant has not listed any crimes under a-g, ask the following question

h) Do you feel or suspect that your (the person named in Q.1) has committed a crime or offence, or done something that is ethically or morally “wrong”? This could be just a feeling about it. Please explain. _____

5. What things have happened in the life of your (the person named in Q.1) that you believe have caused or contributed to their criminal offences or harmful behaviours?

Show Card 3 to the participant

- Alcohol use/misuse _____
- Drug use _____
- Pressure from other people _____
- To maintain status (greed) _____
- Trauma or death of someone _____
- Physical or mental abuse _____
- Poverty/financial stress _____
- Physical health problems _____
- Mental or emotional health problems _____
 - o Details _____
- Family problems _____

- Relationship problems _____
- Work problems _____
- Gambling/problem gambling _____
- Criminal background/upbringing _____
- Other
 - o Please specify _____

“The next area of questions looks into crimes or illegal activities that the person may have been involved with in relation to gambling. The questions firstly ask if, to your knowledge, they have EVER had the statement apply to them, and if it has, I would like to ask about examples for some of the questions.”

If they say yes but do not comment about if it was for gambling or gambling debts, ask... “...was that in relation to gambling or to cover gambling debts?”

6. To your knowledge have any of the following statements ever applied to your (The person named in Q.1), whose gambling concerns you?

(If yes, then has it applied in the last 12 months?)

a) They have borrowed money without permission or authority, so they could gamble
 YES NO Don't know

b) They have committed a crime to get money for gambling or gambling debts

<i>Gambling</i>	YES <input type="checkbox"/>	NO <input type="checkbox"/>	Don't know <input type="checkbox"/>
<i>Gambling Debts</i>	YES <input type="checkbox"/>	NO <input type="checkbox"/>	Don't know <input type="checkbox"/>

Examples: _____

c) They have gambled instead of committing a crime
 YES NO Don't know

Examples: _____

d) They have done things that are illegal in order to gamble (non monetary)
 YES NO Don't know

Examples: _____

e) They have done things that are illegal because of their gambling
 YES NO Don't know

Examples: _____

f) They have done things that are not (*strictly*) illegal but that they may not be proud of or feel guilty about, in order to gamble
 YES NO Don't know

Examples: _____

- g) They have done things that are not (*strictly*) illegal but that they may not be proud of or feel guilty about, because of (*as a consequence of*) their gambling
YES NO Don't know

Examples: _____

- h) Their gambling has caused harm to others
YES NO Don't know

Examples: _____

- i) Their gambling has led to problems with the police
YES NO Don't know

Examples: _____

- j) They have been convicted for crimes related to their gambling
YES NO Don't know

Examples: _____

- k) Please state the outcome of their conviction/s

Ask the participant this question then tick all that apply and record anything mentioned that is not listed below.

- Prison
- Suspended sentence
- Home detention
- Community service
- Reparation
- Fine
- Restorative justice
- No sentence
- Other, please specify _____

- 7. To your knowledge, has their legal/criminal problems prompted them to seek help to reduce or stop gambling?**

YES NO Don't know

Examples: _____

- 8. To your knowledge has their legal/criminal problems prevented them from seeking help to reduce or stop gambling?**

YES NO Don't know

Examples: _____

C. IMPACTS AND HARMS

“I would now like to look at the harms and impacts of gambling related crime”

9. What impacts and harms have you experienced from your (The person named in Q.1), **crimes (reported and unreported, associated with their gambling)?** (including unreported crimes)

e.g. someone has spent your food money, spent rent money, taken (stolen) money, become abusive/violent, neglected kids

Examples: _____

10. How is their gambling-related criminal behaviour affecting your life today?

Show Card 4 to the participant and circle relevant response

Not at all	somewhat	a lot	severely
1	2	3	4

11. a. What impacts and harms have your (The person named in Q.1), **crimes** (reported and unreported, associated with their gambling) **had on others in your family/whanau?**

Examples: _____

a. What impacts and harms have your (The person named in Q.1), **crimes** (reported and unreported, associated with their gambling) **had on others in the community, including co-workers, friends etc?**

Examples: _____

12. Do you consider there to be any relationship between your crimes (reported and unreported) and gambling of your (The person named in Q.1)?

YES NO Don't know

If yes,

a) Do you consider the gambling was associated with these crimes?

YES NO Don't know

b) Do you consider the gambling and other issues/things contributed to these crimes?

YES NO Don't know

c) Do you consider the gambling caused these crimes?

YES NO Don't know

d) Do you consider these crimes and other issues/things contributed to the gambling?

YES NO Don't know

e) Do you consider these crimes caused the gambling?

YES NO Don't know

If yes to any of these questions, please expand: _____

D. GENERAL INFORMATION

“I would now like to ask you about how your (The person named in Q.1) behaviour has affected your actions. This includes asking about crime that you may have committed in the past because of their gambling, and if your (The person named in Q.1) has asked you for money to gamble”

- 13. Have you ever committed a crime or done something ethically or morally “wrong” because of your (The person named in Q.1) gambling?**

YES NO

Examples: _____

If yes,

What impacts and harms have your actions - crime or ethically/morally “wrong” behaviours (reported and unreported, associated with your gambling) had on others and the community?

Examples: _____

- 14. Has your (The person named in Q.1) asked you for money to gamble?**

YES NO

Examples: _____

If yes,

How much did they ask for? \$ _____

How much did you give them? \$ _____

Have you had to borrow money to lend money to them? YES NO

- 15. Have you ever gambled because of your (The person named in Q.1) criminal offences?**

YES NO

Examples: _____

- 16. Have you ever gambled because of your (The person named in Q.1) gambling?**

YES NO

Examples: _____

- 17. Have you gambled for any other reason?**

YES NO

Examples: _____

If yes to Q. 15, 16 or 17, please complete Q 18.

18.

“I now have a few more gambling questions that I would like to ask you and then finally a few questions about yourself”

Show Card 5 to the participant for all of Question 18

- a) Thinking about the past 12 months, how often have you bet more than you could really afford to lose?
Never *Sometimes* *Most of the time* *Almost always*
- b) Thinking about the past 12 months, how often have you needed to gamble with larger amounts of money to get the same feeling of excitement?
Never *Sometimes* *Most of the time* *Almost always*
- c) Thinking about the past 12 months, how often have you gone back another day to try to win back the money you lost?
Never *Sometimes* *Most of the time* *Almost always*
- d) Thinking about the past 12 months, how often have you borrowed money or sold anything to get money to gamble?
Never *Sometimes* *Most of the time* *Almost always*
- e) Thinking about the past 12 months, how often have you felt that you might have a problem with gambling?
Never *Sometimes* *Most of the time* *Almost always*
- f) Thinking about the past 12 months, how often have people criticised your betting or told you that you had a gambling problem? (*regardless of whether or not you thought it was true*)
Never *Sometimes* *Most of the time* *Almost always*
- g) Thinking about the past 12 months, how often have you felt guilty about the way you gamble, or what happens when you gamble?
Never *Sometimes* *Most of the time* *Almost always*
- h) Thinking about the past 12 months, how often has your gambling caused you any health problems, including stress or anxiety?
Never *Sometimes* *Most of the time* *Almost always*
- i) Thinking about the past 12 months, how often has your gambling caused any financial problems for you or your household?
Never *Sometimes* *Most of the time* *Almost always*

E. DEMOGRAPHIC INFORMATION

19. Gender

- Male
 Female

20. Age

Show Card 6 to the participant and tick relevant response

- 15 - 19 years
 20 - 24 years
 25 - 34 years
 35 - 44 years
 45 - 54 years
 55 - 64 years
 65+ years

21. How many people usually live in your household, including yourself, any boarders and any children?

- 01 02 03 04 05 06 07 08 09 10
more than 10

22. How many of these are aged 15 years or more? Please include yourself.

- 01 02 03 04 05 06 07 08 09 10
more than 10

23. What is your current occupation?

24. Are you the main income earner in your household?

- Yes No

25. Which of these groups best describes the total annual household income from all income earners and all other sources before tax? (*the gross income for the household*)

Show Card 7 to the participant and tick relevant response

- Up to \$10,000
 Between \$10,001 and \$20,000
 Between \$20,001 and \$30,000
 Between \$30,001 and \$40,000
 Between \$40,001 and \$50,000
 Between \$50,001 and \$60,000
 Between \$60,001 and \$70,000
 Between \$70,001 and \$80,000
 Between \$80,001 and \$100,000
 Over \$100,000

26. Which of these groups describes the last level you completed in your formal education?

- No qualification
- School Certificate
- U.E./Matric/6th Form/Bursary
- Technical or Trade Qualification
- University Graduate
- Other Tertiary Qualification

27. Can you tell me which of these ethnic groups you belong to...? (*can be more than one response*)

- NZ European/Pakeha
- Other European
- NZ Maori
- Pacific Islander (specify) _____
- Asian (specify) _____
- Another ethnic group, please specify _____
- Don't know

If more than one ethnicity is ticked, ask which is their preferred: _____

28. Do you have any other comments you would like to make about the topic of gambling and crime?

APPENDIX 5
Example of advertisement



Gambling Research - can you help?

AUT University with the University of Auckland are carrying out research on people's experiences in relation to gambling and crime. If you or a family or whanau member is a gambler and you would like to help us with this research project, we'd like to hear from you. The research will involve a 40-60 minute face-to-face interview with a university researcher. All information given in the interview will be **confidential**. For more information contact: 09 921 9999 extn 7725 and speak with Rebecca Coombes.