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Stage Model for Female Criminals: Business School Students' Perceptions of White-Collar Offenders

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ABSTRACT

We know that half of the population in Norway is female, and we know that females represent six percent of the white-collar crime prison population. In the stage model overview, we derive percentages from the literature into the gender model to explain stepwise reduction from fifty percent to six percent. In our empirical research, we asked two groups of business school students to come up with their own estimates for the stages in the model for female criminals. While estimates from executive students resulted in three percent women in prison, bachelor students' estimates resulted in ten percent women in prison. The most obvious discrepancy between the research literature and our two survey groups is related to relative convictions. Based on the literature, we suggested that female defendants receive more serious convictions because they may perceive and feel more guilt for a crime, for example in terms of regret, shame, and depression. Thus women may have a tendency to confess more easily. Both executive students and bachelor students disagree with this estimate of 140 %, as they suggest 62 % and 69 % respectively. One reason for their suggestion of less serious convictions for female white-collar criminals – sometimes labelled pink-collar criminals – might be that family situation and other elements are taken into account before a verdict is passed on a woman. Another substantial discrepancy is related to detection risk. The literature suggests a low detection risk for women, but may be not as low as we estimated at 30 %. Both executive and bachelor students believe that the gender difference in detection likelihood is not that formidable, as they suggest 75 % and 65 % respectively.

Keywords: white-collar crime; stage model; survey research; gender differences; detection risk.

Petter Gottschalk is professor in the department of leadership and organizational behavior at BI Norwegian Business School in Oslo Norway. After completing his education at Technische Universität Berlin, Dartmouth College, MIT, and Henley Management College, he took on executive positions in technology enterprises for twenty years before joining academics. Dr. Gottschalk has published extensively on knowledge management, intelligence strategy, police investigations, white-collar crime, and fraud examinations. He lectured at Henry C. Lee College of Criminal Justice, University of New Haven in 2015 and at the Department of Criminal Justice, University of Cincinnati in 2018.

Stage Model for Female Criminals: Business School Students' Perceptions of White-Collar Offenders

INTRODUCTION

Sutherland (1939) who coined the term white-collar crime defined it as crime committed by a person of respectability and high social status in the course of his or her occupation. This definition is a well-known and influential description of what we call the offender-based approach to defining white-collar crime (Friedrichs et al., 2018). The definition emphasizes that white-collar crime is financial crime by privileged individuals in society who abuse their legitimate access to resources to violate laws (Craig and Piquero, 2017; Schnatterly et al., 2018). White-collar crime is financial crime committed by privileged individuals in a professional context where offenders have legitimate access to resources based on powerful positions and personal trust (Logan et al., 2017).

The gender perspective is interesting in white-collar crime, as there may be gender differences in motives, opportunities and willingness. In this article, we address the following research question: *When half of the population is women, why do women only comprise 6% of the inmates in prison for white-collar crime in Norway?* The article provides a potential answer to the research question by means of a stage model that suggests, step by step, how a 50% female fraction of the population is reduced to a 6% female fraction in prison for white-collar crime (Gottschalk, 2017). The model presents an organizing framework for explanations found in the research literature.

The purpose of the model is to illustrate and explain how common opinions documented in theoretical thoughts can predict the decreasing female fraction from general population fraction to incarceration fraction. The common opinion in society is that men represent the large majority within all kinds of crime, including white-collar crime (Friedrichs, 2009). The

model supports Messerschmidt's (1997) suggestion that gender is an important predictor of criminal involvement – males dominate criminal activity. Norway is particularly interesting to study in this context, since Norway is considered the world's second most gender equal country after Iceland, followed by Sweden and Finland. United Kingdom is in 15th place, while United States is in 51st place (World Economic Forum, 2018).

Norway is also of interest, because the detection rate for white-collar crime has recently been estimated to less than ten percent in the country (Gottschalk and Gunnesdal, 2018).

Both Friedrichs (2009) and Messerschmidt (1997) find support in research by Steffensmeier and Allan (1996), who list a number of empirical studies in different countries in which men commit far more crime than women. Additionally, Blickle et al. (2006) found that the dominant majority among white-collar offenders in Germany were male criminals.

Two groups of business school students were asked to estimate fractions in the stage model.

The first group was an executive class of middle-aged practitioners. The second group was a bachelor class of young students. Both groups were studying financial crime investigations.

STAGE MODEL OVERVIEW

Figure 1 illustrates our stage model with factors that are assumed to determine the fraction of women in prison. There are a total of five stages, which are discussed in the following.

STAGE 1: FROM POPULATION FRACTION TO NEEDS FRACTION

We are assuming that the hierarchy of needs as suggested by Maslow (1943) is equal for men and women and just as important for both genders. However, female needs are achieved by different means. If this is the case, the financial crime is a less desirable option for women.

The feminine morale emphasizes social dimensions more than material dimensions although materialism has emerged in feminism (Sullivan, 2012). This is in line with results from a study by Dodge (2007), in which men prioritized material goods and privileges, and women

prioritized family and safety. Men have higher materialistic values linked to professional careers as compared to women.

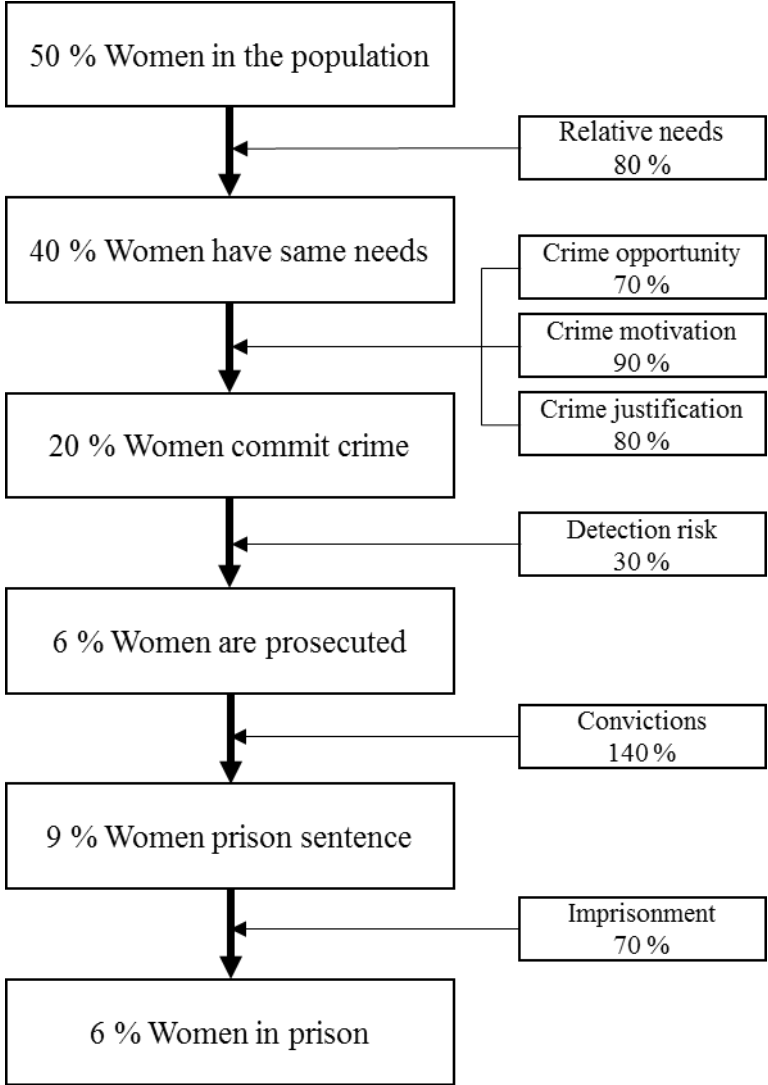


Figure 1 Model for estimation of female fraction of white-collar crime

Dodge’s (2007) study in Canada with the participation of 515 women and 608 men from companies with more than one thousand employees indicated clearly that women’s self-actualization was linked to family and home, justice and equality, team and cooperation, friends and relationships, and also fame and reward – in contrast to men who emphasized money, income, privileges, power, status, and authority.

Overall, these arguments lead us to an estimation of 80% in the model. Women do not have the same (100%) but less (80%) desire for financial gain. When there are 50% women in the general population, and they have an extent of 80% desire, then the female crime needs fraction will be 40%, as illustrated in Figure 1.

STAGE 2: FROM NEEDS FRACTION TO CRIME FRACTION

In the model in Figure 1, we apply our own estimates that are to be replaced by survey participants' estimates later in this article. All we know is that there are 50 % women in the population and 6 % women incarcerated for white-collar crime. We estimate that while 40 % of the people who have a need for financial crime are women, only 20 % of the people who actually commit financial crime are women. This is the difference between needs fraction and crime fraction that can be explained by three factors. First, women do not have the same opportunity to commit and conceal white-collar crime. Haantz (2002) argues that the main reason for women being responsible only for 17 % of all convicted fraud is the lack of opportunity. Aguilera and Vadera (2008: 434) define criminal opportunity as "the presence of a favorable combination of circumstances that renders a possible course of action". The exclusion of women from criminal opportunities might be explained in part by the exclusion of women generally from male colleagues' social networks. This is documented in a Swedish study of female managers (Lindgren and Theandersson, 2000). A U.S. study documents that female white-collar crime increases when women are invited by men to participate, but the invitation rarely happens (Becker and McCorkel, 2011). Similarly, an Australian study found that women have less chance of getting involved in corruption (Bowman and Gilligan, 2008). Second, women do not have the same strength in motivation to commit and conceal white-collar crime. According to feminist theory, women tend to be more fearful toward crime because they feel more vulnerable toward the consequences of crime (Britton, 2000). Campbell et al. (2001) argue that women have a lower level of acceptable fear than men.

Finally, women do not have the same ability to justify crime actions, which can be explained by moral theory (Bowman and Gilligan, 2008). Gender differences can here be found in men realizing grey zones, while women see more black or white. Therefore, women will, to a lesser extent, be able to justify activities that are on the wrong side of the law because it is black to them, and it is grey to men. Lack of justification can lead women to more self-control (Haantz, 2002; Holtfreter et al., 2010; Huffman et al., 2010).

STAGE 3: FROM CRIME FRACTION TO DETECTION FRACTION

The next element in our model is detection likelihood in terms of detection risk when committing white-collar crime. We assume in the model that the relative detection risk for women compared to men is only 30 %. Women tend to talk most strongly about ethics, morals, and social responsibility (Dodge, 2007). It seems almost impossible for others to think at the same time that they are criminals. However, research by O'Fallon and Butterfield (2005) indicates that there is no difference between women and men when it comes to making ethical and unethical decisions. Dollar et al. (2001) found, nevertheless, that a greater fraction of women in parliament is associated with a lower extent of corruption.

STAGE 4: FROM DETECTION FRACTION TO SENTENCE FRACTION

How many white-collar criminals detected and prosecuted, are convicted and given prison sentences by the court? Again, we are looking for gender differences. It seems that a larger fraction of prosecuted women are convicted in court. Therefore, our model includes an estimate of 140 % as the relative sentence fraction for women compared to men.

One possible explanation for this gender gap is due to a feeling of guilt. Women may perceive and feel more guilt for a crime, for example, in terms of regret, shame, and depression (Hay, 2003). Another reason is keeping a secret, and women would like to be honest to their closest relationships. At this stage in our model, we reach 9 % convicted women and 91 % convicted men.

STAGE 5: FROM SENTENCE FRACTION TO PRISON FRACTION

The final stage in our model is the fraction of women in jail. We make no distinction between jail and prison. There are 6 % women and 94 % men in jail. Why do we have 9 % convicts but only 6 % inmates among women? The reason is that women serve shorter and fewer sentences as documented in an empirical study of 405 convicted white-collar criminals in Norway from 2009 to 2015 (Gottschalk, 2017). To move from 9 % court convictions to 6 % prison inmates, we estimate that women only serve 70 % relative to men.

One explanation is that women more often are given alternative sentences than prison. Ten percent of women are given alternatives to prison, but only 4 % of men are given such alternatives.

Another explanation is that women are convicted and given shorter jail sentences. An empirical study by Schanzenbach and Yaeger (2006) confirms that women who are convicted are given shorter jail sentences.

RESEARCH METHOD

In a business school in Norway, bachelor students have the opportunity to take an elective course on leadership and financial crime. The course focuses on white-collar offenders, where motives, opportunities, and willingness are important elements to understand crime. The course also focuses on detection and fraud examination. Early on in the semester, students were given a questionnaire in class. All students in class filled in the questionnaire. Each scale went from 1 (strongly disagree) to 6 (strongly agree) with 3.5 indicate neither disagreement nor agreement with the statement. On average, respondents express concern about white-collar offences (4.6). Respondents believe that external auditors have the best ability to detect crime signals (4.0), followed by internal auditors (3.9), tax clerks (3.9), police officers (3.9), investigative journalists (3.7), and bank clerks (3.7). Respondents believed that offense

victims have the lowest crime signal detection ability (2.8), followed by bankruptcy lawyers (3.1) and stock exchange clerks (3.5).

Business school students are relevant for this research on the stage model for female white-collar offenders, since many of them will get in touch with financial crime later on in their professional lives. Some of them might become tempted to abuse their positions to commit white-collar crime, while others might be in charge of various financial controls in roles such as auditors and compliance officers.

Business school students were asked about their assessment of relative fractions in a questionnaire:

1. Women's needs for material status relative to men's need's for material status
2. Women's opportunities to commit financial crime relative to men's opportunities
3. Women's motivation to commit financial crime relative to men's motivation
4. Women's ability to justify financial crime relative to men's ability
5. Women's detection risk in financial crime relative to men's detection risk
6. Women's prison sentence for financial crime relative to men's prison sentence
7. Women's atonement of imprisonment for financial crime relative to men's atonement

Respondents were also asked about gender whether man or woman. Since the questionnaire was handed out and collected in class, the response rate is 100 %.

RESEARCH RESULTS

Table 1 lists results from the executive class of 26 students in the spring term 2019. On average, they assume relative needs of 81 %, crime opportunity of 71 %, crime motivation of 62 %, crime justification of 10 %, detection risk of 69 %, convictions of 57 %, and imprisonment of 45 %, as illustrated in Figure 2. Since we know that the real incarceration fraction is 6 %, we have to correct all estimates accordingly later on in this article. It is

interesting to note the spread from minimum to maximum for each fraction in Table 1, where some executive respondents believe that women have more needs, opportunities, motivation, justification, detection, and conviction compared to men.

	N	Minimum	Maximum	Mean	Std. Deviation
Relative needs	26	15,00	200,00	81,4615	39,49606
Crime opportunity	26	10,00	150,00	71,3462	37,61802
Crime motivation	26	6,00	130,00	61,7692	33,51693
Crime justification	26	5,00	200,00	103,8462	53,12829
Detection risk	26	10,00	200,00	68,8462	42,07868
Convictions	26	10,00	150,00	57,1154	30,13878
Imprisonment	26	10,00	100,00	45,0000	28,60070

Table 1 Executive class estimation of female fraction of white-collar crime

In the class of 26 executive students, there were 17 women and 9 men. We found surprisingly small differences in responses depending on gender. The greatest difference was in regard to likelihood of detection. While women believe they have a relative detection risk of 65 %, men believe women have a relative detection risk of 77 %.

	1	2	3	4	5	6	7
1 Relative needs	–	.371	.495*	.293	.520*	.675**	.490*
2 Crime opportunity		–	.439	.649**	.316	.146	.132
3 Crime motivation			–	.475	.450	.578*	.677**
4 Crime justification				–	.022	.125	-.053
5 Detection risk					–	.215	.163
6 Relative convictions						–	.806**
7 Relative imprisonment							–

Table 2 Executive class correlation coefficients for female fractions

Correlation coefficients are listed in Table 2. There are a number of positive correlation coefficients, including relative needs significantly correlating with crime motivation, detection risk, convictions, and imprisonment. This statistical result can be interpreted to mean that the less difference is assumed in terms of material needs for men and for women, the less difference there is in crime motivation, detection risk, convictions, and imprisonment.

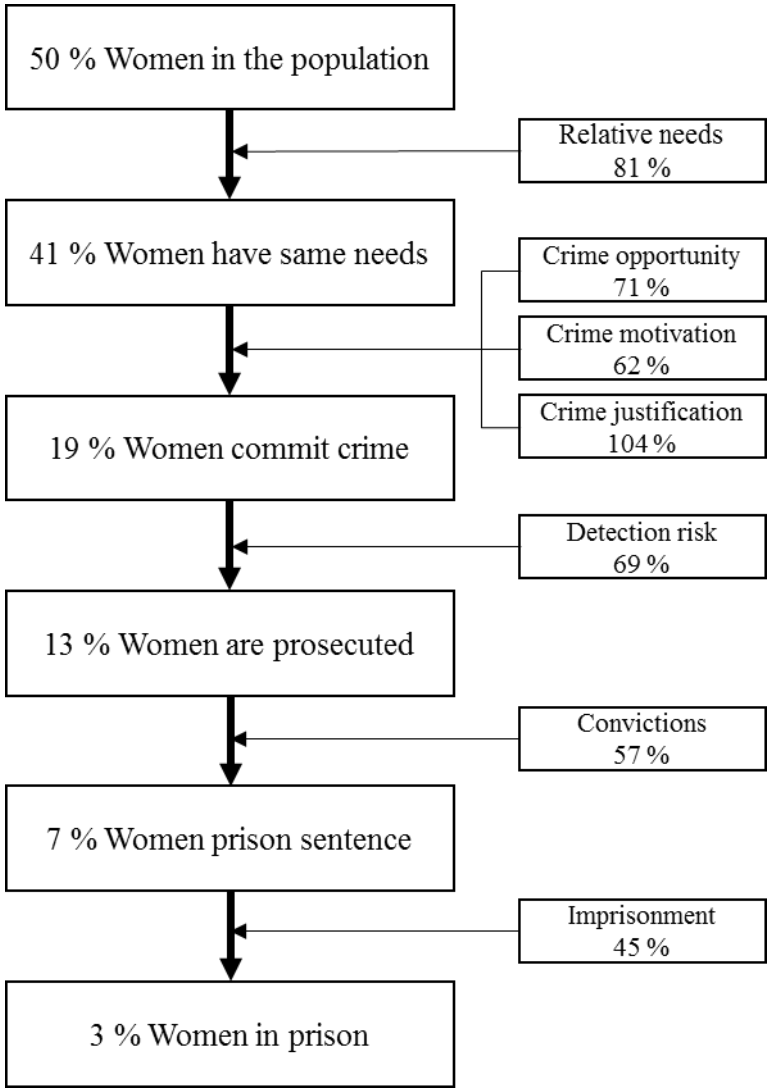


Figure 2 Executive class estimation of female fraction of white-collar crime

Table 3 lists results for the bachelor class of 43 students in the spring term 2019. While the executive class was people working in private and public organizations at the age of around

40 years old, the bachelor class was students at the age of around 22 years old. On average, bachelor students do not find any difference between men and women regarding needs that can be covered in terms of materialism, as the relative needs in Table 3 are exactly 100 %. Furthermore, bachelor students suggest minor gender difference for crime justification with a relative fraction of 92 %. Figure 3 illustrates the stage model for female criminals with the fractions suggested by bachelor students.

	N	Minimum	Maximum	Mean	Std. Deviation
Relative needs	43	40,00	150,00	100,0000	35,64040
Crime opportunity	43	30,00	120,00	78,0233	18,80791
Crime motivation	43	30,00	150,00	76,6279	24,77808
Crime justification	43	30,00	170,00	91,7442	29,31528
Detection risk	43	10,00	155,00	71,0465	35,07743
Convictions	43	10,00	100,00	75,0698	25,15608
Imprisonment	43	,00	150,00	71,0465	33,35520

Table 3 Bachelor class estimation of female fraction of white-collar crime

When comparing executive students to bachelor students, we find that executive students end up below the actual incarceration rate of 6 %, while business school students end up above that rate. Bachelor students have lower gender differences not only for relative needs, but also for crime opportunity, crime motivation, detection risk, convictions, and imprisonment. The only factor that executive students estimate higher is crime justification. In fact, executive students suggest that women are slightly better at justifying their own deviant behavior (104 %), while bachelor students suggest that women are slightly worse at justifying their own deviant behavior (92 %).

In terms of gender differences among respondents, female bachelor students comprised 30 women and 13 men. Similar to executive students, female bachelor students also believe in a smaller difference in detection risk for men and women.

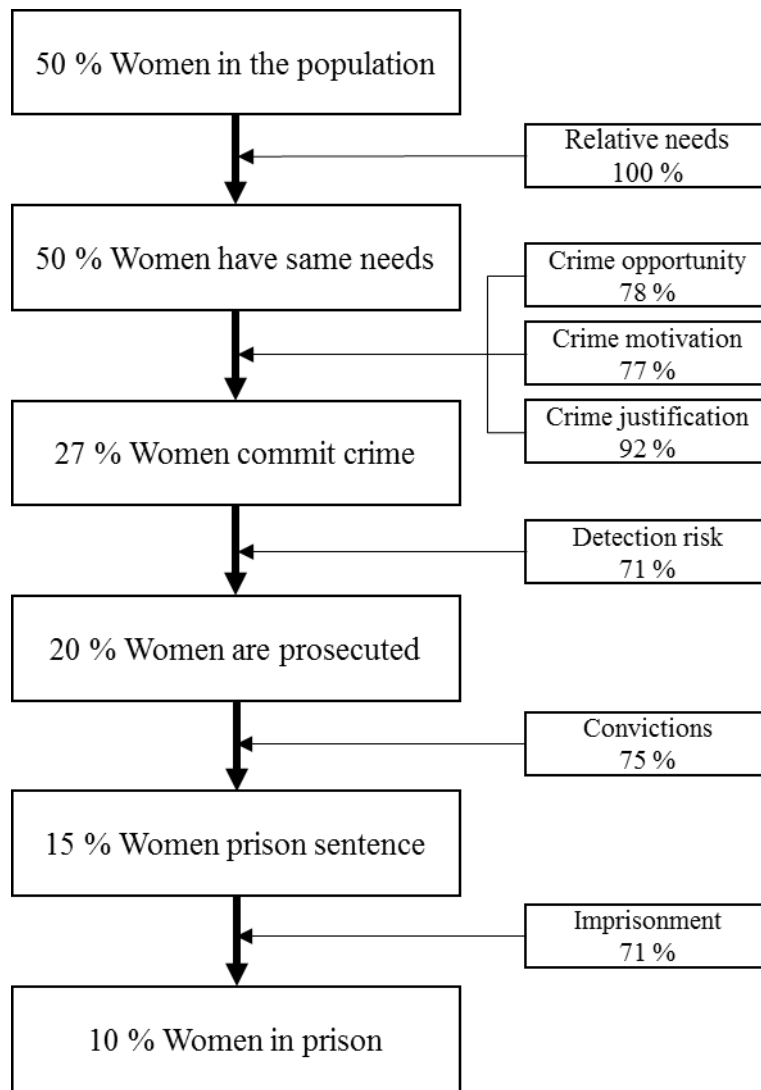


Figure 3 Bachelor students' estimation of female fraction of white-collar crime

Correlation coefficients for bachelor student responses are listed in Table 4. We do not see the same pattern as for executive students that the less difference is assumed in terms of material needs for men and for women, the less difference there is in crime motivation, detection risk, convictions, and imprisonment. There are only two significant correlation coefficients in Table 4, which indicates a joint variation in motivation and justification, as well as a joint variation in convictions and imprisonment. Those bachelor students who believe that women are less motivated to commit white-collar crime do also believe that women are less able to

justify white-collar offenses. Those bachelor students who believe that women receive even shorter prison sentences compared to men, also believe that women are incarcerated even shorter compared to men.

	1	2	3	4	5	6	7
1 Relative needs	–	.129	.179	.193	.198	.275	.068
2 Crime opportunity		–	.003	-.013	.119	.198	-.097
3 Crime motivation			–	.472**	.166	.171	.207
4 Crime justification				–	-.180	.250	.164
5 Detection risk					–	.294	.190
6 Relative convictions						–	.671**
7 Relative imprisonment							–

Table 4 Bachelor class correlation coefficients for female fractions

DISCUSSION

Norway is a small country with a population of approximately five million. It has a vigorous economy with an unemployment rate under three percent. Norway is wealthy with the second highest GDP per capital in Europe, and most of the population enjoys a high standard of living. Norway is considered one of the best – sometimes the best – country to live in by the United Nations. Income inequality is less than in most other Western countries. Norway ranks much higher than the United States and other nations on a number of measures of gender equality (Benson and Gottschalk, 2015).

We know that half of the population in Norway is female, and we know that females represent six percent of the white-collar crime prison population. In the literature review, we derived

percentages from the literature into the gender model to explain stepwise reduction from fifty percent to six percent. In our empirical research, we asked two groups of business school students to come up with their own estimates for the stages in the stage model for female criminals. While estimates from executive students resulted in three percent women in prison, bachelor students' estimates resulted in ten percent women in prison.

In Table 5, we have corrected both executive and bachelor students' estimates to result in six percent women in prison. For executive student responses, we corrected each estimate by multiplying with 1.088, which is the seventh potential of the fraction of six versus three percent. For bachelor student responses, we corrected each estimate by multiplying with .921, which is the seventh potential of the fraction of six versus ten percent.

	Theoretical estimates	Executive class students	Bachelor class students	Average percentages
1 Relative needs	80 %	88 %	92 %	87 %
2 Crime opportunity	70 %	77 %	72 %	73 %
3 Crime motivation	90 %	67 %	71%	76 %
4 Crime justification	80 %	113 %	85 %	93 %
5 Detection risk	30 %	75 %	65 %	57 %
6 Relative convictions	140 %	62 %	69 %	90 %
7 Relative imprisonment	70 %	49 %	65 %	61 %
Female fraction in prison	6 %	6 %	6 %	6 %

Table 5 Corrected female fractions based on six percent incarceration

The most obvious discrepancy in Table 5 is related to relative convictions. Based on Hey (2003), we suggested that female defendants receive more serious convictions because they may perceive and feel more guilt for a crime, for example in terms of regret, shame, and depression. Thus women may have a tendency to confess more easily. Both executive students and bachelor students disagree with this estimate of 140 %, as they suggest 62 % and

69 % respectively. One reason for their suggestion of less serious convictions for female white-collar criminals – sometimes labelled pink-collar criminals – might be that family situation and other elements are taken into account before a verdict is passed on a woman. Another substantial discrepancy in Table 5 is related to detection risk. The literature suggests a low detection risk for women (Dodge, 2007; Dollar et al., 2001; O’Fallon and Butterfield, 2005), but may be not as low as we estimated at 30 %. Both executive and bachelor students believe that the gender difference in detection likelihood is not that formidable, as they suggest 75 % and 65 % respectively.

There are important avenues for future research based on this article. The focus on why women’s participation in white-collar crime differs tends to reify gendered stereotypes based on the reviewed literature. Stereotypical attributes include women as moral, ethical, socially responsible, less material and more self-controlled. These assumptions are carried over to the design of the survey that sets men and women apart in terms of needs, opportunity, motivation, justification, detection risk, relative convictions, and relative imprisonment. Based on such seemingly stereotypical characteristics, students were asked to rate women relative to men. Future researchers may challenge these characteristics both theoretically and empirically. Empirical avenues can consist of interviews with women prisoners and criminal justice professionals as well as observation at trials. Furthermore, it might be worthwhile expanding the methods and samples to generate context-specific understandings of gender differences in order to examine how wider processes and power structures can answer the why- question of female fraction in white-collar crime.

CONCLUSION

This article has offered a speculative discussion of the reasons why 50 % of the Norwegian population is women though women constitute only 6 % of the prison population in white-

collar crime. The article has drawn out several common-sense perceptions noted in existing literature to predict women's involvement in white-collar crime, and it has produced a stage model framework to explore the attrition of women based on factors such as opportunity and motivation to commit, and ability to justify crime. The article then moved to compare the stage models generated from existing literature with stage models generated from survey results with two groups of students who conclude different estimates (3% and 10%). The models and data presented can serve in pedagogical settings for discussion.

It is certainly interesting to speculate why the female white-collar prison population is only 6 %, while the male white-collar prison population is 94 % in a country like Norway. Norway is particularly interesting to study in this context, since Norway is considered the world's second most gender equal country after the smaller country of Iceland. Among the main explanations emerging from the literature as well as from empirical surveys among business school students is the low detection likelihood for female offenders. The average relative detection risk is 57 %, as listed in the final column in Table 5. The second largest gender difference in Table 5 is relative imprisonment, where the combined literature and surveys indicate that women are incarcerated only 61 % of the prison time, which men are incarcerated for the same offense. The smallest gender difference in Table 5 is concerned with crime justification, where male and female offenders have about the same ability to justify their crime.

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