'Men's business'? Some gender questions about white collar crime

Hazel Croall examines the relationship between gender and white collar crime.

ince the white collar offender was first described as a person of 'high social status and respectability' committing crime in the 'course of his occupation' (Sutherland 1949), the stereotypical offender has been a middle class or elite businessman or an impersonal powerful corporation. While elements of class, respectability and power have been extensively debated, the gendered nature of white collar, corporate, economic or business crime has rarely been questioned. Maleness has been taken for granted very much as finance and economics are assumed to be 'men's business'. Victimisation is also perceived as largely impersonal given its diffuse and indirect nature. In comparison to other areas of crime there has been relatively little research or discussion of women's involvement, of the potential effects of so called 'liberation', let alone a full exploration of the role played by masculinity.

A white collar liberation hypothesis?

In Sutherland's day, white collar crime could readily be associated with men as few women were to be found in occupational positions of high social status and for many years their absence as offenders was attributed to a lack of opportunity. Since then however, although the glass ceiling has far from disappeared, there have been immense changes and women are now to be found in senior positions in business, politics and professional groups and as entrepreneurs. It is often asked whether this has led to the emergence of the 'new' female white collar offender? Might women at the top become more aggressive, dishonest, and prepared to sacrifice morality in the single minded pursuit of promotion and profit?

There is very little evidence to support or reject this kind of hypothesis. Official statistics are particularly misleading as so few offences are detected and offenders prosecuted (Croall 2001). In general however statistics and research continue to confirm the 'maleness' of white collar crime although fraud has a slightly smaller gender gap than other offences – often however attributable to women's greater share of non-white collar cheque and social security fraud (Levi 1994). A study by Weisburd and Waring (2001) found virtually no females among high status or middle class offenders. Lower down the occupational hierarchy males formed around 80% of credit and mail fraud

offenders with the highest proportion of female offenders (just under 50%) being found amongst bank embezzlers - generally low level employees. Regulators' reports and press coverage of convictions are similarly dominated by male offenders (Croall 2001) and even a cursory look at media reports of major cases and 'scandals' confirms this. These are not of course reliable sources - might unreported 'rogue traders' or fraudulent corporate executives be female? Are major regulatory bodies such as the Serious Fraud Office likely to be 'chivalrous'? While there is little evidence, these appear unlikely scenarios - imagine the press coverage a 'Nicola Leeson' or a firm of accountants called 'Anthea Anderson' would inevitably attract. And even if women were more likely to be dealt with out of court - this would also imply that, as is the case in many other forms of crime, their offences are less serious.

The economics of crime

So unless, following Pollak (1961), it is assumed that female executives or entrepreneurs are more 'devious' and escape detection there is little sign of the emergence of 'new' female fraudsters or elite offenders. Indeed as for conventional crime, it could be argued that the liberation thesis is in reality somewhat limited and that women's involvement in white collar crime is more likely to be associated with need rather than greed, with low pay and the necessities of providing for families — reflected in findings that female white collar offenders are more likely to be found in areas of white collar work which have been feminised and, some would say, consequently downgraded.

It is even more difficult to discern any trends in relation to corporate crime where the company rather than the individual is seen as the main villain making gender even more invisible. Nonetheless it would be interesting to explore the role of gender in the kinds of boardroom discussions which produce decisions to, for example, continue marketing a dangerous product, where, as Punch (1996) suggests, individual ethics may give way to 'group think'. As few criminological or other researchers have access to such arenas, this is difficult to answer although most corporate prosecutions involve male participants. Feminists have also pointed to the extensive victimisation of women workers and consumers at the hands of largely male dominated, patriarchal corporations (Szockyj and Fox 1996). Lower down the status scale of business crime one



finds many male dominated occupations such as 'rogue traders', 'cowboy builders', and dishonest salesmen with few indications of 'cowgirls' or doorstep or car saleswomen. Indeed the stereotype of fraud is often gendered – the con man preys on the 'gullible little old lady' (Croall 1999).

Men at work

The recent focus on men, masculinity and crime has tended to centre more on violent and conventional crimes although some of the (largely male) criminologists involved in analysing white collar crime have made some useful observations. White collar crime can be associated with a version of masculinity through aggressive and risk-taking sales and marketing practices (Levi 1994), and in corporate battles the (male) language of war is used with takeovers being likened to rape (Punch 1996). Men display criminogenic behaviour at work in other ways, through the bullying and harassment of female employees which in itself could be regarded as a form of white collar crime as this involves an abuse of occupational positions and power although the concept is normally restricted to economic crime. As is the case with other forms of crime however, associating white collar crime with masculinity can be over simplistic - women do participate - and not all men do.

Examining these issues not only involves looking at the quantity of crime committed by men and women but also at the sources of white collar crime in organisational cultures which remain male dominated. Does the 'organisation woman' take a different attitude to the 'organisation man'? Does gender affect the 'amoral calculations' so often associated with corporate crime? Heidensohn (1992) once asked about the potential effect of full equality on the (masculinised) police 'force'. A similar question in relation to white collar crime might be whether greater equality in business, rather than increasing women's share of offending, could, by affecting the culture of men's business, reduce the total volume of offending?

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