1. Convenience in white-collar crime

Convenience is a concept that was theoretically mainly associated with efficiency in time savings. Today, convenience is associated with a number of other characteristics, such as reduced effort and reduced pain. Convenience is associated with terms such as fast, easy, and safe. Convenience says something about attractiveness and accessibility. A convenient individual is not necessarily bad or lazy. On the contrary, the person can be seen as smart and rational (Sundström and Radon, 2015).

In the marketing literature, convenience store is a term used to define three phases in retailing. First, retailers identified a business opportunity in offering a new retail format based on the self-service idea. Self-service replaced over-the-counter service. Next, retailers identified customers’ willingness to pay a little more if the store was always open and situated in the neighborhood or with the gas station. Finally, e-commerce represents another kind of convenience, where the ordering process can take place from home (Sundström and Radon, 2015). In all three instances, there are costs associated with convenience (Locke and Blomquist, 2016). In the case of self-service, customers have to find and physically handle items themselves. In the case of online shopping, customers have to find and electronically handle items themselves. Just like convenience is a driver for consumers when shopping, convenience is a driver for executives and other members in the elite when struggling to reach personal and organizational goals.

In the marketing literature, distinctions are made between decision convenience, access convenience, benefit convenience, transaction convenience, and post-benefit convenience (Seiders et al., 2007). In our convenience theory for white-collar crime, we make distinctions between economical convenience, organizational convenience, and behavioral convenience.

CONVENIENCE ORIENTATION

Convenience orientation is conceptualized as the value that individuals and organizations place on actions with inherent characteristics of saving time and effort. Convenience orientation can be considered a value-like...
organizational opportunity and deviant behavior

construct that influences behavior and decision-making. Mai and Olsen (2016) measured convenience orientation in terms of a desire to spend as little time as possible on the task, in terms of an attitude that the less effort needed the better, and in terms of a consideration that it is a waste of time to spend a long time on the task. Convenience orientation toward illegal actions increases as negative attitudes toward legal actions increase. The basic elements in convenience orientation are executives’ attitudes toward the saving of time, effort, and discomfort in the planning, action, and achievement of goals. Generally, convenience orientation is the degree to which an executive is inclined to save time and effort to reach goals. Convenience orientation refers to a person’s general preference for convenient maneuvers. A convenience-oriented person is one who seeks to accomplish a task in the shortest time with the least expenditure of human energy (Berry et al., 2002).

In the marketing literature, convenience orientation is, for example, measured in terms of the stage in a person’s life cycle, family size, economic status, social status, and education (Sundström and Radon, 2015). Similar characteristics of convenience orientation might be developed for individuals in the elite regarding white-collar crime.

Convenience in the decision-making process is not only concerned with one alternative being more convenient than another one. Convenience is also concerned with the extent to which an individual collects information about more alternatives and collects more information about each one. Market research indicates that consumers tend to make buying decisions based on little information about few alternatives (Sundström and Radon, 2015). A similar process can be explored for white-collar crime where the individual avoids the effort of collecting more information about more alternatives that might have led to a non-criminal rather than a criminal solution to a challenge or problem.

It is not the actual convenience that is important in convenience theory. Rather, it is the perceived, expected, and assumed convenience that influences choice of action. Berry et al. (2002) make this distinction explicit by conceptualizing convenience as individuals’ time and effort perceptions related to an action. White-collar criminals probably vary in their perceived convenience of their actions. Low expected convenience can be one of the reasons why not more members of the elite commit white-collar offenses.

Convenience is of value because time and effort are associated with value. Time is a limited and scarce resource. Saving time means reallocating time across activities to achieve greater efficiency. Similarly, effort can be reallocated to create value elsewhere. The more effort is exerted, the more outcomes can be expected in return (Berry et al., 2002).

Convenience in white-collar crime relates to savings in time and effort by
privileged and trusted individuals to reach a goal. Convenience here is an attribute of an illegal action. Convenience comes at a potential cost to the offender in terms of the likelihood of detection and future punishment. In other words, reducing time and effort now entails a greater potential for future cost. “Paying for convenience” is a way of phrasing this proposition (Farquhar and Rowley, 2009).

Convenience is the perceived savings in time and effort required to find and to facilitate the use of a solution to a problem or to exploit favorable circumstances. Convenience directly relates to the amount of time and effort that is required to accomplish a task. Convenience addresses the time and effort exerted before, during, and after an activity. Convenience represents a time and effort component related to the complete illegal transaction process or processes (Collier and Kimes, 2012).

How privileged individuals in the elite think and feel about time and effort varies. Chen and Nadkarni (2017: 34) found that many chief executive officers (CEOs) can be characterized by time urgency where they have the feeling of being chronically hurried:

Time urgency is a relatively stable trait. Time-urgent people are acutely aware of the passage of time and feel chronically hurried. They often create aggressive internal deadlines and use them as markers of the timely completion of team tasks. They regularly check work progress, increase others’ awareness of the remaining time, and motivate others to accomplish commitments within the allotted time.

People differ in their temporal orientation, including perceived time scarcity, the degree to which they value time, and their sensitivity to time-related issues. Facing strain, greed, or other situations, an illegal activity can represent a convenient solution to a problem that the individual or the organization would otherwise find difficult or even impossible to solve. The desire for convenience varies among people. Convenience orientation is a term that refers to a person’s general preference for convenient solutions to problems. A convenience-oriented individual is one who seeks to accomplish a task in the shortest time with the least expenditure of human energy (Farquhar and Rowley, 2009).

Convenience motivates the choice of action. An important element in convenience is saving time in terms of efficiency in time savings, and another element is avoiding more problematic, stressful, and challenging situations. Convenience can be both an absolute construct and a relative construct. As an absolute construct, it is attractive to commit crime as such. As a relative construct, it is more convenient to commit crime than to carry out alternative actions to solve a problem or gain benefits from a possibility. Convenience is an advantage in favor of a specific action
to the detriment of alternative actions. In white-collar crime, it seems that convenience is mainly a relative construct. Decision-making implies a choice between alternatives, where one alternative might be relatively more convenient. Convenience is a matter of perception in advance of possible criminal actions. Convenience must be viewed as a significant variable whose understanding involves complexity in multiple meanings (Sundström and Radon, 2015).

For example, the flexibility to choose the exact moment for making a deal or another kind of action can be perceived as a matter of convenience. Convenience can also mean selecting a proper occasion, which, in turn, is about timing. There may be more reluctance to do something at a certain point in time than willingness to save or spend time. Thus, when something is convenient, it could mean saving time as well as spending time and doing it at the right moment (Sundström and Radon, 2015).

In addition to time convenience and timing convenience, there may be place convenience, where a potential offender finds the spatial circumstances convenient for crime (Sundström and Radon, 2015). In white-collar crime, the organizational setting is typically characterized by spatial convenience.

Three main dimensions to explain white-collar crime have emerged. All of them link to convenience (Gottschalk, 2016, 2017). The first dimension is concerned with economic aspects, where convenience implies that the illegal financial gain is a convenient option for the decision-maker to cover needs. The second dimension is concerned with organizational aspects, where convenience implies that the offender has convenient access to premises and convenient ability to hide illegal transactions among legal transactions. The third dimension is concerned with behavioral aspects, where convenience implies that the offender finds convenient justification.

Convenience orientation is introduced in this book as an explanation for white-collar crime among CEOs. This chapter thus makes a case for a specific way of explaining CEO behavior. A question worth addressing is what other explanatory hypotheses should be considered. There is a need to place the convenience perspective in a broader setting of proposed or rival explanations. The question is what other approaches exist to explain the relevant behavior, and whether the convenience approach applies in other contexts as well. Future research might focus on a discussion of what counts as a satisfactory explanation.

To address this question, it is relevant to go back to Sutherland (1949), who coined the term white-collar crime. He emphasized attitudes in society where white-collar crime is considered less serious than traditional street crime. While convenience theory emphasizes factors at the individual and organizational level, Sutherland (1949) emphasized hypotheses at the com-
Convenience theory lacks explicit representations of society-level factors such as criminal market structures (e.g., cartels), the extent of national corruption, and law enforcement mechanisms.

The notion of convenience may seem rather obvious and not especially illuminating. When convenience orientation is simply defined as the degree to which an executive is inclined to save time, effort, and pain to reach a goal, it sounds more like an aspect of prudence than deviant criminal behavior. However, as pointed out in this chapter, some CEOs will employ illegal or objectionable means in striving to reach goals. This type of behavior is not necessarily different from the behavior of others in positions of power and authority (politicians, officers of universities, church officials, heads of major philanthropies, etc.), but the degree of freedom enjoyed by many CEOs make the CEO position nevertheless very special in terms of convenience.

WHO ARE WHITE-COLLAR OFFENDERS?

Individual differences between offenders and non-offenders in regards to psychological and cognitive characteristics are important explanatory factors in the etiology of criminal behavior. Benson (2013) argues that the importance of individual differences has been made apparent by the increasingly relevant research of biosocial criminologists, as well as the theories and findings of life course and developmental criminologists. White-collar criminals are often assumed to be quite normal people who do not suffer from the personal disturbances that seem so common among street offenders. The only obvious disturbance is white-collar criminals’ resistance to define their activities as crime. Other than their tendency to rationalize and excuse their crime by active application of neutralization techniques, the psychological makeup of white-collar offenders is often not visible.

However, many white-collar criminals have a mindset that will make them stop at nothing to enrich themselves and their organizations. The extent of convenience obviously varies with the mindset. Individual characteristics matter in regards to white-collar crime convenience. Personality traits may facilitate business success at one point in time and white-collar offending at another point in time. Benson (2013) finds that narcissistic self-confidence when coupled with drive, ambitiousness, and insensitivity to others may enable some people to successfully undertake risky business endeavors that more prudent and introspective individuals would never attempt. An ambitious and convenient mindset may also permit, if not drive, these individuals in the single-minded pursuit of their goals to engage in financial crime.

Almost all white-collar criminals are known to use linguistic techniques
to justify or excuse deviant behavior. By applying neutralization techniques, white-collar criminals think they are doing nothing wrong. They deny responsibility, injury, and victim. They condemn the condemners. They claim entitlement, and they argue the case of legal mistake. They find their own mistakes acceptable. They argue a dilemma arose, whereby they made a reasonable tradeoff before committing the act (Siponen and Vance, 2010). Such claims enable offenders to find crime convenient.

Benson and Simpson (2015: 145) found that white-collar criminals seldom think of injury or victims: “Many white-collar offenses fail to match this common-sense stereotype because the offenders do not set out intentionally to harm any specific individual. Rather, the consequences of their illegal acts fall upon impersonal organizations or a diffuse and unseen mass of people.”

The idea of neutralization techniques (Sykes and Matza, 1957) resulted from work on Sutherland’s (1949) differential association theory. According to this theory, people are always aware of their moral obligation to abide by the law, and they are aware that they have the same moral obligation within themselves to avoid illegitimate acts. The theory postulates that criminal behavior learning occurs in association with those who find such criminal behavior favorable and in isolation from those who find it unfavorable (Benson and Simpson, 2015). Crime is relatively convenient when there is no guilt feeling for doing something learned from others.

Evidence of neutralization can be found in autobiographies by white-collar criminals such as Kerik (2015), Bogen (2008), Eriksen (2010), and Fosse (Fosse and Magnusson, 2004). Bernard B. Kerik was the former police commissioner in New York who served three years in prison. He seems to deny responsibility, to condemn his condemners, and to suggest normality of action.

Offender-focused theories explain crime in terms of personality characteristics (Koppen et al., 2010). Self-control theory is a typical theory related to deviant behavior (Gottfredson and Hirschi, 1990). Individuals with low self-control have a tendency to be impulsive, self-centered, out for adventure, and out for immediate pleasure. Immediate pleasure may be achieved more conveniently by white-collar crime than by legal activities.

The typical profile of a white-collar criminal includes the following attributes:

- The person has high social status and considerable influence, enjoying respect and trust, and belongs to the elite.
- The elite have generally more knowledge, money, and prestige, and occupy higher positions than others in the population.
- Privileges and authority of the elite are often not visible or transparent, but nevertheless known to everybody.
The elite can be found in business, public administration, politics, congregations, and many other sectors in society.

The elite is a minority that behaves as an authority toward others.

The person is often wealthy and does not really need crime income to live a good life.

The person is typically well educated and connects to important networks of partners and friends.

The person exploits his or her position to commit financial crime.

The person does not look at himself or herself as a criminal, but rather as a community builder who applies personal rules for his or her own behavior.

The person may be in a position that makes the police reluctant to initiate a crime investigation.

The person has access to resources that enable the involvement of top defense attorneys, and can behave in court in a manner that creates sympathy among the general public, partly because the defendant belongs to the upper class similar to the judge, the prosecutor, and the attorney.

White-collar criminals are mostly men. The low female fraction can be explained by a number of factors, such as relative need for material wealth, relative opportunity to commit crime, and relative risk aversion. In addition, the detection rate for female white-collar criminals may be lower than for male criminals, for example because women are more rarely suspected of crime. The most famous US cases involve men, including Bernie Ebbers, Bernard Madoff, Raj Rajaratman, and Jeff Schilling. In Germany, Bickle et al. (2006) studied a sample of 76 convicted white-collar criminals where only 6 offenders were women while 70 offenders were men. In a US sample studied by Langton and Piquero (2007), 16 percent of criminals were women and 84 percent men. In a study in the Netherlands of 644 prosecuted white-collar criminals between 2008 and 2012, women made up only 15 percent of the sample (Onna et al., 2014).

While it is true that Bernard Madoff was the architect of a mammoth Ponzi scheme, Madoff’s fraud seems different in some significant ways from the kinds of CEO criminality at manufacturing or telecommunications firms where large numbers of employees are put at risk, large numbers of shareholders are put at risk, financial markets in certain industries are misled in serious ways, and large numbers of salespeople and consumers are impacted. Furthermore, the crimes perpetrated by Ken Lay and Bernie Ebbers are different – at least in form and, in some respects, in regard to impact – from that of Bernard Madoff.
WHAT DO WHITE-COLLAR OFFENDERS DO?

White-collar criminals commit financial crime, where a great variety of options can be found, as illustrated in Figure 1.1. Fraud, theft, manipulation, and corruption are the four main categories of financial crime with a number of subcategories.

Fraud can be defined as the intentional perversion of truth for the purpose of inducing another in reliance upon that truth to part with some...
valuable thing belonging to him or her or to surrender a legal right. Fraud is an intentional and unlawful making of a misrepresentation, which causes actual prejudice or which is potentially prejudicial to another. Bank fraud is a typical example. Bank fraud is a criminal offense of knowingly executing a scheme to defraud a financial institution.

Theft can be defined as the illegal taking of another person’s, group’s, or organization’s property without the victim’s consent. For example, identity theft combined with identity fraud is the unlawful use of another’s personal identifying information. It involves financial or other personal information stolen with the intent of establishing another person’s identity as the thief’s own. It occurs when someone uses personally identifying information, such as name, social security number, date of birth, government passport number, or credit card number, without the owner’s permission, to commit financial crime.

Manipulation can be defined as a means of gaining illegal control or influence over others’ activities, means, and results. For example, bankruptcy crime relates to criminal acts committed in connection with bankruptcy or liquidation proceedings. A person filing for bankruptcy or a business that has gone into liquidation can hide assets after proceedings have been initiated, thereby preventing creditors from collecting their claims. However, most of the criminal acts are typically committed before bankruptcy/liquidation proceedings are initiated; for example the debtor has failed to keep accounts or has unlawfully withdrawn money from the business.

Corruption is defined as the giving, requesting, receiving, or accepting of an improper advantage related to a position, office, or assignment. The improper advantage does not have to be connected to a specific action or to not doing this action. It will be sufficient if the advantage can be linked to a person's position, office, or assignment. An individual (or group) is guilty of corruption if he or she accept money or money’s worth for doing something that he or she is under a duty to do anyway, that he or she is under a duty not to do, or to exercise a legitimate discretion for improper reason. Corruption is the act of destroying or perverting the integrity or fidelity of a person in his or her discharge of duty; it is to induce to act dishonestly or unfaithfully, it is to make venal, and it is to bribe. Corruption involves behavior on the part of officials in the public or private sectors, in which they improperly and unlawfully enrich themselves and/or those close to them, or induce others to do so, by misusing the position in which they are placed. Corruption covers a wide range of illegal activity such as kickbacks, embezzlement, and extortion.
HOW DO WHITE-COLLAR OFFENDERS DO IT?

For an offense to occur there has to be an opportunity. Benson (2013) argues that social, economic, legal, and regulatory conditions or changes in such conditions influence opportunities for various types of white-collar crime. As opportunities increase or decrease, white-collar crime expands or contracts accordingly because the choice to engage in white-collar crime becomes either more or less convenient to potential offenders.

Situation-focused theories explain crime in terms of opportunity structures. Piquero and Benson (2004) proposed a middle-ground explanation of white-collar crime, which they call the punctuated situational theory of offending. This theory assumes that white-collar criminals start offending when they reach their thirties or forties. External factors, such as personal or occupational crisis, and opportunities that result from a certain occupational status, are claimed to explain crime. Situational opportunities – such as a more influential job and more important contacts – give access to illegitimate means to obtain desirable goals.

The opportunity perspective in the situation has also been stressed by Benson and Simpson (2015). They emphasize legal access to premises and resources, distance from victims, and manipulation within regular transactions.

The situation is not only characterized by opportunities in the organization, but also by the organizational environment. Criminogenic conditions in the environment make white-collar crime even more accessible. Alibux (2015) exemplifies the environment with the attitude toward banks that are considered too powerful to fail, which thus may protect the wrongdoings of bank executives. This is in line with institutional theory, which suggests that opportunities are shaped by individuals, groups, other organizations, and society at large.

Opportunity is a distinct characteristic of white-collar crime and varies depending on the kinds of criminals involved. An opportunity is attractive as a means of responding to desires. It is the organizational dimension that provides the white-collar criminal an opportunity to commit financial crime and conceal it in legal organizational activities. While possibility in the economic dimension of convenience theory is concerned with goals (such as sales and bonuses), opportunity in the organizational dimension is concerned with crime (such as corruption and embezzlement).

Aguilera and Vadera (2008: 434) describe a criminal opportunity as “the presence of a favorable combination of circumstances that renders a possible course of action relevant”. Opportunity arises when individuals or groups can engage in illegal and unethical behavior and expect, with reasonable confidence, to avoid detection and punishment. Opportunity
Convenience in white-collar crime may include macro- and micro-level factors. Macro-level factors encompass the characteristics of the industries in which the business finds itself embedded, such as market structure, business sets of an industry, that is, companies whose actions are visible to one another, and variations in the regulatory environment.

Benson and Simpson (2015) argue that many white-collar offenses manifest the following opportunity properties: (1) the offender has legitimate access to the location in which the crime is committed, (2) the offender is spatially separate from the victim, and (3) the offender’s actions have a superficial appearance of legitimacy. Opportunity occurs in terms of these three properties that are typically the case for executives and other individuals in the elite. In terms of convenience, these properties may be attractive and convenient when considering white-collar crime to solve a financial problem. It is convenient for the offender to conceal the crime and give it an appearance of outward respectability.

Opportunity is dependent on the social capital available to the criminal. The structure and quality of social ties in hierarchical and transactional relationships shape opportunity structures. Social capital is the sum of actual or potential resources accruing to the criminal by virtue of his or her position in a hierarchy and in a network.

The organizational dimension of white-collar crime becomes particularly evident when financial crime is committed to benefit the organization rather than the individual. This is called corporate crime as opposed to occupational crime for personal benefit. Hansen (2009) argues that the problem with occupational crime is that it is committed within the confines of positions of trust and in organizations which prohibit surveillance and accountability. Heath (2008) found that individuals who are further up the chain of command in the firm tend to commit bigger and more severe occupational crime. On the other hand, corporate crime, sometimes labeled organizational offending, results from offenses by collectivities or aggregates of discrete individuals. If a corporate official violates the law in acting for the corporation, we still define it as corporate crime. However, if he or she gains personal benefit in the commission of a crime against the corporation, we regard it as occupational crime. A corporation cannot be subject to imprisonment, and therefore the majority of penalties to control individual violators are not available for corporations and corporate crime.

The typical modus of a white-collar criminal includes the following attributes:

- Crime is committed in an organizational context of business that shapes the economical foundation for deviant acts.
- Crime is committed by non-physical means and by dark activities.
through the manipulation and hiding of activities and general secrecy.

- Crime is committed on purpose, with intention and planning, and the act represents a breach of trust.
- The act is organized within legal activities, such that the act itself is disguised, rather than the offender.
- When suspicion occurs, the offender influences witnesses and potential whistleblowers by applying formal and informal authority in the organizational setting.

White-collar criminals commit offenses in their professional setting, where criminal activities are concealed and disguised in organizational work of otherwise law-abiding behavior. The criminals have power and influence, form relationships with other persons or professionals that protect them from developing criminal identities, and enjoy trust from others in privileged networks (Kempa, 2010; Podgor, 2007).

Brightman (2009) emphasizes that white-collar offenders commit crime without violence. Very different from burglars, killers, and possibly thieves, there is no physical violence involved in criminal activity. On the contrary, typical cases are characterized by individuals who behave nicely and properly. They tend to use their charm, charisma, and influence to commit and cover their illegal activities. However, psychological violence may be present in white-collar crime cases.

WHY DO WHITE-COLLAR OFFENDERS DO IT?

Benson (2013) argues that no matter how alluring or enticing a white-collar crime opportunity may be, not everyone who could offend does. Why are some people ready to take advantage of white-collar crime opportunities, while others are not? Why are opportunities more tempting to some people than others? Answers to these questions must lie in the nature or characteristics of the people involved as well as their personal situation. We have to understand their motives. What would they like to achieve by committing crime?

An interesting starting point is to look at Maslow’s hierarchy of needs. The Russian-American psychologist Abraham Maslow developed a hierarchy of human needs. Needs start at the bottom with physiological need, need for security, social need, and need for respect and self-realization. When basic needs such as food and shelter are satisfied, then the person moves up the pyramid to satisfy needs for safety and control over his or her own life situation, as illustrated in Figure 1.2. Further up in the pyramid, the person strives for status, recognition, and self-respect. While street
crime is often concerned with the lower levels, white-collar crime is often concerned with the upper levels in terms of status and success.

Most individuals will want to move higher up in the pyramid when needs below are satisfied. However, there are some exceptions. An example can be found in law firms, where partners work very long hours and make a lot of money without reaching very high in the pyramid. Business lawyers tend to over-satisfy basic needs by owning large houses, several cars,
boats, and shares in companies. They are not very respected and are not considered leading experts of the law.

The opposite example seems to be a university professor, who quickly tries to move up the pyramid once the basic needs of housing are satisfied. They struggle to publish in leading research journals to become famous, associated with a reputation of being leaders in their fields.

As far as money or other valuable items can help them in climbing higher in the pyramid, potential offenders may find white-collar crime convenient if other options to achieve success are more stressful and require more resources. Whether the offender wants more at a certain level or wants to climb to higher levels in the pyramid, financial crime can be a means to an end.

For some white-collar criminals, money is the goal of crime. For other white-collar criminals, money is a means to a goal of acceptance, influence, and fame.

For example, to be accepted and recognized as a successful businessperson, his or her enterprise has to grow and make money. Financial success as a businessperson can lead to influence, privileges, and status. Admiration and respect within the elite is a desirable goal for many individuals. If such a goal cannot be reached by legal means, illegal means represent an alternative.

On the other hand, the threat of bankruptcy may cause a fall from a high level to a low level in the hierarchy of needs. When a famous person in the elite has enjoyed admiration and respect for many years, but is suddenly facing a business collapse which may cause a fall in the hierarchy down to where even friendships can get lost, the person may apply illegal means such as tax evasion and corruption to save the business. By saving the business, the person can remain high up in the pyramid of needs.

Some white-collar criminals commit financial crime to benefit themselves, while others commit crime to benefit the organization. The former is labeled occupational crime, benefiting the individual, while the latter is labeled corporate crime, benefiting the larger organization (Holtfreter, 2015). Antitrust violations, securities offenses, and health care fraud are typical examples of corporate crime. Corruption is typically characterized by a briber who commits corporate crime, while the bribed commits occupational crime.

The typical motive of a white-collar criminal includes the following attributes:

- Crime is committed for illegal profit for personal or organizational gain.
- It can be greed, availability, possibility, threat, fear, or strain that cause the act.
Convenience in white-collar crime

- Threats can come from loss-making business and special market structures and forces.
- Crime is committed to climb in the hierarchy of needs or to avoid falling in the hierarchy of needs.
- White-collar crime is profit-driven crime based on favorable economic circumstances.
- Human behavior finds motivation in the self-interested pursuit of pleasure and the avoidance of pain.
- The offender considers the current gain convenient when compared to future cost, and would like to avoid additional time and effort to solve the problem.
- Crime is convenient as it often is an attempt to circumvent more difficult (legal) means of accomplishment – such as hard work, fair competition, and navigation of bureaucracy and red tape.
- The individual gets tired while dealing with complexity and thus searches for simple solutions.

Strengths and weaknesses, possibilities and threats are typical motives for white-collar crime, as discussed in the next chapter.

UNRELIABLE OFFENDER CHARACTERISTICS

Unfortunately, deciding exactly who the white-collar offender is remains a matter of dispute. Benson (2013) argues that this tension is reflected in the varying definitions of white-collar crime that are employed in research in this area. Following in the tradition of Sutherland (1949), this book focuses on high-status individuals who are involved in organizationally and occupationally based offenses. These individuals have made convenient choices, and their criminal choices are influenced by individual and psychological characteristics as well as situational characteristics and opportunity structures.

A number of theories can be explored to shed light on convenience in white-collar crime. First, we find convenience in the context of differential association and social learning. Differential association theory suggests that whether individuals engage in white-collar crime is largely based on their socialization within certain peer groups. In an elite setting, interactions with deviant others promote criminal activity. Next, strain theory suggests that people find crime convenient when they are blocked from legitimately achieving their ambitions and preventing further pain. A variety of pressures, or strains, increase the likelihood of engaging in crime (Holtfreter, 2015). Furthermore, a series of other theoretical perspectives
can shed light on convenience, such as the theory of profit-driven crime, theory of goal orientation, theory of social concern, fear of falling theory, American dream theory, theory of crime forces, opportunity theory, institutional theory, agency theory, rational choice theory, self-control theory, obedience theory, negative life events theory, slippery slope theory, neutralization theory, and social conflict theory. These theories are organized in support of convenience theory in the following chapters into the economical, organizational, and behavioral dimensions of convenience.

Trust is an important factor in the convenience of white-collar crime. Dearden (2016) argues that violation of trust is at the core of white-collar crime. Trust implies that vulnerability is accepted based upon the positive expectations of the motives and actions of another.

As long as white-collar crime is a convenient option to explore and exploit opportunities, to avoid threats and uncertainty, to climb the pyramid of needs, and to reach goals, it will continue to occur among members of the privileged elite who have opportunities for deviant behavior. In a perspective of offender profiling, some characteristics can be identified, such as being a respected and often charismatic individual in temporal or permanent trouble, ambitious and short-term focused, showing distant but at the same time social behavior, as we explore in the following chapters.

When Sutherland (1939) coined the term white-collar crime, only a small percentage of the working population had white-collar positions. Sutherland made an important point that upper-class people commit crime in the course of their professions, and sometimes manipulate and cheat for vast amounts. Since Sutherland coined the term, white-collar workers now form the majority of the labor force. This is why the term now has an added attribute of elite, where the offender must belong to the elite to be classified as a white-collar criminal. The elite enjoy privileges and special access to commit financial crime.

Given this definition, a number of situations fall outside the white-collar crime category. Examples include auto mechanics who charge for services not rendered, industrial workers who steal at the plant, or restaurant workers who scam the customers or owners. Furthermore, neither computer-enabled financial crime such as CEO fraud nor social security fraud belongs in the category of white-collar crime.

White-collar crime implies elite crime by skilled offenders, often involving vast amounts of money (Felson and Boba, 2010). Crime cases involving small amounts by employees using rather simple methods without special access are not defined as white-collar crime. Although high-level white-collar offenses can do dramatic damage, these are the exceptions rather than the rule in the area of financial crime. Most organizational and occupational occurrences of financial crime are rather unskilled, easily
accomplished, and modest in economic return. Such offenders without any elite status are not really that clever, and they are more frequently caught. They commit ordinary thefts or other abuses while they believe nobody is looking.

White-collar crime is not necessarily fancy and advanced. It may also be simple and unskilled. What makes it exceptional is the special access to opportunities that others do not enjoy. Based on position, profession, trust, access, loyalty from others, power, and influence, offenders can conveniently commit crime and hide it among legal activities. The tactics used by offenders may be extremely diverse. It makes sense to continue using white-collar as the defining feature.

Felson and Boba (2010) argue that white-collar crime fits within the larger system of criminal behavior, and that the systems are structured by how the offender gets to the target of crime. Typically, the offender abuses his or her specialized organizational role to gain information and access to victims. For example, an attorney may steal money from a trust fund administered for an elderly wealthy widow, a contractor may fake an insurance claim, or a building inspector may receive bribes in return for building permits. In each example, somebody uses an occupational or professional role to gain specialized access to the victim, and then commits a crime.

We define a type of crime by the people who might do more of it, and who are in a position where the situation enables them to do more of it. Felson and Boba (2010) prefer the term “crime of specialized access” over white-collar crime. Such criminal acts are defined by one key element: abusing one’s job or profession to gain specific access to a crime target. Routine legal activities set the stage for illegal activities. Legitimate features of the work role – often including personal ties and privileges – provide a chance to do misdeeds.

Victims of white-collar crime are diverse. In our database of 405 convicted white-collar criminals in Norway from 2009 to 2015, this is the distribution of victims:

- 115 offenders caused harm to their employers by embezzlements, bribes, fake invoices, and so on.
- 84 offenders caused harm to society by tax evasion.
- 68 offenders caused harm to customers of the firm by overcharging services, embezzlement of collected funds, and so on.
- 57 offenders committed bank fraud by false property statements, fake contracts, stolen identities, and so on.
- 30 offenders committed insider trading, harming other shareholders.
- 51 offenders caused harm to other persons or organizations.