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Education and Crime

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Introduction

The purpose of this chapter is to provide an overview of the topic of education and crime. While at first glance this appears to be a simple task, there is an inherent complexity in examining such a broad subject. There are many different perspectives from which a discussion of education and crime could develop. Criminologists might assume this would be an overview of the impact that an individual's education level may have upon their criminal or anti-social behavior. On the other hand, parents might assume this is a discussion of the impact of school violence and crime upon the safety and learning of their children. While legislatures might assume this is a comparison of the monies spent on fighting crime in the United States versus that which is spent to improve American schools. Then, the novice might be expecting all or none of these approaches. This chapter attempts to address all of these views, albeit briefly.

The chapter begins with an overview of the generally accepted views about the relationships between education and crime. Given the volume of research on this topic, researchers have generally agreed upon several basic specifics which they believe reflect the true relationship between crime and education. Next, this chapter attempts to clarify several points which need to be addressed initially. First, several general terms will be defined (e.g., education, educational attainment, intelligence, "street smarts", and crime). Second, these terms will be discussed as they are used in the study of the connections between education and crime. Finally, a discussion of how these terms intermingle will be offered.

In order to develop a comprehensive framework from which to examine the concept of education and crime, two overall perspectives will be addressed: 1) education's impact upon crime, and, in turn, 2), crime's impact upon education. From these two general perspectives it is hoped that the reader can develop an appreciation for the complexity of such a broad research area.

The concept of education's impact upon crime is first examined. In this examination, education is essentially discussed as a definite inverse correlate between its attainment and criminal behavior. That is to argue that as one (education) increases, the other (crime) decreases. A discussion of education's preventative nature is also presented with a focus upon its repressive nature upon initial criminal behavior and eventual recidivism rates. This examination will involve a brief discussion of the intelligence (IQ) and crime connection.

Crime's impact upon education is also discussed as the second overall perspective in examining education and crime. In this discussion, crime is examined as a potential barrier to educational opportunity and attainment. There is strong evidence to support the belief that criminal behavior and crime often block many from beginning the educational process. It is also strongly supported that many others are prevented from actual educational attainment due to arrests, periods of incarceration, and past convictions/criminal histories. Finally, violence and safety issues in schools are also briefly discussed as they impact these subjects.

Education and Crime: General Perspectives on Topic

As mentioned earlier, while the topic education and crime may seem straightforward, there are many different views from which it can be examined. Many researchers have examined this topic from many different perspectives. From this research, several connections between education and crime have been introduced into the literature and are widely accepted. The

following are a few of the empirically supported beliefs about the connections between education and crime:

- The lack of *education* one has very often increases the likelihood that they will become involved in crime and anti-social behavior. Thus the opposite is considered true as well; the more education an individual has the increased likelihood that they will live a crime-free life.
- The lack of *educational attainment* generally decreases one's future employment opportunities due to increasing hiring standards in society, thus leading to possible criminal behavior for those individuals who cannot obtain viable employment.
- The lack of *education* and *educational attainment* generally limits one's IQ, thus making them more vulnerable to others for exploitation and potential secondary criminal involvement.
- It has been supported that the more educated a community is, the less crime they experience.
- The more educated a person is, the less they fear crime, nor let it significantly impact their lives.
- It is generally believed that increases in one's criminal behavior decreases their ability (and motivation) to complete higher levels of education (drop outs and expulsions).
- History has demonstrated that increases in crime rates will almost always drain valuable resources from a community's educational needs and require them to be placed upon crime control efforts.
- History has also shown an increase in local neighborhood crime very often decreases the effectiveness of local schools' educational programs and even student attendance.

- African Americans and Hispanics, over all, have less educational attainment than other racial groups. African Americans and Hispanics have a higher drop-out rate than other racial groups. African Americans and Hispanics that drop-out of school have a much higher rate of incarceration than for other racial groups. Therefore, research has empirically supported that African Americans and Hispanics have higher rates of criminal behavior. Therefore, many argue that there is a definite correlation being exhibited.
- On a very practical level, one only needs to look at the fact that on days when school is in session the level of property crime committed by juveniles decreases drastically.

Given these findings, it is difficult for many to believe that given that the United States has one of the highest incarceration rates in the industrialized world, its spending on its educational systems are among the lowest. Many offer this as one of the major catalysts for the ongoing increases in delinquent and violent behavior in America.

Definitions

In order to understand the possible connections and correlations between education and crime and crime and education, one must first have an understanding of the essential parts of this discussion. Given this topic, the essential parts are actually definitions of several basic terms, but terms which are often used without much thought as to their proper connotation. These terms may seem universally understood, but, as with many seemingly basic concepts, there are many different interpretations. The terms which are defined below are education, educational attainment, intelligence, “street smarts”, and crime.

Education

The first term which needs to be defined is *education*. The term education encompasses both the teaching/instruction and learning of knowledge/information. This could involve the learning of proper social conduct and/or the absorption of technical competency. Basically, education is one's ability to "know" something and their ability to then "do" something with this gained information. It very often focuses on the development of one's skills to work effectively in various trades or professions. It also involves the development of one's mental capacity, moral development, and global understanding.

Formal education consists of methodical instruction, teaching and training by professional teachers/instructors/trainers/professors. While informal education generally consists of instruction from parents, families, peers, or social interactions in general. The former consists of the application of pedagogy (i.e., strategies and/or styles of instruction) and the development of curricula (i.e., a set of instructional activities to offer instruction). While the latter consists of the social learning that one gains from their interactions with their intimate peer groups.

When evaluating the topic of education and crime, education is most often viewed as something that one is given, has, or accepts, which impacts their future behavior. That is to argue that education is something which changes how one views themselves and their environment. As discussed in this chapter, education is viewed as a positive influence on one's behavior and life. It is generally accepted that the more education one has the more social their behavior will be, the more opportunity they will have, and ultimately a better quality of life will be experienced. The basic assumption is that the better quality of life one experiences the less likely they are to be motivated to be involved in criminal or anti-social behavior.

Educational Attainment

Educational attainment, on the other hand, is generally viewed as a measure of the amount of education that a person has completed at any given point in their life. This is usually defined as a listing of the highest level of education a person has successfully completed (e.g., high school diploma, college degree). It can also refer to any other type of technical learning that one may have such as a technical certification or professional license.

When it comes to the topic of education and crime, educational attainment often is seen as an accomplishment that one has which is believed to have a positive immediate or long term impact their pro-social behavior and success in life. The general view is that higher levels of educational attainment by an individual will allow them more options for higher levels of employment in life. Generally, higher levels of employment lead to more income. The logic in this line of thinking is that the more income one has the less likely they are to seek criminal behavior or be interested in anti-social behavior.

Intelligence

Intelligence (also often referred to as intellect) is generally an all encompassing term used to describe the capacity of one's mind and its associated abilities. These are such human capabilities as the ability to reason, to plan, to solve problems, to think abstractly, to comprehend ideas, to use language, and to learn.

Obviously, there are many ways to define intelligence. This is especially true when one applies these traits to animal behavior or even plants. Some argue that the concept of intelligence also includes such traits as creativity, personality, character, knowledge, and/or wisdom. Some have also argued that traditional measures of intelligence (e.g., IQ tests, TABE test) are inadequate in that people can demonstrate intelligence in many ways. Some argue that

people can demonstrate their intelligence in eight (8) different ways (i.e., Howard Gardner's Theory of Multiple Intelligences): 1) Linguistic intelligence ("word smart"); 2) Logical-mathematical intelligence ("number/reasoning smart"); 3) Spatial intelligence ("picture smart"); 4) Bodily-Kinesthetic intelligence ("body smart"); 5) Musical intelligence ("music smart"); 6) Interpersonal intelligence ("people smart"); 7) Intrapersonal intelligence ("self smart"); and, 8) Naturalist intelligence ("nature smart").

When examining the topic of education and crime, intelligence often takes on several interesting perspectives. Some argue that extremely high and extremely low levels of intelligence often lead to criminal and anti-social behavior. Those with very high levels of intelligence are individuals who can use their intellect to mastermind large criminal efforts and those with very low levels of intelligence are victimized and often pawns of these individuals. Higher levels of intellect are often found in those who are involved in organized and white collar crime (e.g., embezzlement) while lower levels of intellect are often found in disorganized and blue-collar crime (e.g., street crime).

"Street Smarts"

While not a very technical or academic term, albeit a slang term as well, many seem to use the term *street smarts* to describe the unique abilities possessed by many individuals. Often it is used to describe a person who does not have much formal education (i.e., educational attainment), nor much sign of mental capacity or ability (i.e., intelligence), but one who has a great or cunning ability to survive in almost any environment (especially in dangerous ones). The skills and abilities often demonstrated by those who have street smarts are things such as a unique ability to read others' body language and behavior. They also have the ability to understand the complexities of human behavior, drives, and motivations. Very often these

abilities have been developed from having to survive in impoverished and dangerous neighborhoods that provide very little assistance or support to their inhabitants. Some also call these skills “common sense”, that is, the ability of humans to figure out what works and what does not work in any given situation without any formal instruction or study.

When examining the topic of education and crime, *street smarts* often is viewed as a behavior or ability which leads one towards criminal or anti-social behavior. Much of this view originates from the belief that most crime is street level, or blue-collar crime, thus it is activity which is most often committed by those living on the street and whom are either unemployed or employed in blue-collar positions. Many would argue that common sense is something that is possessed by most law abiding citizens, but street smarts is that which is only possessed by the so-called criminal element.

Crime

Crime is most often defined as any breach of an established rule, regulation, or law committed by someone for whom a punishment may ultimately be prescribed by some governing authority or law enforcement body. Crime is also often defined as any deviant behavior that violates prevailing norms, specifically, cultural standards prescribing how humans ought to behave normally.

Academics often most approach this topic through efforts to identify the complex realities surrounding the concept of crime. They seek to understand how changing social, political, psychological, and economic conditions may affect the current definitions of crime. Criminologists understand that this will affect the form of the legal, law enforcement, and penal responses made by any given State.

While there are many different ways to classify crimes, a very basic method to do so is to separate them into two types, *mala prohibita* and *mala in se*. *Mala prohibita* (evil prohibited) crimes are those which are illegal because legislatures label and identify them as such. These are crimes such as seat-belt laws, helmet laws, or gambling laws. The other type is *mala in se* (evil in itself). These are acts which are almost universally deemed as harmful negative acts. These are crimes such as murder or sexual assault.

When examining the topic of education and crime, *crime* often is viewed by many as acts committed by those who lack education, lack any educational attainment, and, most often, lack any higher level of intelligence. Obviously, crime is a much more complex human experience and behavior than this view represents.

Education's Impact upon Crime

While the topic of education and crime can be approached from many different perspectives, a framework for a basic understanding must be developed. Therefore, the first area of discussion for this chapter will be *education's impact upon crime and criminal behavior*. While debatable, there appears to be overwhelming consensus among public officials, academics, teachers, and parents, that postsecondary education is one of the most successful and cost-effective methods of preventing crime. Much of this consensus has been derived from the volumes of empirical research which has examined educational attainment as it relates to crime trends and public safety. Consistently, it has been supported that when one compares state-level education data with crime rates and incarceration rates, states that have focused the most on education (generally financial support) tend to have lower violent crime rates and lower incarceration rates. While education can never be viewed as a “cure-all” or “magic bullet” which

will guarantee reductions in criminal activity or crime rates, research suggests that increased investments in quality education can have a positive public safety benefit.

Education as Crime Prevention

One of the most dominant ideas under the umbrella concept of education's impact upon crime is the belief that a reduction in crime can most often be achieved by increased crime prevention. And, that the most effective form of crime prevention is achieved through education. Most would argue that education is potentially an important element to prevent individuals from engaging in criminal behavior. Given the discussions prior, increased levels of education generally lead to many other aspects which are viewed as positive correlates to lessening one's criminal or anti-social behavior.

The literature generally offers two explanations for the preventive force of education upon crime and anti-social behavior. The first is that education may change individuals' preferences (and, in turn, their breath of choices). An alternative explanation is that education contributes to a lower time preference (i.e., learning the consequences of one's actions often make that individual postpone the direct satisfaction of needs). Some argue that education leads to a lower time preference for consumption in the present (teaching one the potential negative aspects of immediate gratification) and a higher time preference for consumption in the future (teaching one the benefits of working in the present to prepare for the future).

Many researchers argue that formal education (i.e., educational attainment) has a very strong impact upon teaching students (through the study of history, sociology, and other subjects) that they should focus more of their attention to the future. Formal schooling and instruction can communicate images of the situations and difficulties of adult life, which are

inevitable future issues for all adolescents. Thus, educated people should be more productive at reducing the remoteness of future pleasures.

Many researchers argue that the more education an individual has the more he or she will weigh the future consequences (i.e., punishment) of their current criminal or anti-social actions more heavily. If more education leads individuals to understand the benefit of delayed gratification, this should deter people with a higher education from committing criminal acts. It is believed that this will make the gaining of immediate gratification of preferences and desires through criminal activities less important to an individual.

Most empirical studies have addressed the relationship between education and crime. Some find that adolescents who are involved in paid employment or attend K-12 education are less likely to engage in criminal behavior. This would suggest that a reduction in criminal behavior contributes largely to the social rate of return for the monies spent on education in the United States. There is much debate on the correlation between the money spent on education and the quality of education and the overall impact upon criminal behavior.

On the other hand, not all studies find that higher educated people are less likely to engage in criminal behavior. Some argue that the average education level in a country does not necessarily have a statistically significant effect on the number of violent crimes (e.g., homicides and robberies). As discussed earlier, many argue that increased levels of education actually facilitate the criminal behavior in some due to their increased abilities and knowledge (e.g., computer fraud, pyramid schemes).

The following is a list of empirically supported findings about the connections between crime prevention and education:

- Most studies find that graduation rates are generally associated with positive public safety outcomes and lower crime rates for communities.
- States that have higher levels of educational attainment also have crime rates lower than the national average.
- States with higher college enrollment rates experience lower violent crime rates than states with lower college enrollment rates.
- States that make more significant monetary investments in higher education experience more positive public safety outcomes and lower crime rates.
- The risk of incarceration, higher violent crime rates, and low educational attainment are concentrated among communities of color, who are more likely to suffer from barriers to educational opportunities.
- Disparities in educational opportunities contribute to a situation in which communities of color experience less educational attainment than whites, are more likely to be incarcerated, and more likely to face higher violent crime rates.

For most it is easy to see the connection between education and crime prevention. Criminologists have spent centuries trying to determine the causes of criminal and anti-social behavior. A central component that seems to emerge over and over is the idea of individual motivation and desire. Human motivation and desire are very complex natural occurrences and are difficult to understand. Although, most would argue that it is easy to understand the connection between them and criminal behavior.

The Intelligence (IQ) and Crime Connection

In examining possible connections between education and criminal behavior, many trends have been supported by contemporary research. It has been empirically supported that

levels of education (higher and lower) are significant in the manifestation of criminal behavior. It has also been supported that individuals with learning disabilities have been shown to be more prone to violent behavior (thus having lower education, intelligence, and coping skills).

The major reason for these connections is the interrelated causal pattern of events that occur in learning, with education at the center. School achievement is generally predictive of pro-social behavior or behaviors designated as upholding the moral values of a society. Most would argue that this is because academic achievement is interrelated in most societies with several other variables such as financial success, high self-esteem and an internal locus of control. This particular model may account for the reasoning behind the general idea that individuals with a high IQ generally have fewer tendencies for criminal behavior than individuals with a low IQ.

When investigating the connection between criminal behavior and IQ, the general hypothesis is that having a higher IQ results in easier achievement in school. As stated above, doing well academically is associated with several societal factors as well. Individuals with a lower IQ may not succeed as much academically which would result in lower self-esteem and not as much financial success, resulting in an increased disposition for criminal behavior. It would then seem to point out the importance of stressing education and to address issues with learning disabilities at an early age to disallow the appearance of these negative attributes. Thus, preventing future criminal behavior and the resulting increased crime rates.

The connection between one's intelligence level and their criminal behavior is a very complicated and controversial area in the examination of the connections between education and crime. Empirical research most often finds that IQ and crime are actually negatively correlated. That is, as one increases, the other decreases. Explanations for this generally fall into three

approaches, (1) IQ and crime are spuriously, not causally, correlated; (2) low IQ increases criminal behavior; and (3) criminal behavior actually decreases IQ.

There are also popular arguments against IQ as a cause of crime. Some argue that standardized IQ tests only measuring middle-class knowledge and values rather than innate human intelligence. As a result, the observation is that the fact that most minority groups and the impoverished score lower on IQ tests simply reflects their diverse cultural backgrounds. These same groups also commit proportionately more crime because they suffer structural disadvantages such as poverty and discrimination. Consequently, the same people who score low on IQ tests also tend to commit more crime, and so, IQ and crime are empirically correlated, thus this correlation is not causal, but reflects only culturally biased testing of intelligence (see Howard Gardner's Theory of Multiple Intelligences as discussed prior).

A variation of this argument holds that the structural disadvantages that increase crime rates also reduce educational opportunities thus lessening individuals' ability and motivation to score well on IQ tests. Many argue that the IQ - crime correlation occurs only because they are both rooted in structural disadvantage, which, in statistical terms, represents a "spurious" correlation at best. Although these discrimination type hypotheses have wide appeal, they have received fairly little support in empirical studies, for IQ and crime are significantly correlated within race and class groups as well as when statistically controlling for race, class, test-taking ability, and test-taking motivation.

Another argument against IQ as a cause of crime holds that school teachers and administrators treat students differently by perceptions of the students' intelligence, thus giving negative labels and fewer educational opportunities to those they see as less intelligent students. These labels and constrained opportunities, in turn, produce feelings of alienation and resentment

that lead students to delinquent peers and criminal behavior. As such, society's reaction to intelligence, and not any property of intelligence itself, increases criminal behavior. Unfortunately, few studies have adequately tested this labeling type hypothesis (i.e., deviance being derived from the labeling and mistreatment of certain individuals).

Education and Recidivism

Given the various aspects of this discussion, many argue that the United States' Government should resume its long-standing policy of releasing a portion of Pell Grants (student educational grants) and other types of financial aid to qualified incarcerated individuals. They argue that the benefits of such a practice (reductions on those returning to incarceration) will always far outweigh the public protests against such efforts (arguing that this reduces the funds to non-incarcerated individuals).

The focus of the pro arguments is that resuming this policy would drastically decrease rates of recidivism and save individual states millions of dollars each year. Again, there seems to be overwhelming consensus among many that postsecondary education is the most successful and cost-effective method of preventing crime. But, this often becomes controversial when one starts applying these ideas to those who are already committed criminal acts. Nearly one and a half million individuals are housed in adult correctional facilities in the United States. The United States Department of Justice reports that "the typical offender is undereducated, unemployed and living in poverty before incarceration." Inside American prisons, many adult inmates are illiterate, and many more are functionally illiterate.

Most researchers would argue that social, psychological, and demographic factors correlate strongly with recidivism. Most persons are released from prison into communities unskilled, undereducated, and highly likely to become involved in crime again. Rates of

recidivism in the United States are extraordinarily high. While prison-based education has been found to be the single most effective tool for lowering recidivism, these programs are almost nonexistent in the 21st Century. Many would also argue that prison education is far more effective at reducing recidivism than boot camps, shock incarceration, or vocational training.

In response to the American public's growing fear of crime and the call for more punitive measures to combat such fear, many legislators and policymakers have promoted building more prisons, enacting harsher sentencing legislation, and eliminating various programs inside prisons and jails. With re-arrest rates increasing almost daily, it is clear that incarceration alone is not working in the United States. In fact, the "get tough" philosophy (originating in the mid-1980s) pushing for more incarceration, punishment, and limiting of the activities of prisoners has often resulted in the elimination of strategies and programs that seek to prevent or reduce crime. As discussed repeatedly in this chapter, research has consistently shown that quality education is one of the most effective forms of crime prevention. And, educational skills can help deter young people from committing criminal acts and can greatly decrease the likelihood that people will return to crime after release from prison.

Despite this evidence, educational programs in correctional facilities, where they have proven to be extraordinarily effective, have in many cases been completely eliminated. As of 2008, over 1.6 million individuals are housed in adult correctional facilities in the United States, and at least 99,682 juveniles are in custody. The majority of these individuals will be released into communities across the United States unskilled, undereducated, and highly likely to become re-involved in criminal activity. With so many ex-offenders returning to prison, it would seem clear that the punitive, incarceration-based approach to crime prevention has not worked as a basis for criminal justice policy in America. Therefore, it should not be surprising that so many

argue that the country needs to promote policies and procedures that are successful. Education, particularly at the college level, can afford individuals with the opportunities to achieve and maintain productive and crime-free lives, and help to create safer communities for all.

Crime's Impact upon Education

As second overall perspective on the concept of education and crime, is to examine the impact of crime on education. As with education's impact upon crime, crime's impact upon education has several directions from which it can be approached as well. The following is a discussion of crime as a barrier to educational opportunity and attainment as well as a brief discussion on school safety issues.

Crime as a Barrier to Educational Opportunity

One of the major areas in which crime's impact upon education can be found is in how crime very often serves as a barrier to educational opportunity for many. This barrier status can appear from two directions, 1) the negative mobility patterns for some groups in terms of traditional and nontraditional criteria for upward movement and educational achievement, and, 2) individuals lack of opportunity for educational attainment due to their own criminal behavior (e.g., incarceration, drop outs, and expulsions).

For many, going to college or higher levels of educational attainment is an unrealistic goal, due to financial constraints or living conditions, daily survival is, instead, of utmost concern. Many of these individuals have had to drop out of school at an early age to help support their families and/or take care of younger siblings. For others their own criminal behavior has become a barrier to their future educational attainment. Obviously incarcerated individuals have very few opportunities (if any) above remedial instruction generally leading to a GED. Others, due to their behavior, have been forced out of their local schools by suspensions

and/or expulsions. As state budgets become more and more restrictive, educational programs in general have been eliminated or greatly decreased.

Crime's Connection to High School Graduation

As stated previously, many individuals are forced to drop out of traditional K-12 educational programs due to their own criminal or delinquent behavior. These individuals usually start off with in-school suspensions, evolving into out-of-school suspensions, ultimately to expulsions. In most states where the compulsory education age is 16, these individuals often find themselves forced to attend alternative educational programs. Research has supported the belief that the majority of these youth do not seek any post secondary educational opportunities; many do not finish high school nor GED programs.

Most, if not all, of the typical criminal or delinquent school behaviors, such as skipping school, drug use, violent behavior, and engaging in property crime, correlate heavily with lack of high school graduation. Many educational systems across the United States have adopted a zero-tolerance policy stance when it comes to any type of negative student behavior. The primary result of these policies is for the delinquent child to be expelled. And, the primary result of most expulsions is that the individual never returns to school. Thus, lacking the proper educational attainment (and possible intellect) will not allow them to be competitive in most job markets. As stated earlier, a lack of employment is a major factor in one turning to criminal behavior to meet their financial needs.

School Safety Issues

A final area which will be discussed is the very practical impact that crime can have upon education. The scope of this chapter does not allow a full examination of the issues related to school violence and its results, it would be improper not to mention this issue briefly. The reader

would be well advised to seek further information the impacts of school violence upon students and teachers. There are volumes of research dealing with the most common forms of school violence, sexual harassment and bullying. These two issues alone, many would argue, are responsible for a great deal of high school drop-outs, assaults, and even school shootings.

School safety and the proper protection of students are very strongly connected to crime. The more crime a school has, the less safe the students are going to feel, the less secure they feel the less they will learn. When students have to worry about their safety on a daily basis at a school, the academic experiences very often get left behind. Most would agree that learning becomes secondary very quickly when a child has to worry more about death than failure in the classroom.

Many of the connections that crime has with K-12 education are what occur between students. There is a significant problem with bullying and sexual harassment on the campuses of many American schools. While not obviously violent, many times unnoticed, these acts can have an extremely negative impact upon those that are the victims. As previously stated, such treatment has been connected to high dropout rates, failing grades, and even juvenile suicides.

Conclusion

In conclusion, it is extremely difficult to argue against the philosophy that substantial savings on the social costs of crime could be obtained by investing in education. Empirical research repeatedly has supported that the likelihood of one committing a criminal act decreases with years of education (i.e., increased education, educational attainment, and increased intellect). Although, it is also found that the probability of committing some types of acts (such tax fraud and embezzlement) actually increases with years of education.

It is also interesting to find that higher educated people very often have more permissive attitudes and social norms towards criminal behavior. One possible reason why higher educated people are more permissive is that they are confronted less frequently with criminality and are less likely to be victim of a violent crime. It is a known fact that criminality tends to be higher in areas where lower educated people live. A second reason for more permissive attitudes and social norms towards criminality might be that higher educated have a more liberal world view in general. It is also a known fact that higher educated generally earn more than lower educated. Thus have a better and safer quality of life than most others.

The potential benefits of, and access to, certain types of criminal behavior simply increase as one's earnings increase. Activities such as money laundering and insider trading often do not concern those who have no or very little funds. A second explanation is that the higher educated are simply more knowledgeable and are more informed about the possibilities of committing certain types of white color crimes. Thus, criminologists often point out that the key to white collar or upper-class criminal behavior is access (access to funds and inside information).

This is also true with more blue-collar types of criminal behavior (e.g., shoplifting, vandalism and violent street crimes). Research has supported the realization that most often these types of acts are committed by the lower educated. One explanation is that lower educated people have a "higher time discount". This means that they see the future and calculate it differently from those with higher educations. Moreover, they very often account the future consequences of their actions (punishment and sentencing) less than higher educated people.

A final few notes on this subject should be pointed out from the discussion earlier about views on "time consumption". It is argued that education leads to a lower time preference for

consumption in the present and a higher time preference for consumption in the future. And, that in turn, education very often teaches one to control their emotions (restraint and self-control). It is hoped by most that higher education attainment will lead to more intelligence which will lead to more understanding of the consequences of one's actions, whether positive or negative.

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