

The 2005 National Public Survey on White Collar Crime



National White Collar Crime Center



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by

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Comments, recommendations, and/or general impressions of the content of this document are encouraged. All feedback should be directed through the contact methods below or via email to jkane@nw3c.org or awall@nw3c.org.



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Executive Summary

In 1999, the National White Collar Crime Center (NW3C) conducted a national public survey on white collar crime. The telephone-based survey elicited responses from 1,169 U.S. adults in the areas of public perceptions of crime seriousness, risk behaviors, white collar crime victimization, and reporting behaviors. The types of victimization measured included: frauds involving product pricing, “free prizes,” and auto repair; 800/900 number scams; unauthorized pin number use; unauthorized credit card use; Internet fraud; and financial planning fraud.



In keeping with the ever-changing scope and methods of white collar crime commission, the present survey expands upon the original by working with a broader view of this phenomenon and assessing the impact of white collar crime at both household and individual levels. Rather than confining white collar crime to offender status or offense characteristics alone, the current research approaches this topic from a more inclusive viewpoint. Though the bases of white collar crimes continue to be deception and absence of physical force, the modes with which these crimes are committed and the individuals responsible have evolved.

White collar crimes, for the purpose of this study, are defined as illegal or unethical acts that violate fiduciary responsibility or public trust for personal or organizational gain. This definition encompasses both organizational and individual offenders, and includes not only more traditional forms of economic crime but also high-tech crimes and crimes committed both inside and outside of the occupational setting. Keeping this in mind, the current survey was designed to measure the public’s experience with three main areas:

- Victimization
- Reporting behaviors
- Perceptions of crime seriousness

The current survey was administered in the U.S. from August through October, 2005, and employed random digit dialing (RDD) techniques to provide a random national sample. Telephone interviews were conducted with 1,605 adults, with results being tracked with the Computer Assisted Telephone Interviewing (CATI) system. Respondents were asked about experiences within their households concerning white collar crime within the past 12 months. Individuals were also asked about personal encounters with these crimes within the past 12

months as well as within their lifetimes. Reflecting recent trends, the experiences measured were product pricing fraud, credit card fraud, existing account fraud, new account fraud, unnecessary object repair, unnecessary home repair, and losses occurring due to false stockbroker information, fraudulent business ventures, and the national corporate scandals. Respondents were also asked about experiences with fraud involving the Internet, including experiences of monetary loss due to an Internet transaction and/or illegitimate emails. The results represent an increase in victimization relative to the original survey. The current study found that

- 46.5% of households and 36% of individuals reported experiencing at least one form of these victimizations within the previous year
- 62.5% of individuals reported experiencing at least one form of victimization within their lifetimes
- Respondents reported victimization most often as a result of product pricing fraud, credit card fraud, unnecessary object repairs, and being directly affected by national corporate scandals



Few demographic characteristics identified those individuals more likely to be victimized. On the 12-month level, those factors most closely associated with being victimized were utilizing the Internet and living in an urban setting. For the lifetime measure the variables associated with increased victimization rates were being male, Caucasian, having a higher income, and using the Internet.

In conjunction with direct victimization questions, the survey asked respondents whether or not the victimization was reported to law enforcement or other entities that might be able to assist the victim with reconciling monetary losses. Of those households that were victimized

- 67.0% reported victimization to at least one source (i.e., credit card company, business or person involved, law enforcement, consumer protection agency, personal attorney, etc.)
- 30.1% reported victimization to law enforcement or another crime control agency

In an effort to gauge public perception of the seriousness of crime, respondents were presented with 12 scenarios which included various white collar as well as traditional offenses. Crimes were rated on a Likert scale: respondents were asked to center their ratings on a base crime with a rating of four ("Neutral"), with scores ranging from one ("Not Serious") to seven ("Very Serious").

Additionally, scenarios were categorized into four dichotomous groupings: white collar/traditional crime, crimes involving physical harm/money, crimes involving organizational/individual offenders, and crimes involving high-status/non-status offenders. Based upon the categorization, findings suggest that

- Respondents view white collar crime as being as serious as more traditional crime types
- Crimes involving physical harm are seen as significantly more serious than those crimes that incur a monetary loss only
- Organizational offenses are viewed more harshly than those committed by individual offenders
- Crimes committed by high-status offenders (those in a position of trust) are seen as more severe than those crimes committed by non-status persons

Although these results are consistent with similar crime seriousness surveys, the finding that white collar crimes are equated with traditional crime types in public perceptions of severity is notable. Prior studies dealing with crime seriousness show the view of white collar crime to be markedly less serious than more traditional crime types.

By collecting responses related to victimization, reporting behaviors, and perceptions of crime seriousness, the present survey reveals valuable information concerning the public's experiences with white collar crime:

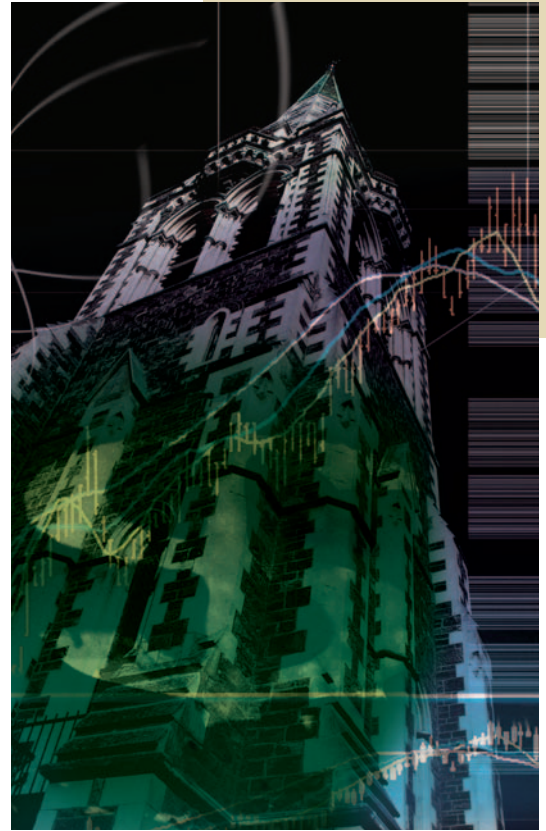
- Nearly one in two households was victimized by white collar crime within the previous year
- Well over half of respondents indicated victimization over the lifetime
- Increase seen in crimes involving technology, including credit card fraud
- There is a paucity of victimization reports reaching relevant crime control agencies
- The general public views white collar crime seriously, calling for increased governmental resource allocations to combat these crimes

Introduction

Within recent years, instances of white collar criminality have become “a topic of almost daily news.”¹ Security data breaches and crimes such as identity theft, credit card fraud, disaster fraud, mortgage fraud have pervaded recent media reports, and scandals involving corporations such as Enron, Worldcom, Tyco, HealthSouth, and ImClone have dominated airtime. Likewise, similar attention has been given to recent data breaches within companies such as ChoicePoint, Inc., and CardSystems Solutions, highlighting the vulnerability of millions of Americans’ confidential information.

The attention being paid to such violations should not be surprising, considering the staggering impact that these types of crimes can have on society. For instance, corporate malfeasance has been the foundation for some of the nation’s costliest misdeeds. Recent scandals at Enron and WorldCom unearthed the two largest bankruptcies in U.S. history.² The Enron and WorldCom scandals alone resulted in a myriad of charges (including conspiracy, securities fraud, wire fraud, bank fraud, insider trading, and money laundering) being brought against high ranking officials.³ Though the idea of corporate fraud is not new, it is one of increasing concern. Estimates of loss to employees and stockholders in recent years due to these types of crime have reached hundreds of billions of dollars⁴, and there is no sign of this behavior slowing down. In the wake of legislation such as the Sarbanes-Oxley Act of 2002, designed to curb this type of behavior, the Federal Bureau of Investigation (FBI) has seen over a 300% increase in the number of corporate fraud cases between 2001 and 2005.⁵ Likewise, within its first two years of existence (2002-2004), the president’s Corporate Fraud Task Force reported charges pending for over 900 defendants in connection with 400 filed cases involving some form of corporate fraud.⁶

Despite Edwin Sutherland’s inaugural definition of white collar crime as “a crime committed by a person of respectability and high social status in the course of his occupation,”⁷ this phenomenon should not be couched in terms of corporate fraud alone. Though the underlying constructs (deception and a lack of physical force) remain constant, the modes with which these crimes are committed and the individuals responsible have evolved. White collar crime is a field of broad and ever-broadening scope, one that impacts the general public on a day to day basis. Therefore, for the purpose of this study, white collar crimes are defined as illegal or unethical acts that violate fiduciary responsibility or public trust for personal or organizational gain.



The definitional parameters span both organizational and individual offenders, and encompass not only more traditional forms of economic crime (e.g., embezzlement, money laundering, insurance fraud) but also high-tech crimes (such as Internet fraud) and crimes committed both inside and outside of the occupational setting.

Reports indicate that a variety of fraudulent practices, ranging from Internet auction fraud to identity theft, have increased in past years. For instance, the Federal Trade Commission (FTC) documented an increase of over 200,000 complaints reported to the Consumer-Sentinel database between 2002 and 2004.⁸ Over 635,000 fraud complaints were compiled through the FTC's Consumer-Sentinel database for 2004, with total losses to individuals exceeding \$547 million.⁹ Similarly, increases in Internet fraud reports have been recorded as well. In 2001, the Internet Crime Complaint Center or IC3 (then known as the Internet Fraud Complaint Center or IFCC), which is a joint effort between NW3C and the FBI aimed at tracking crimes committed over the Internet and referring those crimes to law enforcement, received 49,711 crime complaints.¹⁰ Since, the number of complaints received by IC3 has steadily increased, with the number of complaints reaching 231,493 for the year 2005.¹¹

Looking at white collar crime with a crime-specific scope, loss estimates can be significant. Healthcare fraud costs the government and taxpayers an estimated \$51 and \$170 billion annually.^{12, 13} Alarming figures have also been reported for credit card fraud in recent years. Although previous fraud studies found the incidence of credit card fraud to be relatively low,^{14,15} it appears that this may no longer be true. It is estimated that for the year 2004, illegal credit card purchases totaled \$788 million in the U.S. alone, which represents 4.7 cents of every \$100 of total purchases.¹⁶ Also, recent studies project that as many as 7-10 million Americans have been victimized by identity theft;^{17, 18} it is estimated that \$48 billion in losses have been incurred through this type of crime alone.¹⁹ Furthermore, with the recent instances of database breaches involving organizations such as ChoicePoint, Inc., Bank of America, DSW, LexisNexis, MCI, and CitiFinancial, it is estimated that the credit card or personal information of over 50 million Americans has been compromised—information that could be used to further perpetrate these types of crimes.²⁰ These specific types of crime represent only a small portion of ways in which white collar crime can be committed; however, they highlight the tremendous damage that white collar crime can cause. Taking this into account, it is not surprising that monetary estimates from the Federal Bureau of Investigation and the Association of Certified Fraud Examiners approximate the annual cost of white collar crime as being between \$300 and \$660 billion.²¹



Quantifying the Problem

Despite a great amount of information concerning the costs of white collar crime, the true extent of the problem remains largely unknown. As evidenced, estimates as to the true costs of white collar crime vary greatly. Although certainly the number is high, it is extremely difficult to quantify such a far reaching problem. This can be largely attributed to not only a lack in empirical studies devoted to the topic, but also to a lack of official statistical information.

Few studies have been devoted to assessing the prevalence of white collar crime as it relates to the general public. Prior studies attempting to address this topic found 15%²² and 36%²³ victimization rates among individual and household survey respondents respectively; however, the most recent data collection (NW3C's original survey) was initiated in 1999, providing a dated view of evolving issues. Although there are more recent endeavors that pertain to white collar crimes, these rarely have a universal focus. For example, the National Crime Victimization Survey has begun including questions related to identity theft in the survey instrument;²⁴ however, the larger focus is devoted to more seriously viewed index crimes (e.g., robbery, burglary, murder, manslaughter, rape) with no other crimes couched within white collar criminality being surveyed. Similarly, recent initiatives from the FTC have included studies devoted to assessing the prevalence of identity theft²⁵ and consumer fraud.²⁶ While these surveys are designed to try and quantify the prevalence of certain white collar crimes within the general public, the definitional parameters with which they identify white collar crime do not sufficiently capture the extent of the problem.

Complicating matters further is the lack of official statistics concerning white collar crime. A major hindrance to compiling official statistics is the lack of victimization reports reaching law enforcement. Prior studies have shown that even with an increased number of incidences relative to traditional crimes, white collar crimes are reported at a much lower rate than traditional crimes, and even fewer of those crimes reported actually land in the hands of a crime control agency.^{27, 28} Furthermore, statistical sources that do track these crimes often define white collar crime in a way that does not accurately reflect the extreme variance of these crime types. For instance, the FBI's Uniform Crime Reports detail white collar crime instances through a summary method in which property crime, forgery and counterfeiting, fraud, and embezzlement are the focus²⁹—a list that does not truly convey the variability of white collar crime types.

Compounding the lack of reporting, the scope of white collar crime is constantly changing, which poses a unique challenge to the law enforcement community on a fundamental level.



Ongoing advances in technology and accessibility produce tremendous growth in both the methods and frequency with which high-tech and economic crimes are committed. The newly emerging methods of commission and the increase in frequency of commission present formidable obstacles to the policing of these crimes. Cases involving white collar crime are often more complex and resource-consuming than those involving traditional types of crime. Additionally, many white collar crime investigations require specialized investigative techniques, equipment, or training, and many smaller agencies are not prepared to handle such cases. This is especially true of crimes involving a computer. Given that most law enforcement agencies tend to focus upon traditional index crimes, it is often difficult for an agency to devote the resources, time, and attention required to deal with a complex white collar crime case.

Obstacles also emerge concerning the prosecution of such crimes. In cyberspace, for example, remote computers are linked together almost seamlessly, often making it difficult to determine exactly where an activity is taking place. To complicate things further, there is often a question of when a web resource becomes subject to local laws. For example, is a web site legally created in one state, or country for that matter, subject to the laws of another (where the activity may not be illegal)? Problems such as these can pose significant troubles for investigators. In the case of a recently emerging trend, it may be that the wording of older laws, not having envisioned a particular technology-specific version of a crime, might not apply to new versions of the old behavior. For instance, this can include laws that anticipate the abuse of telephones, which might not use language general enough to apply to the same behavior when done online. Conversely, hastily passed or over-general laws might accidentally criminalize behavior that is usually deemed acceptable (such as anti-wiretapping laws that criminalize chat-logging in Internet chat rooms), or over-criminalize behavior that usually meets with lesser punishment (such as adopting an identity theft statute so broad that minors presenting falsified identification to obtain alcohol are faced with felony identity theft charges).

Taking these issues into consideration, it is evident that determining the prevalence of white collar crime poses a unique challenge to law enforcement and academia alike. There is a lack of attention paid to these crimes due to a continual focus on traditional crime. Furthermore, white collar crimes possess an evolutionary nature; this, coupled with the scarcity of literature and information concerning the public's perceptions of and contact with various aspects of white collar crime, highlight the need for current research in this area. In order to address this need, the current study was designed to provide a comprehensive measure of the public's exposure to and perceptions of white collar criminality by soliciting responses to questions in a broad range of victimization and crime seriousness categories.

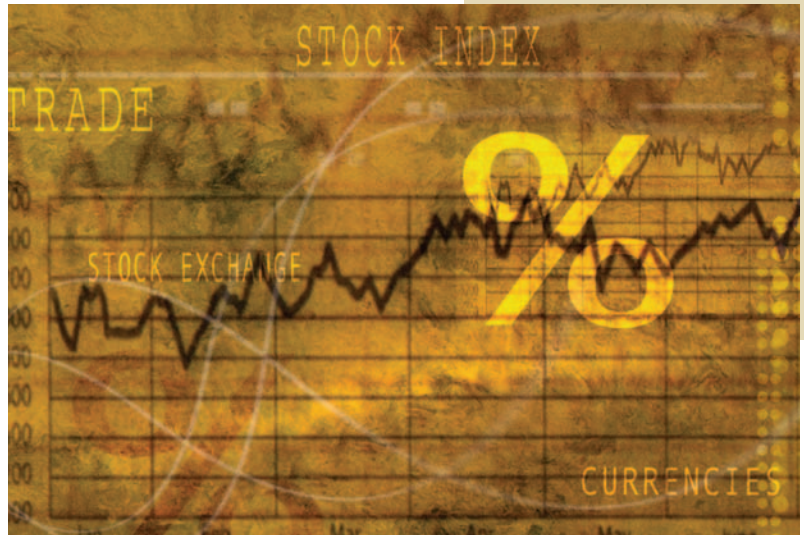
Methodology

See Appendix A for detailed information concerning the survey methodology.

Results

The present survey was designed to focus upon three major areas concerning the pervasiveness of white collar crime within the framework of contemporary American society: victimization, reporting behaviors, and crime seriousness.

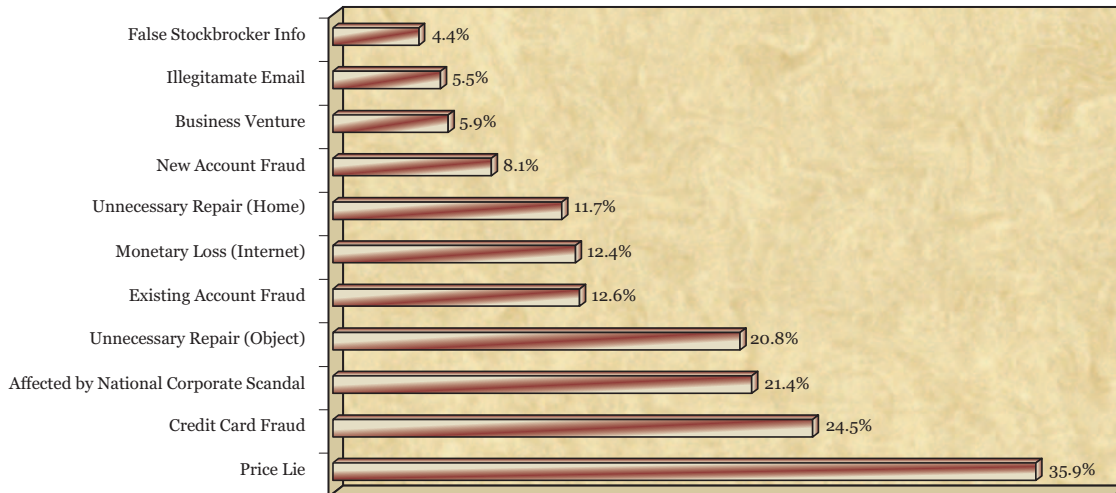
In line with NW3C's original survey, the bulk of the present survey's material is centered around individuals' exposure to the fraudulent practices that constitute white collar crime. To gauge the pervasiveness of white collar crime, eleven victimization questions solicited feedback on experiences that range from being lied to about the price of a product, to being directly affected (loss of employment, investments, or pension) by recent national corporate scandals. Respondents were asked to identify if they, or anyone within their household, had been victimized by these crimes. In an effort to minimize self-reporting errors, respondents were asked about victimizations that occurred within the past 12 months (along with a separate lifetime measure for individual victimization), increasing data reliability by employing a recent fixed timeframe method.



Household Victimization and Reporting Behaviors

When asking the respondent whether they, or someone within their household, had been victimized by white collar crime within the past 12 months, 46.5% indicated that one or more of the types of victimizations had occurred. In addition, of those households reporting victimization, an average of 1.62 instances occurred. These victimization numbers show a marked increase in household victimization relative to NW3C's original survey, where only 36.0% of households reported victimization. Although the results from the current survey cannot be directly compared to those of the original (due to the modification of questions included in the original survey and the addition of questions relevant to the changing scope of white collar crime) the results of the current survey indicate a strong increase in white collar crime victimization within recent years. This increase is not surprising considering the recent increased media attention that is given to white collar crimes such as identity theft and technology-based offenses. Further evidence of a shift in victimization trends is seen when the survey questions explore specific crime types. Figure 1 reflects crime trend information for those individuals reporting household victimization.

Figure 1 Household Victimization Trends (12 months)



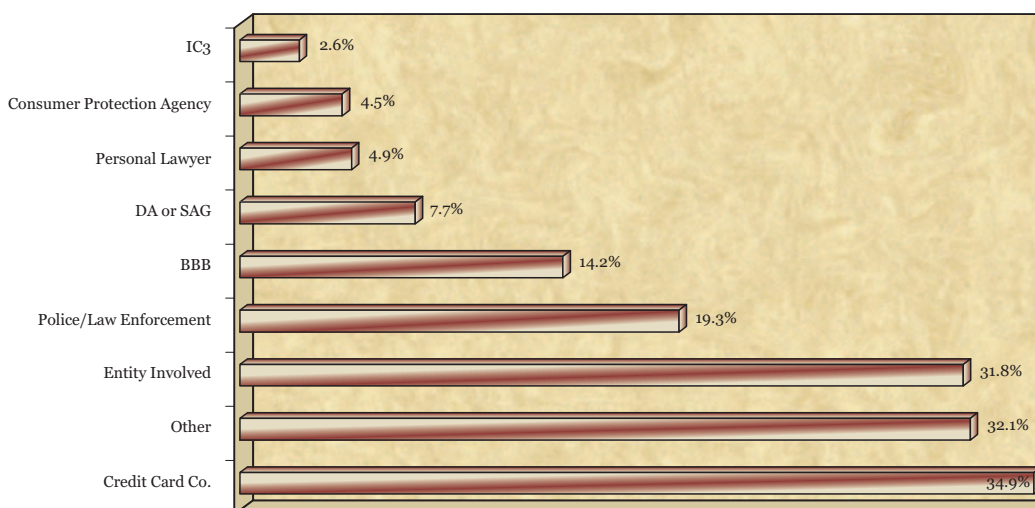
Respondents reported that within the previous 12 months, their households were affected most often by being misled as to the final price of a product or service, misuse of credit cards, or experiencing some fallout from the national corporate scandals. While nearly all victimization patterns explored in the original NW3C survey have increased^a noticeably in the interim, the most prominent change is the increased fraudulent use of credit cards. Incorporating the entire sample (victims and non-victims), 11.4% of current survey respondents report a household victimization involving credit card fraud, compared to only 3% of respondents reporting this type of victimization in 1999. Though the significant increase in this specific type of victimization may seem inflated, credit card fraud has been steadily rising in recent years in both the traditional and cyber manners.^{30, 31} Along with the growing number of identity theft victims, it is not surprising that there was an increase noted in the types of activities associated with this phenomenon, which can include not only credit card fraud but new and existing account fraud as well.

In conjunction with asking direct victimization questions, respondents were also asked whether or not the victimizations were reported to either a crime control entity or some other entity able to provide recourse, such as credit card companies and personal lawyers. Of those households that were victimized,^b 67.0% reported a crime to at least one source. This figure represents 59.36% of the total number of victimizations^c within the sample. Figure 2 illustrates the reporting behavior patterns of respondents' households.

^a Unnecessary repairs to a vehicle or appliance actually decreased from 13% to 9.7%

^b N=746

^c N=1,213

Figure 2 Household Victimization Reporting Trends

The finding that well over half of the victimized respondents willingly reported the victimization is an encouraging result. Prior research has shown that the general public is often less willing to report crimes in which self-blame or victim stigmatization exist.³² Such has been the case with crimes that involve deception where the victims may have a certain amount of blame or guilt tied to existing notions of naivety. Historically, this idea has been tied to more traditional violent crimes such as rape, where the victim's character has been suggested as a causative factor in the victimization.³³ Supporting this thought, results culled from NW3C's original household survey, as well as other fraud-based surveys,^{34,35} have shown that a minority of victimizations are actually reported to a relevant entity. Table 1 illustrates the types of victimizations and incidents reported through official and non-official channels.

Table 1 12-Month Household Victimization Incidences and Reporting Behaviors

Offense ^d	Number of Victimations	% of Victimations Reported	% of Reported Victimations made to Crime Control Agency
Affected by National Corporate Scandal	158	59.3	36.5
Credit Card Fraud	182	94.8	22.5
Existing Account Fraud	94	87.0	23.3
False Stockbroker Information	33	30.0	33.3
Fraudulent Business Venture	44	40.1	31.9
Illegitimate Email	41	24.3	8.9
Monetary Loss (Internet)	92	70.8	28.0
New Account Fraud	60	84.3	34.8
Price Lie	268	49.1	14.3
Unnecessary Repairs (Home)	87	37.4	38.2
Unnecessary Repairs (Object)	154	45.8	16.1

^d Households may be victimized by more than one crime type.

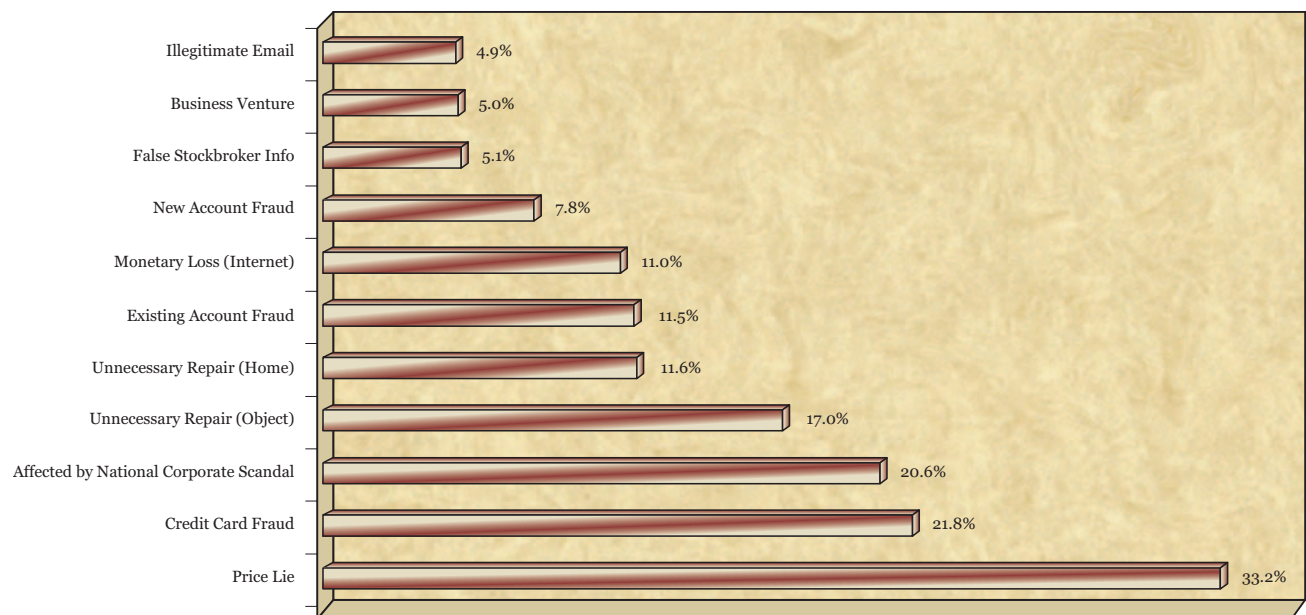
Despite evidence for an increase in reporting behaviors, there is still a lack in the reporting of victimizations to relevant crime control agencies.^e Only 30.1% of reporting households specified that a report was directed to at least one entity with the ability to investigate and/or prosecute the perpetrator under criminal sanctions. Taking this information in conjunction with the total victimization numbers (those reported and not reported) gathered from the survey, only 14.43% of total victimizations^f were brought to the attention of any type of criminal justice agency. The lack of official reporting is a red flag for the law enforcement community; it is impossible for policing measures to be instituted against crimes that go unnoticed. Likewise, the lack of agency reporting does a disservice to official statistics. With white collar crime already being marginally represented within official reports such as the FBI's Uniform Crime Report, the knowledge that a majority of these crimes are going unreported to law enforcement does not bode well for the official inclusion of these crimes in the future.

Individual Victimization

In order to capture a more complete picture of the prevalence of white collar crime for the general public, the present survey also asked respondents about whether or not they had been personally victimized by the same types of crime within the 12-month timeframe. To balance this figure and present an overall view of the problem, individuals were also asked whether they had been victimized by these crimes within their lifetimes.

Thirty-six percent of respondents indicated that they had been personally victimized by some form of white collar crime within the past year, with an average of 1.49 victimizations per respondent. When asked about white collar victimization over the lifetime, however,

Figure 3 Individual Victimization Trends (12 months)

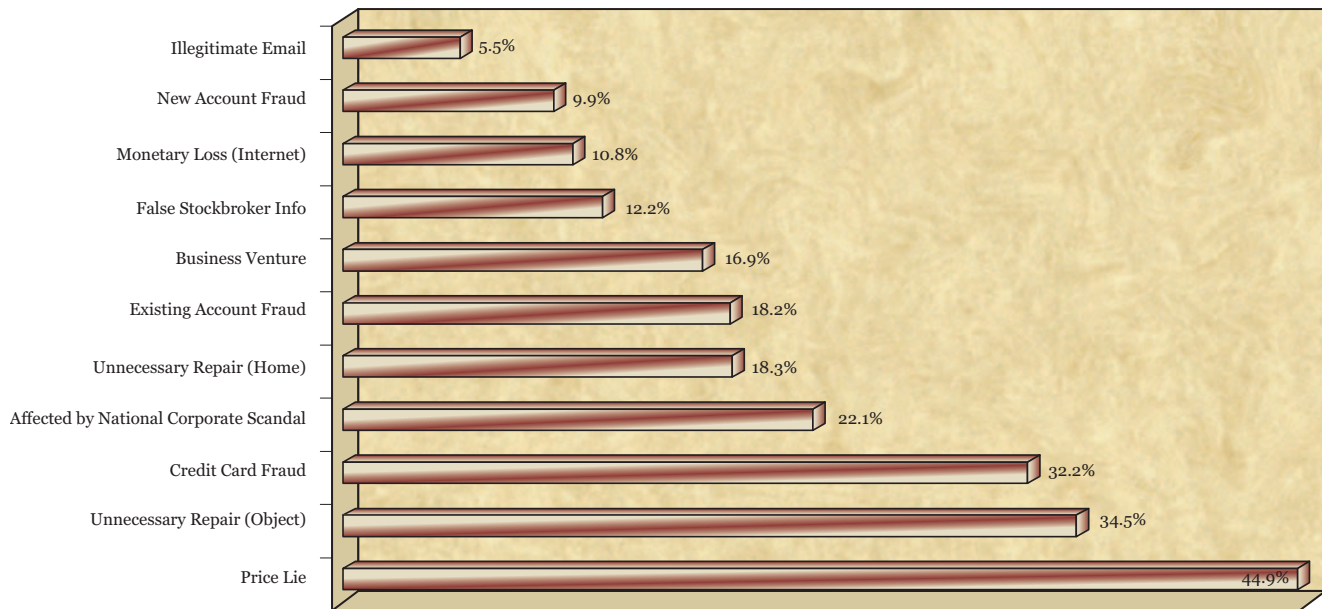


^e Crime control agencies, for the purpose of this survey, were identified as Police/Law Enforcement, Internet Crime Complaint Center (IC3), District Attorney or State Attorney General, or Consumer Protection Agency.

^f % of the total number of victimizations reported (N=1,213).

62.5% of the sample indicated that they had been directly affected by a form of white collar crime within their lifetimes, with an average of 2.23 victimizations. Figures 3 and 4 represent the crime trends seen by individuals victimized within the past 12 months^g and over the course of their lifetime^h, respectively.

Figure 4 Individual Victimization Trends (Lifetime)



Similar to data reported for household victimizations, incidents involving a price lie, credit card fraud, or the national corporate scandals occurred most often within the individual 12-month victimization sample. Trends differ slightly, however, when examining the individual victimizations over the respondents' lifetimes (see Figure 4). Although price lie, credit card fraud, and being affected by the national corporate scandals remain prevalent categories, the performance of unnecessary object repairs is the second most cited violation. This is not surprising; past research has shown that product pricing fraud as well as unnecessary repair fraud have historically been at the top of the list when examining the frequency of fraud occurrences.^{36, 37} It stands to reason that historically prominent victimizations would remain so in longitudinal data.

Victim Characteristics

Unlike more traditional crimes, it is quite difficult to establish a standard victim profile for those affected by white collar crime. This is due largely in part to the fact that many victims of white collar crime are not even aware of their own victimization. Furthermore, once victims are identified, the widespread nature of the crime leads to heterogeneity among the victims.^{38, 39} In addition, of those studies that have assessed the characteristics of white collar crime victims, there is little agreement as to the types of individuals that are likely to become victims.

^g N=577; individuals may be victimized by more than one crime type.

^h N=1,002; individuals may be victimized by more than one crime type.

Some characteristics of victims have historically included residing in the western states, residing in urban areas, being white (males and females), being in the 20-39 age group and being elderly;⁴⁰ still other research has found that victims are more likely to be younger and/or highly educated.^{41, 42} Regardless of the source of data or outcome of the data analysis, very few, if any, demographic variables have been shown to contribute to an individual's victimization by white collar criminals.

Additional analysis regarding the present survey's data concerning individual victimization was conducted in relation to victim characteristics; specifically, whether or not demographic characteristics contributed to an individual's likelihood of being victimized and the number of times in which an individual was victimized. Analysis of the survey data uncovered few demographic characteristics related to individual victimization. Examining those individuals victimized within the last 12 months, only two demographic variables were found to influence an individual's likelihood of being victimized:ⁱ Internet use and place of residence. Analysis found that using the Internet and residing in a more populous area increased one's chances of being victimized. The same model was employed when looking at individual lifetime victimizations, exposing different risk factors. While Internet use retained significance, gender, race, and income were also significant factors, indicating that being a male, Caucasian, and earning a higher income were correlated with being a victim over the course of a lifetime.

When looking at the number of times a victim encountered white collar crime, analysis indicated that demographic factors do not play a clear role in an individual's likelihood of being victimized by these crimes more than once within a 12-month period.^j The same is not true, however, for victimizations over a lifetime. When looking at individuals reporting victimization over a lifetime, race, age, and Internet use are correlated with an increase in the instances of victimizations experienced by individuals, showing that utilization of the Internet, being a minority, and being older are factors correlated with a greater frequency of victimization.

Understanding the non-localized nature of white collar crime as measured within the present survey, it is not surprising that few demographic variables seem to be tied to victimization as a whole. Some crimes were broadly defined (such as product pricing fraud) while others were quite specific (such as incurring losses from answering an illegitimate email). Differing crime types require varied modes of commission and opportunity, thus, also affect a highly diverse community of victims. When pooling these crime types, a varied group of victims emerges. Furthermore, with a marked increase in crimes such as identity theft, credit card fraud, and crimes committed over the Internet, victims are increasingly chosen blindly and often span the globe, making it increasingly difficult to render a standard victim profile for these types of crimes. Despite evidence for the heterogeneity of white collar crime victims as a whole, it may be reasonable to expect that further analyses restricted to the examination of particular crime types could yield more robust findings pertaining to victim characteristics.

ⁱ See Appendix C for variables explored and regression coefficients for all analyses included within this report.

^j The linear regression model as a whole failed to obtain significance ($p=.391$).

Victimization and Technology

Information gleaned from the present survey suggests that technology-based crimes are increasing. In past years, similar surveys of white collar crime have reported the highest numbers of victimization in traditional forms of fraud such as price lie, automobile and home repair fraud.^{43, 44} Although these continue to be prevalent, there has been a sharp rise in instances of white collar crime which often utilize technology for aid in commission. Information taken from the Internet Crime Complaint Center (IC3) and the FTC's Consumer Sentinel point to the continuing rise of deceptive practices using the Internet.^{45, 46, 47} Furthermore, a 2003 study by the FTC found that nearly 10 million Americans had been victimized within the previous year through identity theft,⁴⁸ a trend that is often aided by technology and unlikely to abate as long as security breaches of highly visible companies continue to grab the media headlines.

When examining crime types studied in the present survey, credit card fraud, monetary losses that occurred over the Internet, and illegitimate emails have seen marked increases in recent years at a growth rate greater than that seen by more traditional forms of fraud. Furthermore, an examination of demographics indicates that technology may play a role in individuals' likelihood of being victimized by white collar crime. The most significant factor in all analyses looking at victim characteristics was whether or not the individual uses the Internet. Considering that 72% of Americans report using the Internet,⁴⁹ however, this finding does not seem anomalous. It is quite possible that "Internet Use" is simply reflecting a characteristic shared by a majority of Americans, and, thus, speaks to the notion of a generic white collar crime victim. This highlights the idea that white collar crime can affect anyone, regardless of status or individual characteristics.

To further explore the nexus between Internet use and victimization propensity, a subsample that included only those respondents that report using the Internet was taken from the dataset. For purposes of analysis, the subsample variable of "Internet Use" was replaced with the variable "Internet Use Frequency," a scale denoting the average frequency with which one uses the Internet. While initial analyses of victimization as a whole did not uncover identifiable trends,^k exploration of Internet-specific crime types yielded interesting results. The frequency with which one uses the Internet was found to be the most highly significant demographic factor for monetary loss via the Internet. This factor was not significant, however, when examining losses incurred from illegitimate emails. Similar to the aggregate demographic findings, it appears that a technology-based argument may be best suited when examining specific crime types.

Crime Seriousness

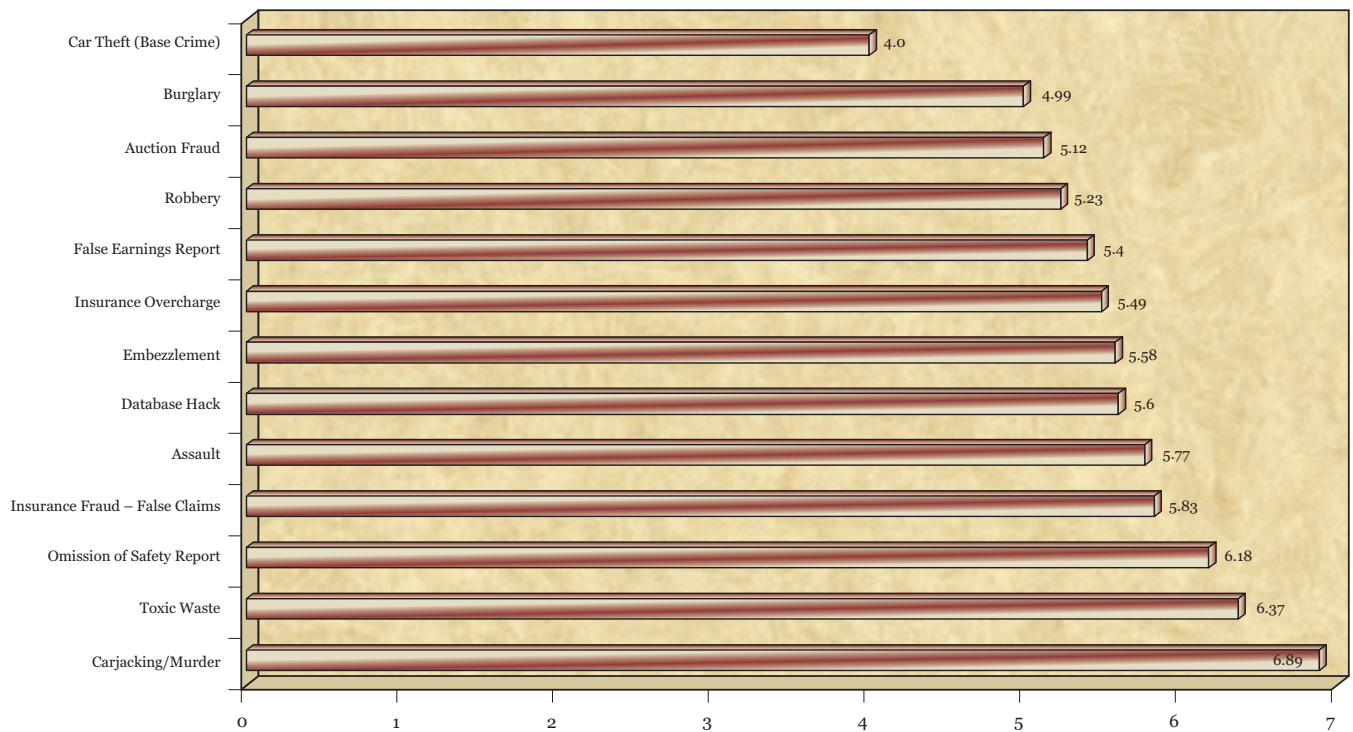
In conjunction with victimization, the survey also inquired about individuals' perceptions of crime seriousness through their ratings of 12 crime scenarios, with eight centering around white collar crime and four focusing on more traditional violations. Respondents were asked to rate each crime on a seriousness scale ranging from one ("Not Serious") to seven ("Very Serious") after considering a base crime of stealing a car, which is scored in the neutral range (4).

^k The model failed to obtain statistical significance ($p=.223$).

Incorporating the ratings of all scenarios into a single measure, the survey's crime seriousness section boasted a mean (\bar{x}) seriousness score of 5.69, indicating that a vast majority of all of the respondents felt that the crimes being represented were significantly more serious than the base crime of stealing a car. This is an interesting finding considering the nature of the crimes included in this portion of the survey. While it is not surprising that a crime such as murder culminated in a much higher seriousness rating ($\bar{x} = 6.89$) than the base crime, it is interesting to point out that crimes which would be traditionally seen as less serious than stealing a car, such as Internet auction fraud ($\bar{x} = 5.12$) and burglary ($\bar{x} = 4.99$), are also seen as more serious than the base crime. Although this inflation of seriousness scoring within the sample may indicate that some respondents did not correctly understand the scoring mechanism utilized for the survey and produced skewed results, previous research indicates that this finding is not unusual in studies rating crime seriousness,⁵⁰ and thus, is not considered a significant limitation to the interpretation of results.

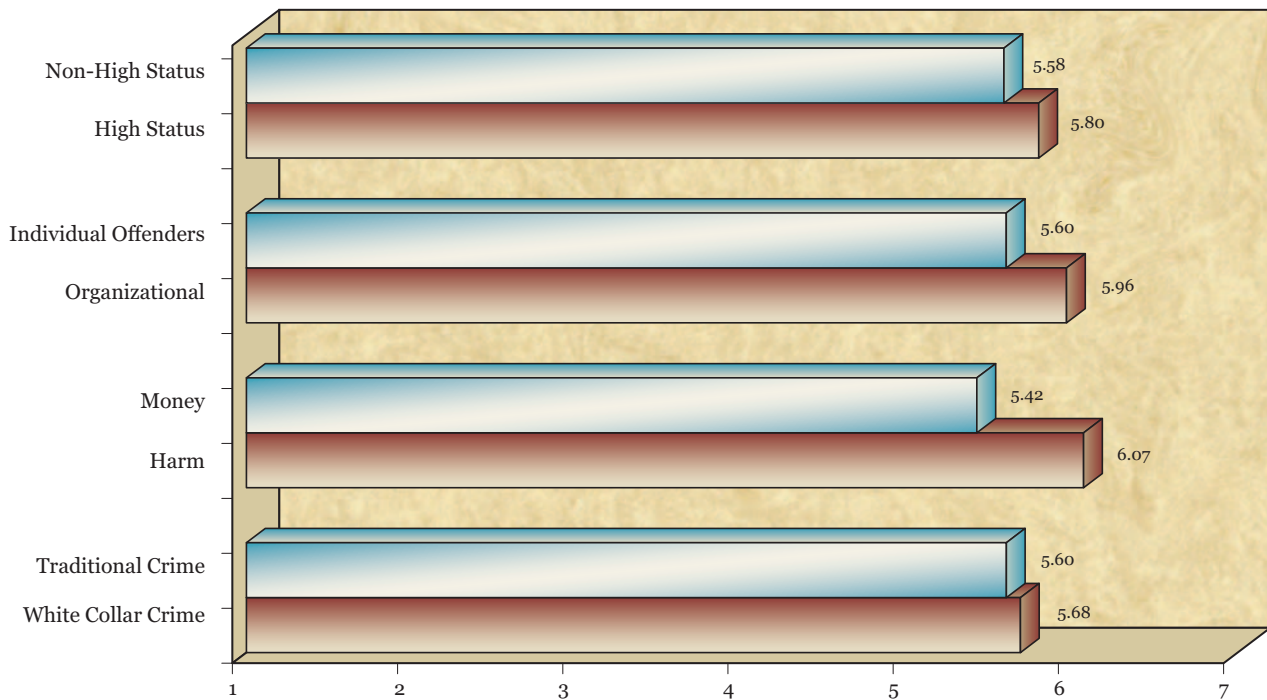
Figure 5 illustrates the mean seriousness ratings of the individual crime scenarios included in the survey. Not surprisingly, the scenario involving a carjacking and subsequent murder presents the highest seriousness score, while burglary exhibits the lowest seriousness score. Overall, the scenarios involving white collar and traditional crime were fairly evenly dispersed concerning mean seriousness ratings, with neither crime type presenting results that appeared overtly biased.

Figure 5 Average Crime Seriousness Scores per Scenario



In an effort to more deeply explore the factors associated with respondents' attitudes towards crime types, the scenarios were incorporated into categories expressing specific variables. Scenarios were identified as either a traditional or a white collar offense (causing overt physical harm or not), being committed by an organization or individual, and being committed by a high-status (e.g., an individual in a position of trust) or non-status individual.¹ Figure 6 represents the results obtained from this breakdown.

Figure 6 Average Crime Seriousness Scores Based on Scenario Factors



Departing from the vast majority of past surveys examining crime seriousness, respondents exhibited an almost identical mean seriousness score for white collar versus traditional offenses. Not surprisingly, crimes which involved direct physical harm to individuals were found to be more serious than those crimes which involved only a monetary loss. In line with the notion that the public is now viewing white collar crime with a more critical eye, crimes committed by organizational offenders were seen as being significantly more serious than crimes committed by individuals, and the same trend is seen when examining crimes committed by high-status individuals versus those committed by non-status offenders. The present survey examined only a limited number of both white collar and traditional offense scenarios, and thus, cannot be considered an exhaustive exploration of crime seriousness ratings. However, these findings do provide evidence for the idea that white collar crimes are being seen as more serious than previously shown, perhaps even being taken as seriously as their traditional crime counterparts.

With evidence pointing toward a change in individuals' views of crime seriousness, it is worthwhile to examine what factors contribute to individuals' views of these crimes. Results show that, unlike victimization, several demographic variables were found to be significantly

¹ Appendix C, Table C15 indicates the appropriation of specific scenarios to categories.

linked with harsher attitudes of crime seriousness. Table 2 lists those factors (e.g., gender, age, race) found to be related to respondents' ratings of crime seriousness as a whole (overall) and when the seriousness scores were broken out into categories (e.g., white collar crime, traditional crime, crimes involving harm). All variables denoted with asterisks were found to be significantly related to respondents' crime seriousness views; a double asterisk (**) indicates a stronger relationship between the variable and the rating of crime seriousness, while a single asterisk (*) denotes a less robust relationship between the variable and respondents' ratings.

Table 2^m Demographic Characteristics Influencing Crime Seriousness Scores

	Overall	White Collar Crime	Traditional Crime	Harm	Money	Organizational Offender	Individual Offender	High-Status Offender	Non-High Status Offender
Gender	**	**	**	**	**	**	**	**	**
Age	**	**	**	**	**	**	**	**	**
Race	**	**	**	**	**	**	**	**	**
Hispanic	—	—	*	*	—	—	—	—	—
Education	**	**	**	**	**	**	**	**	**
Risk Behavior	**	**	**	**	**	**	**	**	**
Internet Use	**	**	**	**	**	**	**	**	**
Individual Victimization	—	*	—	—	—	**	—	*	—

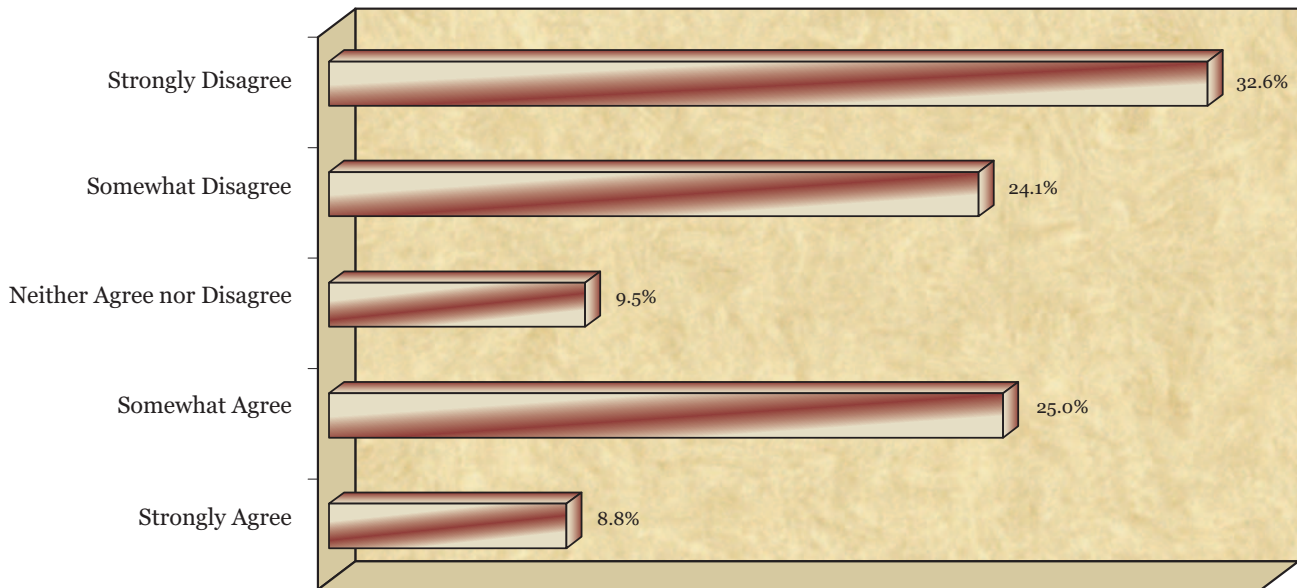
Looking at seriousness scores as a whole, it appears as though six variables are found to be significantly correlated with one's higher rating of the seriousness of a crime: female, non-White, older, more cautious, lower education level, and less likely to use the Internet. Very similar patterns were found for all crime categories; however, having identified as a victim in the present survey contributed significantly to only three categories of crime seriousness—white collar crimes, crimes involving organizational offenders, and crimes involving high-status offenders. Although these demographic trends are not readily generalizable to crime seriousness studies as a whole, these findings are not out of line with prior research showing that women, minorities, and individuals with lower education levels are likely to view certain crimes in a harsher light.⁵¹

Allocation of Resources

In conjunction with questions probing respondents' experiences with various white collar crime victimizations and perceptions of crime seriousness, the survey also questioned individuals on their attitudes towards governmental response. The specific question asked was whether the government is devoting enough resources to combat white collar crime. Figure 7 illustrates the variety of responses received.

^m **p≤.05; *p≤.10

Figure 7 Does the Government Devote Enough Resources to Combat White Collar Crime?



Are the present efforts enough? While the sample in NW3C's original survey indicated that resources should be allocated to white collar and street crime almost equally, well over half (56.7%) the individuals probed in the present survey indicated that they believed that the government is not allocating enough resources to combat white collar crime. This finding is not surprising considering recent increases in media attention on current white collar crimes and the evidence of higher victimization rates; the general public is being assaulted on all fronts.

Discussion and Conclusion

The current survey provides insight into the public's current experiences with and perceptions of white collar crime. Surveying a random sample of U.S. citizens with regard to victimization, reporting behaviors, and perceptions of crime seriousness, results show that

- Nearly one in two households was victimized by white collar crime within the past year
- Well over half of the individuals surveyed have been victimized by white collar crime within their lifetimes
- There has been an increase in crimes involving technology
- Few reports of victimization reach law enforcement agencies
- White collar crime is being seen as more serious than in the past
- The government is not allocating enough resources to combat white collar crime



Survey results indicate that white collar crime victimizations are more prevalent than in the past. Household victimization (46.5%) increased by 10% over NW3C's earlier survey. Furthermore, 36.0% of respondents had been victimized within the previous year, while a staggering 62.5% reported being victimized at least once within their lifetimes. These results are quite sobering. When applied to the U.S. population, these estimates indicate that over 130 million Americansⁿ have potentially been victimized by white collar crime at least once during their lives.

While these numbers may seem overstated when juxtaposed against other recent measurements of white collar crime prevalence (such as those reported by the FTC's consumer fraud survey),⁵² it is important to note that the present survey utilized a more encompassing definition of white collar crime than do most similar efforts; the definition included in the present survey included not only traditional white collar crimes such as unnecessary home or object repairs, but also technology-based offenses involving the theft of information and the use of the Internet. Using this broad-based approach, the current study provided a comprehensive measure of the public's association with white collar criminality. The current survey findings are not unexpected, as recent years have seen a vast increase of the instances of white collar crime, ranging from huge, disastrous (inter)national corporate scandals to a myriad of less far-reaching but often more techno-savvy cases of identity theft and credit card fraud. The broad-based nature of the survey in conjunction with the increased media attention devoted to the subject, make it no surprise that so many individuals report having been victimized by white collar crime. These results highlight the sheer pervasiveness of white collar crime within society.

ⁿ This number is based upon the U.S. Census Bureau's estimated population of Americans aged 18 and over for the year 2004.

Results from the present study also indicate that technology-based crimes have become more prevalent, changing the face of what may be thought of as traditional white collar offenses. For example, crimes involving the Internet have grown exponentially in recent years,^{53,54} while tales of credit card fraud and identity theft have invaded the consciousness of the general public. To further highlight this, 11.4% of survey respondents indicated that they had been victimized by credit card fraud, a vast increase over the 3% reported just five years ago.⁵⁵ Combine the growing rate of technology-based crimes with the difficulty inherent in investigating and prosecuting them, and there lies a unique challenge for agents of crime control, one that must be addressed with increased focus and specialized training for law enforcement agencies. With a continued focus on the policing of traditionally controllable types of crime and a lack of funding for what is needed to combat white collar crimes, this is a challenge that is not being met quickly enough.

Further complicating white collar crime control is the lack of reporting of these types of crimes to agencies. A vast majority of survey respondents indicated that, if crimes were reported at all, the reports went to an entity without criminal authority, but one that might provide assistance in redress, such as the credit card company or the person or company involved in the fraud; only 30.1% of victimized households reported a crime to an official crime control agency. The lack of official reporting is a red flag for the law enforcement community. With so few white collar crimes reaching those with investigatory influence, it is impossible to significantly impact the commission of these crimes.

To further drive home the long-arm reach of white collar crime, the present study also showed that there are few individual contributing factors when assessing the likelihood of victimization. Very few demographic and behavioral variables were associated with victimization, and those few significant variables played only a marginal role in an individual's victimization, both for instance and prevalence. This serves to emphasize the heterogeneity amongst typical white collar crime victims. Coupling this finding with high prevalence rates, white collar crime emerges as a problem that is equally likely to affect anyone.

Presented as a follow-up to NW3C's original National Public Survey on White Collar Crime, the findings of the present study provide important empirical information concerning the growing prevalence of white collar crime in society as well as the public's attitudes and actions towards these crimes. Evidence points not only toward the fact that these types of crimes are more prevalent than ever, but also that the general public is seeing white collar crime in an increasingly harsh light and they are concerned that the government is not doing enough to combat these victimizations. Furthermore, the finding that well over half of the sample believes that the government is not devoting enough resources to combat white collar crime should be of special interest to policy and decision makers, as these numbers could signal a decrease in the faith of the general public as to the government's ability to effectively control white collar crime. The findings from this survey put forth a strong message to legislatures and law enforcement to focus on these types of crimes, through increased resource allocations in areas that include education and training. The extreme variety, nature, and scope of white collar crimes make it difficult to effectively prevent and police these activities; therefore, it is only through a focused, concerted effort and a combining of resources on the federal, state, and local levels that it will be possible to deter the growth of these crimes.

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Appendix A: Survey Methodology

Data collection for the survey was outsourced through the Center for Survey Research (CSR) at the University of Virginia. CSR employs a trained staff of interviewers specializing in survey research both local and nationwide. Pre-testing of the survey ran from July 15th through July 22nd, 2005; during this time, the responses from subjects (N=26) were noted, and interviewers and supervisors provided feedback to NW3C concerning questionnaire design, sample peculiarities, question phrasing, definition of terms, and interview length. Minor adjustments were made to the survey instrument based upon respondent and interviewer feedback in order to facilitate the streamlining and accuracy of data collection. Following the finalization of the survey content, the collection process was completed within a three month period, August-October, 2005, and resulted in a sample of 1,605 respondents.

Respondents were culled from a random sample of U.S. telephone numbers; participation required that each respondent be over the age of 18 and a member of the household being surveyed. Survey responses were solicited using the random digit dialing (RDD) technique, and responses were tracked and stored utilizing the Computer Assisted Telephone Interviewing (CATI) system. The CATI system provides a useful tool by allowing survey responses to be simultaneously stored throughout the survey process, thus minimizing the possibility of data contamination and allowing for administrative accuracy. Calls were conducted from 6:00pm to 9:00pm Sunday through Thursday, with additional calls being made on Sunday from 2:00pm to 5:00pm. Up to ten calling attempts were made for each number. If the respondent was unwilling to consent to the survey, alternative callback times were recommended, either by appointment or at the discretion of the interviewer. To ensure a high rate of responses and increased representativeness of the sample, households exhibiting a routine refusal were attempted again after an interval of no less than four days.

Few problems were encountered during the survey administration. Minor barriers occurred when calling to particular regions due to the disruptive presence of two significant hurricanes; these events, however, affected the sample only marginally. Due to the technique of random sampling employed through the RDD process, the final sample is principally representative of the U.S. population^a in terms of demographic variables, and, as such, the responses generated from the survey are theoretically generalizable to the U.S. population.

Preceding the present survey, a committee of subject matter experts (SMEs) was assembled in an effort to aid in the formulation of the survey instrument. This committee, comprised of academicians and practitioners, met in Pittsburgh, Penn., on July 27-28, 2005, to discuss present efforts. In conjunction with the previous NW3C survey, it was decided that the present instrument should be designed to identify similar trends including the public's view of white collar crime seriousness, prevalence of white collar crime incidents, and the public's reporting behavior. Incorporating suggestions from the SMEs as well as keeping the fortitude of the original endeavor, the final survey instrument includes thirty-seven questions, categorized into three distinct sections: crime seriousness, victimization, and respondent demographics (see Appendix B for the complete survey instrument).

^a The final results were adjusted through weighting procedures, accounting for initial discrepancies found between the data gathered and the U.S. population (as estimated by the U.S. Census Bureau for the year 2004), resulting in a useable sample size of 1,604 respondents; comparisons may be found in Table A1.

Survey Instrument

Understanding the fluid nature of white collar crime, the present survey underwent some significant changes from the original survey instrument. One change that pervades the entire survey is a change in theoretical white collar crime definitions. For the purpose of the original NW3C study, white collar crime was defined as “planned crimes that involve cheating or lying that usually occur in the course of employment.”^b Acknowledging the ever-changing scope of white collar crime, the present study defines white collar crime through encompassing traditional economic crimes as well as emerging high-tech crimes, irrespective of offender status. While the original survey, for instance, included questions focused on the public’s connection to crime opportunities through the use of the telephone or mail, the present survey integrated a focus on emerging technologies such as the Internet.

Perhaps the most visible instrument change lies in the crime seriousness measurement methods. Both the original and the present instrument incorporate a comparison design to flesh out public attitudes toward white collar and traditional crime. The present survey employed a Likert gradation scale in conjunction with a comparison technique similar to that pioneered by Sellin and Wolfgang^c; this type of technique has been successfully replicated in numerous other studies of crime severity.^{d,e} Rather than asking respondents to reply as to whether one specific white collar offense was more or less serious than a comparable street offense as the previous survey did, this technique has the respondent scale all crimes with a rating comparable to that of a base crime. For instance, the respondent is asked to rate each crime as compared to the base crime of stealing a car that is parked on the street. Responses are given for each subsequent crime employing a seven-point Likert scale, with a score of one rating as (“Not Serious”) and a score of seven rating as (“Very Serious”); the base crime is rated as a four.

Furthermore, efforts were made to eliminate language that could lead the respondent’s answers; direct mention of words such as fraud, fraudster, crime, and victim that had appeared in the original survey were eliminated from the victimization section and replaced with direct language focusing on the individual’s contact with a certain behavior, helping to ensure a more accurate portrayal of individuals’ contact with behaviors that constitute white collar crime, not necessarily whether the victim believed that he or she had been a direct victim of a crime. Demographic questions were also organized to more accurately reflect information relevant to the current population.



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Table A1 Demographic Characteristics of Sample vs. US Population

Age	Unweighted Sample (%)	Weighted Sample (%)	Estimated US Population^f (%)
18-24	5.1	6.1	12.2
25-34	12.4	13.3	18.2
35-44	18.8	18.9	20.5
45-54	22.9	22.0	19.4
55-64	22.1	18.3	13.6
65 and up	22.8	21.4	16.1
Gender			
Male	37.8	48.1	48.2
Female	62.2	51.9	51.8
Race			
White	82.3	81.1	75.5
Black	9.4	9.3	12.2
Asian	1.0	1.4	4.2
American Indian	1.6	1.5	0.8
Pacific Islander	0.3	0.4	0.1
Other	5.5	6.3	7.1
Education			
Less than 12 th grade	6.5	6.3	16.1
High school graduate	26.3	25.4	29.5
Some College	18.8	18.5	20.3
2 year college degree	11.0	11.6	7.1
4 year college degree	21.0	22.3	17.2
Master's degree/Professional Degree/Doctorate	15.6	15.0	9.9
Other	.7	.8	na
Income			
Less than 15K	8.9	8.6	15.2
15K to 35K	22.6	21.3	24.3
35K to 50K	21.2	21.6	15.5
50K to 75K	21.7	21.7	19.0
75K to 100K	12.4	12.7	11.1
100K to 150K	7.8	8.1	9.4
Over 150K	5.7	6.0	5.5

^f Based on U. S. Census estimates for the year 2004

Appendix B: National Public Survey on White Collar Crime

Hello, I'm _____ (YOUR NAME), from _____ (ORGANIZATION). On behalf of the National White Collar Crime Center, we are conducting a national survey on public attitudes about crimes such as fraud and embezzlement. We would like to conduct a short interview with someone in your household for the survey. Your cooperation is voluntary, but we would appreciate your help.

If possible, I would like to speak to a person in this household who is 18 years or older and who has had the most recent birthday.

All of your answers will be kept confidential. Your name will not appear on any form or report. Let me know if we come to a question that you do not understand or you do not want to answer. Unless you have a question, we can begin the survey now.

I would like to ask you your opinion on how serious you believe certain crimes to be. In a moment, I will read you 12 short crime scenarios. After each scenario is read, I ask that you rate the crime on a scale from 1-7, with 1 being Not Serious and 7 being Very Serious. To begin, I would like to give you an example by which to base your answers:

A person steals a car worth \$10,000 parked on the street.

This crime has been rated with a seriousness score of 4 to show that it is viewed with medium seriousness on a scale from 1 to 7 where 4 is in the middle. Please use this example to guide your answers.

COMPARED TO THE CAR THEFT SCORED AT 4, ON A SCALE OF 1-7, HOW SERIOUS IS.....

1. A bank teller becomes friends with a customer and embezzles \$10,000 out of his personal account over the course of two years.
2. A small factory, in order to cut costs and sustain the town's job market, knowingly disposes of toxic waste that pollutes the community's water supply. As a result, several residents fall ill.
3. A teenager attacks a jogger in the park and robs him of \$100. The man is taken to the hospital but is not seriously injured.

4. A corporation reports false quarterly earnings to increase the value of their stock.
5. A pharmaceutical company releases a new drug but hides information revealing important health and safety issues for consumers.
6. A person sells one antique bracelet through an online auction to fifty consumers, collects payment from each person, and does not deliver the item to anyone.
7. A man carjacks the vehicle of a teenager, shooting and killing one of the car's passengers in the process.
8. A burglar steals \$500 worth of jewelry from an elderly couple's home while they are on vacation.
9. During a bar room fight, one patron attacks another with a broken beer bottle. The man is seriously injured and requires rehabilitation as a result.
10. A well-respected insurance agent sells the county an insurance policy, mis-representing coverage and grossly inflating cost. The agent pockets the additional money.
11. A group of young computer hackers steals personal patient information from a healthcare clinic's database and then sells this information to a third party for profit.
12. A physician files several false claims to an insurance company in order to receive payment for services not rendered, causing patients to pay higher premiums and be tagged with dangerously false medical records.

Many of our actions, which we take for granted, may place us at risk for becoming victims of fraud. I would now like to ask you a few questions regarding everyday activities. Please respond by selecting from the following alternatives: never, seldom, occasionally, frequently, always.

13. How often do you respond to telephone, email, or in-person solicitations, in order to become eligible for goods, services, or prizes?
14. How often do you actively give out personal information, such as your address or social security number, in order to become eligible for contests and/or services?
15. How often do you check into the background of organizations and/or individuals that you do business with when the party or parties are previously unknown to you [e.g., a seller from eBay, a contractor from the phone book]?

Now I would now like to ask you some questions regarding experiences you may have had with white collar crime. First, I will ask about experience you or someone in your household may have had within the past twelve months. Then I will ask about experiences you as an individual have ever had.

- 16 In the last twelve months has anyone succeeded to get you, or someone in your household, to invest money and/or resources into a business venture such as a work-at-home plan, franchise or another business opportunity that turned out to be fake or fraudulent?

Options: Yes [Go to Q16a]
 No [Skip to Q16c]
 Don't Know [Skip to Q16c]
 Refused [Skip to Q16c]

- 16a. Was the incident reported?

Options: Yes [Go to Q16b]
 No [Skip to Q16c]
 Don't Know [Skip to Q16c]
 Refused [Skip to Q16c]

- 16b. To whom? [ACCEPT ALL THAT APPLY]

Options: Police or related Law Enforcement
 Internet Crime Complaint Center (IC3)
 Better Business Bureau
 Other Consumer Protection Agency _____
 Credit Card Company
 Business/Person involved in the swindle
 District Attorney or State Attorney General
 Personal Lawyer
 Other (specify) _____

- 16c. Have you as an individual ever experienced a similar incident?

Options: Yes
 No
 Don't Know
 Refused

17. In the last twelve months, have you or someone in your household ever paid for repairs to a vehicle, appliance, or a machine in your home that were later discovered unperformed OR that were later discovered to be completely unnecessary?

Options: Yes [Go to Q17a]
 No [Skip to Q17c]
 Don't Know [Skip to Q17c]
 Refused [Skip to Q17c]

17a. Was the incident reported?

- Options: Yes [Go to Q17b]
 No [Skip to Q17c]
 Don't Know [Skip to Q17c]
 Refused [Skip to Q17c]

17b. To whom? [ACCEPT ALL THAT APPLY]

- Options: Police or related Law Enforcement
 Internet Crime Complaint Center (IC3)
 Better Business Bureau
 Other Consumer Protection Agency _____
 Credit Card Company
 Business/Person involved in the swindle
 District Attorney or State Attorney General
 Personal Lawyer
 Other (specify) _____

17c. Have you as an individual ever experienced a similar incident?

- Options: Yes
 No
 Don't Know
 Refused

18. In the last twelve months, have you or someone in your household ever paid for services to your home, including in-home and external home repairs, that were later discovered unperformed OR that were later discovered to be completely unnecessary?

- Options: Yes [Go to Q18a]
 No [Skip to Q18c]
 Don't Know [Skip to Q18c]
 Refused [Skip to Q18c]

18a. Was the incident reported?

- Options: Yes [Go to Q18b]
 No [Skip to Q18c]
 Don't Know [Skip to Q18c]
 Refused [Skip to Q18c]

18b. To whom? [ACCEPT ALL THAT APPLY]

- Options: Police or related Law Enforcement
 Internet Crime Complaint Center (IC3)
 Better Business Bureau
 Other Consumer Protection Agency _____
 Credit Card Company
 Business/Person involved in the swindle

District Attorney or State Attorney General
 Personal Lawyer
 Other (specify) _____

18c Have you as an individual ever experienced a similar incident?

Options: Yes
 No
 Don't Know
 Refused

19. In the last twelve months, has anyone ever lied to you, or someone in your household, about the price of a product or service as it was being purchased and then subsequently billed you for more than the originally stated cost?

Options: Yes [Go to Q19a]
 No [Skip to Q19c]
 Don't Know [Skip to Q19c]
 Refused [Skip to Q19c]

19a. Was the incident reported?

Options: Yes [Go to Q19b]
 No [Skip to Q19c]
 Don't Know [Skip to Q19c]
 Refused [Skip to Q19c]

19b. To whom? [ACCEPT ALL THAT APPLY]

Options: Police or related Law Enforcement
 Internet Crime Complaint Center (IC3)
 Better Business Bureau
 Other Consumer Protection Agency _____
 Credit Card Company
 Business/Person involved in the swindle
 District Attorney or State Attorney General
 Personal Lawyer
 Other (specify) _____

19c. Have you as an individual ever experienced a similar incident?

Options: Yes
 No
 Don't Know
 Refused

20. In the last twelve months, has a financial planner or stockbroker ever given you or someone in your household false or deliberately misleading information in order to increase the planner or stockbroker's income?

Options: Yes [Go to Q20a]
 No [Skip to Q20c]
 Don't Know [Skip to Q20c]
 Refused [Skip to Q20c]

20a. Was the incident reported?

Options: Yes [Go to Q20b]
 No [Skip to Q20c]
 Don't Know [Skip to Q20c]
 Refused [Skip to Q20c]

20b. To whom? [ACCEPT ALL THAT APPLY]

Options: Police or related Law Enforcement
 Internet Crime Complaint Center (IC3)
 Better Business Bureau
 Other Consumer Protection Agency _____
 Credit Card Company
 Business/Person involved in the swindle
 District Attorney or State Attorney General
 Personal Lawyer
 Other (specify) _____

20c. Have you as an individual ever experienced a similar incident?

Options: Yes
 No
 Don't Know
 Refused

21. In the last twelve months, have you or someone in your household been directly affected by national corporate scandals, either through loss of employment, diminished pension, and/or significant investment loss?

Options: Yes [Go to Q21a]
 No [Skip to Q21a]
 Don't Know [Skip to Q21a]
 Refused [Skip to Q21a]

21a. Have you as an individual ever experienced a similar incident?

Options: Yes
 No
 Don't Know
 Refused

22. In the last twelve months, have you or someone in your household lost money or assets due to a transaction that was conducted via an Internet auction site or merchant website?

Options: Yes [Go to Q22a]
 No [Skip to Q22c]
 Don't Know [Skip to Q22c]
 Refused [Skip to Q22c]

- 22a. Was the incident reported?

Options: Yes [Go to Q22b]
 No [Skip to Q22c]
 Don't Know [Skip to Q22c]
 Refused [Skip to Q22c]

- 22b. To whom? [ACCEPT ALL THAT APPLY]

Options: Police or related Law Enforcement
 Internet Crime Complaint Center (IC3)
 Better Business Bureau
 Other Consumer Protection Agency _____
 Credit Card Company
 Business/Person involved in the swindle
 District Attorney or State Attorney General
 Personal Lawyer
 Other (specify) _____

- 22c. Have you as an individual ever experienced a similar incident?

Options: Yes
 No
 Don't Know
 Refused

23. In the last twelve months, have you or someone in your household been the victim of a fraud that used deceptive email that promised high-quality results, products or services that turned out to be illegitimate?

Options: Yes [Go to Q23a]
 No [Skip to Q23c]
 Don't Know [Skip to Q23c]
 Refused [Skip to Q23c]

- 23a. Was the incident reported?

Options: Yes [Go to Q23b]
 No [Skip to Q23c]
 Don't Know [Skip to Q23c]
 Refused [Skip to Q23c]

23b. To whom? [ACCEPT ALL THAT APPLY]

Options: Police or related Law Enforcement
 Internet Crime Complaint Center (IC3)
 Better Business Bureau
 Other Consumer Protection Agency _____
 Credit Card Company
 Business/Person involved in the swindle
 District Attorney or State Attorney General
 Personal Lawyer
 Other (specify) _____

23c. Have you as an individual ever experienced a similar incident?

Options: Yes
 No
 Don't Know
 Refused

24. In the last twelve months, have you or someone in your household discovered that someone has used existing credit cards or credit card accounts to make charges without permission?

Options: Yes [Go to Q24a]
 No [Skip to Q24c]
 Don't Know [Skip to Q24c]
 Refused [Skip to Q24c]

24a. Was the incident reported?

Options: Yes [Go to Q24b]
 No [Skip to Q24c]
 Don't Know [Skip to Q24c]
 Refused [Skip to Q24c]

24b. To whom? [ACCEPT ALL THAT APPLY]

Options: Police or related Law Enforcement
 Internet Crime Complaint Center (IC3)
 Better Business Bureau
 Other Consumer Protection Agency _____
 Credit Card Company
 Business/Person involved in the swindle
 District Attorney or State Attorney General
 Personal Lawyer
 Other (specify) _____

24c. Have you as an individual ever experienced a similar incident?

Options: Yes
No
Don't Know
Refused

25. In the last twelve months, have you or someone in your household discovered that someone has used an existing account (other than a credit card) to make charges or to take money from these accounts without permission?

Options: Yes [Go to Q25a]
No [Skip to Q25c]
Don't Know [Skip to Q25c]
Refused [Skip to Q25c]

25a. Was the incident reported?

Options: Yes [Go to Q25b]
No [Skip to Q25c]
Don't Know [Skip to Q25c]
Refused [Skip to Q25c]

25b. To whom? [ACCEPT ALL THAT APPLY]

Options: Police or related Law Enforcement
Internet Crime Complaint Center (IC3)
Better Business Bureau
Other Consumer Protection Agency _____
Credit Card Company
Business/Person involved in the swindle
District Attorney or State Attorney General
Personal Lawyer
Other (specify) _____

25c. Have you as an individual ever experienced a similar incident?

Options: Yes
No
Don't Know
Refused

26. In the last twelve months, have you or someone in your household discovered that someone has used personal information to obtain new credit cards and/or accounts without permission?

Options: Yes [Go to Q26a]
No [Skip to Q26c]
Don't Know [Skip to Q26c]
Refused [Skip to Q26c]

26a. Was the incident reported?

- Options: Yes [Go to Q26b]
 No [Skip to Q26c]
 Don't Know [Skip to Q26c]
 Refused [Skip to Q26c]

26b To whom? [ACCEPT ALL THAT APPLY]

- Options: Police or related Law Enforcement
 Internet Crime Complaint Center (IC3)
 Better Business Bureau
 Other Consumer Protection Agency _____
 Credit Card Company
 Business/Person involved in the swindle
 District Attorney or State Attorney General
 Personal Lawyer
 Other (specify) _____

26c. Have you as an individual ever experienced a similar incident?

- Options: Yes
 No
 Don't Know
 Refused

Before we close, I have just a few remaining questions.

27. Please indicate whether you strongly agree, somewhat agree, neither agree nor disagree, somewhat disagree, or strongly disagree with the following statement: The government is devoting enough resources to combating white collar crimes like fraud?

- Options: STRONGLY AGREE
 SOMEWHAT AGREE
 NEITHER AGREE NOR DISAGREE
 SOMEWHAT DISAGREE
 STRONGLY DISAGREE
 DON'T KNOW
 REFUSED

28. Do you use the Internet?

- Options: Yes [Go to Q28a]
 No [Skip to Q29]
 Don't Know [Skip to Q29]
 Refused [Skip to Q29]

28a How often do you use the Internet during a typical day?

Options: Less than 2 hours
2-4 hours
4-8 hours
More than 8 hours
Don't Know
Refused

28b. How do you utilize the Internet? [ACCEPT ALL THAT APPLY]

Options: Work
School
Research
Leisure
Other _____
Don't Know
Refused

29. ENTER THE RESPONDENT'S GENDER:

Options: PROBABLY MALE
PROBABLY FEMALE
DON'T KNOW

[IF UNABLE TO TELL FROM THE INTERVIEW, SAY Now I need to put down if you are male or female.]

30. What is the year of your birth?

ENTER YEAR: _____

31. Do you consider yourself to be of Hispanic origin?

Yes
No
Don't know
Refusal

32. Would you tell me what category best describes you?

Options: White,
[READ ONE:] African American / Black,
Asian? [INCLUDING SOUTH ASIAN]
American Indian? [NATIVE AMERICAN; INCLUDES ESKIMO, ALEUT]
Pacific Islander?
OTHER [SPECIFY]
REFUSED / NO ANSWER

33. What is the highest degree or level of school you have completed?

- Options
- LESS THAN 12th GRADE
 - HIGH SCHOOL GRADUATE OR EQUIVALENT
 - SOME COLLEGE CREDIT, BUT LESS THAN ONE YEAR
 - ONE OR MORE YEARS OF COLLEGE, BUT NO DEGREE
 - 2 YEAR COLLEGE DEGREE / A.A./A.S.
 - 4 YEAR COLLEGE DEGREE /B.A./B.S.
 - MASTER'S DEGREE
 - PROFESSIONAL DEGREE (such as MD, LLB, JD, DDS, DVM)
 - DOCTORATE (such as PhD, EdD, DrPH)
 - OTHER (SPECIFY) _____
 - DON'T KNOW
 - REFUSED

34. What is your current marital status?

- Options:
- MARRIED
 - NEVER MARRIED
 - SEPARATED
 - WIDOWED
 - DIVORCED
 - OTHER (SPECIFY) _____
 - DON'T KNOW
 - REFUSED

35. Describe your current or most recent job activity. [READ ALL RESPONSE OPTIONS. IF THE RESPONDENT SAYS MORE THAN ONE, ASK WHICH OF THESE IS YOUR PRIMARY WORK SITUATION.]

- Options:
- | | |
|---|----------------|
| 1 Working - full time | [Go to Q35a,b] |
| 2 Working - part time | [Go to Q35a,b] |
| 3 Unemployed and looking for work | [skip to Q36] |
| 4 Laid off | [skip to Q36] |
| 5 Student | [skip to Q36] |
| 6 Unable to work due to disability | [skip to Q36] |
| 7 Retired | [skip to Q36] |
| 8 Keeping House | [skip to Q36] |
| 9 Not working for other reasons (Specify) | [skip to Q36] |
| 10 Don't Know | [skip to Q36] |
| 11 Refused | [skip to Q36] |

35a What type of work do you do? _____

35b What type of business or industry is that? _____

36. I am going to read a list of income ranges. Please stop me when I read the range that best describes your annual household income from all sources. This is before taxes and other deductions.

Options: Less than 15 thousand
 15 to 35 thousand
 35 to 50 thousand
 50 to 75 thousand
 75 to 100 thousand
 100 to 150 thousand
 Over 150 thousand
 DON'T KNOW / REFUSED / NO ANSWER

37. Would you describe the place in which you live as being a city, a suburb, a small town, or a rural area?

Options: City/Urban
 Suburb of a City
 Small town
 Rural area/Ranch
 Other (Specify)
 Don't Know
 Refused

38. Those are all the questions I have for you. Before I say good-bye, are there any other comments you'd like to make?

[OPEN-END]

Thank you very much for participating. We appreciate the time you have taken to complete this interview.

[READ IF NECESSARY:] If you have any questions on the purpose of this study, you can call the National White Collar Crime Center at 304-367-1994 ext. 200 - just mention the NW3C survey.

Again, thank you and goodbye.

INTERVIEWERS: HANG UP THE PHONE

IF YOU ARE READY TO MOVE ON, PRESS 1 TO CONTINUE.

THE RESULTS OF THIS CALL WILL NOT BE SAVED UNTIL YOU COMPLETE THE REMAINING QUESTIONS.

Appendix C: Regression Analyses and Variables Employed

Table C1 Logistic Regression Analysis Predicting Individual Victimization (12 months)

Variable	β	Wald χ^2	Exp (β)
Gender	-.067	.297	.935
Age	-.010	.047	.990
Race	.121	.519	1.128
Hispanic	.325	1.697	1.383
Marital Status	.086	.401	1.090
Education	-.012	.145	.988
Income	.034	.535	1.034
Internet Use**	.367	5.221	1.444
Risk Behavior	.025	.568	1.025
Place of Residence**	-.165	8.081	.848

*p<.1; **p<.05

Table C2 Logistic Regression Analysis Predicting Individual Victimization (Lifetime)

Variable	β	Wald χ^2	Exp (β)
Gender*	-.210	2.833	.810
Age	.058	1.674	1.059
Race*	.300	3.291	1.351
Hispanic	.305	1.339	1.356
Marital Status	-.073	.280	.930
Education	.018	.306	1.018
Income**	.109	5.164	1.116
Internet Use**	.400	6.611	1.492
Risk Behavior	.027	.645	1.027
Place of Residence	-.059	1.057	.943

*p<.1; **p<.05

Table C3^a Logistic Regression Analysis Predicting Monetary Loss
Via Internet (12 months)

Variable	β	Wald χ^2	Exp (β)
Gender	.392	1.457	1.480
Age	-.139	1.282	.870
Race	.310	.419	1.363
Hispanic	-1.268	1.285	.281
Marital Status	.326	.772	1.385
Education*	-.151	3.285	.860
Income	.132	1.329	1.141
Internet Use Frequency*	.280	3.295	1.323
Risk Behavior*	.164	3.090	1.178
Place of Residence*	-.294	3.254	.745

*p<.1; **p<.05

Table C4^b Logistic Regression Analysis Predicting Loss Due to
Illegitimate Email (12 months)

Variable	β	Wald χ^2	Exp (β)
Gender	.819	2.316	2.269
Age*	-.301	2.725	.740
Race	.514	.419	1.672
Hispanic	.550	.387	1.733
Marital Status	-.513	.905	.598
Education	-.076	.356	.927
Income	-.237	1.367	.789
Internet Use Frequency	-.076	.197	.926
Risk Behavior	.001	.000	1.001
Place of Residence**	.504	4.624	1.655

*p<.1; **p<.05

^a Internet User Subsample Only (N = 1,040)

^b Internet User Subsample Only (N = 1,040)

Table C5 Linear Regression Analysis
Predicting Number of Individual
Victimizations (Lifetime)

Variable	β (standardized)
Gender	.044
Age	.073*
Race	-.090**
Hispanic	-.061
Marital Status	-.034
Education*	.043
Income	.053
Internet Use	.074*
Risk Behavior*	.033
Place of Residence*	-.010

*p<.1; **p<.05

Table C6 Linear Regression Analysis
Predicting Overall Rating of Crime
Seriousness

Variable	β (standardized)
Gender	.130**
Age	.257**
Race	-.117**
Hispanic	.015
Marital Status	-.004
Education	-.140**
Income	.100
Internet Use	-.109**
Risk Behavior	-.070**
Place of Residence	-.024
Individual Victimization (12 months)	.037

*p<.1; **p<.05

Table C7 Linear Regression Analysis
Predicting Overall Rating of White
Collar Crimes

Variable	β (standardized)
Gender	.125**
Age	.262**
Race	-.115**
Hispanic	-.004
Marital Status	-.015
Education	-.153*
Income	-.010
Internet Use	-.093**
Risk Behavior*	-.073**
Place of Residence*	-.014
Individual Victimization (12 months)	.052*

*p<.1; **p<.05

Table C8 Linear Regression Analysis
Predicting Overall Rating of Traditional
Crimes

Variable	β (standardized)
Gender	.105**
Age	.175**
Race	-.089**
Hispanic	.057*
Marital Status	.023
Education	-.073**
Income	.033
Internet Use	-.116**
Risk Behavior	-.043
Place of Residence	-.042
Individual Victimization (12 months)	-.009

*p<.1; **p<.05

Table C9 Linear Regression Analysis
Predicting Overall Rating of Crimes
Involving Harm

Variable	β (standardized)
Gender	.124**
Age	.202**
Race	-.064**
Hispanic	.052*
Marital Status	.021
Education	-.080**
Income	.027
Internet Use	-.096**
Risk Behavior	-.071**
Place of Residence	-.028
Individual Victimization (12 months)	.018

*p<.1; **p<.05

Table C10 Linear Regression Analysis
Predicting Overall Rating of Crimes
Involving Money

Variable	β (standardized)
Gender	.119**
Age	.256**
Race	-.129**
Hispanic	-.003
Marital Status	-.014
Education	-.154**
Income	-.008
Internet Use	-.104**
Risk Behavior	-.062**
Place of Residence	-.020
Individual Victimization (12 months)	.042

*p<.1; **p<.05

Table C11 Linear Regression Analysis
Predicting Overall Rating of Crimes
Involving Organizational Offenders

Variable	β (standardized)
Gender	.071**
Age	.238**
Race	-.091**
Hispanic	.000
Marital Status	-.013
Education	-.114**
Income	.021
Internet Use	-.084**
Risk Behavior	-.082**
Place of Residence	-.006
Individual Victimization (12 months)	.066**

*p<.1; **p<.05

Table C12 Linear Regression Analysis
Predicting Overall Rating of Crimes
Involving Individual Offenders

Variable	β (standardized)
Gender	.139**
Age	.241**
Race	-.116**
Hispanic	.019
Marital Status	.000
Education	-.137**
Income	-.003
Internet Use	-.108**
Risk Behavior	-.060**
Place of Residence	-.028
Individual Victimization (12 months)	.023

*p<.1; **p<.05

Table C13 Linear Regression Analysis
Predicting Overall Rating of Crimes
Involving High-Status Offenders

Variable	β (standardized)
Gender	.110**
Age	.263**
Race	-.107**
Hispanic	-.001
Marital Status	-.018
Education	-.154**
Income	-.001
Internet Use	-.088**
Risk Behavior	-.077**
Place of Residence	-.010
Individual Victimization (12 months)	.053*

*p<.1; **p<.05

Table C14 Linear Regression Analysis
Predicting Overall Rating of Crimes
Involving Non-Status Offenders

Variable	β (standardized)
Gender	.134**
Age	.215**
Race	-.111**
Hispanic	.031
Marital Status	.012
Education	-.107**
Income	.007
Internet Use	-.117**
Risk Behavior	-.053*
Place of Residence	-.036
Individual Victimization (12 months)	.015

*p<.1; **p<.05

Table C15 Scenarios Included in Categorical Measurements of Crime Seriousness

Category	Scenario ^c
White Collar Crime	1, 2, 4, 5, 6, 10, 11, 12
Traditional Crime	3, 7, 8, 9
Crimes Involving Physical Harm	2, 3, 5, 7, 9
Crimes Involving Monetary Loss Only	1, 4, 6, 8, 10, 11, 12
Crimes Involving Organizational Offenders	2, 4, 5
Crimes Involving Individual Offenders	1, 3, 6, 7, 8, 9, 10, 11, 12
Crimes Involving High Status Offenders	1, 2, 4, 5, 10, 12
Crimes Involving Non-status Offenders	3, 6, 7, 8, 9, 11

^c As represented by the scenario question number within the survey instrument



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