Criminology

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Abstract This article compares personality traits found in white-collar offenders in relation to the general public and the criminal population, particularly property and sex offenders who make up the majority of convicted prisoners.

1 INTRODUCTION

Personality traits and other psychological variables of offenders are widely studied, but not much is known about the psychological characteristics of white collar criminals. The definitions of this group of offenders are based mainly on their sociological characteristics and it is therefore interesting to disclose if they are different in their personality traits as well.

Research of white-collar crime presents the scientist with numerous problems, most of which relate to clear definitions of terminology, lack of a proven methodology in the research process, and difficulty in the collection of material. 'The meaning of the term white-collar crime is notoriously uncertain; an uncertainty stemming from the kinds of crime and the kinds of people involved'.

A fundamental question facing contemporary criminologists asks whether white-collar crimes should be distinguished from other crime categories. Advocates of the concept white-collar crime believe that they have been able to identify a significant differentiation among types of criminals. Unfortunately until now insufficient evidence has been found to indicate a difference between the psychological make-up of white-collar criminals and other categories of offenders.

The essence of the problem is whether there is justification in regarding white-collar crimes (and white-collar criminals) as a separate crime category. This article examines the problem by analyzing personality traits found in criminals considered to be white-collar offenders and comparing them to other criminal groups.

2 LITERATURE REVIEW

Sutherland originally defined a white-collar crime as 'a crime committed by a person of respectability and high social status in the course of his occupation'. Alternative definitions have been suggested, including economic offenses committed through the use of misappropriation, fraud or
collusion;\textsuperscript{9} elite deviance, official deviance, and corporate deviance; and narrow conceptualizations such as corporate crime, business crime, and political crime. Criminal acts listed as white-collar crime encompass a wide range of violations but all white-collar crimes are violations of the law committed in the course of a legitimate occupation or financial pursuit by persons who hold respected positions in their communities. All types of white-collar crimes are rational, calculating crimes, not crimes of passion.\textsuperscript{4} In legal terms white collar crimes are those relating to fraud, misappropriation of funds, forgery and embezzlement.

There is apparently insufficient evidence to support a claim that white-collar criminals inherently differ from other criminals thereby justifying special categorization.\textsuperscript{7} It should also be noted that a number of the offenders committing white-collar crimes cannot, even in the broadest sense, be considered white-collar criminals. And, finally, it was found that crimes usually grouped under this category frequently have little in common.\textsuperscript{9}

However, despite the lack of a precise definition, the magnitude of damages caused by white-collar crimes requires the attention of criminologists. It should be noted that the professional criminal can be considered amateurish in comparison with the white-collar offender regarding the magnitude of financial and property losses, and even in terms of potential loss of life usually indirectly caused by the crime itself.\textsuperscript{9}

Sociologists interpret white-collar crimes as those committed under rational and premeditated conditions, for financial gain or business success leading to financial gain.\textsuperscript{10} They link the phenomenon to competition, ambition, personal success and recognition in a society that values such success above an individual's contribution to, and for, his fellow man; a society that permits rationalization of white-collar offenses under the guise of free enterprise.\textsuperscript{11}

Despite the fact that the general public and professional journals imply that criminals are sociologically and/or psychologically different from the non-criminal population, this is not the case regarding white-collar offenders.\textsuperscript{12} There, is in fact, a tendency for them to be viewed as 'normal' for all intents and purposes.\textsuperscript{13}

It was further found that white-collar criminals are emotionally stable and free of emotional problems and difficulties.\textsuperscript{14} Ironically, one common trait, does stand out in comparison to the general public, namely the attitude vis à vis authority and the law.\textsuperscript{15} White-collar criminals advocate strict, unquestioned legal obedience.\textsuperscript{16} They clearly distinguish between personal integrity and the need for 'law and order'.\textsuperscript{17} The goal of 'financial success at all costs' becomes almost a moral conviction.\textsuperscript{18}

Other researchers cite degree of self-confidence as a distinguishing trait separating white-collar criminals from other offenders. In contrast to the 'normal' criminal, white-collar criminals do not view themselves as felons.\textsuperscript{19} Apparently these offenders have experienced the process of neutralization as defined by Sykes and Matza\textsuperscript{20} or they are attempting a decrease in cognitive dissonance by denial of their deviant behavior.\textsuperscript{21}

Still the overall trend as reflected in the professional literature is to relate to the white-collar crime per se rather than to the perpetrator(s) of the crime(s). There is very little research reported describing personality variables in the criminals themselves.
3  METHOD

3.1 Subjects

For purposes of this research it was decided to make use of Sutherland's widely accepted definition of white-collar crime as 'a crime committed by a person of respectability and high social status in the course of his occupation'.

The original group of subjects included fifty-one male prisoners serving sentences in Maasiyahu Prison for crimes committed under Israel Penal Code 318-414 (1977): Fraud, Extortion and Embezzlement. Fifteen subjects dropped out during the course of the research, three refused to cooperate, four did not know Hebrew and eight could not be interviewed for administrative reasons. This left a sample of thirty-six subjects.

The question of finding white-collar criminals willing to be interviewed is a problem common to the field. For this reason most research conducted on white-collar crime and similar topics has to date relied on small and non-random samplings. Difficulty in finding a proper number of cooperative subjects seems to be a major contributing factor in the scarcity of research material on the topic. It should therefore be noted that despite the small sampling used in the research, the very fact that it was conducted and that the results indicate an obvious trend, is of major significance.

The criminal acts represented in the sample are those presumed to be white-collar offenses such as securities and exchange fraud, antitrust violations, counterfeit checks, misappropriation of funds, embezzlement, filing false statements and claims, and tax violations. In terms of the socio-economic status of the subject group, the sample ranges from a successful practitioner of international law to a self-employed salesman of custom jewellery.

The group was divided into two sub-groups to be classified as follows:

a  Twenty white-collar criminals all of whom belong to a particularly high socio-economic strata and committed their crime in the course of their occupation; and

b  Sixteen fraud offenders convicted of the same or closely related crimes but who do not meet both of the criteria set down for white-collar criminals.

For purposes of comparison twenty-nine property (breaking and entering, theft) and sex offenders serving time at Maasiyahu Prison were also interviewed.

3.2 Measures

The Hebrew version of the CAQ 16PF questionnaire was administered to the subjects. The questionnaire is a personality test based on Cattel's test and allows a comprehensive examination in a relatively short period of time with reliable, unambiguous and validated results. The questionnaire contains 120 items, and test re-test reliability was found to be .67, and the internal construct validity .60. It measures sixteen independent personality characteristics known to be crucial from a psychology standpoint.
The test is based on 'norms' within the general public, a factor that allows comparison with results received when testing a specific group from the public at large. The English and the Hebrew versions have been administered to prison population by several researches, both versions being found suitable to this population.

A demographic questionnaire was also administered. The interviewers (clinical criminologists and clinical psychologists) had no knowledge which sub-group they were testing.

4 RESULTS

4.1 Socio-Economic Elements

The prisoners serving terms for crimes presumed to be white-collar offenses mentioned above, were classified into two sub-groups: (a) White-collar criminals, and (b) fraud criminals) based on socio-economic factors.

The division into two sub-groups was tested using discriminant function which permit multi-variable analysis. A broad range of socio-economic variables were included (education, country of origin, occupation, job/position, property ownership, family size, apartment size) and it was found that the difference between the two sub-groups is significant. \( X^2_{19} = 38.707 \, P = .005 \)

4.2 Country of Origin

Most of the white-collar criminals (80%) were born in Western-world countries (Europe; North/South America) or were born in Israel to Western families. A similar pattern is revealed vis à vis sex offenders (73%). Conversely, most of the subjects convicted of fraud (85%) were either born in Asian/North African countries or born in Israel to families from these countries. Such was the case regarding property crime perpetrators (87%).

4.3 Education

The level of education for white-collar offenders was relatively higher than for those convicted of fraud. All had attended and/or completed high-school and more than half (55%) had acquired some form of post high-school education. The level of education for those convicted of fraud was significantly lower: 20% had completed eight grades or less and only 30% had any form of high school education.

4.4 Criminal Background (Prior Convictions)

Most white-collar prisoners (85%) and most sex offenders (80%) had no prior convictions; approximately half (56.3%) of those guilty of fraud and 53.3% guilty of property crimes were first time offenders. Of those convicted of fraud 20% had been at some point under probationary supervision while the white-collar, sex and property criminals had never been on probation.
4.5 Psychological Traits

Table 1 lists the psychological traits of the prisoners convicted of white-collar and fraud crimes according to responses to the CAQ 16PF questionnaire. The grading method is designed so that the average grade for a normal population is 5.5 with the standard deviation being 2.0. Grades range from 1 to 10.

Table 1 reveals that with regard to personality traits, white-collar criminals do not differ in any substantial way from the normal population. Where such a difference arises it is well within the standard deviation.

Generally speaking, the personality of the white-collar criminal is distinguishable by certain acquired traits commonly found in middle and upper classes; traits such as candor, competitiveness and conformity to social norms and social pressure.

Concerning a number of elements, a distinction was noted between personality traits present in white-collar criminals vis-à-vis acceptable norms. White-collar offenders were found to be more tense and frustrated than average (7.0 versus 5.5), more anxious, more guilt-ridden, and less self-confident (6.9 versus 5.5). In addition, they tend to be more cunning, overpowering and cautious with relatively less self-discipline and control.

Table 1 further illustrates that personality traits found in white-collar and fraud offenders were found to be similar with only a small number of differences (well below the standard deviation). In comparison with fraud offenders, white-collar criminals were found to be more emotionally stable (5.1 versus 3.4), more daring and uninhibited (5.8 versus 4.7), yet less critical and self-controlled (4.9 versus 6.2).

Using multi-variable discriminant analysis it can be determined that the disparity in personality traits between prisoners convicted of white-collar crime and those convicted of fraud is trivial and insignificant. ($X^2_{16} = 16.12$; $P = .442$). In other words, in so far as personality traits are concerned, both white-collar and fraud offenders can be considered as one group; not necessarily homogenous but with only a few and insignificant differences.

4.6 Comparison: Sex or Property versus White-Collar Criminals

As noted above, a comparison was also conducted between personality traits found in property/sex offenders and white-collar criminals (Table 2). An important finding disclosed in research conducted by Eshef and which appears in this research as well, is that there is basically no difference between personality traits found in sex criminals and those found in property offenders. Using multi-variable discriminant analysis it is difficult to distinguish between the two groups ($X^2_{16} = 14.5$; $P = .627$). For this reason it is possible to refer to the two sub-groups, sex and property offenders as one group (unit).

A comparison of personality traits found in sex and property offenders with those of white-collar criminals (Table 2) reveals that the two groups differ in five out of sixteen categories. Sex/property offenders have a weaker ego, are more passive, more restrained and more conservative than white-collar criminals. The most obvious distinction between the two groups, a
distinction that approximates one standard deviation, concerns aggression, assertiveness and competitiveness versus submission; and adaptation versus submission (6.7 white-collar versus 4.2 sex/property). A difference was also noted between introverted and extroverted traits (5.6 versus 3.9).

With reference to introverted and extroverted personality traits, white-collar fraud offenders were found to be analogous to the general public, while sex and property criminals exhibited introverted tendencies; diffidence, and emotional restraint in forming interpersonal relationships.

In multi-variable discriminant analysis it can be determined that the disparity in personality traits between prisoners convicted of white-collar crime and those convicted of sex or property offenses is significant ($X^2_{18} = 39.367; p = .001$). It can therefore be concluded that as far as personality traits are concerned, prisoners convicted of white-collar and fraud offenses significantly differ from sex or property criminals.

5 SUMMARY AND CONCLUSIONS

Most articles appearing in the professional literature relating to white-collar criminals deal with socio-economic factors and clearly differentiate between white-collar offenders and other criminal groups. Of particular interest to many researchers is the question of criminal tendencies among socially well-adjusted individuals who had seemingly internalized society’s value system. However, apparently due to problems concerning methodology, little empirical evidence on the subject is available.

The most significant finding disclosed in the course of this research indicates that, despite prevailing theory regarding personality traits distinguishing white-collar offenders from other criminal groups, with reference to those convicted of fraud no such difference exists.

Group I (sub-groups a and b) includes criminals convicted of fraud, extortion and embezzlement (Para: 318–414 IPC 1977). A number of them, in accordance with Sutherland’s criteria, are white-collar offenders while others, for socio-economic reasons, cannot be so labelled.

Group I appears to be motivated by internalized goal orientations and by an internalized social norm regarding achievement and success. Nonetheless they tend to have a relatively poor self-image, are anxious, tense and frustrated. Group I members are also competitive, dominant and authoritave, far more so than the general public. It can be suggested that the apparent inconsistencies in personality traits, together with the Group’s perseverance and compulsive drive for achievement causes them to take short-cuts (crime) to achieve their goals.

Group II includes sex offenders and property offenders characterized by a low frustration level, dependency, passivity and a generally conservative personality. Group II has difficulty forming friendships, tends to be extraordinarily shy and withdraws from interpersonal relationships.

Sociological observations regarding white-collar criminals discuss contributing factors including internalization of norms, absence of self-reproach, competitiveness, excessive ambition, and a compulsive need for self-achievement in a society that admires and rewards personal success. The results of the CAQ 16PF questionnaire add that while white-collar offenders
are competitive and dominant, they also tend to be more self-reproaching than the general public though less than sex/property offenders. They are, at the same time, more conscientious than the average population. Other criminal groups and the public record the same levels.

White-collar criminals are thought to be emotionally stable and free of emotional problems and difficulties. However this research reveals that despite the fact that they are, for the most part, as emotionally stable as the average population, Group I suffers from emotional difficulties. They are fearful, frustrated and more tense than most people. As previously noted they have an inflated self-image, and are cunning and clever.

It can therefore be concluded that white-collar criminals correspond in their personality traits to the general public and to other fraud offenders.

It can also be concluded that the absence of significant differences in personality make-up between white-collar criminals and other fraud offenders negates the idea that a separate crime-category exist for white-collar criminals of a particular social and economic background.

In light of the foregoing, the question arises as to whether it is appropriate to classify criminals based on their socio-economic status rather than according to the crime committed. A second question arises as to whether the socio-economic status of the offender is relevant only in relation to 'financial' crimes such as fraud, embezzlement, extortion and blackmail or whether there is a place for other criminal groups to be so classified based on their socio-economic position (or similar criteria). But at this point in time, because of the small sample, the finding should be seen as provisional, and additional research including the use of alternate research methods with larger subject groups is undoubtedly required.

Notes
4 Sutherland supra n 1 7.
5 Shapiro SP Thinking about White-Collar Crime: Matters of Conceptualization and Research (1980).
8 Cullen FT, Link BG & Polanzi CW The Seriousness of Crime Revisited 1982 Criminology 20 1 96.
10 Coleman supra n 6.
12 Coleman supra n 6.
14 Benson & Cullen supra n 13.
16 Bromberg supra n 13.
18 Bromberg supra n 13.
19 Meir & Geis supra n 9 96–97.
21 Meir & Geis supra n 9 96–97.
23 See for example Benson supra n 6; Benson & Cullen supra n 13.
24 RAMOT Educational Systems (1975) CAQ 16PF.
26 Cattel et al supra Eshel R Ramat Charanda Veeqianel Eshlul Acherim Hakshurim Eleham Ezel Avarianet Min (Degree of Anxiety and the Correlation with Personality Traits of Sex Offenders) (1978).
28 Meir & Geis supra n 9.
29 Benson supra n 6.
30 Benson & Cullen supra n 13.
31 Meir & Geis supra n 9.
32 Coleman supra n 8 Jaspan & Black supra n 27.
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