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Michael L. Benson
University of Cincinnati

Petter Gottschalk
BI Norwegian Business School

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Gender and White-Collar Crime in Norway: An Empirical Study of Media Reports

Michael L. Benson*
School of Criminal Justice
ML 210389
University of Cincinnati
Cincinnati, OH
513-556-5830
Michael.Benson@uc.edu

And

Petter Gottschalk
Department of Leadership and Organizational Behavior
BI Norwegian Business School
NO-0442, Oslo, Norway
+47-464-10-716
Petter.Gottschalk@bi.no

* Corresponding Author

Michael L. Benson is a Professor in the School of Criminal Justice at the University of Cincinnati. He has published extensively on white-collar crime, intimate partner violence, and life-course criminology. He recently published the 2nd edition of his book Crime and the Life-Course: An Introduction, and is co-author with Sally S. Simpson of White-Collar Crime: An Opportunity Perspective.

Petter Gottschalk is Professor of Information Systems and Knowledge Management in the Department of Leadership and Organizational Behavior at BI Norwegian Business School in Oslo, Norway. He has done research on organized crime, financial crime and white-collar criminals, and he has been teaching management and leadership in the Norwegian Police University College. Dr. Gottschalk was a business executive for many years, including CEO of ABB Datacables and Norwegian Computing Center.
Purpose: Recent work on gender and white-collar crime is extended through a case study examining gender differences in white-collar crime in Norway.

Methods: Based on a content analysis of reports in Norwegian newspapers and court documents regarding white-collar crime cases that were of enough importance and notoriety so as to garner attention from national media outlets, this study investigates whether high level white-collar crime in Norway is gender neutral or gender specific (i.e., mostly male) as it is in the United States.

Results: Even though gender inequality is much lower in Norway than the United States, the gender gap in Norwegian white-collar crime appears to be nearly identical to that observed in the United States. Out of 329 individuals identified in the newspaper reports only 22 (6.7%) were women.

Conclusions: Formal gender equality does not appear to lead to increased involvement of women in white-collar crime, thus providing little support for the emancipation hypothesis and suggesting that theories focused on gendered focal concerns and gendered access to criminal opportunities have greater utility as explanations of the gender gap in white-collar crime.

Keywords: Gender, White-Collar Crime, Corporate Crime, Gender Equality, Norway
Introduction

White-collar crime is a global problem of enormous dimensions. Fraud, market manipulations, and corruption can be found to varying degrees in every economy and society in the world. The fraudulent schemes and corporate corruption scandals of the past two decades have confirmed once again the continuing relevance of white-collar crime as a significant threat to the economic and social health of nations across the globe (Barak, 2012) as well as an important area of criminological investigation. For criminologists, the importance of white-collar crime lies in part in its seeming differences from other forms of crime along several dimensions. Among the most important of these dimensions are the socio-demographic backgrounds of the individuals who commit these types of offenses, in particular class, gender and race, as well as the link between white-collar crimes and legitimate occupational, organizational and economic activities (Benson and Simpson, 2009). In this article, we extend research on white-collar crime and one of the most important dimensions of social stratification – gender – by examining two competing explanations of the gender gap in white-collar crime. As the economic and occupational attainments of women continue to advance in modern societies, it becomes important to understand whether they are becoming more involved in white-collar crime as a result of their increasing access to more powerful occupational positions. Or, conversely, as women move into upper level management positions, will their presence lead to reductions in white-collar crime in organizations?

First, we examine one of the main explanations put forth to account for the nature and low rate of women’s involvement in white-collar crime: gender segregation and inequality in society and the workplace. Gender segregation and inequality in the workplace, it has been argued, limit women’s access to opportunities to commit white-collar crimes (Braithwaite, 1993; Dodge, 2009; Benson and Simpson, 2009; Steffensmeier et al. 2013). Although there is a body of research (Zeitz, 1981; Daly, 1989; Brickey, 2006; Holfreter, 2005; Steffensmeier et al. 2013) and commentary (Dodge, 2009; Benson and
Simpson, 2009; Simpson et al. 2012) on gender and white-collar crime in the United States, few studies have examined women’s involvement in white-collar crime in other countries (but see, Adams and Funk, 2012; Blickle et al. 2006). The lack of comparative analyses is unfortunate because countries vary significantly in the degree and manner of women’s participation in economic activities in general and in corporate organizations in particular (Hausman et al., 2008). Thus, one might hypothesize that as gender equality increases, women’s involvement in white-collar crime will become more like men’s, especially if gender equality is reflected in improved economic standing and employment opportunities for women.

Historically, the idea that greater gender equality will lead to increased female involvement in crime has been called the “emancipation hypothesis.” This hypothesis was first put forth in the mid-1970s in early research on gender and crime (Simon, 1975; Adler, 1981). In regard to ordinary street crime, the hypothesis has for the most part not been confirmed (Steffensmeier et al., 1989; Steffensmeier and Streifel, 1992). Variation in women’s involvement in street-level type crime, whether analyzed longitudinally within one country or cross-sectionally across samples of countries, appears to be more associated with economic marginalization, access to opportunities for consumer crimes, and the formalization of social control rather than gender equality (Steffensmeier et al., 1989; Steffensmeier and Streifel, 1992).

Although the emancipation hypothesis is wrong in regard to gender and involvement in street crime, there are theoretical reasons for thinking that it may be more applicable to women’s involvement in white-collar crime. The major criminological perspectives assume that employment and economic stability tend to reduce rather enhance the likelihood of crime, because such conditions presumably lead to reduced motivation and stronger stakes in conformity. Thus, in so far as it is indicated by greater labor force participation for women and improved economic status, gender equality should not be expected to increase women’s involvement in traditional crimes. White-collar crimes, however, are
more likely to be occupationally based and are committed for the most part by people of considerably more economic status than ordinary street offenders (Wheeler et al. 1988; Benson and Kerley, 2000). Thus, if the emancipation of women is going to affect their involvement in any form of crime, it should be white-collar crime, in particular white-collar crimes that are occupationally-based and committed in organizational settings.

In this study, we examine women’s participation in high level white-collar crimes in Norway. Norway is an especially appropriate country in which to investigate the emancipation hypothesis in regard to gender and white-collar crime, because it ranks significantly better than the United States on overall gender equality (Hausman et al., 2008). Thus, if greater gender equality does indeed lead to women’s greater involvement in white-collar crime, it is more likely to be evident in Norway than the United States.

Second, our study also tests and extends a competing theoretical framework and methodology that was used in a recent investigation of women’s involvement in high level corporate scandals in the United States (Steffensmeier et al., 2013). Relying on data abstracted from white-collar crimes prosecuted by the Corporate Fraud Task Fraud (CFTF), Steffensmeier and colleagues showed that women were significantly under-represented among the defendants in these high profile cases, especially as leaders in cases involving multiple participants. In general, women played minor roles and received lesser profits in these high level corporate crimes. Further, women’s pathways into white-collar crime were not the same as those followed by men. To explain these results, the researchers develop a sophisticated theoretical interpretation that involves the ideas of sex-segregation and homosocial reproduction in criminal networks as well as the theory of gendered focal concerns promulgated by Steffensmeier and Allen (2000). Sex-segregation and homosocial reproduction are theorized to reduce women’s access to white-collar criminal networks and hence their access to white-collar criminal opportunities, while gendered focal concerns lead them to have lower tastes for risk than
men. Thus, Steffensmeier and colleagues show that even though the emancipation hypothesis would predict high levels of female involvement in white-collar crime, there are countervailing forces at play in the work place that restrict women’s involvement in white-collar crime at least in the United States. But is the pattern of women’s involvement in white-collar crime that is found in the United States replicated in Norway?

Although we do not have access to data of comparable richness to that used by Steffensmeier et al. (2013), our study can address similar issues involving high level white-collar crimes in Norway. As explained below, our study is based on a content analysis of reports in Norwegian newspapers regarding white-collar crime cases that were of enough importance and notoriety so as to garner attention from these national media outlets. The question we address is whether high level white-collar crime in Norway is gender neutral or gender specific (i.e., mostly male) as it is in the United States. In light of the greater gender equality in Norway, one might expect greater gender neutrality in white-collar crime there. However, as we show below, this is not the case.

**Gender and White-Collar Crime**

The predominance of males in virtually all forms of crime is one of the most well established empirical regularities in criminology (Simon, 1975; Adler, 1981; Steffensmeier and Streifel, 1992; Steffensmeier and Allan, 2000; Simon and Ahn-Redding, 2005). The gender gap in crime, however, is not uniform, that is, it varies over offense type. Males dominate most heavily in the commission of direct contact predatory street crimes involving violence, such as murder or robbery, but females commit a somewhat larger share of minor property crimes such as shoplifting or petty theft. For example, males account for over 90 percent of arrests for robbery but only about 65 percent of arrests for minor property crimes (Steffensmeier and Allan, 2000). Beginning in the late 1980s with Daly’s (1989) seminal study, researchers have documented that the gender gap in crime extends to white-
collar crime. This gap apparently still persists to the present day. In a study of the gender breakdown of
defendants in the Enron and post-Enron financial scandals, Brickey (2006) found that only seven percent
were women. Further, as it does with street crime, the gender gap in white-collar crime also varies over
different types of offenses (Dodge, 2009; Benson and Kerley, 2000; Simpson and Benson, 2009). For
example, a study of people convicted in the U.S. federal judicial system found that women comprised
less than five percent of the antitrust, securities, tax, and bribery offenders but close to half of the bank
embezzlement offenders, specifically 45.2 percent (Wheeler et al. 1988). More recently, Holtfreter
(2005) analyzed data collected by the Association of Certified Fraud Examiners and found differences in
the types of fraud committed by men and women with men dominating in forms of fraud that involve
greater access to organizational resources.

Besides being more involved in some types of offenses than others, women’s experiences in
white-collar crime differ from those of men in a number of other important ways, including their roles in
criminal networks and the financial rewards they receive from their crimes (Daly 1989; Holtfreter 2005).
These differences are clearly illustrated in the cases prosecuted by the CFTF. The CFTF was established
after the Enron scandal, and between 2002 and 2009, it prosecuted 83 fraud cases involving large
corporations. Steffensmeier et al. (2013) found that out of 436 defendants in the CFTF database, only
37 (9 %) were female. Of the 37 females in the sample, only 10 were ringleaders or major figures in
their cases. The remaining three-quarters of the females played either minor (51%) or in between (22
%) roles. In their careful analysis of the schemes behind these corporate frauds, Steffensmeier et al.
(2013) found that most of the time women were directed by others and were included in the criminal
conspiracy only because their job duties made them instrumental to carrying out the crime. Pronounced
differences between men and women were also observed in their respective takes or profits from the
cri mes. Whereas over half of the women (56 %) were reported as receiving either no profit or only a
trivial profit, close to 80% of the men received over $100,000 in illegal earnings. Over three quarters of
females got either the least or less than most of their male co-conspirators in regard to financial gain from their offenses.

To summarize, research in the United States indicates that, like their involvement in ordinary street crime, women are much less involved in most forms of white-collar crime than men. They appear to be especially underrepresented in cases involving multiple offenders working in a cooperative fashion or in what can be called criminal networks. When they are involved in conspiracies, women tend to play minor or supporting roles rather than leadership roles and to receive considerably lower financial gains than men.

**Explaining the Gender Gap: Gendered Focal Concerns and Access to Opportunity**

**Gendered Focal Concerns**

In this paper we build on the paradigm of gender and offending developed by Steffensmeier and colleagues over a series of publications (Steffensmeier, 1983; Steffensmeier and Terry, 1986; Steffensmeier and Allan, 1996; 2000; Steffensmeier et al., 2013). One part of the paradigm involves a gendered theory of focal concerns. Steffensmeier and Allan (1996) contend that women are socialized to accept nurturing role obligations that emphasize the importance of social relationships and communalistic orientations toward others. Through the assimilation of these obligations, women develop identities as caregivers. In addition, women’s concern with beauty and virtue contrasts with the sordidness of stereotypical images of criminals, making the role of criminal or law-breaker inconsistent with the taken-for-granted female identity (Steffensmeier et al. 2013). According to the theory of gendered focal concerns, women’s adoption of identities based on beauty, virtue and care giving also affects their risk preferences, making them less willing to take risks than men. Hence, excluding only
certain sex-related crimes such as prostitution or illegal abortions, women are expected to be less involved in all forms of crime than men.

**Gender Equality and Access to Opportunity**

A second feature of the paradigm proposed by Steffensmeier and colleagues concerns the way in which gender shapes access to criminal opportunities (Steffensmeier, 1983; Steffensmeier and Terry, 1986; Steffensmeier et al., 2013). In regard to white-collar crime, access to criminal opportunities can come about in two ways: (1) via access to certain positions or (2) via access to informal networks. First, particular jobs and positions create particular types of opportunities. For example, the opportunity to engage in fraudulent billing for patient services is more available to physicians than it is to those who hold other types of positions in the health care system (Sparrow 1996; Jesilow et al., 1991). As noted above, occupational sex segregation may reduce women’s access to the types of occupational positions needed to carry out certain types of offenses. Complex white-collar crimes, for example, require access to organizational resources (Wheeler and Rothman, 1980) and jobs that provide such access may be not as available to women as they are to men (Holtfreter, 2005). However, if occupational sex segregation based on gender is reduced, then the emancipation hypothesis would predict greater female involvement in white-collar crime.

Second, the relationship between gender and crime is often treated in individualistic terms, but this ignores that some crimes are group undertakings that involve networks of people working together. Individuals not involved in these networks have reduced access to criminal opportunities. Research on street level crime indicates that access to criminal networks is sex-segregated with women being largely excluded or restricted to playing subordinate supporting roles (Steffensmeier, 1983; Steffensmeier and Terry, 1986; Maher, 1997; Miller, 2001; Mullins and Wright, 2003). The same processes may be operating in regard to white-collar crime, because many white-collar crimes committed within organizational settings involve networks of people working in a conspiratorial fashion. Organizational
research indicates that even when women attain high status positions in organizations they are often
excluded from male-dominated informal social networks (Gorman and Kmec, 2009). If the exclusion of
women from informal networks extends to illegal networks, then this would explain lower rates of
participation in white-collar crime for women even when they hold the same occupational positions as
men.

Gender Equality in Norway

Norway is a small country with a population of approximately five million. It has a vigorous
economy with an unemployment rate under three percent. Norway is wealthy with the second highest
GDP per capita in Europe and most of the population enjoys a high standard of living. Income inequality
in Norway is less than in the United States, as the difference in pay between the lowest level employees
and corporate CEOs is considerably smaller than is found in other market based societies.

Norway ranks much higher than the United States on a host of measures of gender equality. According to the Global Gender Gap Report of 2008, Norway ranked first in the world in regard to
overall gender equality, while the United States ranked 27th (Hausmann et al. 2008). The overall gender
equality ranking is a composite of scores in four areas: economic participation and opportunity,
educational attainment, health and survival, and political empowerment. Although Norway scored
much better than the United States in all of these areas, the differences were less pronounced in the
domain of economic participation and opportunity, where Norway was ranked 6th and the U.S ranked
12th. In the sub-indexes of the economic participation and opportunity domain, Norway scored higher
than the U.S. in labor force participation, wage equality for similar work, and estimated earnings, but
lower in regard to holding powerful leadership positions, such as legislators, senior officials, and
managers.
Norway has worked vigorously to address gender inequality in leadership positions in the workplace and particularly in large corporations. In 2003, Norway passed a law requiring the boards of all publicly traded companies to be at least 40% female. Although the law was criticized by many in the Norwegian business community it has succeeded in changing the make-up of corporate boards in Norway (Sweigert, 2012). Women now constitute 40% of corporate board positions. However, even though their representation on corporate boards is exemplary compared to other countries, this does not mean that Norway has achieved total gender equality in the workplace, and the labor market is still gender segregated to a degree. For example, women are disproportionately represented in public sector jobs with 48 percent of employed women in Norway work in the public sector versus only 19 percent of employed men (Statistics Norway, 2010). In addition, while women hold 55 percent of the management positions in the health and education sector, they make up a smaller share of high level management positions in the private sector. According to one study, in 2010, women held approximately 35 percent of high level management positions in the private sector (Reimann, 2012). In short, it would not be correct to say that Norway has achieved total gender equality. Thus, we should not be surprised if women are under-represented in high level white-collar crime compared to men, but the important issue is whether the degree of under-representation among women is as pronounced in Norway as in the United States. If the emancipation hypothesis is correct, women’s involved in high level white-collar crime in Norway should be higher than it is in the United States even though they may not yet have reached complete parity.

Gender and Crime in Norway

Compared to the United States, crime generally is less of a problem in Norway. For example, the homicide rate in Norway in 2009 was .69 per 100,000 compared to roughly 5 per 100,000 in the United States (Travers and Thomas, 2010). As with other countries, however, white-collar crime is not
unknown in Norway. According to official statistics, in 2005, out of a total of close to 400,000 offenses reported to the police there were just over 8,000 offenses that were most likely white-collar offenses (Statistics Norway, 2008). These “economic offenses” as they are categorized by Statistics Norway include such illegal acts as embezzlement, tax violations, accounting violations, fraud and breach of trust, as well as violations of various acts involving commercial banking, securities, marketing, and investments.

Although it is beyond the scope of the present article to conduct a detailed analysis of gender and all forms of crime in Norway, it can be noted that like their counterparts in the United States Norwegian women are underrepresented in official crime statistics. In 2005, women comprised approximately 15 percent of the 36,169 persons charged for crimes that year (Statistics Norway, 2008) and only 12 percent of those charged with crimes of violence against a person. In regard to economic crimes, the role of women may or may not be more pronounced depending on what type of crime is considered. For example, women comprised roughly 30 percent of persons charged with embezzlement, but only 5 percent of those charged with negligent book-keeping. Overall, we calculate that women made up approximately 22 percent of all those charged with economic crimes. Thus, as in the United States, white-collar crime appears to constitute a small part of Norway’s crime problem at least as measured in terms of number of offenses. In addition, as in the United States, women appear to be notably under-represented in both white-collar and other types of offenses. In the remainder of this article, we explore whether women’s under-representation extends to involvement in high-level white-collar crimes.

**Research Questions and Expectations**

Our primary research question is to determine whether high level white-collar crime in Norway is gender-neutral or gender specific in a manner similar to that found in the United States. Given that
we already know that elite white-collar crime in the United States is highly sex-segregated with males dominating, we wish to determine whether the same pattern holds in Norway. If gender inequality really is the driving force behind the gender gap in white-collar crime, there should be less sex-segregation in white-collar crime in Norway, because it is a more egalitarian country in regard to gender than the United States, at least on an official public policy level. However, although female labor force participation is high in Norway, women are still somewhat underrepresented in higher level leadership and management roles. More importantly, even if women do occupy high level management positions, they may still be excluded from informal networks in organizations, including those that orchestrate criminal conspiracies. The same processes of sex-segregation and homosocial reproduction in the workplace that operate in the United States to limit women’s access to white-collar criminal opportunities may also be operating in Norway. This would suggest that white-collar crime in Norway is more likely to be gender specific in a manner similar to the United States.

Data and Methods

Sample

Our data come from a content analysis of reports about white-collar crime in the two main financial newspapers in Norway: “Dagens Næringsliv” and “Finansavisen”. Both of these papers are conservative-leaning business newspapers. In addition, the business-friendly national daily newspaper “Aftenposten” regularly reports news of white-collar criminals and so was included in the study. Left-wing newspapers such as “Klassekampen” very seldom cover specific white-collar criminal cases, although they do report on the problem of white-collar crime in general. The use of newspaper reports to assess women’s involvement in white-collar crime is, of course, not without potential problems. As a data source, newspaper stories are not entirely independent of the issue under investigation. On the one hand, female offenders may add notoriety to cases precisely because of their gender, and this may
make their offenses more newsworthy than they would be if the same offenses were committed by men. This scenario would lead us to over-estimate women’s involvement in white-collar crime. On the other hand, a second scenario might lead us to under-represent women. This could occur if the kinds of cases that newspapers find newsworthy (for example, big, bold, outrageous scandals) are more likely to be committed by men. Since the aim of our study is to focus on women’s involvement in high level white-collar offenses, as opposed to their involvement in white-collar crime in general, the first scenario is more problematic for the present study. If we find women’s rate of involvement is much higher in Norway than that observed in the United States, then we must be open to the possibility that selection effects in our data source may have contaminated our results.

Dagens Næringsliv, Finansavisen and Aftenposten were studied on a daily basis from 2009 to 2012 (four years) to identify stories reporting on white-collar cases and the people involved in them. A person was defined as a white-collar criminal if he or she satisfied the following criteria: (1) he or she committed an offense in a deliberate and purposeful manner as part of professional activity linked to regular business activities; (2) the offense involved large sums of money or large losses for others; (3) the offender was portrayed in the paper as being successful and having high social status and a position of some power and access to organizational resources. In short, our approach to defining white-collar crime is consistent with the approach championed by Sutherland (1940) and other well-known white-collar crime scholars (Braithwaite, 1985; Geis 1996). We focus on offenses committed by people of high social status and respectability in the course of their occupations. All of the offenses involved individuals working in organizational settings.

Because our study includes only cases that were of sufficient notoriety or newsworthiness as to garner newspaper coverage, our sample is similar (but not identical) to the high profile white-collar cases investigated by Steffensmeier et al. (2013). Specifically, our sample differs from the Steffensmeier sample in three ways. First, we only included cases that resulted in convictions, whereas the
Steffensmeier sample was based on indictments (but most of these eventually led to convictions). Second, Steffensmeier and colleagues had access to more complete data because of the extensive documentation of the characteristics of their cases that is available in official indictments. These data when combined with case-related reports from the Securities and Exchange Commission, trial testimony, newspapers, and assorted online material enabled Steffensmeier to paint a more detailed picture of each case and the roles of the various participants. Our study is for the most part limited to a content analysis of Norwegian newspapers. However, the facts reported in the newspaper accounts were verified through a review of various court documents that are filed when offenders are sentenced or their cases are appealed. Our reliance on newspaper reports may be a problem because such reports may tend to exaggerate or embellish the role of female co-conspirators in order to make stories more newsworthy by making women appear more central to the crimes than they really were. Thus, if we do find differences in women’s roles in our study compared to Steffensmeier et al. (2013), we will have to be cautious in interpreting the significance of these findings. Third, the cases in our sample involve a different mix of offenses than Steffensmeier et al. (2013). In particular, tax fraud offenses make up a larger proportion of our cases. This difference can be considered as both a weakness and a strength of our study. On the one hand, the different mix of offenses means that our study is not a strict replication of the Steffensmeier study and any differences in results may be attributed to the methodological differences between the two investigations. However, on the other hand, by using a different mix of offenses, we can explore whether the findings reported by Steffensmeier et al. (2013) can be generalized to a broader set of white-collar offenses.

Finally, because our study is limited to cases that were successfully prosecuted, our findings may not be generalizable to the broader population of undetected or unprosecuted white-collar cases. However, this characteristic also makes our study comparable to most of the work done on gender and white-collar crime in the U. S., which has relied heavily on cases selected from official records (e. g., Daly
1989; Holtfreter, 2005; Brickey, 2006; Steffensmeier, 2013). In addition, our study will, at a minimum, shed light on the gender distribution of offenders in high level white-collar cases that end in convictions. Future researchers can determine whether the patterns we observe among offenders in convicted cases extend to cases where the offenders are able for some reason to avoid conviction.

**Variables**

The three newspapers noted above were reviewed from 2009 to 2012 to identify stories reporting on cases of white-collar crime. Of the 162 cases located during the reporting period, we identified a total of 329 white-collar criminals. A majority of the 162 cases (98 or 60%) involved only one person; the number of people involved in the other cases (64 in total) ranged from 2 to 16 individuals, with the average being about 3.5 for each individual case. Of the 64 cases involving a criminal network, 50 were all male networks and 14 were mixed sex networks. There were no all-female networks.

From the newspaper reports on each case, information about the case and the individuals involved in it were coded. In regards to the individuals involved in the offense we coded their gender and their occupational position. Occupational position was divided into three categories: Top level (e.g., Chairmen or other C-level positions), middle level (e.g., lawyers, investors, or mid-level managers), and low level (e.g., accountants or assistants). Because the labor market in Norway is sex segregated with women being more likely to be employed in the public sector than men, we coded whether the offender worked in the public or private sector. We also recorded the person’s role in the offense as leader or follower. The determination as to whether an individual was a leader or a follower was made on the basis of the descriptions provided in the newspaper articles on the offense and the person’s role. For example, if the story reported that an individual was the head of a company and directed the activities of others involved in the offense he or she would classified as a leader, whereas if a person was described, for example, as an accountant who helped prepare fraudulent tax returns at the direction of
others, he or she would be a follower. Note our two-fold typology of roles (leader or follower) is not as fine grained as the three-fold typology used by Steffensmeier et al. (2013).

To ascertain the nature and size of each offense, we coded the type of offense involved, whether the offense was committed by a solo offender, the size of the criminal network involved in the offense (if it was not a solo offense), and whether the primary beneficiary was the organization or the individual(s). Offense type was divided into four categories (fraud, theft, manipulation, or corruption). Fraud offenses referred to cases in which the offender or offenders induced others to act to their detriment on the basis of untrue or misleading information. Examples here would include various forms of advance fee swindles, fraudulent telemarketing schemes, consumer frauds, and frauds against government programs. Theft cases are those in which the person uses their occupational position to unlawfully take of something of value from another person or organization, such as identity theft, intellectual property theft, or employee theft or embezzlement. Manipulation refers to cases in which the offender used illegal means to manipulate markets or other normal business activities or interactions in order further an organization’s or the individual’s interests. For example, bid rigging and price fixing are manipulative crimes, as are some forms of cybercrime and income tax violations. Finally, corruption involved the illegal perversion or misuse of governmental authority, activities or functions. For example, corruption cases would include payments to legislators for votes or payments to governmental regulators for favorable treatment. The size of the offense was determined by the number of people involved in the offense. Descriptive statistics for the variables are provided in Table 1.

-----Table 1 about Here-----
Results

Our results are presented in three stages. First, we explore whether white-collar crime in Norway is gender neutral or gender specific. Next, we examine how men and women differ in regards to the nature of their white-collar offenses and their roles in those offenses. Finally, we explore the important issue of women and criminal networks.

As shown in Table 1, white-collar crime in Norway is not gender-neutral. Rather, like in the U. S., men dominate. Of the 329 individuals in the data set, only 22 (6.7%) are women. This proportion is remarkably similar to the proportion of women in the U. S. data sets analyzed by Steffensmeier et al. (2013) and Brickey (2006) that also focused on high profile crimes. However, we note that the proportion of women is less than is found in studies that focus on more routine or garden variety white-collar crimes. Women constituted close to 15 percent of the sample of offenders convicted in United States Federal courts analyzed by Wheeler and colleagues (Wheeler et al., 1988) and in a similar sample of federal offenders studied by Benson and Kerley (2000). The result on gender suggest that at least in regards to high profile white-collar crimes, the level of involvement of Norwegian women appears to be quite similar to that of American women. Although our data do not permit us to determine whether Norwegian women are involved in lower level white-collar crimes to the same degree as women in the United States, the figures reported above from Statistics Norway would suggest that this is the case. Recall that in 2005, women comprised approximately 22 percent of all persons charged with economic offenses.

To determine whether women are over- or under-represented in high level white-collar crime requires a measure of their participation in high level job positions in organizations. Their rate of involvement in criminal acts can then be evaluated against their opportunities to commit such acts. As we noted above, in Norway women hold more than half of the management level positions in the public sector and approximately one-third of high level positions in the private sector (Riemann, 2012). Thus,
our finding that only 6.7 percent of the white-collar offenders are women indicates that their rate of participation in crime is substantially below their level of access to opportunities to commit high level white-collar criminal offenses.

Having established that women in Norway are substantially underrepresented in high profile white-collar crimes, our next task is to compare their experiences in these offenses to those of men. Accordingly, in Table 2, we compare women to men in regard to the types of offenses they commit, the number of people involved in their offenses, the primary beneficiary of the offense, the sector of the economy in which the offender is employed, the individual’s occupational position, and the individual’s role in the offense.

There are differences between Norwegian men and women in the types of white-collar offenses they commit. Close to 60 percent of the women (59 %) committed fraud offenses compared to less than half (45 %) of men (see Table 2). No women were involved in corruption, but close to one out of five men were. There were no significant gender differences in the economic sector (public versus private) in which the offender was employed or the primary beneficiaries of the offense (organization versus individual). Regardless of gender, the vast majority of offenses were committed by people working in the private sector and for individual gain.

-----Table 2 about here-----

In regard to their individual characteristics and the nature of their illegal activities, men and women differed in regards to their occupational positions (see Table 2). Close to half (45.5 %) of the women held low level positions as assistants or other types of functionaries, but less than one quarter of men (24.3 %) held such positions. Indeed, nearly a third of the men in the sample held top level positions in their organizations versus only 13.6 percent of the women. Also as expected, women were more likely to be followers than men (45.5 % to 41.9 %, respectively), but this difference, obviously, is not large.
Finally, we examine women’s roles in white-collar criminal networks. Of the 22 women in the sample, 15 were involved in cases with multiple participants, that is, criminal networks (see Table 3). As noted above, all of the women involved in criminal networks were in mixed sex groups (n = 14). There were no all-female networks, and most of the males were in all male networks (n = 50). This finding is exactly the same as Steffensmeier and colleagues found in regard to conspiracies in the CFTF data in the United States. Indeed, mixed sex groups comprised 22 percent of all criminal networks in our sample and 25 percent of networks in the CFTF sample. There was no notable difference between men and women in terms of the number of people involved in the network. The average size of the all-male groups was 3.5, while for the mixed sex groups it was 3.7. As shown in Table 3, most white-collar criminal networks in Norway are small, with only two to four people involved, but this was somewhat truer of all male as opposed to mixed sex groups. There were few differences in the offense characteristics between the all-male and mixed sex networks. The mixed sex networks were more likely to be involved in fraud offenses compared to the all-male networks, which were more likely to commit offenses of market manipulation or corruption. In six of the 14 mixed sex networks, at least one woman was identified as a leader and in the other eight cases the women were all followers. Because it is based on a small number of cases, the proportion of women leaders should be treated with some caution, but we note that it is higher than the proportion of female leaders in the CFTF data analyzed by Steffensmeier (2013) (respectively 43% to 27%). As we noted above, it is possible that the higher rate of female leaders in our sample compared to the CFTF sample is an artifact of our reliance of newspapers to identify cases and the likelihood that newspaper reports may glamorize women’s involvement in these cases. There was only one mixed sex case with more than one woman, and in that case, both of the women involved were followers. Overall, the likelihood that a white-collar criminal network in Norway will be led by a woman is less than 10 percent, as only six out of 64 total networks in the sample had women as leaders.
In both all-male and mixed sex networks and for solo offenders of both sexes, the primary beneficiary of the offense was the individual or individuals involved and not a corporate entity. Finally, roughly equal proportions of men and women were involved in solo offenses. Approximately 30 percent of all of the male offenders were lone offenders and the same was true of the female offenders.

-----Table 3 about here-----

Discussion and Conclusions

Because white-collar crime is almost always linked to legitimate occupational and organizational activities (Benson and Simpson, 2009), it is a reflection of social stratification in society (Sutherland 1940; Steffensmeier et al., 2013). In all societies, one of the main fault lines of stratification is gender, and gender stratification in crime, including white-collar crime, is nothing new (Daly, 1988; Benson and Kerley, 2000; Holtfreter 2005; Simpson et al 2012). Indeed, it has long been argued that gender segregation and inequality in the workplace limit women’s access to opportunities to commit white-collar crimes (Braithwaite, 1993; Dodge, 2009; Benson and Simpson, 2009). However, while all societies are gender stratified to a degree, they are not all stratified to the same degree. Women fare better in regard to a host of health, educational, political, occupational, and economic outcomes in some countries than others (Hausman et al., 2008). In other words, the gender gap varies across countries. This variation in the gender gap raises the intriguing possibility that women’s involvement in white-collar crimes may vary systematically with it. Our study was designed to investigate this possibility through an examination of women’s involvement in high level white-collar crimes in Norway, one of the least gender segregated countries in the world.

Contrary to what some might have expected, we find no evidence that greater gender equality is associated with increased women’s involvement in high level white-collar crimes. Even though Norway is a much more gender equal society than the United States, white-collar crime in Norway is just
as gender segregated there as it is here. The great majority of high level white-collar criminals in Norway are male; less than one in ten are female. There were no all-female networks in our sample and less than one in four networks were mixed sex. In short, the preponderance of criminal networks in our sample (78%) were all-male. These figures are remarkably similar to those observed by Brickey (2006) and Steffensmeier et al. (2013) regarding white-collar offenders and offenses in the United States. Thus, despite the differences in social stratification along gender lines between Norway and the United States, there is virtually no difference between them regarding women’s involvement in white-collar crime. Indeed, the overall gender pattern in Norway is remarkably similar to the United States. Just like their American counterparts Norwegian women make up a greater proportion of persons involved in minor forms of white-collar crime than they do of persons involved in high-level white-collar crimes (Steffensmeier et al. 2013; Weisburd et al. 1988).

Our finding that gender and white-collar crime appear to be so similar in Norway and the United States casts doubt on the hypothesis that gender segregation in society and the workplace accounts for gender segregation in white-collar crime. Norway has made great strides to promote gender equality throughout society in general and in the workplace. It ranks 6th in the world in regard to the economic opportunities it affords to women. Indeed, 40 percent of corporate board memberships are now held by women, and they are estimated to hold approximately 35 percent of management level positions in the private sector (Reimann, 2012), and more than half of such positions in the health and education sectors. In short, in the Norwegian business world, executive board rooms and top floor corner offices are not the exclusive preserves of men. Rather, close to half of the seats at the boardroom table or behind the executive desks are occupied by women. Yet, less than seven percent of the white-collar offenders in our sample were female. This result clearly indicates that something else besides lack of access to occupationally based opportunities must account for the paucity of women white-collar offenders.
The most plausible interpretation of our results would appear to derive from the gendered focal concerns and gendered access to crime opportunities paradigm advanced by Steffensmeier et al. (2013). In their gendered theory of focal concerns, Steffensmeier and Allan (1996) contend that women are socialized to accept role obligations that emphasize the importance of nurturing social relationships and communalistic orientations toward others. Through the assimilation of these obligations, women develop identities as caregivers. These identities make them less willing to take risks than men and less willing to hurt, victimize, or take advantage of others. In short, one explanation for the apparently low level of Norwegian female involvement in white-collar crime is that in terms of their personalities and identities they are like women in the United States. Even though Norway has a long history of feminist concern and experienced a women’s liberation movement in the 1970s that focused on issues such as equal pay and abortion rights, and even though it has made great advances in advancing gender equality in many different domains, these changes may not have affected the sensitivity of Norwegian women to risk taking or increased their willingness to harm others in pursuit of their own personal interests. We note that from the point of view of society in general, Norwegian women’s resistance to these male inclinations and behavioral patterns is a positive state of affairs.

Gendered access to crime opportunities may also contribute to the relative rarity of women in high level white-collar crime in Norway. Of the 64 cases in our sample that involved criminal networks, only 14 involved women, and women were leaders in less than 10 percent of the networks. Since many of the companies involved in these cases are national and international operations with large labor forces, we find it implausible that there were simply no women available to be included in the criminal networks. Rather, we think that access to white-collar crime opportunities in Norway is gender-segregated. Research in Norway and other Scandinavian countries indicates that like their counterparts in the United States women have a difficult time gaining access to male-dominated social networks (Elg and Jonnergård, 2003; Ibarra, 1992; Kvande and Rasmussen, 1994). We expect that male homophily in
social networking extends to criminal networks and that women in Norway are simply less likely to be invited to participate in criminal networks than men, just as appears to be the case in the United States.

Norway is world renowned for its generosity as a welfare state and its liberal social and economic policies. Many of these policies have been explicitly targeted to improve the lot of women in health, education, employment, and political participation. While it is certainly not perfect, Norway has had considerable success in promoting gender equality compared to the rest of the world, as indicated by its number one rank in the Global Gender Gap Report. Thus, if gender equality is a potential cause of increased female involvement in white-collar crime, one would expect to observe it in Norway. Yet, our results regarding the extent and role of women in white-collar crime in Norway are strikingly similar to what has been observed for women in the United States, which it goes without saying takes a much different approach to social inequalities than Norway. Hence, we are led to the conclusion that gender inequality, at least insofar as it is indicated by access to the labor market and other resources, is not a source of the gender gap in white-collar crime. Of course, the gender gap is about more than just formal access to resources, it is also related to gendered expectations and socialization practices in society. This conclusion, if correct, has some reassuring implications for the United States. For one thing, it suggests that as women here become more equal to men in social, economic, and political arenas it does not necessarily mean that they will at the same time begin to behave like men in regard to white-collar crime. Indeed, although it is too early to tell, perhaps as more and more women assume leadership roles in business, they will be able to bring about changes that will lead to reduced levels of white-collar crime in the United States.

Like all studies, ours suffers from methodological limitations and leaves unanswered a number of questions about gender and white-collar crime. In conclusion, we briefly discuss four of these limitations and the opportunities they present for future research.
First, as we have noted at several points, we recognize that relying on newspaper reports of convicted offenders introduces the possibility of selection bias in our results. However, we believe that if there is bias it would lead us to overestimate the proportion of women involved in high level white-collar crime in Norway (in favor of the emancipation hypothesis), because we assume that the rarity of women’s involvement in these crimes would make them appealing as news stories. In short, we doubt there are many, if any, cases in which a high level white-collar crime was successfully prosecuted that involved women that the Norwegian news media chose to ignore. Thus, given that we found such a small percentage of female offenders and given that our results mirror results in studies based in the United States that used a different sampling strategy, we think it is reasonable to conclude that the effects of sample selection bias must be small. Nevertheless, we acknowledge that selection bias may have contaminated our results in some manner. It is also theoretically possible that there might be a bias in Norwegian media towards protecting female suspects prosecuted in court. If Norwegian papers do take a chivalrous approach toward reporting on women white-collar offender, this could account for the low percentage of women in our sample. We encourage future researchers to explore this possibility and to ascertain whether it is a significant problem or not.

Second, our focus on cases with enough notoriety to attract the attention of national newspapers means that we have missed more mundane garden-variety white-collar crimes. It is possible that women participate in low level white-collar crimes at a higher rate than they do in high level varieties. Prior research in the United States would certainly indicate this is likely (Daly, 1989; Benson and Simpson, 2014). Future research should explore whether the apparent similarities between the United States and Norway in regard to gender and high level white-collar crime extend to less serious forms of these offenses.

Third, in general women in Norway occupy somewhere between 35 and 50 percent of top-level corporate positions. But we found that only 13.6 percent of the women in our sample held top level
positions in their respective companies, and out of all the criminal networks in our sample, less than 10 percent were led by women. This suggests that women in top level positions are for some reason less likely to be involved in high level white-collar crimes than their male counterparts. But, unfortunately, our data did not permit us to determine how many top level positions were occupied by women in the specific companies involved in the offenses studied here. A more precise company-based estimation of female versus male opportunities for white-collar crime is needed to determine with accuracy whether there are gender based differentials in responsiveness to criminal opportunities.

Finally, a true test of the emancipation hypothesis would require a large number of countries with varying degrees of gender inequality and female participation in white-collar crime. The hypothesis concerns the relationship between overall gender inequality and female involvement in crime, and each of these two concepts can describe characteristics at the level of the society. Future research that would provide a cross-national comparative analysis, with countries as the unit of analysis, could finally determine the validity of the emancipation hypothesis in regard to white-collar crime.

Despite these shortcomings, the present article makes a number of important contributions. Most notably, we test and extend the important perspective on gendered access to white-collar criminal opportunities developed by Steffensmeier et al. (2013) to a non-United States sample, and thus provide the first theoretically informed comparative analysis on gender and white-collar crime. Relatedly, our results suggest that the emancipation hypothesis does not appear to be correct in regard to the relationship between variation in gender inequality across societies and variation in women’s involvement in white-collar crime. Rather, the results presented here suggest that the theories of gendered focal concerns and gendered access to criminal opportunities hold more promise for explaining gender and white-collar crime.
References


http://scholarlycommons.law.northwestern.edu/njilb/vol32/iss4/6


Table 1. Descriptive Statistics

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<td>41.6</td>
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Table 2. Involvement in White-Collar Crime in Norway by Gender

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<td>N</td>
<td>Percent</td>
<td>N</td>
<td>Percent</td>
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<td></td>
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<td>Middle Level</td>
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<td>40.9</td>
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<td>41.4</td>
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<td>45.5</td>
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Table 3. Offense Characteristics for All Male and Mixed Sex Groups and Male and Female Solo Offenders

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<thead>
<tr>
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<th>All Male Groups</th>
<th>Mixed Sex Groups</th>
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<th>Female Solo Offenders</th>
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<td>N</td>
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<td>N</td>
<td>%</td>
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<td></td>
<td>8</td>
<td>57</td>
</tr>
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\(^1\) This figure was calculated by determining the proportion of women out of all persons charged with the following types of offenses (as reported in Statistics Norway, 2008): forgery, embezzlement, fraud and breach of trust, crimes involving debts (e.g., negligent book-keeping), value added tax violations, and Assessment Act violations (i.e., tax violations).