

## Book Review

### ***White-Collar Crime: Accounts of Offending Behaviour***

by Dr Janice Goldstraw-White

Palgrave Macmillan, Basingstoke

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Reviewed by Douglas M.C. Allan

When contemplating why fraudster's commit fraud, the academic literature historically considered aspects such as money, threat of loss, superiority complexes, ego, and power, benefitting the victim and group forces as potential motivational triggers. Goldstraw-White's recent publication highlights a slightly different view in relation to commonly held perceptions of fraudster motivations. In examining this issue, the author's research presents what could best be described as a more descriptive set of characteristics of fraudsters. By addressing both motivational and characteristic tendencies, Goldstraw-White's work offers insightful descriptions centred around three categories namely: 1) rational actors; 2) pressurised actors; and 3) seduced actors.

Goldstraw-White separates the *rational actor* category into two distinct sub-categories, the *planned actor*, and the *opportunity actor*. Planned actors are often defined by their planned and calculating behaviour. Individuals will deliberately weigh-up the expected benefits against the likely impact of imprisonment, and in some cases go as far as investigating prison conditions, prison locations and estimated time served in order to develop a clear understanding of the restraining forces which to weigh up the driving forces. Planned actors, suggests Goldstraw-White, are quite rational and methodical in their approach to their crime, in essence crime can and does "pay" when fraudsters identify opportunities and capitalise on them. Opportunity actors on the other hand do not go out of their way to identify system weakness, rather

Goldstraw-White suggests that when confronted with one they simply react in some manner. Her research revealed a common theme in the accounts of the individuals interviewed in that it was quite often lax internal security systems that led them to their crime. Indeed had there been more robust systems been in place then the commencement or continuation of the financial crime would have been much more difficult.

Goldstraw-White splits the pressured actor category into three sub-categories, *aspiring actors*, *desperate actors*, and *threatened actors*. In this category participants revealed that some level of pressure, whether arising internally, or externally applied, triggered the individuals criminality. In the case of aspiring actors participants identified the pursuit of wealth, material success and perceptions of others as becoming so overwhelming, that they did not necessarily realise until too late that their pursuit of goals lead to their offending. In the second sub-category desperate actors, the author breaks this further into two pressure groups; business and family. Economics impacts directly on all levels of society, and the business world is no exception. Often what may appear to be a minor inconvenience triggers a veritable snowball effect and intervention is required to save a business.

Participants disclosed feelings of entrapment where when faced with a choice of losing their livelihood or crime, they chose the lesser of two evils and opted for a criminal response, justifying that this was only a one off situation and there is no real victim apart from themselves. Family, the other pressure group in the desperate actor's category provides many of the same motivating factors that lead seemingly good people to offend. The desire to keep a roof of the families head or to care for an ill family member have been cited in this category. The final sub-category—threatened actors—contrasts the two previous examples where the fraudsters seemingly have the capacity to make an informed decision whether to partake in the offending behaviour or otherwise. However, for the threatened actor such a choice is less readily available to them for fear of some form of exposure of violence.

In the final category, the seduced actors are not pressured to offend by others, nor do they clinically plan their offences or respond to opportunities. Rather the seduced actor feels the need to carry out their crime due to a sense of loyalty or attachment to another.

Utilising data gathered from interviews with fraudsters serving time in several United Kingdom prisons, Goldstraw-White's excellent publication highlights why the fraudsters interviewed committed their crimes, and provides a useful insight for those charged with the prevention of this crime. The publication provides insights into the discussion on "why select one target and not another," "what was considered when deciding to carry out their crime," "could anything have stopped them," and "at what time would intervention have had the greatest impact?" Based on fraudsters' accounts, Goldstraw-White's work moves the topics of motivation and classification of offenders from an interesting academic discourse to a productive analysis of how prevention may be addressed in the future.

#### ABOUT THE REVIEWER

**Douglas M.C. Allan**, DipTchLrn, MEd, is a lecturer of policing at Charles Sturt University, School of Policing Studies, and a lecturer of fraud and financial crime at the Australian Graduate School of Policing and Security in New South Wales. He has served as a Constable in the New Zealand Police Service, worked as an accredited as a Counter-Fraud Specialist for National Services Scotland, and an Accredited Counter-Fraud Specialist trainer for National Health Service Counter-Fraud and Security Management Service in England. Mr Allan's academic interests are in the area of fraud and organisational fraud prevention.

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