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Gender and white-collar crime: Examining representations of women in media?

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ABSTRACT

Using documentary research methodology we collected empirical data from three national Norwegian newspapers to examine the issue of gender and white-collar crime to examine representations of women in the media. Only eight out of the one hundred and seventy nine white-collar criminals presented in Norwegian newspapers in the years from 2009 to 2011 were women. This low ratio mirrors the representation of women entrepreneurs per se in the media in general. Issues surrounding white-collar crime are generally discussed in the literature of criminology using criminological theories, not entrepreneurship theories. As a result, little consideration has been given to the business issues surrounding white-collar criminality. We therefore synthesize material from the literatures of criminology and entrepreneurship to help answer the research question.

Keywords: Gender, White-collar crime, Media, Entrepreneurs, Norway.

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Introduction

Since the inception of the term white-collar criminal by Edwin Sutherland (Sutherland, 1949) the focus of research has been on elite business men and impersonal corporate criminality (Croall, 2003). White-collar criminals are viewed as entrepreneurs and thus imbued with masculine qualities (Ahl, 2002). The issue of gender in relation to white-collar criminality is a relatively under researched area of both the criminological and entrepreneurship literatures, particularly in relation to the commission of white-collar crime by women. Nevertheless, there is a growing body of literature on the subject including the works of Daly (1989); Steffensmeier and Allan (1996); Haanz (2002); Croall (2003); Robb (2006); Klenowski, Copes and Mullins (2011); and Gottschalk (2012). However, to date these studies have predominantly been conducted by criminologists and confined to the literature of criminology. Croall (2003) in considering the stereotype of the white-collar criminal, takes maleness for granted as the starting point for building a profile of the typical white-collar criminal, considering it Men's business. However, when we refer to gender in this article we make particular reference to the participation of women and the issue of male bias. Official statistics illustrate that women are under-represented in the crime stats which cover white-collar crimes (Croall, 2003) and that women commit less white-collar crime than compared to men (Haantz, 2002; Holtfreter et al., 2010; Huffman et al., 2010). We explore suggested (albeit controversial gender essentialist) reasons for these differences include lack-of-opportunity and risk-aversion in women.

In this article we concentrate on the construction of media-representations of female white-collar criminals in the media. We initially set out to examine why women were so under-represented in media reports of white-collar crime but soon realised that they were also mis-represented. This is not to say that women do not participate in such crimes. We thus explore and discuss structural, cultural and theoretical factors which help us to explain these issues and the way they are presented in the media. This led us to incorporate an examination of the 'lived experiences' of criminalised women which illustrate how they come to play a subsidiary role in the commission of crime and helps explain gaps in the literatures of gender, crime and entrepreneurship. This article sets these issues (such as ethics and opportunity) in a gendered context and explores other gendered constructions such as the '*Pink-Collar-Criminal*' (Daly, 1989; Dodge, 2009; Paxton, 2012) which skew the profile.

Moreover, we examine how women are portrayed in the media by examining the phenomenon in a Norwegian context. Norway is ranked as the second best country in the world for gender equality (Hausmann et al., 2010) and has one of the highest participation rates of women in the workforce (Holm & Ljunggren (2007).[1] By examining gender and white-collar crime we seek to address the research question 'Why are female white-collar criminals presented as they are in the media? Although we examine the phenomenon in a Norwegian context our observations and findings may be relevant in other Western cultures.

Reviewing the literature on white-collar Crime and gender research

[1] Holm and Ljunggren (2007) articulate that Norway scores high on the 2006 GEM index, albeit there is a considerable gap between men and women in that 21% of Norwegian men are business owners; whilst the number for women is 9% providing few role models and a low culture for women entrepreneurs. There are few networks and associations for female entrepreneurs and no nationwide association for women.

White-collar crime as envisaged by Sutherland (1949) is primarily a business orientated criminological category, defined as '*a crime committed by a person of respectability and high social status in the course of his occupation*' and in particular by entrepreneurs. Yet in the literature of entrepreneurship, little consideration has been given to business issues surrounding white-collar criminality. Thus we need to take greater cognizance of business and in particular its operational structures, practices and conventions when discussing gendered aspects of white-collar crime because the apparent non participation of women in the crime may be explained by social issues not captured in the official statistics. Consequentially, it is possible that their participation and the roles they play in joint business ventures are under appreciated. We begin by discussing the socially constructed nature of white-collar crime in relation to gender to identify issues which may influence both the under-representation and mis-representation of women in the media reports of white-collar criminality and the literature. We also consider white-collar crime and gender differences in crime and how this relates to the representation of women in white-collar crime.

The socially constructed nature of white-collar crime

Yodanis (2002) suggests that women reproduce representations of social class by adopting symbols of socioeconomic positions including behaviours, tastes, and values consistent with their class position and through mimetic representation, secure a place within a subjective social class system. It is therefore of relevance that there is a recognised overlap between criminal and entrepreneurial ideology in that gangsters and entrepreneurs are said to emerge from the same social strata and are shaped by capitalist ideology (Warshow, 1947). Moreover, the diversity of gendered typologies which constitute white-collar criminality is growing and many crimes labeled as white-collar are committed by organised criminals and businessmen gangsters (Smith, 2003) and not by business people *per se*.

Therefore, in seeking to understand the roles played by women in white-collar crime one must first understand how business practices are socially constructed. Despite the increasing numbers of female entrepreneurs and women in business, entrepreneurship is socially constructed as being a 'male orientated' phenomena gendered towards masculine values (Ljungrgren & Alsos, 2001; Ahl, 2002; Achtenhagen & Welter, 2002; Spilling, 2004; Ljunggren & Alsos, 2007; Holm & Ljunggren, 2007; Achtenhagen & Welter, 2011; and Eikhof, Summers & Carter, 2013). The mass media (newspapers and magazines) in Norway portray men and women in traditional gender roles thus women and girls are often portrayed as caregivers, in domestic settings, or as passive objects. Men and boys are presented as active subjects in a variety of situations and settings in a gender essentialist manner. Ljunggren and Alsos (2007) demonstrated that only 9% of the articles in national newspapers related to female entrepreneurs. They analysed 117 issues of the leading industry and commerce newspaper in Norway (Dagens Næringsliv) arguing that small and new entrepreneurs (regardless of gender) receive sparse coverage. Their discourse analysis revealed that men and women entrepreneurs are presented differently, with the men labeled as 'the entrepreneurs' while women were labeled as 'female/women entrepreneurs', which is important because conversely, there it is not considered necessary to identify male entrepreneurs by their sex or gender. Perceptions of typical (and thus socially desirable) behaviour expected from female entrepreneurs are embedded within media representations of female entrepreneurs (Achtenhagen & Welter, 2011).

A recent study of representations of female entrepreneurs in a womens magazine by Eikhof, Summers and Carter (2013) highlights the impact gendered media representations of entrepreneurs may have on the reality of female entrepreneurship suggesting that such representations do shape how key stakeholders view and interact with female business owners, thereby impacting women entrepreneurs' business relations and opportunities. The

woman's magazine in question portrayed female entrepreneurship as focused on traditionally female activities and pursuits and as domestically-centred. Thus female entrepreneurs are presented as differing from the norm and are marginalized by being constructed as sex objects; being constructed as super heroines; being trivialized in comparison to their male counterparts in terms of appearance or by introducing discussions about their clothes and home life. This institutional sexism is evident in other media portrayals of women, For example, Ferguson, Kreshel and Tinkham (1990) argue that in advertising the portrayal of women as subordinate to men, or as merely decorative has decreased over time but advertising increasingly portrays women as alluring sex objects. From a criminological perspective San (2011, p.285) further argues that women are often portrayed in the media as passive witnesses to their husband's business affairs.

Many articles concentrate on the male characteristics exhibited by the female entrepreneurs. It is widely acknowledged that men are presented in the media as being heroic (Ahl, 2002: Nicholson & Anderson, 2005). Gottschalk (2012) argues that many male white-collar criminals are imbued with 'heroic' status, having received official recognition for contributions to society and fame prior to their being exposed and convicted as white-collar criminals being less likely to have been suspected of such crimes being older, richer, and more powerful than regular criminals. They also commit crimes as leaders and their combination of heroic status and executive positions induces them to commit large-scale opportunistic crimes late in their lives. This apparent onset of criminal behaviour late in life may be triggered by latent narcissistic traits.

One must also consider the notion of the Pink-Collar Criminal (Daly, 1989; Dodge, 2009) which relates to the crimes of professional women such as secretaries, managers and accountants who work within but do not own such businesses. Their crimes will include crimes of opportunities such as theft, embezzlement, fraud or false accounting or even

wholesale fiddling of expenses. Although such women may come from a variety of social backgrounds and settings, it is unlikely that they will adhere to the same criminal ideology as the wives of organised criminals or gangsters socialised into criminal ways.

One of the main themes to emerge from the gendered literature of female entrepreneurship is the theme of the 'invisibility' of female entrepreneurs and of women in general in business (Ljungrgren & Alsos, 2001; Ahl, 2002). Other scholars have sought to explain the differences in relation to gender roles and gendered regimes. There is an appreciation that many small businesses are run by co-preneurs (Marshack,1993) and there is no escaping gender essentialist arguments because women perform different gendered roles within business – for example consider the archetypal role of the Matriarch within small and family businesses (Smith, 2013). This is of interest because neither co-preneurial couples, nor Matriarchs appear in the official statistics of business or crime. In the criminological literature, Becker and McCorkel (2011) argue that the presence of a male co-offender broadens women's criminal involvement in distinctive and nuanced ways as women are often induced to commit crimes by proxy for their men. Also, women are considered as victims and are seldom portrayed as being influential in the commission of crime when in reality they may incite their men to commit crime. Women simply do not appear to fit the profile of serious criminal.

San (2011) writing on the role of women in organized crime argues that girlfriends, wives, mistresses, daughters sisters and mothers of 'dangerous men' invariably share with them the humble origins storyline reminiscent of many entrepreneur stories but that far from being helpless victims, running errands for their men many women actively encourage their male partners (and sons) to commit crime. Yet, it remains an under researched topic. San (2011, p.285) argues that mafia women are often portrayed in the media as being home makers in charge of raising children. Women (particularly those from criminal families)

provide an emotional and physical support structure to their men and by providing a supportive family environment often help the criminal hide behind a façade of respectability. This sets up a self perpetuating cycle where the mothers' role as a Mafioso woman is to raise dangerous sons to become dangerous men, to indoctrinate and mentor them in mafia ideology. Women are thus a hidden force in crime. Whilst this scenario relates to organized crime *per se* and that whilst the stereotypical middle-aged male white-collar criminal may not be viewed as 'dangerous men' we argue that the basic model could act as a template for other types of criminal behaviour such as white-collar crime.

Criminals are assumed to be men and even the catch all term 'criminal-entrepreneur' (Smith, 2009) invokes images of masculinity, not femininity. We have come to associate the wives of organised criminals and businessmen gangsters as gangsters' molls. The term 'Gangsters-Moll' is somewhat disparaging and assumes that all such women fit the stereotype of the dumb blonde/good time girl when many play an active part in the commission of their partners crimes. The stereotypical moll conveniently does not understand the intricacies or nuances of the complex criminal dealings of their men. This myth has been exploded by the works of San (2011) who argues that criminal women invariably played an active part in perpetuating their criminal behaviour. Therefore women may play differentiated gender based roles in white-collar criminal activity. Table one below presents these archetypal roles and provides a brief description of how they combine to keep the role of women in crime invisible.

Insert table 1 here.

These categories were arrived at from our readings of media representations of white-collar criminals and from our wider readings into the social construction of criminality in the media. The roles identified are gender specific female roles that women 'may' play in criminal activity. Thus women may play many entrepreneurial roles without being labeled a

criminal entrepreneur although strictly speaking the roles identified are not entrepreneurial, by definition but may support and facilitate crime. This is interesting because in the entrepreneurship literature it is a common critique that the female entrepreneur is considered to be invisible. Ironically, when it comes to white-collar criminality, this invisibility is a positive factor and not a negative facet.

Thus exactly what constitutes the profile of a female white-collar criminal is still open to debate - there is considerable difference in the profiles of various types of women who could legitimately be labeled as white-collar criminals. For example, when one considers the wives of high profile criminals they are plainly of a different social class from the wives of businessmen, gangsters and organised criminals who may legitimately own companies. The former women are from different social classes and standing from the latter in that they were raised in business, and not criminal families. Although one must be careful of generalizations the wives of corporate businessmen are also likely to be from professional or middle class families whilst the latter as evidenced by San (2011) are likely to be from the working or under classes. This is a contentious but important issue when seeking to label and create working typologies because one's origins, upbringing and socialization impact on how one is likely to both behave and present oneself. This in turn, influences business and criminal modus operandi and the semiotics of how a subject is perceived visually. When a high profile female white-collar criminal is convicted she will most likely retain her predominant identity of being a successful businesswoman. Thus one's social background, not just criminal intention, inclination or conviction, must be taken into consideration when labeling a subject criminal. This necessitates further consideration of gender differences in crime.

Gender differences in the structuration of crime

There are structural reasons which may influence why women are under-represented in the statistics of white-collar crime. It is recognised that the partners and other family members of entrepreneurs can and do play many different gendered roles in the operation of a business entity or venture. They can hold managerial positions within such a business, or may do so without apparent position or legally enforceable authority. Moreover, white-collar criminality is often conflated with particular occupationally orientated crimes and with corporate criminality (Clinard & Yeager, 2005: O'Grady, 2011). Traditional white-collar crimes (such as bribery, computer crime, copyright infringement, embezzlement. fraud, forgery, insider trading, identity theft, money laundering and Tax evasion) are more available to owners of businesses and employees. It is easy to lose sight of the white-collar crimes committed by members of family businesses and small and medium sized enterprises [SME's]. Moreover, the term white-collar criminal has expanded it could include crimes committed by employees of such businesses and crimes against such businesses irrespective of their social class or standing which runs contrary to Sutherland's initial exposition. At the time Sutherland formulated his theory the social system of patriarchy was more powerful than it is today and there were fewer acknowledged female entrepreneurs. Nevertheless, despite the continuing debate on gender discrimination and 'glass-ceilings' (Davidson & Cooper, 1992) in corporations a small number of women do achieve positions of power and authority and as such have considerable autonomy (Croall, 2003). Such occupational advancement is not open to women in SME's. Therefore, the profile of the white-collar criminal is changing to encompass gender shifts in society but that contemporary representations of white-collar criminality may not present these changes.

There has been an increased focus on the relationship between gender and ethical perceptions of both criminal and entrepreneurial behaviour. A review of the empirical ethical decision making literature by O'Fallon and Butterfield (2005) found that often there are few

differences between men and women, however, when differences are found women are more ethical than men. Explanations for gender differences range from the biological, highlighting evolved dispositions of men and women (Buss, 1995); to social explanations, focusing on the dissimilar placement of men and women in the social structure (Eagly & Wood, 1999). The social perspective could explain the mixed results of research on ethical behavior, as the context and social structure might enhance or diminish the differences found between the sexes.

Traditionally, women were considered victims of white-collar crime (Robb, 2006, p. 1062). Womens own perceptions of criminality are found to be stereotypical - dominant representations of criminals among all women are those of poor-minority men (Madriz, 1997). Cavender, Bond-Maupin and Jurik (1999) argue that TV imagery associated with women and crime emphasises feminine vulnerability to violence and masculine mastery. Considerable evidence exists that women are sought out as victims by frauds and embezzlers who well understood their vulnerability. Moreover, in general terms, women tend to express more ethical responsibility than men.[2]

Steffensmeier and Allan (1996) suggested a gendered theory of female offending which attempts to explain female criminality and gender differences in crime focusing on various elements and interactions between those elements. The first element relates to the organization of gender, gender norms, moral development and social control which are influenced by biological factors such as the physical, sexual and affiliate differences. These in turn influence criminal opportunities via institutionalised (Underworld) sexism, access to skills, and also which level of crime associates and settings one can interact with. Then there

[2] However, as documented by Dalton and Ortegren (2011), women's responses to ethical issues might be attributed to the social desirability response bias which relates to the tendency of respondents to answer questions in a manner viewed favourably by others leading to over-reporting good behaviour or under-reporting bad or undesirable behaviour. This bias appears to drive a significant portion of the relationship between gender and ethical decision-making, where females consistently report more ethical responses than males.

are gender differences in crime – for example, women appear to avoid more serious white-collar crime such as insider trading, price-fixing, restraint of trade, toxic waste dumping, fraudulent product commerce, bribery, and official corruption, as well as large-scale governmental crimes. Also one must consider the context of offending because many of the most profound differences between the offences committed by men and women involve the context of offending, where context refers to the characteristics of a particular offence. It might be the setting, whether the offence is committed with others, the offender's role in initiating and committing the offence, the type of victim, the victim-offender relationship, whether a weapon was used, the extent of injury, the value or type of property destroyed or stolen, and the purpose of the offence. One must also consider the motivation for crime and for instance tastes for risk, likelihood of shame or embarrassment, self-control, and assessment of costs versus rewards of crime. All of these will vary slightly according to cultural variables. Nevertheless, Kankaanranta and Muttilainen (2010) showed no difference between male and female crime rates where 9 percent of economic criminals in the construction industry were females, which is a modestly higher proportion than is generally working in the construction sector (7 percent). This led them to suggest that the female employees may be colluding with men involved in the industry to commit crime.

We now turn to consider the extent to which women have the opportunity to commit this kind of crime. According to Huffman et al. (2010), women's access to organizational power structures matters in organizations because, as a significant source of internal pressure, the characteristics of leaders can shape organizational adaptation and strongly influence workplace inequality. As long as workplace power inequality exists, then women have less opportunity to commit white-collar crime because they may never reach the positions of power and autonomy associated with the commission of major white-collar criminality.

A consistent finding in the emotions literature is that women are both expected to and do show greater emotional intensity and emotional expressiveness than men, and such differences hold for both positive and negative emotions. According to Scott and Barnes (2011), the root of such differences may lie in role development, whereby females are socialised to be more emotionally expressive and men to be more emotionally restrained. Socialisation pressures influence the extent to which a woman can survive with a deviant behavior in the organizational power structure and thereby the extent to which white-collar crime is a relevant and attractive option. Opportunity theory suggests that as women's opportunities to commit white-collar crime increase, so will their deviant behavior, and the types of crime they commit will much more closely resemble those committed by men. However, Hill and Harris (1981) found no support for the suggestion that similar male-female criminal profiles emerge as opportunities for females expand. Another relevant gender perspective is persistence, where men may be more persistent and thus more willing to carry out both legal and illegal acts. When Bowles and Flynn (2010) studied gender and persistence, they focused on persistence in negotiations. Their findings challenge sex-stereotypic perspectives, showing that women persist more with male naysayers than with female naysayers, but do so in a stereotypically low-status (more indirect than direct) manner.[3]

It is recognized that women's career prospects are worse than those of men. This is supported by public statistics on both wages and vocational positions '*Previous studies have also stressed these differences and women have been found to have lower positions and less promising career prospects as well as a lower or at least different organizational commitment. Often, the differences have referred to variations in career patterns between the*

[3] Negotiation is a fundamental form of coordination in organizations that affect the process of work, the resolution of conflict, and the advancement of careers. Persistence here is the willingness to continue seeking compromise from a 'naysaying' counterpart

genders' (Jonnergård et al., 2010, p.723). This supports the opportunity argument, where women are less likely to commit white-collar crime, as they are not in the position to do so.

Haantz (2002) found that females comprise 17 percent of the individual perpetrators identified and reported by victims of fraud albeit there is an increase in the number of women convicted of fraud felonies over time. Over the past few decades, political, social, economic, and technological changes have impacted the role of women at home and in the workplace bringing about increased participation among women in certain types of criminal behavior. Nowhere are these trends more pronounced than in the arena of white-collar criminality. However, Holtfreter et al. (2010) argue that this trend might be modified by potentially higher levels of self-control among women.

Methodology

To identify a substantial sample of white-collar criminals and to collect relevant information about each criminal, we had two options available to us. In a small country like Norway with a population of only five million people, there are limits to available sample size. The first option we considered was to study court cases involving white-collar criminals. A challenge here would be to identify relevant laws and sentences that cover our definition not only of white-collar crime, but also required characteristics of white-collar criminals. We envisaged that this could prove problematic. We therefore selected the second option of studying the phenomenon through media portrayals of white-collar criminality. This made documentary research (Platt, 1981; Scott, 1990; Mogalakwe, 2006; and Scott, 2006) a viable methodological approach. We thus opted to study newspaper articles, where the journalists already have conducted some kind of selection of upper class, white-collar individuals convicted in court because of financial crime. Another advantage of this approach is that the cases are publicly known, which makes it more acceptable to identify cases by individual

names and therefore assuages researcher concerns about ethical issues in naming individuals in a research project.[4] An obvious disadvantage of this methodology is that because the sample relates to women convicted of financial crime it presents a very particular study of white-collar crime and as such does not permit us to explore the nuances of the framework developed above.

There are two main financial newspapers in Norway, 'Dagens Næringsliv' and 'Finansavisen'. In addition, the newspaper 'Aftenposten' regularly brings news on white-collar criminals. These three newspapers were studied on a daily basis from late 2009 to late 2011 to identify white-collar criminals. We subjected the press clippings to a process of content analysis and through a process of constant comparative analysis (Miles & Huberman, 1994) found that our sample had the following characteristics as applied by newspapers when presenting news. These were 1) many of the cases related to famous individuals; 2) famous companies; or 3) were surprising stories or important events with substantial consequences. Alternatively the newspaper articles related to matters of principles and / or significant public interest. This is in line with research by Schnatterly (2003) whose study of the reporting of white-collar crime found similar categories. This suggests that the reporting of white-collar crime by journalists may skew the social construct because it may ignore the less newsworthy cases. A total of 179 white-collar criminals were identified during the two years who satisfied general criteria mentioned above and had been sentenced in court to imprisonment. See table two below for further details.

Insert table 2 here.

[4] It would be difficult to research White-Collar criminality without resorting to using examples of famous cases to illustrate points and because these famous cases are so well known to the public it would be difficult to write about the cases without identifying them. This necessitates the use of documentary research methods which although accepted in History are considered suspect and unethical in other social science disciplines.

A sentence was defined as jail sentence. Therefore, cases of sentence by fine were not included in the sample. As our research is based on newspaper articles written by journalists, the reliability and completeness of such a source might be questioned. However, most cases were presented in several newspapers over several days, weeks or even months, enabling this research to correct for initial errors by journalists. Furthermore, court documents were obtained whenever there was doubt about the reliability of newspaper reports. This happened in one-third of reported cases.

Findings

As suggested in the research literature, we found that most white-collar criminals are men. This is confirmed in our sample of 179 persons, which includes only 8 female criminals and 171 male criminals. Most high profile cases such as Madoff, Rajaratman and Schilling are men in their 50-ties or older and this is confirmed in our sample where the average age is 49 years old when convicted in court.[5] These average numbers are similar to a study by Blickle et al. (2006) of 76 convicted German white-collar criminals. The youngest white-collar criminal in our sample was 21 years and the oldest was 72 years old. There can be a five year delay from the commission of a white-collar crime and its prosecution. All persons in our sample received a jail sentence for white-collar crime offences ranging from 26 days to 10 years. The average is 2.3 years imprisonment. Compared to famous US cases mentioned above, these sentences are modest and it is tempting to speculate that sentences for white-collar crime are too short to act as a deterrent to the crime. However, in a Norwegian context these jail sentences are quite substantial, only surpassed by organized crime and murder.

[5] It must be remembered that by the time many entrepreneurs reach the pinnacle of their entrepreneurial careers they are in their mid forties to fifties and have been running their businesses for several years although the crimes for which they are sentenced may have been ongoing for some considerable time.

Also, when comparing to the sample used by Blickle et al. (2006) there is no apparent difference, as the average was 3.92 years imprisonment in Germany. The typical white-collar criminal targets other organizations. Out of 179 convicts, 159 worked in the private sector, while 20 worked in the public sector. It is significant that 21 convicts held the position of Chairman of the Board position. Another 78 had the Chief Executive Officer position, while the remaining 62 criminals held other administrative positions. These statistics are relevant because very few women attain such positions. Out of 179 criminals, 43 (24 %) were discovered by journalists, 35 (20 %) by victims of the crime, 17 (9 %) by bankruptcy lawyers, 16 (9 %) by tax authorities, 10 (6 %) by banks, and 10 (6 %) by the police. However, the articles do not indicate the role played by whistle blowers. A comparison of male and female criminals is presented in table three below:-

Insert table 3 here.

Our research confirms that the profile of the Norwegian white-collar criminal is consistent with the profile as reported in the literature for other Western countries. Rather more interesting are all similarities in terms of age and jail sentence. The amount of money involved in the crime is lower for women, and women make less money and accrue less wealth. Crimes committed by women tend to involve more co-accused; and women convicted tend to work in smaller organizations.

When presenting the low fraction of 4 percent female white-collar criminals to qualified audiences, the following reasons are typically mentioned in the literature to justify the low numbers of women in the stats. Women have less opportunity to commit white-collar crime; are less opportunistic as they are more committed to relationships and rules; are seldom invited by criminals to participate in crime; have a greater sense of risk- aversion rather than

risk willingness.[6] This viewpoint is controversial, problematic and prone to gender essentialist assumptions (Crompton & Lyonette, 2005: Walklate, 2004). Moreover, companies are typically registered in the name of the husband, rather than the wife and women are more easily perceived as victims of crime and female actions are to a lesser extent illegal by law. Finally, women are not as good as men at applying neutralization techniques successfully. This is relevant because white-collar crime involves some form of social deviance and represents a breakdown in social order. According to Heath (2008) and Gottschalk and Smith (2011) white-collar criminals and particularly men tend to apply techniques of neutralization used by offenders to deny the criminality of their actions.[7] Having set out to examine why women were so under-represented in media reports of white-collar criminality we believe that it is because women appear to take on subsidiary or support roles in crime and therefore they are not presented by the media as criminal entrepreneurs. This does not so much constitute an under-representation but is rather a representation which accurately focuses largely on male white-collar crime because that is what is recognisable and prosecutable as criminal activity and corresponds with dominant news values. The role of women in this representation is, it seems, subsidiary – commensurate with their subsidiary role in the criminal endeavour.

Discussion

[6] This list was arrived at by a careful review of the literature and represents established wisdom in the field of criminology. The statements do not represent our views.

[7] Examples of neutralization techniques are (a) denial of responsibility; (b) denial of injury; (c) denial of the victim; (d) condemnation of the condemners; (e) appeal to higher loyalties; (f) everyone else is doing it; and (g) a claim to entitlement. The offender may claim an entitlement to act as he did, either because he was subject to a moral obligation, or because of some misdeed perpetrated by the victim. These excuses are applied both for occupational crime and for corporate crime at all levels (Thoroughgood et al, 2011).

Western journalists are steeped in capitalist entrepreneurial ideology and present female entrepreneurs as being less worthy than heroic male entrepreneurs (Ljunggren & Alsos, 2007). It is evident that the Norwegian Journalists also fit this broad behavioural occupational stereotype because they have a tendency to treat women in a similar vein, either treating them as victims or demonizing them. For example, the following narrative evidences this chauvinistic chivalry:-

A case of the poor misguided woman and the victims of her crimes

A female research director in a medical company in Norway issued a statement that a new vaccine would not work. The share price dropped. Then, two weeks later, she issued a new public statement that the vaccine did indeed work. The stock price rose by 200 percent. In between times, her two daughters and associated sons in law, bought stocks very cheap which evidenced an obvious case of inside trading. Contrary to male cases, Norwegian financial newspapers never published her name or picture. Rather, newspaper reports treated the mother, her daughters and sons-in-law as naive victims who did not know what they were doing.

When considering the gendered role descriptions in relation to the statistics and the findings it is evident that the latter two do not provide much evidence of the roles played by the women. As shall be argued, these role descriptions are important because of the misplaced chivalry of male investigators (Croall, 2003) because there is an unwritten rule in the investigation of crime that leeway is given to the wives and families of criminals. We consider this issue important in seeking to explain the under representation (and thus mis-representation) of

women in the official crime statistics and media reports, given that differences have been detected in ethical behavior between men and women. We believe that because the majority of Norwegian Police Officers are male influences this perception (Burke & Mikkelsen, 2005; Burke et al., 2006). Another factor in initiating misplaced chivalry is the general reluctance of police to investigate members of the business community (Alderson, 2000). Part of the institutionalism issue is that of judicial paternalism (Daly, 1989). Investigative and judicial chivalry can are part of a wider societal practice of 'Institutional Sexism' (O'Neil, 1981). The subject of institutional sexism in the underworld is not a new phenomenon. Steffensmeier and Terry (1986) examined the views of male thieves toward women as potential accomplices or partners in crime arguing that this practice narrowly restricts the illegitimate opportunities available to women and explains why females are seldom involved in lucrative criminal enterprise. According to O'Neil, women were perceived as lacking the qualities for being good thieves (e.g., heart, trust) and believed to exhibit specific deficiencies which limit their actual or perceived ability to perpetrate crimes. As a result the women were assigned to subservient roles if and when they are involved in mixed-sex crime activities. However, this was reversed where special opportunities or circumstances existed in which a female partner has a distinct advantage to the male for pulling off the crime. Institutional sexism sets up an inaccurate conception of crime as an isolated act committed by a person, without regard to that person's relationships with other people, groups, and organizations. We argue that the story provided above points to the existence of journalistic chivalry and that when this is linked to investigative and judicial chivalry that it may explain why women are under-represented in the official statistics and in turn media representations.

We did not find much evidence of the occurrence of Marshack's co-preneurship whereby a husband and wife operate the business together, sharing the roles and responsibilities normally assigned to the heroic male entrepreneur. From a reading of the criminological

literature there does not appear to be a similar concept. Investigators, therefore, are not socialised into considering the possibility that the wife or partner of a white-collar criminal could be involved in running the business. There is clearly scope in the literature for studies extending the concept of co-preneurship into criminal cases. We consider that the under – representation of women in the crime statistics relating to white-collar offences is influenced by the pervasive social force of gender essentialism and by the misrepresentation of women, *per-se* in the media. Issues of gender in relation to white-collar criminality are important because from our reading and from research there are other issues at play which can skew the gender bias and lead to a higher representation of men amongst the official statistics and in newspaper accounts.[8] These and other issues influence the presence of women in the statistics of white-collar criminality. Moreover, these points are important because white-collar criminality is not the perfect (undetectable) crime as it usually involves leaving an audit trail which can be forensically followed. Also, people who commit it face a high chance of their crime being detected by others. This means that it is not always possible to cover ones tracks evidentially. It is even possible that a spouse / partner may cover for the other and accept the convictions for the other out of love or misplaced chivalry. Both white-collar partners in a marriage/business may be equally guilty but as long as the authorities can prove a charge against the alleged perpetrator of the crime then accusations of complicity may not be

[8] Statistically men are more likely to be recorded as the owner of a business than women. Statistically (and culturally) a son is more likely to be named as the successor (or partner) in a family business than a daughter. Moreover, business men often register the business (or assets) in their wives name to avoid legal consequences or for tax avoidance purposes. We assume this may be a two way process and that women may run a business but register it in their husbands name. This is a legal cut out mechanism as a spouse cannot normally be legally compelled to give evidence against the other. Often the registered owners of businesses are actually fronts for the real owners again as a legal cut out mechanism. This too may disguise the true number of female owned business and what of the cases where women act as the care-taker manager of a business in the absence of their male partners. In addition to this women are often treated as confidants and know more than they care to let on. Finally, women think more about the consequences of their actions and are generally less impulsive than men and care more about what people think of them.

pursued. Additionally, because women do not fit the official profile of a criminal investigative chivalry may occur where the authorities look no further than the man in charge.

According to Klenowski, Copes and Mullins (2011) when white-collar criminals are asked to explain their crimes they typically portray themselves as decent people despite their wrongdoings and to manage the stigma of crime they narrate their motivational accounts and author along gendered lines to them to make them believable to their target social audience. Thus, female white-collar criminals align their actions with cultural expectations of masculinity and femininity and utilize the accounts that are available to them. Although our research was conducted in a Norwegian context our observations and findings may be relevant in other Western cultures because they share many of the social structures and issues discussed including gender essentialist social constructions generated in their media.

Conclusions

In examining the issue of gender in relation to white-collar crime to explore representations of women in the media we have identified that women are less likely to be charged and convicted with a white-collar crime. Indeed, only a small percentage of our sample of white-collar criminals presented in Norwegian newspapers between 2009 and 2011 were women. This small number is typical of other studies and of official statistics. In the discussion above we presented a number of possible reasons for this result. Women's access to organizational power structures is rising, but remains still limited. Whilst acknowledging the gender essentialist nature of our arguments, women appear to display a greater sense of risk-aversion rather than risk willingness, and women may more easily be perceived as victims of crime.[9]

[9] Although our research and analysis has confirmed that women are under-represented in the crime figures for white-collar crime and are therefore likely to be mis-represented too we have to be careful in relation to what we can claim on the basis of our analysis because we cannot claim to have uncovered what women think.

Therefore, we question whether the official crime figures, for the female white-collar criminal is accurate? More attention should be paid to characteristics of female white-collar crime in the future and to establishing the facts from women themselves. Studies based purely on statistical data miss the point because they provide statistical profiles and approximations and not nuanced qualitative configurations such as those described above. Moreover, representations of female white-collar criminals in the media are consistently skewed by media generated gender essentialist assumptions explaining why female white-collar criminals are presented as they are in the media.

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Role	Description
Wife/partner	This privileged role is important because in many instances a wife or partner acts as both a confidant and a sounding board for their men. Through pillow talk, they may become aware of secrets, plans and motives which are seldom shared, even with close business partners. These can include hopes and fears the emotions of which would not and could not be shared with male business partners. The wife/partner thus acts as an important insurance policy and emotional safety mechanism. This type of criminal knowledge is likely to be oral knowledge which is too dangerous to be written. Furthermore, such women can be used as a legitimate cut off mechanism in business. For example, they may act as fronts for businesses and for tax avoidance purposes. Long-term lovers and common law wives may also act in such roles.
Mother	This role places the woman as the keeper of family values and resources and as the arbiter of all familial disputes. The role of the mother is revered within both criminal and business families. Mothers act as teachers and mentors to the children.
Matriarch	This role extends that of the mother but can be adopted by any woman of mature years thus a step-mother or aunt or grand-mother may play this role. Their role comes with age, time and experience and as families grow, the matriarch takes on a more directive role in running criminal businesses. This is particularly so if the male figurehead is in prison or is unable for other reasons to run the operation.
Daughter	The daughters of organised criminals and gangsters often work in the criminal business but effectively remain invisible to the prosecuting authorities because the seldom fit the stereotype of the ruthless criminal. Alternatively, they may be regarded as employees and not players. The daughters of white-collar criminals who work in the business may thus be protected from scrutiny. The sons and daughters of white-collar criminals are seldom considered as co accused whilst conversely the sons of organised crime figures are treated more seriously even if inept.

Table 1 – archetypal roles of women in crime

Total 179 criminals	**171 male white-collar criminals**	**8 female white-collar criminals**	**Significant difference?**
Age convicted	49 years	49 years	No
Age crime	43 years	44 years	No
Years prison	2,3 years	2,3 years	No
Crime amount	73 million	33 million	No
Personal income	413 000 kroner	206 000 kroner	No
Personal tax	175 000 kroner	68 000 kroner	No
Personal wealth	2 million	0 kroner	No
Involved persons	4,7 persons	5,0 persons	No
Business revenue	227 million	57 million	No
Business employees	124 persons	34 persons	No

Table 2 - Comparison of characteristics of male versus female white-collar criminals

Category	**Total**	**Women**
Fraud	80	4
Theft	1	0
Manipulation	47	4
Corruption	36	0
Embezzlement	15	0
Total	179	8

Table 3 - Comparison of crime categories of male versus female white-collar criminals