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Economic crime and victimology: a critical appraisal

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Abstract

The harms associated with economic crime affect what critical victimologists describe as the victims we 'do not see'. This paper will explore what is known about victimisation from a range of economic crimes focussing, for reasons of space, on serious financial frauds, environmental, safety and consumer crimes. It will argue that, on the basis of existing information about these crimes, victimisation is widespread, most probably exceeds that for 'conventional' crime and can take the form of repeat and multiple victimisation. Furthermore, patterns of victimisation can be related to broader patterns of global, socio economic, gender and age inequalities. This has significance for attempts to develop a critical victimology of economic crime.

Key words : Economic crime; victimology; white collar crime; victimisation and social inequality;

Résumé

Les dommages associés aux crimes économiques relèvent de ce que les chercheurs inscrits dans une victimologie critique nomment les victimes invisibles. Dans cet article, nous nous proposons d'explorer l'état de la question en matière de victimisation des crimes économiques en nous centrant principalement, en raison de contraintes d'espace, sur les fraudes financières d'envergure, les crimes commis contre l'environnement, les crimes reliés à la santé et à la sécurité des travailleurs et les crimes commis à l'endroit des consommateurs. Sur la base des informations disponibles, nous affirmons que la victimisation des crimes économiques est largement répandue, probablement bien supérieure à celle des crimes dits conventionnels. Ces crimes (économiques) peuvent revêtir des formes multiples et répétitives de victimisation. En l'occurrence, des patterns de victimisation font écho à des patterns d'inégalités globales, telles les inégalités socioéconomiques, les inégalités reliées au sexe ou encore à l'âge des victimes. Dans le dessein de développer une victimologie critique des crimes économiques, il importe de bien jauger toute l'importance de ces résultats de recherche.

Mots-clés : Crime économique; victimologie; crime en col blanc; victimisation; inégalités sociales.

Victimology and particularly the victim survey have been criticised for a somewhat narrow focus on interpersonal violence and property crimes such as theft, burglary and robbery, and for neglecting white collar, economic or corporate crime

(see for example, Croall 2001b; Croall 2009a; Walklate 2007a; Whyte 2007). At the same time, the literature on white collar crime, while attempting, following Sutherland (1949), to expose the considerable human misery, death, illness and economic loss attributable to it, has

tended to conceptualise victims in very general terms such as 'consumers', 'workers', 'communities' or the 'general public' (Croall 2001a; 2004). Despite this relative neglect, there have been a number of attempts to research, estimate, conceptualise and theorise victimisation from economic crimes from within and without victimology and criminology. This article will selectively explore some of this work, addressing in particular the widespread nature and extent of victimisation from economic crime, how this is related to wider patterns of socio-economic inequality, and what relevance it has for a critical approach to victimology.

It is first necessary to discuss briefly the criminologically contentious issues of definition and what activities are to be included (see, for example, Croall 2001a; Friedrichs 2006a; Nelken 2007). The term economic crime could be taken to encompass all crimes for economic gain, but is often used, notably in some European and Scandinavian countries where concepts of white collar or corporate crime are less widely used, in a more restricted sense to refer to "crimes of profit that take place within the framework of commercial activity" (Korsell 2002:201), thus linking it clearly to the business world. Debates also surround what is meant by 'crime', with arguments centering on whether only acts against the criminal law should be included, or, in view of the assumed influence of business interests over law and regulation, whether it should also include activities which are illegal but not criminal and even more controversially, whether it should include activities which are 'lawful' but 'awful' (Passas 2005). The manufacture and sale of, for example, cigarettes is lawful, despite their harmful effects, although most agree that to include them may be stretching the definition of 'crime' too far, and argue that an approach based solely on harm, such as that advocated by some critical criminologists (Hillyard and Tombs 2004) is too wide. Nonetheless, the criminal law is also generally agreed to be an inadequate

base for inclusion. Discussing state and environmental crime respectively, Green and colleagues (Green and Ward 2000; Green et al 2007) argue that the concept of 'organizational deviance' can provide a way forward. This stresses the organizational as opposed to the individual nature of offences and, in order for something to be accepted as deviant, an audience, consisting of, for example, respected organizations within international or domestic civil society must define the activity as deviant. As will be seen, many commercial activities which are not legally 'crimes' are nonetheless regarded, by widely respected organizations, as harmful and as issues worthy of investigation or requiring stronger legislation. This article will adopt a similarly inclusive approach.

It is also important to consider what kinds of information can be used. Very little victimisation from economic crime is included in victim surveys, often explicable by the difficulty of including activities such as pollution or some frauds of whose harmful effects victims are often unaware. Even where they are aware, as for example, when goods fail to live up to expectations, they often do not consider themselves as 'crime' victims, or report it to enforcement agencies. Much victimisation is indirect and diffuse and Sutherland (1949) talked of the 'rippling effect' of white collar crime. All taxpayers, for example, lose from tax evasion, although its cost, particularly to individuals, is not as readily calculated as, for example, the 'cost' of a robbery. Nonetheless, there are many estimates of the costs associated with the activities which constitute economic crime and some research has explored individuals' experiences. These sources, some of which are broadly equivalent to victim surveys, can be used and while they do not disaggregate 'criminal' from other 'complaints' or 'incidents' can be a starting point for illustrating the potential extent of victimisation (Tombs 2000; 2010). Indeed, an extremely wide range of sources can, provided care is taken in evaluating their

validity, be drawn upon, including for example, the records and research of enforcement agencies, trade unions, consumer and environmental pressure groups, victim based organizations, epidemiological studies and investigative journalism (Croall 2004; 2009b). This article will draw on selected examples focusing, for reasons of space, on four main areas of economic crime, serious financial frauds, safety crimes, crimes against consumers and environmental crime. For each of these it will highlight major cases before looking at more general aspects of victimisation. Many of the examples are drawn from the UK but have a broader relevance.

Serious Financial Frauds:

The rippling effects of economic crime can be illustrated dramatically when major corporations such as Enron collapse as a result of widespread frauds. Enron alone involved the loss of thousands of jobs and approximately \$1.3 billion retirement savings (McBarnett 2006) along with causing higher rates of interest; less money for investment, charities and government resources, physical and mental distress and an erosion of trust in major institutions (Friedrichs 2004: 115). Taxpayers also suffer from the widespread, although virtually impossible to count (Levi and Burrows 2008), practice of tax evasion. Major UK frauds have also involved the 'misselling' of pensions by major financial institutions with costs estimated in 1998 at £11 billion (Croall 2001; Slapper and Tombs 1999), around 5 million cases of mortgage frauds with estimated costs of £130 billion (Fooks 2003; Tombs and Whyte 2010) and major losses from 'mis-selling' payment protection insurance (Minkes 2010). The impact of fraud on its victims is not only economic but also psychological and emotional, and Levi and Pithouse (1992) likened it to a form of rape. It is particularly severe where loss of employment and pensions and the economic security which these provide are involved.

The extent of and costs associated with financial fraud in general are considerable but difficult to count, with one recent UK study concluding that 'there are no reliable estimates of the cost of fraud to the economy as a whole' (Levi and Burrows 2008: 297). Using the most reliable estimates and taking a 'conservative' position they calculate that in 2005, excluding income tax fraud, UK losses involved:

- £1.004 billion to businesses in the financial service sector;
- £0.934 billion for the non financial services sector;
- £1.821 billion for frauds which do not separate these two categories;
- £2.75 billion frauds on individuals – including charity, consumer, investment and pension type frauds;
- £6.434 billion frauds on public bodies such as the National Health Service.

Safety Crimes:

The failure on the part of companies to comply with often routine safety regulations has caused massive amounts of harm across the globe, ranging from the mass deaths associated with 'disasters' through injuries and illness and economic costs to surrounding communities. Major cases have included the 500 deaths by burning associated with the Ford Pinto car in the United States (Cullen et al 1984; Punch 1996), marketed after its dangers were known and the death of 26 miners in Canada in 1992 in an explosion in the Westray mine in Nova Scotia caused by what was said to be managerial indifference and incompetence (Westray 1997). A series of so called 'disasters' in relation to transport took place in the UK, including the sinking of the ferry The Herald of Free Enterprise near Zeebrugge in 1987, following a failure to close its bow doors, drowning 192 passengers, and a series of fatal rail crashes subsequently found to have been caused by routine failures to maintain signals or tracks (Slapper and Tombs 1999;

Tombs and Whyte 2007). What was hailed as the world's worst off-shore disaster in the oil industry occurred in Scotland in 1988 when 167 workers died following explosions at the Piper Alpha oil production platform operated by Occidental Petroleum following which, although there was no prosecution, failings on the part of the company were identified (Cullen 1990; Ross and Croall 2010).

Less high profile are the many individual deaths in workplaces and Tombs (2000; 2010) has carried out analyses on data collated by Britain's Health and Safety Executive (HSE). Combining deaths reported in the main occupational groups with those occurring in the course of sea fishing, transport and communications work and driving in the course of employment, he calculates that these deaths far exceed those from homicide. While not all can be attributed to crime, reliable research, carried out by the HSE, has attributed around 70 per cent of workplace fatalities to managerial responsibility (Slapper and Tombs 1999; Tombs 2010; Whyte 2007). To this can be added deaths from occupationally caused lung diseases involving, for example, asbestos, which amount in Britain alone to around 4,000 per annum and are estimated to peak between 2011 and 2015 (Tombs 2010). These deaths were avoidable as the dangers of using asbestos were well known.

Injuries from work are also widespread. Typically, argues Tombs (2010), in any one year, there are serious injuries to around 30,000 UK workers along with injuries to 15,000 members of the public. Moreover, Labour Force surveys, which can be likened to victim surveys, suggest 274,000 non fatal but reportable injuries (which indicate some level of seriousness) in 2006-7, which amounts to 1,000 per 100,000 workers. While these cannot be precisely compared to injuries associated with the assaults reported to crime surveys, he concludes that what he calls violence in the workplace is more

prevalent than in Britain than so called 'real crimes' recorded by the Home Office (Tombs 2010). Illness can also be associated with work, with the 2006/7 Labour force survey suggesting that 2.2 million respondents suffered from an illness which they believe was caused or made worse by work.

Crimes against Consumers:

While less high profile than the mass deaths associated with work, and not systematically counted, crimes which victimize consumers involve a range of commercial activities. Most will be familiar with the global scale of deformities and illnesses associated with the drug Thalidomide and the deaths, infertilities and infections caused in the 1970s by the Dalkon Shield contraceptive, marketed after its dangers were known and subsequently exported to the third world (Mintz 1987; Finlay 1996). Chemicals, many inadequately tested, are widely used in cosmetic and cleaning products and in food and wine, and the widespread use of, also often untested, food additives has raised concerns about long term risks of cancer and other diseases (Lawrence 2004). Unsafe consumer products, often produced in countries with less stringent safety standards than those pertaining in the West also pose threats with one UK Government investigation estimating that unsafe goods, particularly toys and fireworks, entering the UK through one port alone, cause or contribute to 95,000 injuries, 100 fires and 3 deaths per annum. The UK consumer's association Which? has claimed that seven people each year are killed by unrecalled unsafe products (Which? 2004a).

Food poisoning poses a considerable threat to consumers' health but is difficult to count as the illness is not always associated with its source or reported to authorities. In 1997, 21 pensioners in Lanarkshire, Scotland died as a result of contracting E.coli 0157 from contaminated meat provided by a butcher

who was subsequently convicted (Croall and Ross 2002) and in Walkerton, Ontario, 7 people died and 2,700 were poisoned in 2000 in an outbreak of poisoning directly attributable to water privatization (Snider 2002). In Britain in 2007, dozens of people, including babies and children, became ill with Salmonella Montevideo after eating Easter Eggs produced by Cadbury's who were subsequently convicted (Tombs and Whyte 2010). In a survey by Britain's Food Standards Agency, (FSA), 13% of respondents reported experiences of food poisoning in the previous year, and a 2001 investigation revealed that nearly half of the food businesses inspected in the UK had failed to comply fully with food law (Which? 2004b).

Consumers are also defrauded. Car servicing and repair for example, has long been seen as criminogenic (Leonard and Weber 1970), and a British government department in 2002 estimated total losses to consumers of around £4 billion each year. Its research also indicated that 17% garages carried out unnecessary work, 40% missed or did not replace at least one item on the service schedule, 86% missed at least one fault and 43% provided no accurate quotes (Department of Trade and Industry 2002). Price fixing provides an example of a seemingly victimless crime which nonetheless yields high rewards. In one British case several leading supermarket chains were found to have colluded to increase the retail prices of milk, butter and cheese, which, while involving little cost to individual consumers, involved a total gain of around £116 million (Minkes 2010). Consumers can also be misled by a host of inherently deceptive marketing practices such as the use of misleading packaging or failing to provide accurate information on labels and their privacy is invaded by uninvited 'cold calling' via telephone, doorstep and internet sales, some of which can amount to what is called aggressive marketing (Croall 2009a).

What is described consumer 'detriment', defined as 'any instance where a customer suffers as a result of their dealings with an organization, partly or wholly as a result of the organization accidentally or deliberately treating the customer unfairly' was subject to a 2008 survey, which can also be likened to a victim survey, by Britain's OFT who estimated its total annual cost at £6.6 billion (Office of Fair Trading 2008). Around one third of respondents reported one problem or more in 12 months with 43 per cent of those reporting more than one problem. The majority, over half, of problems were relatively minor, involving sums of below £5, but four per cent involved over £1,000. Problems with telecommunications, domestic fuel, personal banking, insurance and home maintenance featured strongly and consumers reported having to spend personal time rectifying problems. Some also reported psychological effects which increased along with the amounts involved. It cannot be deduced how many of these reports involved elements such as dishonesty or negligence which could amount to crime, but assuming that a substantial proportion do, economic crime in this sphere has considerable costs. Moreover, like any other 'crime survey' this can only include incidents which respondents have been aware of and cannot tap the inherent deception involved in a wide range of widely tolerated and 'normal' marketing practices such as misleading packaging or misdescribing the contents of food by making, for example, claims that it is healthy (Croall 2009a).

Environmental crime:

Major cases of environmental crime require little reiteration, including the world's worst industrial 'accident' in the Indian town of Bhopal in December 1984, where an explosion released the poisonous gas, methyl isocyanate, into the atmosphere with a death toll of over 20,000 and at least 200,000 injuries and illnesses (Pearce and Tombs 1998; Punch 1996). Its global nature can also be seen in the 'dumping' of toxic

waste, often in poorer countries. In 2005, for example, in the wake of the tsunami, hundreds of barrels containing radioactive waste disposed of by European companies were found on the shores of Somalia, causing infections, skin diseases and as yet un-measurable cancers (Walters 2007; White 2008). Environmental crime also raises the important issue of non human victims with its severe impact on wildlife habitats, fish and endangered species.

Yet again, there are few reliable statistics but the total costs are widely acknowledged to be enormous. Globally, for example, it is estimated that as many as 800,000 premature deaths can be attributed to ambient air pollution, many in the developing world (Tombs and Whyte 2010), and in the UK, Health Department estimates suggest that a total of at least 24,000 premature deaths each year can be attributed to poisoning by various forms of air pollution, a figure which may well be an underestimate (Tombs and Whyte 2010) and air pollution also reduces life expectancy by 8 months (Walters 2010).

A survey in the North West of England illustrates this impact on one local area (Coleman et al 2002; Whyte 2004). This is said to be the most heavily concentrated area of chemical production in Western Europe and the most concentrated site of carcinogen production in the UK, with two plants between them annually releasing around four tons of cancer-causing chemicals. It also has some of the most persistent patterns of corporate offending, with ICI topping the list of the worst environmental offenders in relation to toxic air pollution, linked by the local press to high levels of lung cancer. Traffic pollution was also a problem with 37 Liverpool streets being found to exceed government nitrogen limits. The area is also affected by the Sellafield nuclear reprocessing plant, linked by Greenpeace with approximately 200 fatal cases of cancer and 1,300 cases of skin cancers.

However inaccurate, selective and unsystematic these examples are, they nonetheless indicate the considerable scope and extent of economic crime. Against arguments that not all of these harms can be attributed to 'criminal' activities, many are seen as 'deviant' and problematic and, while using some sources does carry the danger of exaggerating the amount of 'crime', this can be set against the many crimes which remain undetected by victims and unreported to the agencies who carry out these investigations. Moreover, many harms involve activities which are widely regarded as acceptable commercial practices and therefore do not appear in these kinds of sources. Some of these points will be discussed more fully after looking at the way in which the impact of economic crime is distributed.

The social distribution of victimisation

Exploring the social distribution of victimisation involves asking which consumers, workers or the general public are more likely to be at risk from which forms of economic crime (Croall 2001b; 2009a). There is however little systematic information about these factors. On the one hand, it is often assumed that 'all' are at risk from economic crime – pollution, tax evasion, food poisoning and train crashes would appear to have a relatively indiscriminate affect on all citizens, irrespective of their social structural position. Nonetheless it will be seen that like many other forms of crime, patterns of victimisation do reflect broader patterns of inequality. This involves exploring not only the extent to which, for example, women or lower class individuals suffer more than men or the more affluent (although this is important), but at how production, sales and other activities are carried out within the context of wider structural inequalities and their associated cultural assumptions. Moreover, as is the case with conventional crime, the impact of many offences falls more severely on those who have fewer resources to protect themselves. This section will explore these factors, starting

with global inequalities and moving on to socio-economic, racial, gender and age inequalities – all of which are interrelated.

As outlined above, many offences are global in nature and involve businesses seeking to increase profits, often legally, by utilising spaces between the laws to locate themselves in countries with less stringent taxation, employment, safety, product quality or environmental regulations (Barak 2001; Croall 2003; Michalowski and Kramer 1987). The Bhopal plant would not, for example, have complied with regulations in the United States and its effects were compounded by its location near a shanty town (Pearce and Tombs 1998). The citizens of poorer nations, and most often the poorest within these nations, are therefore particularly at risk as is evident also in the cases of pharmaceutical products such as Thalidomide or the Dalkon Shield being marketed in the third world after their dangers are known in the West, and in the toxic waste ‘dumping’ which most often involves the transfer of dangers from richer to poorer countries (White 2008). In addition to the Somalian example above, the Ivory Coast was the recipient, in 2006, of 600 tons of caustic soda and petroleum residues and the ‘recycling’ of e- waste in parts of Asia exposes Asia’s poorer peoples to poison (White 2008). Moreover, the activities of World financial institutions such as the World bank whose financial help to poorer countries such as the building of dams can have devastating effects on whole communities, destroying their culture and means of livelihood (Friedrichs and Friedrichs 2002).

Within countries, many economic crimes have a disproportionate impact on the poor although it is more complex than the poor being exploited by the rich. Indeed, for some offences, the rich are more at risk than the poor – investors must have money to invest, and the poorest, for example the unemployed, have less money for conspicuous consumption or saving for pensions. Nonetheless the impact of

economic crimes may be felt more severely by those who have less. While tax evasion affects all tax payers, its effects fall more severely on those in greatest need of welfare support as do the costs, to governments, of investigating and prosecuting major frauds. While in theory all consumers are at risk from fraud, Britain’s National Consumer Council (2003) has identified low income groups, those living in a deprived area, and those with ‘skills difficulties’ as vulnerable consumers. Moreover, while everyone is endangered by unsafe industrial practices, with some exceptions, it tends to be lower level employees who are seriously and fatally injured, a vulnerability related to the casualised and non unionized labour which is so often associated with safety crime – the building industry for example is associated with higher amounts of injuries and deaths (Tombs and Whyte 2007; Whyte 2007).

The unequal impact of environmental crime has been investigated by those associated with Environmental Justice and Environmental Racism perspectives, with a considerable volume of research in the United States suggesting that both class and race affect victimization. More hazardous chemical plants and waste sites are located, for example, closer to lower class communities and communities of colour (Lynch et al 2001; Pellow 2004; Pinderhughes 1996). Many hazards adversely impact on the health of black communities and Lynch and Stretesky (2001) found that chemical accidents were more likely to occur near African-American and low income census tracts. Others point to the exploitative effects of so called bio piracy – the extraction and commodification of plants and the knowledge of how they are used – on indigenous populations (South 2007; White 2008). In the UK, some of the worst cases of chemical pollution have a disproportionate effect on lower class communities (Tombs and Whyte 2010; Walters 2010).

The greater vulnerability of lower class individuals and communities is underlined when the ability of the more affluent to adopt 'risk avoidance' strategies is considered (Croall 2001a; 2007a). Victims of economic crime, like those of conventional crime, are often 'blamed' for their victimization and seen as more or less deserving. The doctrine of 'caveat emptor', let the buyer beware, which underlies consumer law, for example, places the onus on the consumer to ensure the value or safety of goods and services. Workers are said to choose 'risky' jobs, although those working in the poorest paid and most exploited work places have little choice, whereas better paid workers are less likely to tolerate unsafe working environments. The more affluent are more likely to be informed about the dangers of risky investments or products, employ independent financial advisors and spread their risks. They are more likely to read consumer journals and seek legal advice and less likely to have to resort to cheaper garages or buy cheap and dangerous goods. They are more likely to be able to resist successfully the location of dangerous chemical plants or industries in their immediate area and, if unsuccessful, to move away. In short, they are protected by their economic, political and cultural capital (Croall 2001a; 2007a). In contrast, the least affluent have fewer choices, less information and are less able to 'shop around' for higher quality goods and services.

Gender is also an important factor although many studies of, for example, corporate crime have been 'gender blind' (Snider 1996), and feminist victimology has tended to focus more on sexual violence and domestic abuse than economic crime. Yet, the archetypal victim of frauds is the 'little old lady' (Croall 2001a), and historically, during for example, the railway mania, women investors were particularly subject to fraud (Robb 2006). Women's assumed technical and financial incompetence may make them more vulnerable to those selling dodgy

investments and indeed to frauds in car sales and servicing where women have been found to be more at risk (Croall 2009a).

Women's victimization is associated with gendered assumptions and with dominant images of femininity. The production and marketing of cosmetics, with their many untested and potentially damaging 'chemical cocktails', household products which also contain allergenic and potentially carcinogenic chemicals and the chemicals used in beauty salons, such as hair dyes which have been linked to bladder and other cancers, provide examples of how idealized images of beauty contribute to the promotion of dangerous products. Moreover, widely used diets rarely work and can cause illness and the silicone breast implants or botox have had undesirable side effects (Croall 2009a). Also important to feminists is the desire to develop and sell products which alter women's bodies and control their reproductive system. Many of the mass harms associated with the pharmaceutical industry, such as the Dalkon Shield case outlined above, have involved the development of contraceptive products (Peppin 1996).

This is not to suggest that women are more at risk from economic crime, but that victimization is gendered. Men are at risk from other activities - the higher amount of fatal injuries in construction and other trades in which 'man's work' is common reflects their dominance in 'risky' and dangerous occupations and the 'macho culture' which often surrounds them in which complying with safety rules or wearing helmets is often discouraged (Tombs and Whyte 2007). Indeed victimization in the workplace tends to reflect the gendered division of labour - with women being more vulnerable to exploitation in modern day sweat shops.

Products and services are also produced and marketed for different age groups and age is related, as the depiction

of 'little old ladies' indicates, to gender and to socio economic status. Again the relationship is complex and variable, reflecting patterns of age inequalities and associated assumptions. This can be seen moving through the life cycle.

The very young, babies and children are particularly vulnerable to practices endangering health. Food poisoning can have particularly severe effects on the very young and, as babies ingest chemicals more rapidly, they are more vulnerable to chemicals in household products and the environment (Croall 2009a). Particularly serious was the contamination of milk with the chemical melamine in China in 2007 which led to the death of at least six babies and kidney damage to thousands of others (BBC 2008). Toys are a further source of danger with regular warnings by, for example, British Trading Standards Officers at Christmas about the dangers of toys, often imported, which may contain larger amounts of lead than permitted or have dangerous electrical parts. Aggressive marketing and intense competition among toy manufacturers, and the desire of parents to give their children highly desirable toys underlies the demand for these cheap and dangerous products. Globally, child labour is exploited in manufacturing to drive down production costs.

Teenagers are often 'forgotten' or 'invisible' victims, being more often associated with committing crime than being victims. Nonetheless, they, along with children, constitute a major market and teenagers and older children in lower socio economic groups report feeling stressed and relatively deprived if they or their parents cannot afford desirable goods (Mayo 2005). They are also vulnerable in that they have fewer economic resources and less knowledge and experience than older people. Mobile phone companies have been widely criticised for misleading indications about what contracts involve and fashion goods and clothes, music, and DVD's are subject to widespread counterfeiting (Croall

2009a). Teenagers also enjoy 'risky' and dangerous life styles, rendering them vulnerable to safety offences on the part of those involved in the leisure and entertainment, with the safety of night clubs and adventure playgrounds, for example, having caused concern. In Britain, the drowning of 4 teenagers in 1994 while canoeing at an adventure centre near Lyme Bay led to one of the few convictions for corporate manslaughter when it was revealed that instructors were poorly trained and that safety warnings had been ignored (Slapper and Tombs 1999).

At the other extreme of the age range, the elderly are often seen as particularly vulnerable and deserving. Physically, they are more vulnerable to illnesses caused by, for example, food poisoning or other forms of pollution, to inattention on the part of carers and institutional and financial abuse in homes. A variety of pharmaceutical and 'assistive' products are marketed at the elderly, and 'fear' of ageing underlies the sale of cosmetic products such as anti ageing and anti wrinkle cream, many of which have no proven effect (Croall 2009a). Pension frauds also play on people's fear of economic insecurity and dependency as they become older. Fear of crime on the part of the elderly can also be exploited in aggressive sales practices to promote burglar alarms (Croall 2004). Nonetheless, the dangers of stereotyping should be avoided and age is particularly interrelated with class. Elderly people who are also poor tend to be most at risk whereas some, particularly the more affluent, have sufficient knowledge and experience to avoid some obvious frauds. Indeed, as Titus (2001) argues they have become wiser as well as older and younger people may be more vulnerable.

Discussion and Conclusion

A number of significant features of crime victimisation from economic crime can be drawn out from the above. It can be argued that, albeit difficult to measure

precisely, victimisation from economic crime far exceeds that from conventional crime. It occurs on an everyday basis and while often depicted as primarily economic it can involve mass deaths along with countless injuries and illnesses. It has many similar features to 'conventional' criminal victimisation. It can involve what amounts to 'repeat' victimisation. For example, workers in an unsafe factory, consumers regularly buying goods from the same supermarket, investors in financial markets and residents in polluted areas are affected on a regular basis. It can also be conceptualised as multiple – as workers, consumers and residents, citizens are subject to many different forms of economic crime at the same time – readers are invited to consider these two points from their own experiences. It is also possible, as the survey of environmental crime in the North West of England suggests, to identify crime 'hotspots' albeit that these are not recognised as such by organisations responsible for 'community safety' (Croall 2009b; Whyte 2004). As well as suffering economic loss and physical victimisation citizens' 'quality of life' is adversely affected through for example intrusive and invasive marketing practices, loss of trust in business, and the decline in local amenities through pollution (Croall 2001b; 2004). Secondary victimisation can range from the life changing effects of deaths and injuries, the loss of jobs and economic security to the amounts of time spent attempting to remedy a variety of losses. Victimisation can also be indirect – the families of those who die clearly suffer immeasurably, businesses may have to close with consequent economic effects on surrounding areas, and business itself suffers through loss of trust. Moreover, while in some forms of crime, often regarded as 'victimless', individual victims lose very little, the accumulated effect can be considerable (South 1998). Furthermore its impact reflects wider structural inequalities.

Victimisation from economic crime is particularly significant in the light of critical

criminologists' critiques of victimology (Mawby and Walklate 1994; Walklate 2007). Walklate (2007), for example, has called for a victimology which looks at the victims which we 'cannot see', at the patterns of victimization which go on 'behind our backs'. The victim survey has been criticised as a limited instrument, which, by focusing on single events which victims can recall, only inadequately reflects everyday experiences of victimization, particularly routine experiences of, for example, racial or sexual harassment which may be too numerous to report (see, for example, Goodey 2005). Thus the extent to which victimization is related to wider inequalities is often rendered invisible. These points are important in relation to economic crime, which is rendered invisible not only through its everyday nature but also because victims, along with those who design and fund victim surveys, do not consider to be 'crime'.

A critical victimology, it is argued, would move beyond these individual events to explore the relationship between patterns of victimization and broader questions of social structure and power, by exploring, in more depth than do positivist or radical victimologies, the interconnected links between social class, gender, race and crime (Davies et al 2007). Whyte (2007) argues that corporate crime victimization is related to inequalities of power such as those between employers and workers, producers and sellers and consumers. Asymmetries of power also underlie the ability of corporations to transfer risks from richer to poorer countries as evidenced in the dumping of toxic waste, the exploitation of cheap labour, the production of cheap and poor quality consumer products and the export of dangerous pharmaceutical products. Economic crime has also been linked to criminogenic features of contemporary capitalism, neo liberalism and globalization, all of which feature in victimization. It can be related to the often artificially created consumer demands for cheaper food and cheaper goods which lead

to the exploitation of workers and the environment in countries whose governments have little power to resist (White 2008). This is compounded by the ideology associated with neo liberalism and globalization which condones the prioritization of profit over safety, health or quality considerations – which implicitly contribute to victimization. They also condone, in the financial world, the ‘greed’ associated with the ‘new economy’ which distances the making of money from ‘real’ products or profits. So much so, argues Friedrichs (2006b), that it approximates a post modern state of hyperreality in which short term gain becomes prioritised with an almost complete indifference to the ‘real’ demonstrable value of a product or service. Arguably there is also a distance from any concern with ‘real’ victims or ‘real’ harms.

Such distancing is also related to the observation that some victims ‘count’ more than others. Walklate (2007) for example, points to the ‘occidentalism’ of victimology which renders it relatively blind to victims who are among the poorest in the world (Hoyle and Zedner 2007). The siting of hazardous production or the dumping of toxic waste in poorer countries or in poorer areas of developed countries illustrate these points. Others, particularly advocates of ‘species justice’ in relation to environmental crime (White 2008; Walters 2010), criticize victimology for ‘anthropocentrism’ in focusing on human victims at the expense of non human animals. When defining ‘cruelty’, lower standards apply to animals than to humans and some generally tolerated (if contested) activities such as animal testing, factory farming or the destruction of wildlife and habitats have a serious impact on non human animals (Beirne 1999; 2007).

An exploration of economic crime victimization is therefore of considerable significance to victimology. Much more research is required however if what could be described as an ‘economic crime victimology’ were to be developed. For all its limitations the victim survey, as shown

above, could be used more effectively for many forms of economic crime. The failure to do this reflects not only the technical problems posed by the nature of economic crime but also the ideological issues involved in defining it as ‘crime’. Adding economic crimes to, for example, national victim surveys would involve persuading Governments to accept that these are equivalent to conventional crimes – in essence a political and ideological exercise. Similarly more innovative research such as the local surveys or mapping of economic crime outlined above also run into the failure on the part of those who determine what is included under the heading of ‘community safety’ to view economic crime in the same way as other crimes. Such studies could nonetheless not only enhance our knowledge of the many ways in which economic crime affects victims and reflects patterns of social inequality, but would also play an important role in increasing sensitivity to and awareness of the vast costs associated with these kinds of crime. Many of the major cases cited above led to the development of victim based organizations which would be strengthened by a wider range of information to assist attempts to improve and strengthen the laws which control economic crime.

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