



White Collar Crime: Negative Life Events as Turning Point

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DESCRIPTION

In cases of white-collar crime, where the crime results from a breakdown brought on by adverse life events, in the circumstances that had previously prevented one from engaging in criminal activity, the article examines first-time adult-onset offending [1]. In the Swedish banking and finance industry, criminal incidents between a bank manager and a male options broker are examined. If negative life events are conceptualised as turning points brought on by a series of life events entailing enmeshment in issues of a scope and kind one has never been forced to deal with in the past, posing a threat to crucial elements of one's identity and life project, and accompanied by a perceived loss of previously available social support for one's prioritizing, while one remains in Future research directions are recommended [2].

This little conversational excerpt was obtained from a police interview with a Swedish bank manager who was later discovered to have embezzled the equivalent of at least 50,000 US dollars from the bank branch where she had worked for several years [3]. The bank manager was a respected employee who was highly regarded by both her subordinates and superiors. Throughout her career at the bank, she had received numerous promotions. She was even being considered for the role of branch manager at her bank by the time her crime was uncovered [4]. She was forty years old and, according to both her own testimony and government records, had never been convicted of a crime. She herself affirmed that she had never before engaged in even the slightest transgression. But now, as she also easily acknowledged, it had come to light that she had misappropriated money from her bank during a four-year period [5]. The police interrogator's query, therefore, prompted the question: What had caused the bank manager to start breaching the law today, given the spotless life she had led in the past?

The officer in charge of the interrogation touched a sensitive subject in discussions of crime and criminality when he asked this question: the problem of adult-onset offences, particularly first-time adult-onset offences.

This problem has sometimes been disregarded in earlier study in the field as a minor phenomenon, leaving the field largely "understudied," "missed," and even "neglected," with the causes of late- or adult-onset offending remaining "not well understood". There is now "a huge research demand," as a result. Recent research publications have, in fact, increasingly come to understand the significance of the problem, providing evidence that adult-onset crime may be much more common than previously thought and calling for increased research efforts on the subject.

CONCLUSION

In these calls for more study, research on the ways that adverse life events specific to adult life effect initiation into crime has been requested in particular. Such occurrences could include unhappy marriages or divorce, unstable family finances, abrupt changes in one's employment status, or adult drug addictions. It has even been suggested that adult-onset offences be investigated as the result of a breakdown that such traumatic life events can bring about in the conditions that had previously prevented a person from engaging in criminal activity, or as a result of "negative turning points, which change an individual's noncriminal trajectory to criminal in adulthood".

This concept has, however, mostly gone unheeded to date despite the fact that other studies in the field appears to have verified the relevance of elements of this kind, making the method seem even more promising (for more on this, see below). We are only just starting to grasp how adult-onset offenders can be separated from those with an earlier commencement of offending, which is why this is obviously insufficient given how clearly the need for additional study in the area has been highlighted and communicated.

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