

FINAL REPORT

**A Report On A Study To Explore  
The Characteristics Of Offenders  
Committing Financially Motivated  
Crimes Related To The Acquisition, Use  
And Disposal Of Illegal Funds**

by

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19. ABSTRACT (Continue on reverse if necessary and identify by block number) This study examined the characteristics of offenders convicted of financially motivated, non-violent crimes. Three major areas were targeted for investigation; 1) identification of offender characteristics; 2) identification of offense characteristics; and 3) an examination of the relationship between the offenders and their offenses, particularly related to the acquisition, use and disposal of illegal funds. Among the findings of the research was the fact that most of the offenders grew up in what traditionally might be termed a middle-class environment. Most has stable employment histories and generally held positive attitudes toward their job situations. About half (47%) participated in employment related crime, and of this number, many apparently took advantage of an oppor- tunistic situation rather than doing extensive planning regarding the commission of their crime or in attempting to hide it. On the average, the offenders doubled their legal incomes or in attempting to hide through their illegal activity and most who received profits spent them rather than putting them in bank accounts in the U.S. or abroad. The biggest (cont'd on reverse)			
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expenditures of offense profits came through "living the good life" or maintaining a lifestyle beyond their legitimate means. Additional major illicit expenditures included supporting a mistress, drug use and spending money on friends. Specific details regarding offense characteristics as well as use and disposal of funds from the offenders' crimes are presented in the final report.

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to the Acquisition, Use and Disposal of Illegal Funds**

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## Executive Summary

This report presents the findings of a research study of offenders convicted of financially motivated, non-violent crimes. Three major areas were targeted for investigation: 1) offender characteristics of those committing such crimes; 2) offense characteristics for this type of crime; and 3) the relationships between the offenders and their offenses, particularly as these three areas relate to the acquisition, use and disposal of funds obtained from such financially motivated crimes.

Data was collected through structured interviews with 136 male offenders convicted of such crimes who were incarcerated in four Illinois Department of Corrections and three Federal Bureau of Prisons facilities.

### Offender Backgrounds

- The majority of offenders in our study were raised in what might be termed a traditional middle-class environment, rather than from the extremes of either wealth or poverty.
  - 75% stated their parents were married while they were growing up, and 59% rated their family as "very close;"
  - over 80% were 17 years old or older when they left home;
  - 54% had attended at least some college:
    - 13% had college degrees;
    - 13% had graduate or professional degrees;

### Marital Status and Family

- roughly half (50.7%) were married;
- about one-fifth (19.9%) were divorced or separated;
- 21% were single;
- over half (58%) were supporting children;

### Employment Status

- Offenders tended to fall into what traditionally have been considered "white collar" occupations and most had fairly stable employment histories:
  - 40% owned business or were self-employed; 14% were in professional or technical occupations; 13% were in sales and service occupations; and 15% had traditional "blue collar" jobs;
  - over 60% had changed jobs once in the three year period prior to the offense;
  - 22% indicated two job changes within the three year period;
- The individuals generally held positive attitudes toward their employment situations as reflected by favorable perceptions regarding their pay compared to coworkers, general job satisfaction, satisfaction with supervisor's management, and their own job skills.

### Employment and Crimes

- 84% were employed at the time of their offense:
  - 47% stated their crime was employment related;

- 53% stated their crime was not employment related;
- 69% indicated that their primary means of support prior to their conviction was a legitimate occupation; however we found illegal income far exceeded legal income for those whose crime was not employment related and for the unemployed.

#### Alcohol, Drugs & Gambling

- Drinking and alcohol abuse does not appear to be a major factor for the majority involved in these offenses:
  - 30% indicated no alcohol use;
  - the average expenditure for alcohol was \$52.01/week
- Drugs appear to have a more serious impact on offenders who committed non employment connected offenses and those who were unemployed:
  - 68% indicated no drug use, 21% indicated multiple use per week or daily use;
  - the average expenditure for those using drugs was \$206/week;
  - offenders using drugs whose crime was employment related spent only 6% of their legitimate incomes on drugs, however, those using drugs whose crime was not employment related were spending about four times their legitimate income on drugs;
- Gambling expenses affected a small portion of the total group -- less than 4% said it was a factor contributing to their involvement, but gamblers averaged over \$300 per week on the activity.

#### Offense Characteristics

- Most offenders appear to have taken advantage of an opportunity (no planning) for their crime and had given no thought to avoiding detection:
  - roughly a third of the offenders had spent time developing a strategy to commit their crime and had taken measures to prevent its detection.
- 55% of the offenders were caught because someone turned them in; only 13% turned themselves in;
- about 40% of the offenders acted alone; 54% acted with one or more persons--offenders were most frequently involved with friends and acquaintances in their offenses.
- about 50% involved no one else in their decision to commit the offense;

#### Profits from the Offense

- The amount obtained illegally by the offenders averaged \$13,400 per month which was nearly twice their average legitimate monthly legitimate income of \$7,056.
- About 50% indicated they did not try to "hide" the profits from their crimes:
  - 20% stated they simply spent the profits;

- 8% maintained they received no profits;
- 7% invested the profits in a legitimate business;
- Many offenders indicated they preferred to keep profits in cash because it was harder to track:

- less than 5% put profits in banks and only 2.2% put them in overseas banks;
- The biggest expenditure of profits came from "living the good life" -- eating and drinking at fine restaurants, renting limos, staying at the best hotels, dressing well, tipping extravagantly, paying for friends expenses, etc.
- The biggest "legitimate" expenditure area was similar -- spending to maintain lifestyle and "keep up appearances" such as maintaining a nice residence, employing domestic help, sending children to private schools, vacations, etc.
  - This expense area was frequently mentioned by offenders who had suffered sizeable income reductions due to failing businesses or poor professional performance.

#### Financial Need

- As a group it does not appear the offenders needed to engage in financially motivated crime to meet basic personal living expenses, rather it was used for legal and illegal "extras" and to enjoy a lifestyle beyond their legitimate means -- this is especially true for those whose crime was employment connected.
  - The net worth of those committing employment related crimes averaged over \$2 million; for the non employment related it was \$151,000;
  - The amount of illegal income gained was not explained by personal expenses, legitimate income or a combination of the two;

Images of government officials accused of corruption, leaders of the financial community found using illegal practices to amass great wealth and home town business people with financial problems arrested for falsifying tax reports flash across America's television screens and emerge to dominate the front pages of the nation's newspapers on a regular basis. Both criminologists and lay persons alike seem fascinated by the offenses and individuals who make up what Coleman (1985) has termed the "criminal elite." The spotlight which Sutherland (1940) turned upon violations of the law by persons in the upper socioeconomic classes, giving birth to the concept of white-collar crime, has served to illuminate a significant dimension in the study of crime and criminal behavior. The concept of "white-collar crime" which, as Sutherland himself acknowledged, was ". . . not intended to be definitive, but merely to call attention to crimes which are not ordinarily included within the scope of criminology" (1983, p. 7) has served as the grist of much research and discussion as criminologists work to identify and define the parameters of the concept (for a review of some of the issues see Green, 1990; Hirschi & Gottfredson, 1987; Weisburd, Wheeler, Waring & Bode, 1991).

The exploration of the concept has led to a debate as to what exactly is a white-collar criminal and what prompts the financially motivated offense. Some of this discussion has roots in historic debate regarding legal issues (e.g. Burgess, 1950; Sutherland, 1945; Tappen, 1947), has extended to a more inclusive

discussion of deviance (e.g. Clark & Hollinger, 1977; Douglas & Johnson, 1977; Ermann & Lundman, 1978; Quinney, 1964; Simon & Eitzen, 1982), and has explored the definitions of occupation (e.g. Albanese, 1987; Clinard & Quinney, 1973; Coleman, 1985; Green, 1990; Gross, 1980). Recently, however, Hirschi and Gottfredson (1987) have raised a challenge regarding the concept of white-collar criminals that goes beyond the definitional issues, focusing rather on the validity of the concept itself. That is, do white-collar criminals actually exist as a unique class with characteristics which distinguish them from other criminals? In their attempt to develop a "general" theory of crime (see Hirschi & Gottfredson, 1987a, 1987b, 1989), they adopt the tenant of classical hedonism--the self-interested pursuit of pleasure and avoidance of pain as the fundamental motivator of human behavior. Hirschi and Gottfredson see the underlying dimension of criminality as the "tendency of individuals to pursue short-term gratification in the most direct way with little consideration for the long-term consequences of their acts" (1987a, p.959). They see individuals who are elevated on this tendency as "relatively unstable or unwilling to delay gratification," and being "relatively indifferent to punishment and to the interests of others" (p.959-60). Extending this notion to criminal behavior, they maintain that crimes are events where force or fraud are utilized to maximize the pursuit of pleasure and avoidance of pain by enhancing the rapidity and certainty of securing pleasure while simultaneously minimizing the effort needed to obtain it.

Following this conceptual framework, Hirschi and Gottfredson reason that white-collar crimes are simply part of the larger continuum of criminality:

White-collar crimes satisfy these defining conditions. They provide relatively quick, relatively certain benefit, with minimal effort. Crimes, including white-collar crimes, therefore require no motivation or pressure that is not present in any other form of human behavior. (p. 959)

Hirschi and Gottfredson further emphasize the difference between their conceptualization of white-collar crimes and traditional perspectives indicating, "Note that our distinction between people and events treats white-collar crimes as events that take place in an occupational setting, not as characteristics of people employed in those settings" (p. 961). In fact, Hirschi and Gottfredson postulate quite the opposite, that the characteristics conducive to criminal activity, i.e., the unwillingness to delay immediate gratification, little concern for long-term consequences and the interests of others, run contrary to the requirements of the occupations in which white-collar crimes occur. Therefore we would expect to find low rates of white collar offenses by those in occupations providing such opportunities.

While Hirschi and Gottfredson do not specifically research the proposed lower offense rates mentioned above, they do attempt to show (using UCR data) that demographic distributions of white-collar crimes (given similar opportunities) do not differ from distributions for other crimes (1987, 1989). However, the definitions, methods of analysis and conclusions that they reached have been severely criticized (Steffensmeier, 1989).

Weisburd, Wheeler, Waring and Bode (1991) consider some of the results of their own extensive study of white-collar crime in the context of the theoretical structure offered by Hirschi and Gottfredson. While Weisburd and his associates apparently agree with Hirschi and Gottfredson's contention that not each offense (white-collar included) requires a singular explanation as those who champion specific theories of crime causation maintain; they are not prepared to endorse the pursuit of a monolithic causal interpretation. In reaching this conclusion Weisburd and his associates raise a couple of interesting issues regarding the motivation of the white-collar criminal. One common trait that the researchers believe they found (although they admit that their source of information, PSIs, did not really provide much insight into motivation) in white-collar offenders was a sense of financial need. However, according to Weisburd et al. this perceived or subjective need originates from two very different sources. On one hand, the researchers see a group of individuals using "salesmanship, guile, and associated techniques to become financially successful" (p. 189). As these individuals' efforts pay off, they move into a more and more competitive environment until they reach a point where they must bend or break the rules, eventually crossing the border of legality, in order to continue to achieve success. These individuals, according to the Weisburd group resemble the "high-risk ego gratifiers" identified by Hirschi and Gottfredson (1987). The second group, according to the researchers, is comprised of individuals who are comfortable with

the occupational position they have achieved through orthodox means. However, organizational disruption, economic downturns, and business slumps affect their ability to continue an acceptable lifestyle and places financial pressure on them which they perceive can be handled with temporary financial remedy or short-term fraud--which they intend to reimburse when the business climate improves. The motivation for these individuals comes not from "selfish ego gratification, but rather the fear of falling--of losing what they have worked so hard to gain" (p. 189).

Motivation then appears to be a central concept in both Hirschi and Gottfredson's and the Weisburd group's perspectives. Hirschi and Gottfredson see the fundamental motivation in criminality as the pursuit of short-term gratification in the easiest, most direct way with little consideration of the consequences. Weisburd et al. agree that there may be some general motivators underlying the continuum of crime causation, but also believe that specific motivators may be required to understand the shape, i.e., offenses, of criminal behavior.

This report will attempt to address some of the characteristics of the financially motivated offenders and the offenses which they commit. If successful, these findings may provide insight into the motivations of these offenders, the situational characteristics of their crimes, the use and acquisition of their illegal gains, and may ultimately help resolve the debate regarding whether or not this group has characteristics that do indeed distinguish it from other criminal offender types.

#### METHODOLOGY

The study reported in this report presents our efforts to 1) identify some of the offender characteristics seen in those who commit financially motivated crime; 2) identify characteristics of these offenses that may lead to an understanding of this type of crime; and 3) examine the relationships between the offenders and their offenses particularly as they impact the acquisition, use and disposal of funds obtained from this type of crime.

In an attempt to avoid some of the definitional arguments regarding the composition of "white-collar crime" alluded to earlier in the discussion, we chose to define the offenses for study as "nonviolent crimes committed for financial gain."

#### Data Collection

To obtain information about these characteristics, a survey of individuals convicted of this type of offense was conducted using a structured interview questionnaire format. While this type of self-report inquiry design has definite drawbacks, particularly in the area of validity (e.g. Babbie, 1989, 254-255; Brantingham and Brantingham, 1984, 60-67), we decided to rely upon information provided by offenders in the belief that the impressions and interpretation of the offenders, although subjective, would provide a means to identify the underlying motivation and also provide for a broader range of information.

The primary data collection involved a structured interview that followed a 21 page questionnaire format, conducted at one of

the six correctional facilities housing the subjects. Potential subjects were identified by matching specific offense codes with the conviction offenses for individuals sentenced to the Illinois Department of Corrections (15 codes used; 10 additional codes existed but no offenders convicted of these crimes were incarcerated at the time of the study) and the Federal Bureau of Prisons (84 codes) utilizing the two agencies' computer information systems. The initial universe of individuals convicted of such offenses was decreased by eliminating those whose conviction offenses had been reduced from either multiple charges or more serious offenses involving violence, weapons or threats of violence. Due to financial and time constraints, we decided to further restrict our sample to three institutions in the State of Illinois and three Federal Bureau of Prisons prison camps located in Tennessee, Illinois and Kansas. While we believe that the final group of offenders interviewed is representative of the general incarcerated male population convicted of nonviolent financially motivated offenses, some caution must be used in generalizing our results due to this geographic restriction on the sample selection. The selection process resulted in an initial sample of 176 individuals which was reduced due to individuals refusing to participate, interview "no shows", and further identification of inappropriate crimes. The final interview group consisted of 147 offenders, approximately 31% incarcerated in the State system and 69% confined in the Federal system. Of this group, an additional 11 individuals were eliminated from the

analysis because of information obtained during the interview which led us to believe their crimes were not truly financially motivated or possibly contained violence.

The remaining group of 136 offenders interviewed provided the information on which the analyses were conducted. Some of the individuals in this sample had been convicted of a variety of non-occupational crimes such as fraudulent use of a credit card, larceny-theft by deception, altering negotiable instruments, and possession and sale of stolen property while others were convicted of occupationally related offenses related such as various securities frauds (violations of SEC rules), tax fraud, conspiracy (involving business fraud), and embezzlement. Although we did not stratify our sample on the job related offense variable, about 41% of the offenders were incarcerated for job-related crimes, while about 43% were incarcerated for non job-related financial crime (approximately 16% were unemployed, or the offense involved both categories or could not be precisely determined).

To maintain appropriate levels of confidentiality, subjects' identities were not given to the researchers until they had been advised of the nature of the study and been provided an opportunity to agree or refuse to participate. Individuals wishing to participate were provided with an informed consent form along with an explanation of the nature of the information that would be discussed in the interview. Due to the sensitive nature of some of the information requested in the interview, extra effort was made to ensure that information provided by the participants could not

be traced to particular individuals. Yet despite these attempts to assure subject anonymity, the issue of confidentiality was a major concern for many of the subjects. Of the individuals who initially had agreed to participate, eleven refused to participate at the interview stage due to their general anxiety over this concern, others indicated a general mistrust of official criminal justice bureaucracies and questioned whether we were connected to agencies such as the Federal Prosecutor's Office, Internal Revenue Service, or Federal Bureau of Prisons, while others sought reassurance by requesting additional explanations of the purpose of the study or copies of study documentation for their "personal" files. However, once this initial confidentiality barrier was crossed, the vast majority of the participants seemed willing to discuss aspects of their personal and financial situations and to reveal details of their legal and illegal financial affairs.

## RESULTS

The findings of this study are presented in two sections. The first provides highlights of descriptive information about the offenders who were interviewed, the offenses in which they were involved, i.e. the acquisition of illegal funds, and the use and disposal of funds they received from their offenses.<sup>1</sup> The second section provides a more in-depth analysis of selected findings we believe may be useful in understanding the nature of financially motivated crimes.

## Section I

### Offender and Offense Characteristics

#### Offender Backgrounds

The majority of individuals interviewed for this study appear to come from stable home environments which might be best characterized as middle-class. Nearly 75% indicated their parents were married during the time they were growing up, while about 16% indicated their parents were divorced and another 7% stated their parent was widowed. Only three (3) percent indicated that they were raised in households where parents were single (1.5%) or were living together and not married (1.5%). In conjunction with this finding, nearly 60% (58.8) rated their families as "very close" during the time they were growing up, and nearly 30% (29.4) perceived their families as "somewhat close". Only 11% rated their families as "not close" during their youth. Reinforcing the notion of the offenders having been brought up in middle-class home environments was the fact that most indicated their family had "enough money to have what we wanted" (44.1%) or "enough money to provide necessities but little left for luxuries" (45.6%). Only about six (5.9) percent stated that their families did "not have enough money to pay all the bills" and a very small number (3%) indicated their families were at the extreme, being "very wealthy", with a similar number (3%) at the other extreme, being "very poor".

The offenders' fathers' occupations ranged across the standard occupational categories with the largest group (21.3%) falling into the sales/service areas. Over half (53.7%) of the subjects' mothers were homemakers, while the largest category of outside

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employment was again the sale/service (21.3%) occupations. Further reflecting a positive home environment was the finding that over two-thirds (67.6%) of the offenders indicated that their fathers spent most of their money on the family; while only a very small number believed their fathers spent most of their money on vices such as alcohol or drugs (2.9%), gambling (1.5%), or self-indulgences or self-entertainment (1.5%). The mothers' primary spending followed similar patterns with about 73% spending most of their money on the family, two (2.2) percent on savings and again a very small percentage (3.7%) spending most of their money for alcohol or drugs. When the offenders were asked about their spending habits once they were old enough to have their own money, nearly 60% (58.8) indicated that they spent their money on "self indulgences/self entertainment," and about 20% (19.8) stated that they spent it on alcohol/drugs and gambling or entertainment for themselves. By contrast, approximately seven (7.4) percent stated that they spent most of their money on their "family" and about three percent (2.9) indicated that "savings" was the main use of their money.

Over 80% of our sample were 17 years old or older when they left home, and as a group were fairly well educated. Only about 22% had not completed a high school education while over half (54.3%) had attended college and of this group over 13% had graduated with a four year degree and another 13% had attained a graduate or professional degree.

Thus, it would appear that the majority of offenders in our

study were raised in what might be termed a traditional middle-class environment, rather than from the extremes of either wealth or poverty. Most appear to be the products of intact, fairly close knit families with parents who supported their families rather than spending their money on self-indulges or addictions. During their youth, these offenders generally spent their own money on self-indulgences, entertainment, drinking and drugs. And while these spending patterns may not be unusual for male teenagers, it would indicate that these individuals were not forced into self-sufficiency prematurely, or forced to leave home at an early age to fend for themselves. Also, most had prepared for a career by attaining a good education. These findings do not seem to fit the picture of family background commonly seen in conventional offender populations (e.g. Glueck and Glueck, 1950; Hirschi, 1983; Loeber and Loeber, 1986). Thus if there are some underlying "formative" characteristics for this type of offender, they must lie within areas not usually associated with criminal behavior.

#### Offender Characteristics

##### Marital Status and Family

Of those in our sample, roughly half (50.7%) were married, slightly less than one-fifth (19.9%) were divorced or separated and a similar number (21.3%) were single. In conjunction with this finding, over half (58.1%) were supporting children.

##### Employment Status

While employed in a variety of careers, the sample definitely

tended to fall into what have been traditionally considered "white collar" occupations. The largest occupational grouping in the sample (39.7%) were individuals who owned businesses or were self-employed, followed by those in professional or technical positions (14%). Those in sales and service occupations accounted for about thirteen (13) percent of the sample. The more traditional "blue collar" jobs such as craftsman/benchwork, laborers, mechanical fabrication, processing, agriculture, mining and fishing, together accounted for only approximately 15.4% of the total.

Of the offenders surveyed, most appeared to have had stable employment histories. About nine (8.8) percent indicated that they had not changed jobs in the three years prior to their involvement in the offense. Over 60% percent stated that they had changed jobs once in the three year period prior to the offense and 22.1% indicated two job changes in the same period of time. Only six and a half (6.5) percent had three to five job changes in the three years, and only two offenders (1.4%) in the sample had more than five jobs in the prior three year period. The vast majority of the employed offenders (95.6%) were employed at only one job at the time of the offense.

As displayed in Table 1, it would seem that these individuals generally held positive attitudes toward their employment situations as seen by their generally favorable perceptions regarding their pay compared to co-workers, general job satisfaction, satisfaction with supervisor's management, and their own job skills.

TABLE 1  
OFFENDERS' PERCEPTIONS  
OF SELECTED JOB CHARACTERISTICS<sup>1</sup>

	Much Above Average	Above Average	Average	Below Average	Much Below Average	Undecided /Not Appl.
Pay Compared to Coworkers	6.6	14.0	38.2	14.0	8.1	19.2 <sub>a</sub>
Job Satisfaction	63.2	13.2	6.6	2.9	1.5	12.5
Boss Approval	17.6	10.3	8.8	3.7	2.9	56.6 <sub>b</sub>
Rating of Job Skills	25.7	33.8	27.9	3.7	7.4	8.9

<sup>1</sup> In percentages -- Note: The categories have been standardized to common language for comparison. All categories were rated on a 5 point scale, and the exact response category wording may be found in Appendix A.

<sup>a</sup> The fairly large percentage here may reflect the fact that many of the offenders were in positions where comparable coworkers were not present.

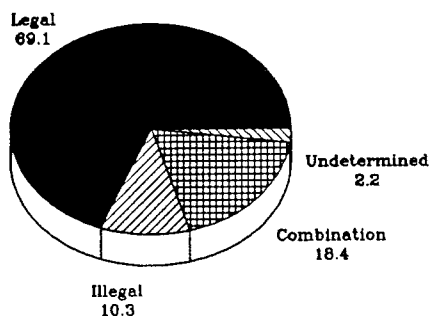
<sup>b</sup> The sizeable percentage here reflects the fact that many of the offenders were self-employed or in the top position in their business.

### Employment and Crimes

Of the 116 offenders employed at the time of their offense, just under half (47.4%) indicated that their crime was employment related, and just over half (52.6%) stated that the offense was not connected to their job. This relationship between employment connected and non-employment related offenses will be explored in more depth in the second section of the report.

Also, as seen in Figure 1, a majority of offenders surveyed indicated that their primary means of support prior to their conviction offense was a legitimate occupation.

**Figure 1**  
Primary Means of Support  
Prior to Offense Involvement\*



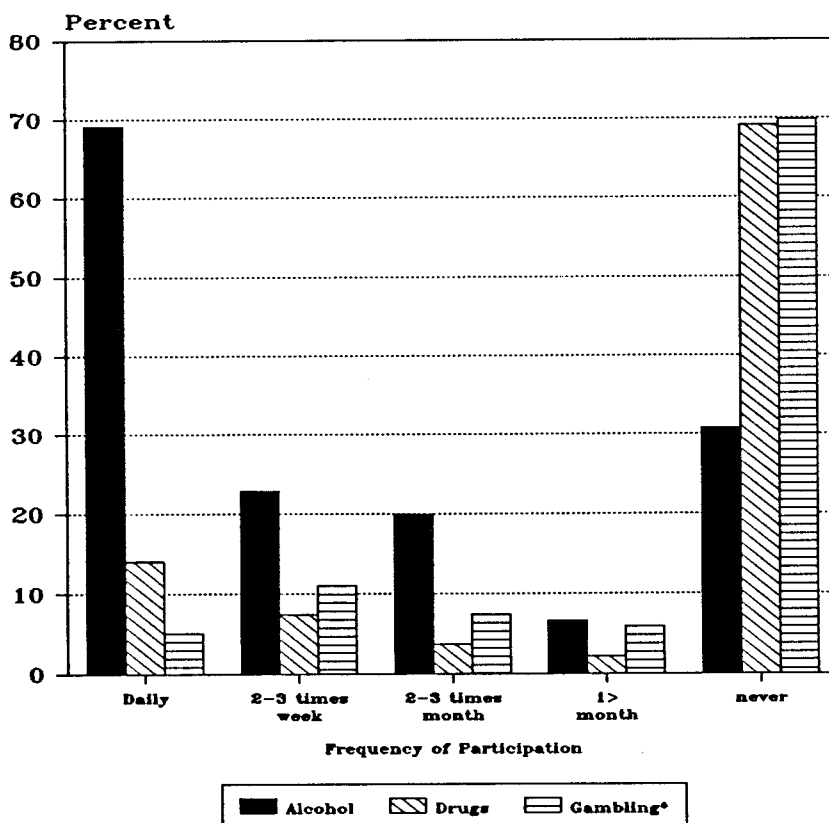
\*Percent of Total Sample

Alcohol, Drugs and Gambling

Regarding "addictive"

behaviors that might lead an individual to commit a financially motivated crime for money to support a habit, as seen below in Figure 2, about 20% percent of offenders had used alcohol on a daily basis

**Figure 2**  
Frequency of Addictive Behavior



\*Includes legal & illegal gambling

with another 23% indicating a use two or three times a week. However, a sizeable portion of the offender sample (30%) indicated no alcohol use. Other drug use, currently the subject of much attention regarding its impact on crime, did not appear as prevalent in our sample as other reports have shown. For example a Bureau of Justice Statistics survey of prison inmates regarding drug use (Innes, 1986) found about 80% of the offenders had used drugs at some time during their lives. Further, over 52% had used drugs in the month before their offense and nearly 43% had used drugs daily in the month before their offense. By contrast, approximately 68% of our sample indicated that they did not use drugs at the time of the offense, and only 21.4% indicated multiple per week or daily use of drugs at the time of the offense.

With regard to both legal and illegal gambling activity, again approximately two-thirds (69.1%) of the offenders we interviewed indicated that they did not gamble at the time of the offense. Of the nearly one-third who did, about 15% stated that they gambled legally, about 5% indicated that they gambled illegally, and just under 10% said that they gambled both legally and illegally.

The offenders were also asked additional questions that attempted to address the impact of alcohol and drug use and gambling upon selected areas of the offenders' behavior that might be related to their criminal involvement. Considering the potential costs involved with these types of behaviors, we attempted to determine the approximate amounts that were spent on drinking, drugs and gambling. Table 2 briefly summarizes the

Area	Mean Weekly Expenditure	Max. Weekly Expenditure	% Engage. in Activity Weekly	Mean % Legit. Income <sup>1</sup>
Alcohol	\$52.01	\$750	42.7%	11%
Drugs	\$206.23	\$5,000	24.2%	101%
Gambling	\$319.26	\$20,000	16.1%	21%

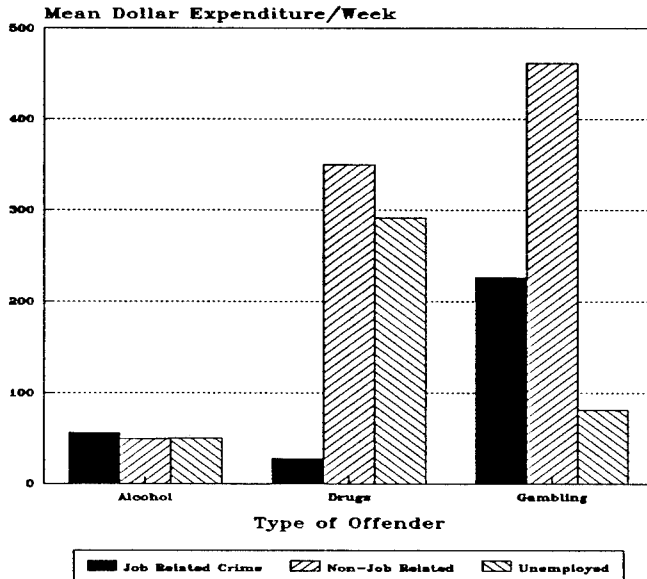
<sup>1</sup> Percent of legitimate income spent on activity of entire sample. Figures should be interpreted cautiously due to skewedness due to those with large dollar usages.

**Table 2**  
**Offender Expenditures for**  
**Alcohol, Drugs and Gambling**

offenders' expenditures in the three areas.

In a further exploration of the offenders' expenditures for alcohol, drugs and gambling, we attempted to look at expenditures by those who engaged in any of the three behaviors. To assess the impact of these expenditures on offenses, we further subdivided the offenders into three groups: those whose offenses had been related to their employment, those whose offenses were not related to their jobs, and those who committed offenses but were unemployed. Viewing expenditures in this fashion was quite revealing. There was little difference (see Figure 3), from around \$49 to \$56 per week, among the three groups in terms of the money they spent for alcohol each week. However there were significant differences between the three groups in terms of the average (mean) money per week spent on drugs by drug users. The offenders who were employed and whose offense was related to their employment only averaged

**Figure 3**  
Expenditures - Alcohol, Drugs & Gambling  
and Employment/Offense Connection



about \$27 per week for drugs.

The offenders who used drugs and who were employed but whose offenses were not connected to their employment averaged about \$349 per week.

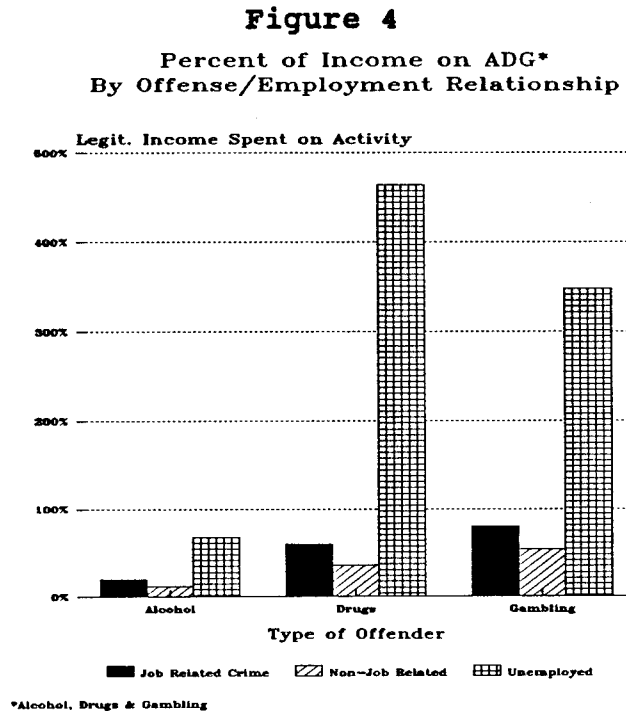
The unemployed

group who used drugs averaged about \$291 per week on drug purchases. These dollar amounts become more meaningful when viewed within the context of the offenders' legitimate incomes (see Figure 4). For example, those individuals who used drugs and whose crimes were connected to their jobs spent about six (6) percent of their legitimate incomes on drug purchases. Those offenders using drugs who were working but whose offenses were non-employment related had a mean expenditure for drugs of 364% of their legitimate incomes. For drug users who were not employed, their drug use was averaging about 465% of the money they were legitimately receiving (investments, severance pay, unemployment, etc.). The size of the relative deficit between the cost for drug use and legitimate income for the unemployed may be explained by the much lower incomes these individual are likely to have received due to their

lack of a salary. In this regard, it is quite likely that their offenses may be in part motivated by a need to obtain funding for their drug use.

Perhaps even more intriguing is the difference in the relative expenditures between employed drug users whose crimes were connected to their jobs and those users whose crimes were unrelated to their employment. Since employment related offenders were only spending an average of about six (6) percent of their legitimate income for drugs, it is doubtful that their offense was prompted by a need to acquire funds to support their drug usage. On the other hand, those with non-employment related crimes were averaging much higher costs for their drug use than they could support through their legitimate incomes, perhaps pushing them toward illegal activity. The relationship between the type of offense and the use of money that was obtained may provide a key to understanding this finding, and will be explored later in the report.

The next area of questioning attempted to ascertain the extent



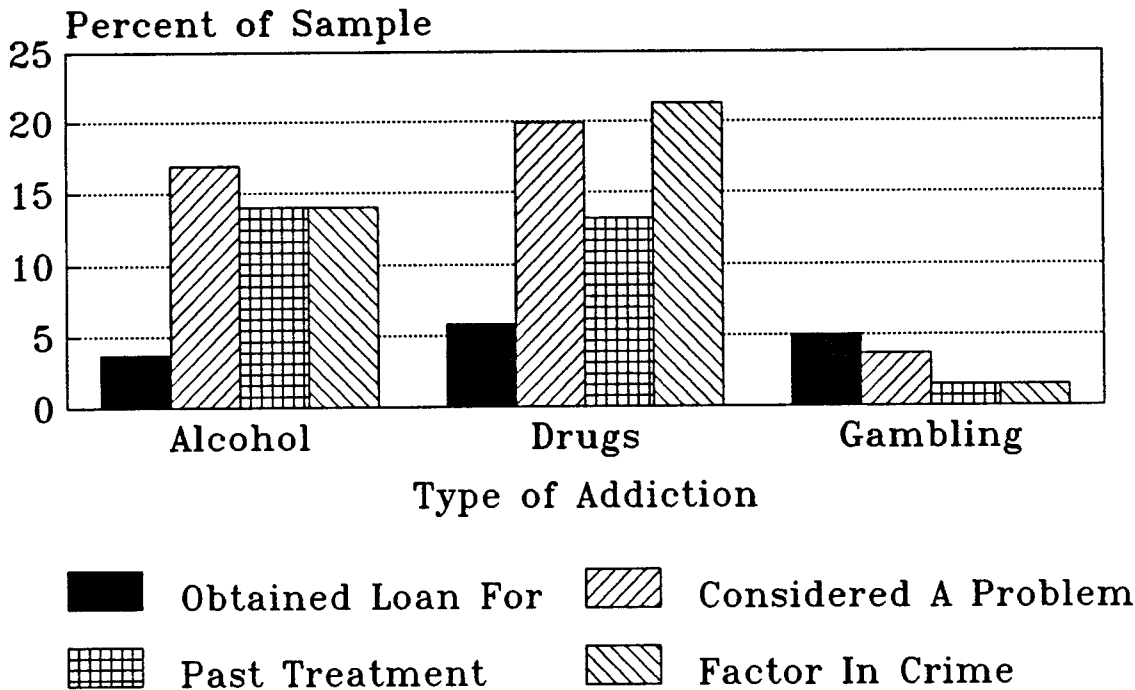
of problems the offenders might have with alcohol, drugs or gambling to further assess the potential need offenders might have to obtain money illegally to support addictions in these areas. The first line of questioning in this regard asked if the offender had ever found it necessary to take out a loan for alcohol, drugs or gambling. As seen in Figure 5, only small percentages, ranging from 3.7% for alcohol to 5.8% for drugs, of the sample indicated they had ever obtained such loans.

A second area of questioning asked whether the offenders had ever been involved in a treatment program for alcohol, drugs or gambling. Again, the results did not indicate large numbers within the offender group having been involved in such treatment programs. Less than 15% of the sample (see Figure 5) indicated past involvement in alcohol or drug treatment, and less than 2% had been involvement in a treatment program for gambling.

The third and fourth questions in this area more directly addressed the impact of alcohol, drugs and gambling behavior in relation to the subjects' offense involvement. The offenders were asked whether or not they perceived themselves to have a problem in any of the three areas at the time of the offense and whether or not they thought drinking, drug use or gambling contributed to their involvement. Again, referring to Figure 5, between 15% and 20% of the offenders believed they had a drinking or drug problem at the time of their involvement, and approximately 17% and 21% respectively indicated that drinking or drug use had been a factor in their involvement. For comparison, a 1989 Bureau of Justice

Figure 5

Self-Perceived Impact of Addiction  
on Offender's Behavior



Statistics Report (Harlow, 1989) found that money for illegal drugs was indicated by 13% of convicted jail inmates as a reason they had committed their offenses. However, that figure increased to 27% for those who had used drugs in the month before the offense, and among those charged with robbery or burglary the percentage increased to one-third. It would appear that the offenders in this study fall within this range with regard to the impact of their drug use. Of the three areas, it appears that drug use most impacted the behavior of the individuals in our study, particularly as it related to their involvement in illegal activity. In the second

section we will attempt to explore this relationship further.

### Age

There is debate whether the type of criminal activity, including the kind which was the focus of this study, diminishes with age following a general pattern of criminal behavior (e.g. Hirschi & Gottfredson, 1990), or whether the age-crime relationship varies with type of offense (e.g. Farrington, 1987; Steffensmeir, 1989). In this regard, we felt that age might be important in understanding financially motivated crimes, particularly if there were a differential impact by the type of crime engaged in by offenders in our sample.

It was somewhat difficult to establish the exact age of the offenders surveyed in relation to their offense behavior, since for a number of the individuals their participation in the crime covered several years (usually until they were caught). For those individuals who could not give a precise age when they were involved in the offense, we elected to take the age mid-point during which the crime was occurring. Using this strategy, we found the average (mean) age of the offenders in our sample to be 35.8 (S.D. 11.4) years and they ranged in age from 17 to 63 years old. In contrast, general arrest statistics find offenders a generally much younger population. For example, 1989 figures reveal over 78% of the arrests were of those under the age of 35 (Sourcebook, 1990, p. 414). Hagan (1990), summarizing Uniform Crime Reports averages from 1983-85, indicates that property crime rates "peak" at age 16 and drop in half by age 22.

When the nature of the crime is taken into account, that is whether the crime was job related or not, the age variable becomes even more pronounced. Offenders whose crimes were not job related had a mean age of 32.60 years, while those whose crimes were job related had a mean offense age of 41.38. This is a statistically significant difference ( $t=4.50$ ,  $df=114$ ,  $p<.0001$ ) and is similar to a finding of Weisburd et al. (1990), who found the average age of "white-collar" offenders to be 41. This differential in age might be accounted for by the fact that older individuals would be more likely to have moved into "senior" level positions in companies. Such positions would afford them greater opportunity/access to commit employment related crimes than their younger counterparts who would not have achieved the same level of access.

### Offense Characteristics

#### Planning and Hiding the Crime

One of the traditional areas used in explaining crime variation is the notion of opportunity. Focusing on "white-collar" crime, Geis (1982) for example, found most offenses to be planned rather than spontaneous. That is, the crimes were not simply the result of fortunate circumstances. On the other hand, Hirschi and Gottfredson (1990) see relatively stable underlying personality characteristics, among them an orientation toward short-term gratification in the most direct way possible, as the basis for offender behavior including financially motivated crime. They further argue that "white-collar" crime is situational; i.e. crimes

occurring due to the occupational setting. In an attempt to examine this area, we questioned our sample about the planning of their offense, and whether their planning had included a means to hide the "gains" from it. The responses revealed that just under half (49.2%) of the sample had not planned their crime. This finding would seem to support the notion of opportunity as a major contributor to their participation in financially motivated crime. Of the group who had not planned their crime, slightly more than a third (33.8%) stated that additionally, they had made no attempt to "hide" the offense after it occurred. The remaining 15.4% stated that although they had not planned the offense, they did make an effort to "hide" the crime after it occurred.

About 38% of the offenders indicated that their offense was planned. Of this group, just under ten (9.6) percent stated that while they had planned the crime, they had not planned the method they would use to "hide" it. The remaining 28.7% of those planning the offense stated that they had also planned a means to "hide" it but that something went wrong. About 12% of the group said they were not really guilty of the crime with which they were charged or that the question did not apply to their situation.

Based upon these percentages, roughly a third of the individuals we interviewed had spent time developing a strategy to commit their offense and had taken measures to prevent its detection. Most however, appear to have taken advantage of an opportunity (no planning) and had not given thought to avoiding detection, or they had considered this aspect of the crime only

after its commission. Thus, our results differ somewhat from those purported by Geis (1982) and the Chamber of Commerce (1974) which see these offenses as planned, complex and sophisticated.

To further address the notion of detection, we asked the offenders how their crime had been discovered. The most common reason given (55.1%) was that someone had discovered the offense and turned them in. The second most common response (13.2%) was that they had turned themselves in. Regrettably, we did not have a follow-up question in this area to determine what influenced them to do so. The third most frequent reason given (10.3%) was that someone had it in for them and "let them take the fall" or someone had "fingered" the offender to save themselves, such as in the case of a codefendant testifying in return for immunity from prosecution or a reduction in sentence. The other reason categories included the offender telling someone about the crime, who then turned the offender in (9.6%); and those who stated that the crime was discovered and the blame was placed on them (7.4%) even though they weren't guilty. The remaining (4.4%) stated that they were uncertain as to how their offense was discovered. The question of a possible linkage between whether or not the offense was planned and the means by which it was discovered was explored, however, no statistically significant association was found between the categories.

To sharpen the focus on offense planning further, we also asked the sample about the involvement of others in their decision to become involved in the crime. Here we tried to determine

whether they had confided in others, and whether others had attempted to influence the offenders' decisions. Our findings revealed:

- 50.7% had talked with no one, and decided alone;
- 16.2% had talked with a close friend or family member and then decided on their own to do it;
- 2.9% had talked with a close friend or family member and asked for their advice;
- 2.2% had talked with a close friend or family member then did it against their advice;
- 5.9% had talked with a close friend or family member who convinced them to do it;
- 22% indicated none of the above were applicable.

#### Involvement with Others

It appears most of the offenders sought their own counsel when deciding to become involved in the offense. This brings into question the whole issue of whether financially motivated crimes involve a conspiracy of individuals. Unfortunately, the issue is somewhat clouded by our findings regarding the number of individuals involved in the offense. About 40% of those surveyed stated that they had acted alone, however a considerable number indicated the involvement of others in the offense:

- 19.1% were involved with one other person;
- 14.0% were involved with two other persons;
- 20.6% were involved with three or more other persons;
- 2.9% didn't really know how many other persons were involved and
- 3.7% said the question was unapplicable or they wouldn't provide the information.

Thus, although making the decision for themselves, over half of the offenders indicated that they had been involved with at least one other person in the commission of the offense. Further examination of the relationships between the offenders and those

with whom they were in the offense revealed that the offenders were most frequently involved with individuals with whom the offenders were friends or acquaintances. Approximately, 18% were "close friends", another 7.4% were described as "friends, but not close", while 10% were described as "acquaintances". About 6% of the offenders indicated that they were involved in their crimes with family members, while about 5% described those involved with them as coworkers. Only 1.5% of the offenders indicated that they didn't know the individuals with whom they were involved. The remainder of the offenders indicated multiple categories of the above.

Of those involved with codefendants in the offense, approximately 38% indicated that their codefendants were also convicted, while 13% indicated that their codefendants were not convicted. Another 3% did not know if their codefendants were convicted and about 6% indicated that some of their codefendants were convicted and some were not.

#### Profits from the Offense

As discussed previously, there are differing views regarding whether the motivation underlying "financially motivated crime" is the financial need of the offender or the wealth, power, status and ego-gratification that the money provides (Stotland, 1977). As part of our attempt to address this area, we turned to an examination of how the offenders used the funds they obtained from the offense. In order to establish a perspective from which to inspect the use of the offenders' illegal funds we first attempted

to determine the amounts of money obtained by the offenders in our sample. This inquiry proved to be no small task for several reasons. First, the general reluctance by many offenders to divulge this information. Second, the varying nature of the offenses sometimes meant a one-time "haul" for the offender rather than a continuous flow of illegal funds. Perhaps the most dramatic example of this was the case of one individual who indicated that his crime had involved only two "transactions" and had netted approximately \$130 million dollars. Third, the amounts derived from the offenses frequently varied over time. Fourth and last, many of the offenders simply could not remember or did not have exact information as to the extent of the money they obtained. However, keeping these caveats in mind, our results indicated that the average monthly amount obtained illegally by our sample was approximately \$13,400. This amount contrasts with the offenders' income from legitimate sources which averaged approximately \$7,056. Thus, even considering the roughness of these indicators, it would appear that the illegal funds obtained by the offenders nearly doubled funds available to them through legal earnings.

Given the magnitude of these illegal gains which should be fairly evident in an audit type investigation, we turned our attention to the techniques employed by the sample to keep these funds hidden. Keeping in mind our earlier finding that about 43% of the offenders indicated that they did not "hide" their crime, it is not too surprising that approximately 50% of the offenders stated that they did not attempt to hide the funds they obtained.

Further, of this number, 20% stated that they simply "spent" the funds without any attempt at hiding. Of the remaining group, 4.4% indicated that they "didn't have a chance to hide the profits," i.e. they were caught before they could hide the money, and 8.1% maintained that they actually received no profits from the crime. In this instance, several offenders stated that others had benefitted from the crime but that they had received none of the gain. About seven (7) percent explained that they had invested the money in a legitimate business, and an additional four and a half (4.5%) stated they had divided the profits between a legitimate business and friends, a bank account, or a hiding place.

It should be noted that in terms of investing in a legitimate business many of the offenders claimed that the reason they became involved in their crimes was due to a failing business or professional enterprise and that they began using illegal activity as a means to keep the business afloat. Only about three (3) percent of the offenders noted that they had put their illegal gains in a bank, with about another one and a half (1.5) percent stating they put part of the profits in a bank and spent the rest or put part of the gains in a bank and refused to state where they put the rest. In regard to putting money in banks, many of the offenders we interviewed maintained that they would not put their illegal funds in banks because it was too easy to trace in bank accounts. For those who did use banks, about nine (8.8) percent stated that they put the money in a bank within their state, while approximately another three (2.9) percent put their funds in a U.S.

Federal institution, and a similar number used a local financial institution, such as a savings and loan for their money. Slightly more than two (2.2) percent of our sample stated that they had placed their money in overseas banks.

Many of the offenders indicated that they preferred to keep their profits in cash, putting the money in a safe place. In this vein, over seven (7.3) percent physically hid the money in their houses, in safes or outdoors. Slightly less than one (.7) percent gave the money to friends for safekeeping.

Given the general finding that many of the offenders did not "hide" their illegal gains, it seemed that a review regarding how those who had obtained such gain spent it might be useful. In this regard, Table 3 breaks down these uses of the money for those who obtained funds from their offense into two general areas: legitimate debts/maintaining lifestyle and illegitimate debts/extravagant lifestyle.

As can be seen in the Table, the largest single expenditure area indicated by the offenders was using the money for the "good life". This area included activities such as eating in fine restaurants, buying expensive clothing, staying at the best hotels, renting limos, taking self and friends out to sporting events and the theater, and tipping extravagantly. In the "legitimate" expenditure area, a similar expenditure is seen regarding money spent on family and maintaining lifestyle. While categorized as "legitimate," the orientation of this expense area seems similar. This area included spending to "keep up appearances" such as

<b>Use of Money from Crime</b>		
By Percent of Sample (n=136)		
<b>Area</b>	<b>Yes</b>	<b>Not Applicable</b>
<b>Legitimate Debts/Maintain Lifestyle</b>		
House Purchase/ House Payment	5.1	94.9
Paid General Living Expenses	4.3	95.7
Paid Bank/Credit Loans	5.2	94.8
Business Debts	14.7	85.3
Other Nonspecified Legitimate Debt	26.5	73.5
Maintain Lifestyle/ Family Support	28.6	71.4
Paid Unexpected Bill - Family	2.2	97.8
Paid Unexpected Bill - Unspec.	7.4	92.6
Put in Investment	2.2	97.8
<b>Illegitimate Debt/Extravagant Lifestyle</b>		
Gambling Debts	2.9	97.1
Drug Debts	.7	99.3
Offense & Legal Costs	3.7	96.3
Other Nonspecified Illegitimate Debt	3.7	96.3
Supported Mistress	21.2	78.8
Spent on Drugs	19.8	80.2
Lived "good life"	30.1	69.9
Spent on Friends	22.0	88.0
Spent on Travel	21.3	78.7

**Table 3**

maintaining a nice residence, employing domestic help, sending children to private schools, paying for extracurricular activities such as riding lessons, music and dance lessons, vacations, dressing the family well, etc. This expense was frequently

mentioned by individuals who had suffered sizeable income reductions due to failing businesses or poor professional performance.

Comparison of the financial position of those offenders whose crime was employment connected with those whose crime was not related to their job reveals sizeable asset differences between the two groups. As displayed in Table 4 the offenders whose crimes were employment connected appear financially secure with self-reported aggregate average net worth over two million dollars. It should be kept in mind, however, that a sizeable number of those in our sample who committed employment related crimes owned businesses or were principals in partnerships, and frequently included some of these assets in their net worth. For example, an individual might drive an expensive automobile, have a membership at an exclusive country club and have a well stocked wine cellar, all at "company" expense. Individuals in these positions frequently expressed difficulty in separating personal and business assets and liabilities. By contrast, those whose crime was not related to their employment have a much lower average net worth, approximately \$151,400. This group did not indicate business assets as frequently as the other group.

Table 4  
 Summary of Financial Position

	Mean Assets	Mean Liabilities	Mean Net Worth <sup>1</sup>	Mean Monthly Expenses <sup>2</sup>
Employment Connected	2,212,515	110,870	2,101,654	4,123
Non-employment Connected	174,481	23,041	151,439	2,613
	t=1.78 p<.10	t=2.29 p<.05	t=1.71 p<.10	t=2.57 p<.02

<sup>1</sup> Offenders' Net worth calculated by subtracting average (mean) liabilities from average (mean) assets.

<sup>2</sup> Average (mean) monthly expenses are based upon the offender's share of monthly expenses for items such as utilities, food, and medical costs, plus monthly payments for house/rent, car, etc.

Again referring to Table 4, the average monthly expenses paid by the group whose offense was job related was over \$4,100 per month, while the average share of monthly expenses paid by the group whose offense was not job related was only about \$2,600 per month (differences that are statistically significant,  $t=2.57$ ,  $p<.02$ ). Thus it appears the group involved in employment related offenses required a much higher income level to meet their monthly obligations.

A review of the specific asset areas reveals significant differences between the two groups in these areas as well. A breakdown (see Table 5) of possessions the offenders owned or were acquiring such as houses, cars, boats, etc., again shows differences in lifestyle between the two groups. Those involved in employment related offenses consistently show more expensive purchases of these "big ticket" items, and an accompanying level of greater debt in making the purchases. For most of the areas

displayed in the Table, these differences in value and debt were again statistically significant. In some instances, so few offenders had purchased the item, for example boats, that significance tests were inappropriate, although the raw numbers again suggest a large magnitude of difference between the purchases for the two groups. One interesting finding was the number of individuals who owned items of substantial value outright. For example, about 25% of those whose crime was employment connected owned houses with no mortgages on them. Of the non-employment group, the percent owning their residence outright rose to approximately 50%. Similar results also appear for some other major items such as boats. Although only nine of the employment related offenders indicated that they had a boat, the average value of the vessels was over \$70,000 and none owed money on their boats. For the non-employment related offenders, eight owned boats, and although worth considerable less ( mean = \$8875), only one owed money on his boat. A similar situation was seen with vacation property. Again, while a small number (3) of the employment related offenders owned vacation property, none of them owed money on it, and the property value ranged from \$65,000 to \$300,000. Similar results were also seen in possessions such as furniture and jewelry. Thus, although our findings could not specifically identify purchases of these assets from illegal gains, there seems to be a fairly good likelihood that some of the gains were used to help acquire these types of assets.

**Table 5**  
**Comparison of Assets Between Offenders Committing**  
**Employment and Non-employment Connected Crimes**

Item	Employment Connected Offense			Non-employment Connected Offense		
	Mean	Mode	Range	Mean	Mode	Range
<b>House</b>						
Value	232,595	50,000	0 - 3,100,000	87,000	40,000	30,000 - 275,000
Amount Owed	38,163*	0	0 - 200,000	8,542*	0	0 - 90,000
Monthly Paymt	636*	0	0 - 6,000	127*	0	0 - 1,200
<b>Car</b>						
Value	17,102*	15,000	300 - 70,000	9,615*	3,000	300 - 75,000
Amount Owed	3,302*	----	0 - 16,000	1,402*	----	0 - 12,000
Monthly Paymt	131*	----	0 - 600	66*	----	0 - 500
<b>2nd. Car</b>						
Value	12,832*	5,000	300 - 55,000	6,217*	2,000	500 - 26,000
Amount Owed	1,479*	----	0 - 20,000	234*	----	0 - 6,000
Monthly Paymt	60	----	0 - 600	33	----	0 - 600
<b>Boat<sub>a</sub></b>						
Value	70,427	----	350 - 275,000	8,875	----	2,500 - 38,000
Amount Owed <sub>a,b</sub>	----	----	----	----	----	----
Monthly Paymt <sub>a,b</sub>	----	----	----	----	----	----
<b>Furniture<sub>c</sub></b>						
Value	39,943*	10,000	450 - 900,000	8,206*	10,000	400 - 300,000
Amount Owed <sub>b</sub>	----	----	----	----	----	----
Monthly Paymt <sub>b</sub>	----	----	----	----	----	----
<b>Business<sub>a</sub></b>						
Value	2,773,333	----	10,000 - 50,000,000	267,272	----	15,000 - 1,500,000
Amount Owed	72,500	----	0 - 1,800,000	13,328	----	0 - 315,000
Monthly Paymt	4,625	----	0 - 200,000	146	----	0 - 5,500
<b>Vacation Property<sub>a</sub></b>						
Value	165,000	----	65,000 - 300,000	----	----	0 - 4,500
Amount Owed <sub>a,b</sub>	----	----	----	----	----	----
Monthly Paymt <sub>a,b</sub>	----	----	----	----	----	----
<b>Jewelry</b>						
Value	6,825	500	250 - 40,000	3,933	500	0 - 12,000
Amount Owed <sub>b</sub>	----	----	----	----	----	----
Monthly Paymt <sub>b</sub>	----	----	----	----	----	----
<b>Stocks/Bonds</b>						
Value	1,273,757	5,000	100 - 15,000,000	310,734	30,000	80 - 3,000,000

\* Note: The mean values marked with an asterisk represent areas where the difference between the two group means are statistically significant using the t test  $p < .05$ .

<sup>a</sup> Due to the small number of individuals possessing these assets, care should be taken in assessing these values; no tests of statistical significance were completed due to these small number of individuals having these items.

<sup>b</sup> In these cases two or fewer individuals owed money on the item, therefore values for "amount owed" and "monthly payment" are not reported.

<sup>c</sup> Includes art and antiques

Another major asset area is that of stock and bonds. The average value of stock and bond portfolios for the employment related offenders owning these assets (N = 24) was nearly \$1.3 million. The non-employment related offenders who owned these

investments (N = 11) averaged nearly \$311,000. These rather sizeable values become more impressive in light of the fact these assets were free and clear. Again, for those interested in tracking illegal gains, this area likely would be worthy of investigation.

Another notable contrast between the two groups involved the difference in the mean monthly expenses paid by the offenders. From this slightly different perspective, as illustrated in Table 6, there is again evidence that the job-related offender group was living a considerably more expensive lifestyle. Significant differences in the monthly expense areas between the groups was seen in costs for rent/housing payments, utilities, insurance and child care. The differences in the housing costs, which in this Table includes those renting, is similar to the payment difference for those owning houses seen previously. The fact that the housing costs here are greater for the non employment related offender group is probably due to the fact that nearly half of those with houses own them outright, and thus make no payments. Higher utilities and insurance costs for the job connected offender group may be tied to bigger houses and more expensive possessions seen reflected in Table 5. Greater child care cost for this group may relate to expenditures for boarding schools, private lessons, etc.

**Table 6**  
**Comparison of Monthly Expenses\* Between Offenders Committing**  
**Employment and Non-employment Connected Crimes**

Area	Employment Connected		Non-employment Connected		t	Significance**
	Mean (dollars)	N	Mean (dollars)	N		
Rent/House Payment	673	52	300	60	4.30	p<.000
Car Lease/ or Payment	214	53	159	56	1.83	N.S.
Other Vehicle Payment	88	49	99	52	1.08	N.S.
Food Costs	363	55	328	61	.73	N.S.
Utilities	317	55	223	59	2.07	p<.05
Clothing	198	55	247	61	.68	N.S.
Insurance	365	55	191	60	2.97	p<.04
Entertainment	394	55	409	61	.11	N.S.
Child Care	406	52	207	56	2.25	p<.03
Medical Care	336	51	182	54	.77	N.S.
Other Costs	769	50	263	54	1.66	N.S.

\* Includes expenses for offenders and their families

\*\* Alpha set at .05 significance level

In summary, it would appear that the individuals we studied did not, as a general rule, obtain large amounts of money through illegal activities and then move the funds to secret bank accounts or to offshore accounts. Rather the money was used in maintaining the offenders' general lifestyle. In some cases this lifestyle had been attained through legitimate efforts, but due to economic downturns, business failures or personal problems, the offender found it necessary to engage in illegal activity to maintain the

lifestyle to which they had become accustomed. In a second scenario, the offenders needed to engage in the financially motivated crime in order to maintain a lifestyle that was beyond their ability to do through a legitimate income. Finally, a third group emerges who engaged in various "illicit" activities such as drug use, gambling or keeping a mistress for which they needed a source of funds beyond their legitimate ability to provide. In Section II we attempt to review some of the relationships which may aid in explaining this behavior.

## SECTION II

This section of the results attempts to address the relationships of some of the salient characteristics identified in the descriptive section of the report, and to tie these findings into the larger body of research regarding financially motivated crime.

*Is there a relationship between job-related crimes and the offender's occupation?*

Since a major aspect of our study was to look for offender/offense characteristics across a spectrum of financially motivated crimes, one of our areas of investigation was the relationship between job-related crimes and the offender's occupational status. The subjects were asked whether they were working at the time of the offense (full or part-time), their employment and whether or not the offense involved their

employment. The job descriptions were then matched with standard occupational categories, resulting in 10 occupational classes. The relationship between these 10 classes and whether the subject's conviction offense involved his employment

		Offender's Occupation	
		White-collar	Non White-collar
Employment Connected Offense	Yes	51 (37.8%)	4 (3%)
	No	25 (18.5%)	36 (26.7%)
Unemployed		1 (.8%)	18 (13.2%)

$\chi^2 = 55.78, d.f. 2, p=.000$   
 $\phi = .64$

**Table 8**  
Relationship Between Offender's Occupation  
and Employment Connected Offense

revealed a significant relationship. However, due to low cell frequencies in some occupational categories it was decided to collapse the table into a simpler 2 X 2 format (Table 8), dichotomizing occupation into white-collar, (representing business owners and self-employed professionals, professionals and highly skilled technical positions, and managerial) and non-white collar (clerical/sales, benchwork laborers, structural laborers, machine processors, agriculture/farming/mining/fishing, miscellaneous/other). The significant relationship here would tend to support the notion that opportunity--normally associated with those in upper echelon ownership, managerial and professional positions--for committing employment related financial crimes plays a significant role in shaping the participation in these offenses.

*Is there a relationship between employment/non-employment related offenses and the reason for offense involvement?*

One of the areas considered in the interview concerned the reasons the individuals believed that they had gotten involved in their particular offense(s). In this way we had hoped to identify some of their underlying motivations to see if Hirschi and Gottfredson's notion (1987) that immediate selfish gratification with little thought given to long-term consequences or the impact of the behavior on others, was a primary motivator across both employment and non-employment connected offenses; or if the reasons were more specific to offense categories as Weisburd et al. (1991) and Steffensmeier suggest (1989). Through content analysis, responses identifying motivation were grouped into one of five categories: addictions, associates, hedonism, poor business/financial management and other.

As shown in Table 9, there is considerable variation across the five categories summarizing the offenders' reasons for their involvement. The hedonism category is clearly the most commonly given reason (identified by approximately 44% of all offenders). This would seem to support the Hirschi/Gottfredson contention regarding the role of hedonism in crime. However, the number of individuals indicating other reasons makes this picture somewhat more complicated. For example, none of the 55 individuals who committed employment related crimes indicated addiction (drugs, alcohol or gambling) as a motivating reason; whereas, nine of the non-employment related offenders indicated this was the case,

**Table 9**  
**Relationship Between Reason for Offense**  
**and Employment Connected Offense**

	Reason For Involvement				
	Addiction	Associates	Plan./Bus. Management	Hedonism	Other
Employment Related Offense	0 0%	9 6.7%	17 12.7%	23 17.1%	6 4.4%
Non-Employment Related Offense	9 6.7%	7 5.2%	7 5.2%	30 22.3%	7 5.2%
Unemployed	7 5.2%	0 0%	1 .7%	6 4.5%	5 3.7%

$\chi^2 = 31.9, d.f. 8, p=.000, \phi = .488$

along with seven of those from the unemployed category. While one might argue that addiction behaviors fall within a larger category of hedonism, the differences would remain, still indicating a difference between the three categories of offending behavior. By contrast, 17 of those committing financially motivated crimes related to their employment identified poor financial management, lack of financial planning and lack of business knowledge as a reason for their involvement. A number of the offenders who would be placed in the "white-collar" employment category, e.g. business owners, principals in partnerships, corporate officers, indicated that they got involved in the offenses either through a lack of understanding

of basic business practices such as lines of credit, tax regulations, etc., or because their business was floundering and they used illegal gains to try to prop it up. Only seven of the individuals involved in non-employment related financial crimes gave a response in this area as a reason for their behavior, and only one from the unemployed category explained the reason for the crime in this way.

The significant difference found regarding the reasons for involvement ( $X^2 = 31.9$ , d.f. 8,  $p=.000$ ,  $\phi = .48$ ) would tend to support the notion that reasons for involvement appear specific to certain categories of offenses. Further, while hedonism as we defined it, appears to be a frequent reason for the separate crime categories we examined, it by no means could be considered the "generic" reason underlying all the crimes.

*Is there a relationship between financial need and income derived from illegal activities?*

The last of our present analyses discussed in this paper focuses on the relationship between financial need and income the offenders derived from their offenses. To conduct this examination we considered the subject's illegal monthly income as our dependant variable, and personal monthly expenses and legitimate income as the independent variables. The notion being that monthly expenses and the legitimate income to cover them might determine the perceived need and subsequently impact the scope of illegal financial activities. To test this possibility,

variables were entered into a general regression model, then effects of each of the two independent variables were isolated.

**Table 10**  
**Relationships Between Illegal Income, Monthly Expenses**  
**and Legitimate Income**

Dependent Variable	Explanatory Variable	R <sup>2</sup>	B Weight	F Ratio <sup>a</sup>	P Value
Monthly Illegal Income	Monthly Legal Income and Monthly Personal Expenses	.0211		1.259	.2877
Monthly Illegal Income	Monthly Legal Income	.0001	.001055	.002	.9807
Monthly Illegal Income	Monthly Personal Expenses	.0210	.144894	2.530	.1143

<sup>a</sup> As is apparent from the small F ratios and P value none of these were significant

As can be seen in Table 10, the findings raise some interesting possibilities. First, it is interesting to note that the mean illegal monthly income for our study group was \$13,400.00;<sup>2</sup>an amount we found quite impressive especially when considering that the offenders' monthly basic personal living expenses averaged \$3,501.00, and their average monthly legitimate incomes, averaging \$7,521.00, more than covered these expenses. Thus it would appear that in terms of simply covering monthly living expenses, these individuals would not have needed to be involved in illegal activities. The lack of relationship between these three variables is further revealed in the results of the regression analysis seen in Table 10. The individual's monthly

expense and legitimate income only accounted for approximately 2.1% of the total variance in amount of illegal income obtained monthly, and of this small amount the influence of legitimate income on the variance was almost negligible. The lack of a significant explanative relationship here would tend to suggest that basic living expenses (rent, food, insurance, utilities, etc.) and legitimate income in and of themselves, and in combination, do not have much of an impact on the amount of illegal income achieved by the offenders. These findings lend themselves to two different paths of explanation. First, if financial need is a motivating factor, then it is a perceived need for the "extras," either legal or illegal, rather than a need based in trying to cover the basic monthly expenses which the offenders' legal wages will not handle. Second, the opportunity to obtain illegal monies may play the significant role in determining the amount of these illegal financial gains, thus reinforcing the notion that opportunity rather than need defines the scope of these financially motivated offenses. We believe both avenues are worthy of further exploration.

### **Conclusions**

This paper details some of our initial findings in an investigation of the acquisition, use and disposal of gains from financially motivated crimes. In addition to general descriptive information about the individuals and the offenses they committed, we attempted to assess some of the similarities and

differences between employment and non employment-related offenders as they related to occupational status, reasons for offense involvement, and general spending patterns of the illegal gains derived from such activity. We also examined the relationship between amount of illegal income and both basic personal expenses and legitimate income. The results do lend some support to the notion of differentiation between these two groups of offenders. Findings regarding spending patterns, occupational status and reasons for offense involvement, and relationships between debts, legal income and illegal income revealed that these offenses were driven by relative financial need, i.e., the need to maintain a lifestyle beyond legitimate income, the desire to maintain a failing business, or for indulgences such as drugs, mistresses, or "living the good life." Although hedonism appeared as a frequent reason for involvement, supporting Hirschi and Gottfredson's general causal model, other reasons for involvement appear different from a simple notion of a relatively quick, relative certain path to pleasure with minimal effort.

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1. The reader wishing to review a more in-depth overview of the descriptive information collected may refer to Appendix B.

2. While this figure may be influenced by a couple of "outliers" (for example one individual showed a \$500,000.00 illegal monthly income which probably represented two or three separate transactions), there were a considerably number of individuals making well into the five figure range in illegal income each month.

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**Appendix A**  
**Interview Questionnaire**

M I.D. \_\_\_\_\_

**Research Questionnaire  
Financially Motivated Crimes**

conducted by  
**The Center for the Study of Crime,  
Delinquency and Corrections  
Southern Illinois University at Carbondale**

This questionnaire is part of a study of the offenders incarcerated for financially motivated crimes. The study is being conducted by the Center for the Study of Crime, Delinquency and Corrections at Southern Illinois University. Through the study we hope to gain a better understanding of the characteristics of people who are involved in this type of offense.

You have been selected as part of a representative group of inmates and your answers and comments are very important to the success of this study. Please think about your answers carefully and answer each question as honestly and accurately as possible. On the questions with several answers provided, please mark an X in the box of the answer that applies to you. On the questions with a blank please write in the answer or tell the interviewer and he or she will write it in his or her copy. If any of the questions are not clear or if you do not understand any of the questions please ask the interviewer to explain them to you. The questionnaire will take approximately 30 minutes to complete. The information you provide will be kept strictly confidential and your answers are being recorded on a form with an I.D. number, so that your identity will remain protected. Thank you very much for your cooperation and help.

The first section will be to get a little bit of information about you and your background.

I.D. \_\_\_\_\_

1. What was your parent(s) marital status during the time that you were growing up?

married

single

living together,  
but not married

divorced/separated

widowed

unknown

2. What was your father's occupation?

3. What was your mother's occupation?

4. Did you have any brothers or sisters living at home while you were growing up?

yes

if yes, how  
many

brothers

no

sisters

5. How close would you say your family was when you were growing up?

very close

don't know

somewhat close

not close

6. How much money did your family have when you were growing up?

very wealthy

not enough money to pay all  
the bills

enough money to have  
what we wanted

very poor

enough money to provide  
necessities but little  
left for luxuries

don't know

I.D. \_\_\_\_\_

7. When you were growing up, how did your father (if present) spend most of his money?

8. When you were growing up, how did your mother (if present) spend most of her money?

9. When you were growing up, how did you spend most of your money when you were old enough to have your own?

10. How old were you when you left home?

- |  |  |
|--|--|
| <input type="checkbox"/> 14 years old or younger | <input type="checkbox"/> 19 - 21           |
| <input type="checkbox"/> 15 or 16                | <input type="checkbox"/> over 21 years old |
| <input type="checkbox"/> 17 - 18                 | <input type="checkbox"/> don't remember    |

11. At the time of your involvement in the offense, how much schooling had you completed?

- |   |   |
|---|---|
| <input type="checkbox"/> less than 10th grade             | <input type="checkbox"/> some college/2 yr. degree              |
| <input type="checkbox"/> 10th or 11th grade               | <input type="checkbox"/> 4 year college degree                  |
| <input type="checkbox"/> H.S. diploma or GED              | <input type="checkbox"/> graduate study/<br>professional degree |
| <input type="checkbox"/> vocational/technical<br>training |   |

I.D. \_\_\_\_\_

12. Were you working at the time you were involved in this offense?

yes, full time      12a. if yes, what was your job?

yes, part time

no

13. Did the offense for which you were convicted involve your job?

yes

no

14. In the 3 years prior to the offense for which you were convicted about how many different jobs did you have (do not include promotions)?

15. About how much money were you making at the time you were involved in this offense?

\$ \_\_\_\_\_ week/month/year (please circle the one that applies)

16. What was your marital status at the time you got into this trouble?

married

single

separated

living with someone, but not married

divorced

not sure

17. Do you have any children?

yes

17a. if yes, how many

girls

no

boys

unsure

I.D. \_\_\_\_\_

17b. If yes did you support them at the time you were involved in this offense?

yes

no

18. Did you drink alcoholic beverages at the time you were involved in this offense?

yes

no

18a.

if yes, check  beer

those you  wine

drank regularly  liquor

18b.

if yes, check  every day

how often you  2 or 3 times a week

drank  2 or 3 times a month

1 time a month or less

18c. If yes, about what would you guess you spent on alcoholic beverages in an average week?

\$

18d. Did you ever have to get a loan to cover your drinking expenses?

yes

no

18e. Do you think you had a drinking problem at the time this offense occurred?

yes

no

I.D. \_\_\_\_\_

18f. Do you think that drinking alcoholic beverages contributed to your getting involved in the offense?

yes

no

18g. Have you ever been in an alcoholism treatment program?

yes

no

19. Did you use illegal drugs at the time you were involved in this offense?

yes

no

19a.

if yes, check those you used regularly

Cocaine (including crack)

Marijuana

Heroin

Amphetamines (uppers)

Barbiturates (downers)

Hallucinogenic (PCP, LSD, etc.)

Other

(list) \_\_\_\_\_

19b.

if yes, check how often you used drugs -

if more than one please put the

first letter of the drug(s) you used

in the correct box

every day

2 or 3 times a week

2 or 3 times a month

1 time a month or less

19c. If yes, about what would you guess you spent on drugs in an average week?

\$

I.D. \_\_\_\_\_

19d. Did you ever have to get a loan to cover your drug use expenses?

yes, if yes please enter amount \$ \_\_\_\_\_

no

19e. Do you think you had a drug problem at the time this offense occurred?

yes

no

19f. Do you think that using illegal drugs contributed to your getting involved in the offense?

yes

no

19g. Have you ever been in an drug treatment program?

yes

no

20. Did you gamble at the time you were involved in this offense?

yes

no

20a.  
if yes, check  
those types of  
gambling you  
did regularly

lottery (including  
numbers)

cards (poker,  
blackjack)

craps

horses or dogs

other casino games

other

(list) \_\_\_\_\_

I.D. \_\_\_\_\_

20b.

if yes, did  
you gamble  legally  
legally or  illegally  
illegally  both

20c.

if yes, check  
how often you  every day  
gamble  2 or 3 times a week  
 2 or 3 times a month  
 1 time a month or less

20d. If yes, about what would you guess you spent gambling in an average week?

\$

20e. Did you ever have to get a loan to cover your gambling debts?

yes, if yes please give amount \$ \_\_\_\_\_  
 no

20f. Do you think you had a gambling problem at the time this offense occurred?

yes  
 no

20g. Do you think that gambling contributed to your getting involved in the offense?

yes  
 no

20h. Have you ever been in a treatment program for gambling?

yes  
 no

I.D. \_\_\_\_\_

21. What kind of activities did you do in your spare time for recreation? (Please list the 5 you did most often)

1.

4.

2.

5.

3.

22. At the time the you got involved in this offense which of the following things did you own or were you buying? (Please fill in the boxes for those that apply to you)

Item	Value	Amount Owed	Monthly Payment
house			
car (1)			
car (2)			
boat			
furniture			
business property			
vacation property			
jewelry			
stocks or bonds			
clothing			
other			
other			

I.D. \_\_\_\_\_

23. At the time the you got into this trouble (involved in the offense) could you estimate about how much you were spending per month for the following?

Area	Amount
House payment/rent	
Car payment	
Car payment	
Other vehicle (boat, R.V., etc.)	
Food	
Utilities	
Clothing	
Insurance	
Entertainment (eating out, movies, sporting events, etc.)	
Children costs (daycare, school expenses, child support, etc.)	
Medical (include dental and medications)	
Other	
Other	

24. Of the expenses listed above, if other persons (wife, husband, family members, room mates, etc.) shared in paying these expenses, about what percent of the expenses did you pay?

1
---

I.D. \_\_\_\_\_

25. If you had to single out your biggest expense at this time what would it have been?

26. About how much per month did you make from legal employment?

27. About how much per month did you make from illegal activities or employment?

28. If you had a job at the time you were involved in this offense, how did your pay compare to your coworkers who were doing about the same job as you were doing?

much higher     a little higher     about the same     a little lower     much lower

29. If you had a job at the time you were involved in this offense, how much did you like your work?

liked a lot     liked some     neither liked nor disliked     disliked some     disliked a lot

30. If you had a job at the time you were involved in this offense, how would you rate your boss or supervisor as a manager?

excellent     good     satisfactory     bad     terrible

31. Compared with others who do the same work that you do, how would you rate your job skills?

much better     somewhat better     about the same     somewhat worse     much worse

I.D. ....

32. Compared with other people, how smart do you believe you are?
- much smarter     a little smarter     about the same     somewhat less smart     much less smart
33. Compared with other people, how competitive do you believe you are?
- much more     a little more     about the same     somewhat less     much less
34. Compared with other people, how friendly do you believe you are?
- much more     a little more     about the same     somewhat less     much less
35. Compared with other people, how secretive do you believe you are?
- much more     a little more     about the same     somewhat less     much less
36. Compared with other people, how honest do you believe you are?
- much more     a little more     about the same     somewhat less     much less

Now, I would like to ask you a few questions about the offense for which you were convicted and to provide me some information about this type of crime. Some of these questions may seem personal, but please remember that your answers will be kept very confidential, and that the information you provide will not be identified with you.

37. Concerning the offense for which you were convicted, which of the following best describes the reason you were caught and convicted?
- I turned myself in
- I told other people who turned me in
- Somebody else discovered it and turned me in
- Somebody had it in for me and let me take the fall
- They knew the crime had occurred but didn't know who did it, so they blamed me

I.D. \_\_\_\_\_

38. Concerning the offense for which you were convicted, which of the following best describes the reason the offense was discovered?

- The offense happened without planning and I didn't try to hide the crime
- The offense wasn't planned and I only tried to hide the crime after it happened
- I planned the offense but didn't really plan how to hide the crime after it was done
- I planned the offense and how to hide the crime, but something went wrong
- I didn't really commit the offense, but they blamed me

I.D. \_\_\_\_\_

39. On which of the following things did you spend the money that you got from the offense? Please answer all that apply.

paid off legitimate debts (such as house mortgage, etc.)  
Please explain which debts.

paid bills/debts for things I couldn't discuss with my family or others. Please explain what kinds of things you bought or paid for?

bought expensive things (such as car, stereo equipment, etc.) that I wanted but couldn't afford. What kinds of things did you buy?

used it to live the good life (dined in good restaurants, bought nice clothes, etc.) Where did you spend your money?

paid for unexpected bills for myself or family (such as medical bills). What kind of unexpected bills?

spent it on girlfriend or mistress. What kinds of things did you buy her?

spent it on wife or family. What kinds of things did you buy?

spent it on friends. What kinds of things did you buy them?

bought drugs. Please explain.

spent it on personal travel. Please explain.

I.D. \_\_\_\_\_

40. You have probably met other individuals who were involved in crimes similar to the offense for which you were convicted, would you say that you are like most of these people?

yes

no

don't know

41. How old were you when you were involved in this offense?

42. Concerning your decision to get involved in the offense, which of the following best describes who was involved in making that decision.

You decided to do it, and talked with no one else

You decided to do it, but talked it over with a close friend or family member/spouse

You talked with close friends or family members/spouse and asked for their advise then did it

You talked with close friends or family members/spouse and even though they advised against it, you decided to do it

You talked with close friend or family members/spouse and they convinced you to do it

None of the above

43. How many other individuals were involved with you in this offense?

none, I acted alone

one other person beside myself

two other people beside myself

three or more other people beside myself

don't really know how many were involved

I.D. 171

44. If others were involved with you in this offense, were they also convicted?

no

yes

uncertain

45. Prior to your conviction, what was your main means of support?

a legitimate business or occupation

an illegal business or occupation

a combination of both a legitimate and illegal business or occupation

46. If other people were involved with you in this offense, which of the following best describes the relationship you had with them?

I worked with them

They were family members or relatives

They were close friends

They were friends of mine but not close

They were acquaintances

They were people I had been in trouble with before

I didn't really know them

None of the above

47. What was the crime (the charge) on which you were convicted?

I.D. 171

47a. Did the offense on which you were convicted result from a plea bargain, or reduction of the original charge?

yes

no

uncertain

47b. If the offense on which you were convicted was plea bargained charge or reduced from the original charge, what was the original charge?

48. Is this your first conviction for this kind of offense?

yes

no, if no how many previous convictions do you have for this same type of crime \_\_\_\_\_

not sure

49. How did you attempt to hide the profits from your crime? (please explain)

I.D. ....

50. Did you invest any of the money that you got from the offense overseas? If so please explain the kind and amount of the investment (such as land, businesses, etc.) and the country where the investment was made.

51. Did you invest any of the money that you got from the offense in the U.S./Canada/Mexico? If so, please explain the kind and amount of the investment (such as land, businesses, etc.) and the place where the investment was made.

I.D. \_\_\_\_\_

52. Did you put any of the money you got from the offense in banks?  
(please explain)

53. Were any of these banks in the U.S.?

If yes, which ones?

54. Were any of these banks overseas?

If yes, which ones?

55. Did you put the money in accounts under your name or in the name of  
corporation, fictitious person or relative? (Please specify which)

I.D. ....

56. If you owned a company and wanted to screen job applicants who you felt would be honest employees and not steal from your company what qualities or characteristics would you look for?

57. Can you tell me in your own words why you believe you got into this trouble?

**Appendix B**  
**Codebook for Variables in the Study**

AR.001 INSTITUTION (F2.0)

01=MILINGTON  
02=MARION  
03=LEAVENWORTH  
04=VIENNA  
05=SHAWNEE  
06=MENARD

AR.002 RACE (F2.0)

01=WHITE  
02=BLACK  
03=HISPANIC

AR.003 SOC1 (2F2.0) - SUBJECT'S PRIMARY OCCUPATION (CODE AS SOC2)

AR.004 SOC2 - SUBJECT'S SECONDARY OCCUPATION

01=BUSINESS OWNER/SELF-EMPLOYED  
02=PROFESSIONAL/TECHNICAL  
03=MANAGERIAL/CLERICAL  
04=SALES/SERVICE  
05=BENCHWORK/CRAFTSMEN  
06=STRUCTURAL/LABOR  
07=MACHINE TRADES/PROCESSING  
08=AG/FORESTRY/FISH/MINING  
09=DOMESTIC ENGINEER  
10=MISCELLANEOUS (ARMED FORCES, STUDENT, ETC.)

CODE VARIABLES 5 - 16 IN ACTUAL DOLLAR AMOUNTS\*

AR.005 MHP (F4.0) - MONTHLY HOUSE PAYMT

AR.006 MCAR1 (F3.0) - MONTHLY CAR PAYMT 1ST CAR

AR.007 MCAR2 (F3.0) - MONTHLY CAR PAYMT 2ND CARN15

AR.008 MOV (F3.0) - MONTHLY OTHER VEHICLE PAYMT

AR.009 MFOOD (F4.0) - MONTHLY FOOD COSTS

AR.010 MUTIL (F4.0) - MONTHLY UTILITY COSTS

AR.011 MCLO (F4.0) - MONTHLY CLOTHING COSTS

AR.012 MINS (F4.0) - MONTHLY INSURANCE COSTS

AR.013 MENT (F4.0) - MONTHLY ENTERTAINMENT COSTS

AR.014 MKID (F4.0) - MONTHLY CHILD CARE COSTS

AR.015 MMED (F4.0) - MONTHLY MEDICAL COSTS

AR.016 MOTHER (F4.0) - MONTHLY OTHER EXPENSES

AR.017 PERCENT (F3.0) - PERCENT OF COSTS PAID BY SUBJECT

AR.018 BIGEXPA (2F2.0) BIGGEST EXPENSE @ TIME OF OFFENSE

AR.019 BIGEXPB - SECOND BIGGEST EXPENSE @ TIME OF OFFENSE

01=INDIVIDUAL LIVING EXPENSES  
02=DRUGS/ALCOHOL  
03=SELF-INDULGENCES  
04=CARS  
05=PARTYING/ENTERTAINMENT  
06=GAMBLING  
07=BUSINESS  
08=HOUSE  
09=FAMILY/KIDS  
10=MISCELLANEOUS  
11=TRAVEL  
12=DEBTS

AR.020 LEGIT (F6.0) - AMOUNT OF LEGITIMATE INCOME IN DOLLARS

AR.021 ILLEGIT (F6.0) - AMOUNT OF ILLEGITIMATE INCOME IN DOLLARS

CODE VARIABLES 22 - 24 THE SAME \*

AR.022 LDEBTA (3F2.0)

AR.023 LDEBTB

AR.024 LDEBTC

01=HOUSE  
02=LIVING EXPENSES  
03=BANK/CREDIT LOANS  
04=CAR  
05=OTHER  
06=BUSINESS DEBTS  
07=SAVINGS

CODE VAR~~90000~~-SPECI~~2~~EWHE SAME \*

AR.025 UNSPROBA (2F2.0)- UNSHAREABLE PROBLEM EXPENDITURE  
AR.026 UNSPROBB- 2ND UNSHAREABLE PROBLEM EXPENDITURE

01=GAMBLING DEBTS  
02=DRUG DEBTS  
03=OFFENSE DEBTS  
04=MISTRESS

CODE VAR~~90000~~-SPECI~~2~~EWHE SAME \*

AR.027 EXPUR1 (2F2.0) - EXPENSIVE PURCHASES  
AR.028 EXPUR2- 2ND EXPENSIVE PURCHASES

05=INVESTED  
90=NON-SPECIFIED

AR.029 GLIFE (F2.0)- SPENT PROFIT ON GOOD LIFE

90=NON-SPECIFIED

AR.030 UNEXBILL (F2.0) - SPENT PROFIT ON UNEXPECTED BILLS

01=KIDS

CODE VAR~~02000~~BY - 32 THE SAME\*

AR.031 MISTRESA (2F2.0) - SPENT PROFIT ON MISTRESS  
AR.032 MISTRESB- SPENT PROFIT ON 2ND MISTRESS

01=LIVING EXPENSES  
02=JEWELS  
03=CLOTHES  
04=VEHICLES

CODE VAR~~90000~~-SPECI~~3~~EWHE SAME\*

AR.033 FAMILYA (2F2.0) - SPENT PROFIT ON FAMILY EXPENSE - 1  
AR.034 FAMILYB - SPENT PROFIT ON FAMILY EXPENSE - 2

01=LIVING EXPENSES  
02=JEWELS  
03=CLOTHES  
04=VEHICLES

CODE VAR~~90000~~-SPECI~~3~~EWHE SAME\*

AR.035 FRIENDSA (2F2.0)- SPENT PROFIT ON FRIENDS - 1  
AR.036 FRIENDSB - SPENT PROFIT ON FRIENDS - 2

01=DRUGS  
02=LOANED THEM MONEY  
03=ANYTHING THEY WANTED  
90=NON-SPECIFIED

AR.037 DRUGS (F2.0)- SPENT PROFIT ON DRUGS

90=NON-SPECIFIED

AR.038 TRAVEL (F2.0) - SPENT PROFIT ON TRAVEL

CODE VAR~~90000~~-SPECI~~2~~EWHE SAME\*

AR.039 INOFFA (4F2.0) - REASON FOR OFFENSE INVOLVEMENT - 1  
AR.040 INOFFB - REASON FOR OFFENSE INVOLVEMENT - 2  
AR.041 INOFFC - REASON FOR OFFENSE INVOLVEMENT - 3  
AR.042 INOFFD - REASON FOR OFFENSE INVOLVEMENT - 4

01=DRUGS  
02=ALCOHOL

03=WANT FOR MONEY/GREED  
04=STUPIDITY  
05=BAD CROWD  
06=BORED  
07=OUT TO GET ME REASONS  
08=DUE TO SOME NEGATIVE PERSONALITY CHARACTERISTIC(S)  
09=OTHER  
10=FAMILY PROBLEMS  
11=BUSINESS SITUATION (NEGLECTFUL, INEXPERIENCED)  
12=WANT FOR POWER  
13=TOO TRUSTING OF OTHERS  
14=TO GET OUT OF DEBT  
15=FOR THE EXCITEMENT OR CHALLENGE  
16=GAMBLING

AR.043 EMPCON (F2.0) - OFFENSE EMPLOYMENT CONNECTED

01=OFFENSE INVOLVED JOB  
02=OFFENSE DID NOT INVOLVE JOB

AR.044 CONREAS (F2.0) - REASON OFFENSE WAS DISCOVERED

01=TURNED IN SELF  
02=I TOLD OTHERS WHO TURNED ME IN  
03=SOMEBODY FOUND OUT AND TURNED ME IN  
04=SOMEBODY HAD IT IN FOR ME/I TOOK THE FALL  
05=THEY BLAMED ME

AR.045 OFFDISC (F2.0) - PLANNING/HIDING INVOLVED IN OFFENSE

01=NO PLANNING, NO HIDING  
02=NO PLANNING, HID AFTER  
03=PLANNED OFFENSE, NOT HIDING  
04=PLANNED OFFENSE AND HIDING, SOMETHING WENT WRONG  
05=I DID NOT COMMIT OFFENSE, THEY BLAMED ME

AR.046 GMSTAT (F2.0) - PARENTS MARITAL STATUS

01=MARRIED  
02=LIVING TOGETHER, NOT MARRIED  
03=WIDOWED  
04=SINGLE  
05=DIVORCED/SEPARATED

CODE VARIABLE UNKNOWN- 48 SAME AS SOC1\*

AR.047 FOC (F2.0) - FATHER'S OCCUPATION

AR.048 MOC (F2.0) - MOTHER'S OCCUPATION

01=BUSINESS OWNER/SELF-EMPLOYED  
02=PROFESSIONAL/TECHNICAL  
03=MANAGERIAL/CLERICAL  
04=SALES/SERVICE  
05=BENCHWORK/CRAFTSMEN  
06=STRUCTURAL/LABOR  
07=MACHINE/PROCESSING  
08=AG/FORESTRY/FISH/MINING  
09=DOMESTIC ENGINEER  
10=MISCELLANEOUS

AR.049 SIB (F2.0) - # SIBLINGS

AR.050 FC (F2.0) - FAMILY CLOSENESS

01=VERY CLOSE  
02=SOMEWHAT CLOSE  
03=NOT CLOSE  
04=DON'T KNOW

AR.051 FF (F2.0) - S'S FAMILY FINANCIAL POSITION

01=VERY WEALTHY

02=ENOUGH MONEY TO HAVE WHAT WANTED  
03=ENOUGH FOR NECESSITIES, LITTLE FOR LUXURIES  
04=NOT ENOUGH FOR ALL THE BILLS  
05=VERY POOR

CODE VAR ~~0A3DBS~~'52KNOW4 THE SAME\*

AR.052 FSP (F2.0)- FATHER'S MAIN SPENDING AREA  
AR.053 MSP (F2.0) - MOTHER'S MAIN SPENDING AREA  
AR.054 SSP (F2.0)- SUBJECT'S MAIN SPENDING AREA

01=FAMILY  
02=ALCOHOL/DRUGS  
03=GAMBLING  
04=SAVINGS  
05=SELF-INDULGENCES/SELF-ENTERTAINMENT  
06=BUSINESS EXPENSES  
07=MISCELLANEOUS (CHARITY, HEALTH ISSUES)  
08=PERSONAL LIVING EXPENSES  
09=FAMILY AND ALCOHOL/DRUGS  
10=FAMILY AND GAMBLING  
11=FAMILY AND SAVINGS  
12=FAMILY AND BUSINESS  
13=FAMILY AND MISCELLANEOUS  
14=ALCOHOL/DRUGS AND GAMBLING  
15=FAMILY AND ALCOHOL/DRUGS AND GAMBLING  
16=FAMILY AND ALCOHOL/DRUGS AND SELF-ENTERTAINMENT  
17=FAMILY AND SELF-ENTERTAINMENT  
18=ALCOHOL/DRUGS AND SELF-ENTERTAINMENT  
19=GAMBLING AND SELF-ENTERTAINMENT  
20=SAVINGS AND SELF-ENTERTAINMENT  
21=SAVINGS AND MISCELLANEOUS  
22=SAVINGS AND PERSONAL LIVING EXPENSES  
23=SELF-ENTERTAINMENT AND PERSONAL LIVING EXPENSES  
24=SAVINGS AND BUSINESS AND PERSONAL LIVING EXPENSES  
25=ALCOHOL/DRUGS AND SAVINGS

AR.055 LHOM (F2.0) - AGE LEFT HOME

01=<14 Y.O.  
02=15-16 Y.O.  
03=17-18 Y.O.  
04=19-21 Y.O.  
05=+21 Y.O.  
06=DON'T REMEMBER

AR.056 TSCHOOL (F2.0)- YEARS OF SCHOOLING COMPLETED

01=< 10TH  
02=10TH OR 11TH  
03=H.S. DIPLOMA OR GED  
04=VOCATIONAL/TECHNICAL TRAINING  
05=SOME COLLEGE OR 2 YR. DEGREE  
06=4 YR. COLLEGE DEGREE  
07=GRADUATE OR PROFESSIONAL STUDY  
08=TRAINING PLUS OTHER SCHOOLING

AR.057 JOBH (F2.0) - # JOBS

AR.058 TOTM (F6.0)- TOTAL INCOME ALL SOURCES

AR.059 SMSTAT (F2.0) - SUBJECT'S MARITAL STATUS

01=MARRIED  
02=LIVING TOGETHER, NOT MARRIED  
03=WIDOWED  
04=SINGLE  
05=SEPARATED/DIVORCED  
06=UNKNOWN

AR.060 GKIDS (F2.0) - SUBJECT'S CHILDREN - BOYS  
AR.061 BKIDS (F2.0) - SUBJECT'S CHILDREN - GIRLS

AR.062 SUPKID (F2.0) - SUPPORT CHILDREN

01=YES

02=NO

AR.063 ALCOHOL (F2.0) - ALCOHOL CONSUMPTION

01=YES I DRANK AT THE TIME OF THE OFFENSE

02=NO I DID NOT

AR.064 ATYPE (F2.0) - TYPE OF ALCOHOL CONSUMED

01=BEER REGULARLY

02=WINE

03=LIQUOR

04=BEER AND WINE

05=WINE AND LIQUOR

06=BEER AND LIQUOR

07=BEER, WINE, AND LIQUOR

AR.065 AFREQ (F2.0) - FREQUENCY OF DRINKING

01=DAILY

02=TWO OR THREE TIMES/WEEK

03=TWO OR THREE TIMES/MONTH

04=ONE TIME/MONTH OR LESS

AR.066 DALCOHOL (F3.0)- DOLLAR AMOUNT SPEND ALCOHOL/MO

AR.067 ALOAN (F2.0) - EVER GOT LOAN FOR DRINKING

01=YES

02=NO

AR.068 APROB (F2.0) - CONSIDERS SELF TO HAVE PROBLEM

01=YES

02=NO

AR.069 AFACTOR (F2.0)- ALCOHOL A CONTRIBUTING FACTOR IN OFFENSE

01=YES

02=NO

AR.070 ATREAT (F2.0)- PRIOR ALCOHOL TREATMENT

01=YES

02=NO

AR.071 IDRUG (F2.0) - USE OF DRUGS

01=YES I USED ILLEGAL DRUGS AT TIME OF OFFENSE

02=NO I DID NOT

AR.072 IDTYPE (F2.0)- TYPE OF DRUGS USED

01=COCAINE (INCLUDING CRACK)

02=MARIJUANA

03=HEROIN

04=AMPHETAMINES

05=BARBITURATES

06=HALLUCINOGENICS

07=OTHER

08=COCAINE AND MARIJUANA

09=COCAINE AND HEROIN

10=COCAINE, MARIJUANA, AMPHETAMINES, BARBITURATES

11=COCAINE, MARIJUANA, BARBITURATES

12=COCAINE AND BARBITURATES

13=ALL DRUGS LISTED

14=COCAINE, MARIJUANA, HEROIN

AR.073 IDFREQ (F2.0) - FREQUENCY OF DRUG USE

- 01=DAILY
- 02=TWO OR THREE TIMES/WEEK
- 03=TWO OR THREE TIMES/MONTH
- 04=ONE TIME/MONTH OR LESS
- 05=TWO OR THREE TIMES/WEEK AND PER MONTH
- 06=DAILY AND TWO OR THREE TIMES/WEEK
- 07=DAILY AND TWO OR THREE TIMES/WEEK AND ONE TIME/MONTH <
- 08=TWO OR THREE TIMES/MONTH AND ONE TIME/MONTH <
- 09=DAILY AND TWO OR THREE TIMES/WEEK AND PER MONTH

AR.074 DID (F4.0) - DOLLARS SPENT ON DRUGS/MO

AR.075 IDLOAN (F3.0) - EVER OBTAINED LOAN FOR DRUGS

AR.076 IDPROB (F2.0) - CONSIDERS SELF TO HAVE DRUG PROBLEM

- 01=YES
- 02=NO

AR.077 IDFACTOR (F2.0) - DRUGS A CONTRIBUTING FACTOR IN OFFENSE

- 01=YES
- 02=NO

AR.078 IDTREAT (F2.0) - EVER BEEN IN DRUG TREATMENT

- 01=YES
- 02=NO

AR.079 GAM (F2.0) - GAMBLED

- 01=YES I GAMBLED AT THE TIME OF THE OFFENSE
- 02=NO I DID NOT

AR.080 GAMTYPE (F2.0) - TYPE OF GAMBLING

- 01=LOTTERY
- 02=CARDS (POKER, ETC)
- 03=CRAPS
- 04=HORSES OR DOGS
- 05=OTHER CASINO GAMES
- 06=SPORTS MATCHES
- 07=HORSES AND SPORTS
- 08=HORSES AND LOTTERY
- 09=CARDS AND CASINO GAMES
- 10=FOUR OR MORE CHOICES PICKED
- 11=HORSES AND CASINO GAMES
- 12=HORSES AND CASINO GAMES AND SPORTS
- 13=HORSES AND CARDS AND SPORTS
- 14=HORSES AND CARDS
- 15=LOTTERY AND SPORTS
- 16=HORSES AND LOTTERY AND CARDS
- 17=LOTTERY AND CARDS
- 18=LOTTERY AND CARDS AND SPORTS

AR.081 GAMLEG (F2.0) - INVOLVED IN LEGAL OR ILLEGAL GAMBLING

- 01=LEGALLY
- 02=ILLEGALLY
- 03=BOTH

AR.082 GAMFREQ (F2.0) - FREQUENCY OF GAMBLING

- 01=DAILY
- 02=TWO OR THREE TIMES/WEEK
- 03=TWO OR THREE TIMES/MONTH
- 04=ONE TIME/MONTH OR LESS
- 05=MORE THAN ONE FREQUENCY

AR.083 DGAM (F5.0) - DOLLAR SPENT ON GAMBLING/MONTH

AR.084 GAMLOAN (F6.0) - EVER GOTTEN LOAN FOR GAMBLING

AR.085 GAMPROB (F2.0) - CONSIDERS SELF TO HAVE GAMBLING PROBLEM

01=YES

02=NO

AR.086 GAMFAC (F2.0)- GAMBLING A CONTRIBUTING FACTOR IN OFFENSE

01=YES

02=NO

AR.087 GAMTREAT (F2.0)- EVER BEEN IN GAMBLING TREATMENT PROGRAM

01=YES

CODE VARIABLE 88 - 91 THE SAME\*

AR.088 LTIMEA (F2.0) - LEISURE TIME ACTIVITIES - 1

AR.089 LTIMEB- LEISURE TIME ACTIVITIES - 2

AR.090 LTIMEC- LEISURE TIME ACTIVITIES - 3

AR.091 LTIMED- LEISURE TIME ACTIVITIES - 4

01=SPORTS

02=FISHING/HUNTING

03=SOLITARY HOBBY (CHESS, MODEL TRAINS, ETC.)

04=MOVIES/TV/VIDEOS

05=QUALITY TIME WITH SIGNIFICANT OTHERS

06=ALCOHOL/DRUGS/GAMBLING

07=PARTYING/HANGING OUT

08=CARS OR BIKES

09=WORK

10=TRAVEL

11=CAROUSE WITH WOMEN

12=OTHER MISCELLANEOUS (GARDENING, YARDWORK, TAKE WALKS)

CODE VARIABLE 92 ACTIVITY ACTION HARDWARE ACCOUNTS\*

AR.092 HV (F7.0) - HOUSE VALUE

AR.093 HAO (F6.0) - HOUSE AMOUNT OWED

AR.094 HMP(F4.0) - HOUSE MONTHLY PAYMT

AR.095 CAR1V (F6.0) - 1ST CAR VALUE

AR.096 CAR1AO (F5.0) - 1ST CAR AMOUNT OWED

AR.097 CAR1MP (F4.0) - 1ST CAR MONTHLY PAYMT

AR.098 CAR2V (F5.0) - 2ND CAR VALUE

AR.099 CAR2AO (F5.0) - 2ND CAR AMOUNT OWED

AR.100 CAR2MP (F4.0) - 2ND CAR MONTHLY PAYMT

AR.101 BOATV (F6.0) - BOAT VALUE

AR.102 BOATAO (F5.0) - BOAT AMOUNT OWED

AR.103 BOATMP (F4.0) - BOAT MONTHLY PAYMT

AR.104 FURNV (F6.0) - FURNITURE VALUE

AR.105 FURNAO (F2.0) - FURNITURE AMOUNT OWED

AR.106 FURNMP (F2.0) - FURNITURE MONTHLY PAYMT

AR.107 BUSV (F8.0) - BUSINESS VALUE

AR.108 BUSAO (F7.0) - BUSINESS AMOUNT OWED

AR.109 BUSMP (F6.0) - BUSINESS MONTHLY PAYMT

AR.110 VACAV (F6.0) - VACATION PROPERTY VALUE

AR.111 VACAAO (F5.0) - VACATION PROPERTY AMOUNT OWED

AR.112 VACAMP (F4.0) - VACATION PROPERTY MONTHLY PAYMT

AR.113 JEWV (F5.0) - JEWELRY VALUE

AR.114 JEWAO (F2.0) - JEWELRY AMOUNT OWED

AR.115 JEWMP (F2.0) - JEWELRY MONTHLY PAYMT

AR.116 BONDV (F8.0) - STOCK/BONDS VALUE  
AR.117 BONDAO (F2.0) - STOCK/BONDS AMOUNT OWED  
AR.118 BONDMP (F2.0) - STOCK/BONDS MONTHLY PAYMT

AR.119 CLOV (F5.0) - CLOTHING VALUE  
AR.120 CLOAO (F2.0) - CLOTHING AMOUNT OWED  
AR.121 CLOMP (F2.0) - CLOTHING MONTHLY PAYMT

AR.122 OBONDV (F7.0) - OTHER STOCK/BONDS VALUE  
AR.123 OBONDAO (F2.0) - OTHER STOCK/BONDS VALUE  
AR.124 OBONDMP (F2.0) - OTHER STOCK/BONDS VALUE

AR.125 OVEHICV (F5.0) - OTHER VEHICLE VALUE  
AR.126 OVEHICAO (F5.0) - OTHER VEHICLE AMOUNT OWED  
AR.127 OVEHICMP (F4.0) - OTHER VEHICLE MONTHLY PAYMT

AR.128 OMISCV (F6.0) - MISC ITEMS VALUE  
AR.129 OMISCAO (F5.0) - MISC ITEMS AMOUNT OWED  
AR.130 OMISCOMP (F4.0) - MISC ITEMS MONTHLY PAYMT

AR.131 COWPAY (F2.0) - PERCEPTION OF COWORKERS' PAY

01=MUCH HIGHER  
02=A LITTLE HIGHER  
03=ABOUT THE SAME  
04=A LITTLE LOWER  
05=MUCH LOWER

AR.132 JOBLIKE (F2.0) - VIEW OF JOB

01=LIKED A LOT  
02=LIKED SOME  
03=NEITHER LIKED NOR DISLIKED  
04=DISLIKED SOME  
05=DISLIKED A LOT

AR.133 BOSSLIKE (F2.0) - VIEW OF SUPERVISOR

01=EXCELLENT  
02=GOOD  
03=SATISFACTORY  
04=BAD  
05=TERRIBLE

AR.134 JOBSKIL (F2.0) - VIEW OF JOB SKILLS COMPARED TO OTHERS

01=MUCH BETTER  
02=SOMEWHAT BETTER  
03=ABOUT THE SAME  
04=SOMEWHAT WORSE  
05=MUCH WORSE

AR.135 SSMART (F2.0) - VIEW OF INTELLIGENCE COMPARED TO OTHERS

01=MUCH SMARTER  
02=A LITTLE SMARTER  
03=ABOUT THE SAME  
04=SOMEWHAT LESS SMART  
05=MUCH LESS SMART

AR.136 SCOMPET (F2.0) - VIEW OF COMPETITIVENESS COMPARED TO OTHERS

01=MUCH MORE  
02=A LITTLE MORE  
03=ABOUT THE SAME  
04=SOMEWHAT LESS  
05=MUCH LESS

AR.137 SFRIEND (F2.0) - VIEW OF FRIENDLINESS COMPARED TO OTHERS

01=MUCH MORE  
02=A LITTLE MORE  
03=ABOUT THE SAME  
04=SOMEWHAT LESS  
05=MUCH LESS

AR.138 SSECRET (F2.0) - VIEW OF SECRETIVENESS COMPARED TO OTHERS

01=MUCH MORE  
02=A LITTLE MORE  
03=ABOUT THE SAME  
04=SOMEWHAT LESS  
05=MUCH LESS

AR.139 SHONEST (F2.0) VIEW OF HONESTY COMPARED TO OTHERS

01=MUCH MORE  
02=A LITTLE MORE  
03=ABOUT THE SAME  
04=SOMEWHAT LESS  
05=MUCH LESS

AR.140 CROKSIM (F2.0) - SIMILARITY TO OTHER OFFENDERS

01=YES, I AM LIKE MOST OF THESE PEOPLE  
02=NO I AM NOT  
03=DON'T KNOW

AR.141 OFFAGE (F2.0) - AGE AT OFFENSE

AR.142 DECMAKER (F2.0) - DECISION INVOLVMENT

01=TALKED WITH NO ONE, DECIDED ALONE  
02=TALKED WITH CLOSE FRIEND/FAMILY MEMBER/LAWYER, I DECIDED  
03=TALKED WITH SAME AS ABOVE AND ASKED ADVICE  
04=TALKED WITH SAME AS ABOVE AND DID IT AGAINST THEIR ADVICE  
05=TALKED WITH SAME AS ABOVE AND THEY CONVINCED ME  
06=NONE OF THE ABOVE

AR.143 OFFNUM (F2.0) - NUMBER INVOLVED IN OFFENSE

01=I ACTED ALONE  
02=ONE OTHER PERSON BESIDES ME  
03=TWO OTHER PEOPLE BESIDES ME  
04=THREE OR MORE OTHER PEOPLE BESIDES ME  
05=DON'T REALLY KNOW

AR.144 CODCOV (F2.0) - CONVICTION STATUS OF CODEFENDANTS

01=YES ALL CONVICTED  
02=NO  
03=UNCERTAIN  
04=ONLY SOME CONVICTED

AR.145 SUPPORT (F2.0) - PRIMARY MEANS OF SUPPORT PRIOR TO OFFENSE

01=LEGIT OCCUPATION  
02=ILLEGIT OCCUPATION  
03=BOTH

AR.146 CODREL (F2.0) - TYPE RELATIONSHIP WITH CODEFENDANTS

01=WORKED WITH THEM  
02=FAMILY OR RELATIVES  
03=CLOSE FRIENDS  
04=FRIENDS, BUT NOT CLOSE  
05=ACQUAINTANCES  
06=PEOPLE I HAD BEEN IN TROUBLE WITH BEFORE  
07=I DIDN'T REALLY KNOW THEM  
08=NONE OF THE ABOVE  
09=COWORKERS AND NOT CLOSE FRIENDS

- 10=FAMILY/RELATIVES AND CLOSE FRIENDS
- 11=FAMILY/RELATIVES AND ACQUAINTANCES
- 12=CLOSE FRIENDS AND ACQUAINTANCES
- 13=CLOSE FRIENDS AND TROUBLED PEOPLE
- 14=CLOSE FRIENDS AND DIDN'T KNOW THEM
- 15=NOT CLOSE FRIENDS AND ACQUAINTANCES

CODE VARIANTS ~~ACQUAINTANCES AND DIDN'T KNOW THEM~~  
AR.147 CONVOFFA (4F2.0) - CONVICTION OFFENSE #1  
AR.148 CONVOFFB - CONVICTION OFFENSE #2  
AR.149 CONVOFFC - CONVICTION OFFENSE #3  
AR.150 CONVOFFD - CONVICTION OFFENSE #4

- 01=BANK FRAUD
- 02=MAIL FRAUD
- 03=WIRE FRAUD
- 04=BANK AND MAIL FRAUD
- 05=BANK AND WIRE FRAUD
- 06=MAIL AND WIRE FRAUD
- 07=CREDIT CARD FRAUD
- 08=SEC FRAUD
- 09=TAX FRAUD
- 10=LAND SALES FRAUD
- 11=FRAUD AND DECEIT

- 12=MAIL AND BANK THEFT
- 13=EMBEZZLEMENT
- 14=GOVERNMENT THEFT/THEFT OF GOVERNMENT PROPERTY
- 15=POSTAL THEFT
- 16=CREDIT CARD THEFT
- 17=THEFT OF CHATTEL
- 18=THEFT BY INTERSTATE TRANSIT/TRANSPORTATION

- 19=INTERSTATE TRANSPORTATION OF STOLEN PROPERTY
- 20=POSSESSION OF STOLEN PROPERTY
- 21=POSSESSION OF STOLEN MAIL

- 22=MONEY LAUNDERING
- 23=MISAPPROPRIATION OF FUNDS
- 24=MISREPRESENTATION TO LENDING/GOVERNMENT INSTITUTION
- 25=SUBMITTING FALSE STATEMENT/DOCUMENTATION

- 26=IMPEDING TAX COLLECTION
- 27=TAX EVASION
- 28=FILING A FALSE TAX RETURN

- 29=PASSING/POSSESSION OF COUNTERFEIT MONEY
- 30=MANUF. AND DIST. OF COUNTERFEIT MONEY
- 31=MANUF. OF COUNTERFEIT MONEY

- 32=ANTI-TRUST VIOLATIONS
- 33=FORGERY
- 34=PRESENTING FORGED DOCUMENTS
- 35=ILLEGAL BANK TRANSACTIONS
- 36=UNLAWFUL DETAINMENT OF ACCESS DEVICE
- 37=CHOP SHOP
- 38=RACKETEERING VIOLATIONS
- 39=AID TO RACKETEERING
- 40=MISUSE OF GOVERNMENT PROPERTY
- 41=B&E OF A POSTAL RECEIPTICLE
- 42=PERJURY
- 43=AID AND ABETTING IN A GAMBLING DEBT

- 44=POSSESSION W/INT. CDS
- 45=POSSESSIONCDS

46=MANUF. CDS  
47=MARIJUANA LAW VIOLATIONS  
48=DIST. CDS

49=CONSPIRACY UNIDENTIFIED  
50=CONSPIRACY TO SMUGGLE  
51=CONSP. TO INTERSTATE TRANSPORT  
52=CONSP. TO COMMIT MAIL FRAUD  
53=CONSP. TO DEFRAUD THE IRS  
54=CONSP. TO COUNTERFEIT  
55=CONSP. TO POSSESS CDS  
56=CONSP. TO DIST. CDS  
57=CONSP. TO MANUF. CDS

58=STRUCTURING OFFENSE

70=THEFT UNIDENTIFIED  
71=THEFT < 300  
72=THEFT > 300  
73=THEFT > 3000  
74=FELONY THEFT  
75=RETAIL THEFT  
76=THEFT OF INTERSTATE SHIPMENT  
77=VOP ON THEFT

78=BURGLARY UNIDENTIFIED  
79=RETAIL BURGLARY  
80=RESIDENTIAL BURGLARY  
81=COMMERCIAL BURGLARY

82=FORGERY  
83=POSSESSION OF STOLEN PROPERTY  
84=RECEIVING STOLEN PROPERTY  
85=VOP ON POSSESSION CDS  
86=ATTEMPT ROBBERY/ROBBERY

AR.151 PLEA (F2.0) - PLEAS BARGAIN ON INSTANT OFFENSE

01=YES  
02=NO  
03=UNCERTAIN

AR.152 BARGAIN (F2.0) - IF YES, TYPE OF BARGAIN

01=# OF COUNTS ON ORIGINAL CHARGED REDUCED

58=TRAFFICKING  
59=RUNNING A CONTINUOUS ENTERPRISE  
60=THEFT TO DECEIVE

02-86=SEE VAR.132 CODING  
AR.153 PRIORCON (F2.0) - PRIOR CONVICTIONS FOR SIMILAR OFFENSE

AR.154 HIDEPROF (F2.0) - HIDING OF OFFENSE PROFITS

01=SPENT THE PROFITS  
02=I DIDN'T HIDE THE PROFITS  
03=I DIDN'T HAVE A CHANCE TO HIDE THE PROFITS  
04=PUT PROFITS INTO LEGITIMATE BUSINESS  
05=PUT PROFITS INTO THE BANK  
06=HID PROFITS OUTDOORS (I.E., BURIED)  
07=HID PROFITS WITH FRIENDS  
08=HID PROFITS INDOORS (I.E., IN A SAFE)  
09=I RECEIVED NO PROFITS  
10=I HID THE PROFITS, BUT DID NOT IDENTIFY WHERE  
11=OTHER MISCELLANEOUS

- 12=LEGITIMATE BUSINESS AND WITH FRIENDS
- 13=LEGITIMATE BUSINESS AND IN THE BANK
- 14=SPENT THE PROFITS AND HID IT UNIDENTIFIED
- 15=SPENT THE PROFITS AND IN THE BANK
- 16=SPENT AND LEGITIMATE BUSINESS AND OUTDOORS
- 17=IN THE BANK AND OTHER

AR.155 OFFINV (F2.0) - OFFENSE PROFITS - INVESTED

- 01=INVESTED IN US LAND
- 02=OVERSEAS LAND
- 03=US BUSINESS
- 04=OVERSEAS BUSINESS
- 05=US AND OVERSEAS LAND
- 06=US AND OVERSEAS BUSINESS
- 07=US LAND AND US BUSINESS

AR.156 OFFBANK (F2.0) - OFFENSE PROFITS - BANK

- 01=PUT PROFITS IN US STATE BANK
- 02=US FEDERAL INSTITUTION
- 03=US LOCAL BANK
- 04=US STATE AND US FEDERAL BANKS
- 05=US STATE AND US LOCAL BANKS
- 06=US FEDERAL AND US LOCAL BANKS
- 07=OVERSEAS BANKS
- 08=US STATE AND US FEDERAL AND US LOCAL

AR.157 ACTTYPE (F2.0) - OFFENSE PROFITS - TYPE OF ACCOUNT

- 01=PUT ACCOUNT IN MY OWN NAME
- 02=CORPORATION NAME
- 03=FICTITIOUS NAME
- 04=RELATIVE'S NAME
- 05=GIRLFRIEND OR FRIEND'S NAME

CODE VARIABLE DESIGNATION OF THE ABOVE

AR.158 SCRAPP (4F2.0) - WHAT WOULD S LOOK FOR IN HIRING OTHERS

AR.159 SCRAPPB - WHAT WOULD S LOOK FOR IN HIRING OTHERS #2

AR.160 SCRAPP C - WHAT WOULD S LOOK FOR IN HIRING OTHERS #3

AR.161 SCRAPPD - WHAT WOULD S LOOK FOR IN HIRING OTHERS #4

- 01=I WOULD LOOK FOR CRIMINAL HISTORY
- 02=WORK HISTORY
- 03=TRY THEM OUT ON THE JOB FIRST
- 04=APPEARANCE/SELF-PRESENTATION/INTERVIEW
- 05=STABILITY IN BACKGROUND
- 06=PERSONAL HISTORY (I.E., FAMILY LIFE)
- 07=I WOULD USE MY INTUITION
- 08=PERSONALITY CHARACTERISTICS (I.E., HONEST)
- 09=MISCELLANEOUS
- 10=DRUG/ALCOHOL HISTORY

ISSING/NOT ANSWERED/REFUSED TO ANSWER = 99

ON APPLICABLE = 88