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International Journal of Law, Crime and Justice  
43 (2015) 1–16

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International  
Journal of Law,  
Crime and Justice

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# White-collar crime and first-time adult-onset offending: Explorations in the concept of negative life events as turning points

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Available online 1 July 2014

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## Abstract

The article explores first-time adult-onset offending in cases of white-collar crime where the crime occurs as a consequence of a breakdown, brought by negative life events, in the circumstances that previously kept one from engaging in criminal activity. Criminal cases involving a bank manager and a male options broker working in the Swedish banking and finance sector are analyzed. Negative life events are proposed to offer a useful explanation for first-time adult-onset offending if conceptualized as turning points caused by a chain of life events entailing enmeshment in problems of a scope and kind one has never been forced to deal with in the past, threatening essential aspects of one's identity and life project, and accompanied by perceived loss of previously available social support for one's prioritizings, at the same time as one remains in possession of resources making criminal solutions seem comparatively expedient. Directions for future research are suggested.

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*Keywords:* Adult-onset offending; First-time offending; Negative life events; Turning points; White-collar crime

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## 1. Introduction

- Let me ask you something: Have you ever done anything that was illegal or forbidden? Before now, I mean.
- No, definitely not. Not a thing. I've never even shoplifted a candy bar in my life.
- So how come you started now?

This brief excerpt of a conversation is taken from a police interrogation of a Swedish bank manager found out to have embezzled the equivalent of at least fifty thousand U.S. dollars from the bank branch where she had been employed for many years. A valued member of the organization, the bank manager enjoyed the high esteem of both her colleagues and superiors and had been promoted several times during her tenure at the bank. By the time her crime was discovered, she was even being considered for the position of branch manager at her bank. She was forty years old and, according to her own testimony and official records, had no criminal history of any kind. As she herself testified, she had never committed even the slightest infraction up until now. Now, however, it had come to light that she, as she also readily admitted, during a period of four years had misappropriated funds from her bank. Considering the blameless life she had led in the past, the police interrogator's question thus begged to be asked: What had induced the bank manager to start breaking the law now?

In posing this question, the officer in charge of the interrogation laid his finger on a tender spot in inquiries about crime and criminality: the issue of adult-onset offending and, in particular, *first-time* adult-onset offending. In previous research in the field, this issue has often been overlooked as a marginal phenomenon, leaving the area by and large “understudied,” “overlooked,” and even outright “neglected,” with the factors associated with late- or adult-onset offending remaining “not well understood” (Gomez-Smith and Piquero, 2005, p. 524; Harris, 2011, p. 950; Zara, 2012; Zara and Farrington, 2010, p. 258). Consequently, “a pressing research need” in the area has been identified (DeLisi and Piquero, 2011, p. 293). In the recent past, research publications have, indeed, increasingly come to recognize the importance of the issue, yielding evidence on adult-onset offending as perhaps a significantly more common phenomenon than previously understood and calling for intensified research efforts on the topic (see, e.g., Eggleston and Laub, 2002; Gomez-Smith and Piquero, 2005; Harris, 2011; Krohn et al., 2013; McGee and Farrington, 2010; Simpson et al., 2008).

In these calls for further exploration, in particular research on ways in which *negative life events* specific to adult life affect initiation into crime has been solicited (e.g., Eggleston and Laub, 2002, p. 614; Gomez-Smith and Piquero, 2005, p. 523; Piquero and Benson, 2004, p. 160). Such events may comprise troubled marriages or divorce, precarious family finances, sudden shifts in one's position in the labor market, or adult drug dependencies. The proposition has even been put forth that adult-onset offending be examined as a consequence of a breakdown that negative life events of this kind can cause in the circumstances that previously kept a person from engaging in criminal activity – in other words, as an effect of “negative turning points, which change an individual's noncriminal trajectory to criminal in adulthood” (Eggleston and Laub, 2002, p. 614). While research elsewhere in the area appears to have confirmed the relevance of factors of this kind, making the approach seem all the more promising (for more on this, see below), this proposal has nevertheless gone largely unheeded to date. This, of course, is unsatisfactory, given how clearly the need for further research in the area has been identified and communicated, with prominent researchers pointing out that “we

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