To the Graduate Council:

I am submitting herewith a thesis written by Judy Allene Van Wyk entitled "The Effect of Risk-Taking Behavior on Personal Fraud Victimization." I have examined the final copy of this thesis for form and content and recommend that it be accepted in partial fulfillment of the requirements for the degree of Master of Arts, with a major in Sociology.

Michael Benson

Michael Benson, Major Professor

We have read this thesis and recommend its acceptance

Accepted for the Council:

Associate Vice Chancellor and Dean of The Graduate School

THE EFFECT OF RISK-TAKING BEHAVIOR ON PERSONAL FRAUD VICTIMIZATION

A Thesis
Presented for the
Master of Arts
Degree
The University of Tennessee, Knoxville

Judy Allene Van Wyk
December 1995

DEDICATION

This thesis is dedicated to my daughter

Allyson Marie Van Wyk

who inspires my fortitude

ACKNOWLEDGMENTS

There are many people to whom I am grateful at the University of Tennessee, Department of Sociology for their assistance and encouragement throughout my work on this thesis. I am particularly grateful to my thesis committee members, Dr. Michael Benson, Professor Neal Shover and Dr. Sherry Cable. I extend special thanks to Dr. Michael Benson whose exceptional dedication to his students is matched by his patience and professionalism.

The graduate students in the Department of Sociology also deserve recognition. I extend special thanks to Karen Mason who allowed me to participate in her research making this thesis possible.

Lastly, a great dept of gratitude is owed to my daughter Allyson whose patience and understanding far outweigh the aptitude of a child her age. She allowed me the time and space required to complete this thesis, and provided my escape and rejuvenation when necessary.

ABSTRACT

This is a study of risk-taking behavior and personal fraud victimization. Victimology theory is extended to fraud victims, a type of crime victim that has been largely ignored. The effects of risk-taking behavior on vulnerability to fraud are analyzed. It is predicted that the greater a person's willingness to take financial risks the greater the likelihood that he or she will be a victim of fraud. In contrast to these "risky people", prudent people, those who take few risks with their money and who try to manage their finances carefully, will be less likely to be victims of personal fraud.

Data gathered via a random sample telephone survey are analyzed. Results show that risk-taking behavior and prudence effect personal fraud victimization differently. Logistic regression shows that prudent persons are less likely to be victimized in personal fraud cases. This relationship remains significant independent of several control variables.

TABLE OF CONTENTS

LIST OF TABLES

CHAPTER I

INTRODUCTION

STATEMENT OF THE PROBLEM

This thesis is a study of risk-taking behavior and personal fraud victimization. Specifically, the effects of risk-taking behavior on vulnerability to fraud are analyzed. It is predicted that risky persons are more likely to be victims of personal fraud than prudent persons. This study extends victimology theory to a type of crime victim that has been largely ignored in previous research.

SIGNIFICANCE OF THE PROBLEM

Fraud is a form of white-collar crime. "Fraud is committed when one is induced to part with money or valuables through deceit, lies, or misrepresentation" (Simon and Eitzen 1990, p. 107). There are several situations under which fraud can occur. Fraud may be committed by individual citizens, by government or non-profit agencies and institutions, or by business corporations. Likewise, all of these potential offenders are vulnerable to fraud victimization. For instance, tax evasion is fraud that may occur between individuals, businesses or corporations and the government. The individual is the offender and the government is the victim. Fraud also may occur between individuals and corporations or between government agencies and corporations. Virtually any combination of victims and offenders is possible.

This study is confined to consumer fraud in which individuals or families are victims. Because individuals or families by definition are the victims of consumer fraud, it is often referred to as personal fraud in victimization studies. In this study, the terms, consumer and personal fraud are used interchangeably.

The beneficiaries of personal fraud include businesses, organizations and employees. The fraud typically transpires in the course of a business transaction. Personal fraud may occur within the course of the offender's occupation. It is often a violation of trust, wherein the offender misuses a position of power achieved through knowledge of the product or service being sold that the victim does not have.

> Consumer fraud may be defined as an intentional act to cause another to surrender money or property over which he has a right. It is a false or misleading representation of a material fact, whether by words or conduct, that causes a consumer to be deceived. At times, it may take the form of the concealment of a material fact. The objective of consumer fraud is to deceive the consumer into acting to his legal detriment. Consumer frauds are essentially confidence games, usually contrived to appeal to the greed of the victim (Bequai 1978, p. 51).

Estimates of the extent of fraud present particular problems. Official statistics do not provide a reliable base for estimating the extent of fraud. A single fraudster can commit check forgery forty times and the crimes are recorded as a single act of fraud, but if forty different fraudsters forge forty checks, they are recorded as forty crimes (Levi 1987).

Studies show that fraud is under-reported by victims (Ennis 1967; Titus, Heinzelman and Boyle 1995; Vaughan and Carlo 1975 and 1976). Victims are often unaware that they have been victimized of fraud, unaware of the proper places to report fraud, embarrassed or ashamed that they have been victimized, and/or lose only a minimal amount of money or property, (Blum 1972; Geis 1975; Ennis 1967; Walklate 1989). Adding to the problem of reporting behavior, police and other authorities that receive complaints about fraud may not be trained properly to handle these crimes (Levi 1987). Additionally, authorities may not recognize fraud when it does occur.

Although is difficult to estimate the extent of fraud with precision, there is evidence that it is increasing. In Britain the number of convicted fraudsters quintupled from the early twentieth century through 1968, and "recorded fraud has increased by an average of 5 percent annually since 1980" (Levi 1987, p. 5). The increase in recorded fraud and convictions is not confined to Britain. Internationally all types of fraud combined have increased simultaneously (Levi 1987).

In the United States fraud experienced the largest proportionate increase of any category of arrests (88.8%) between 1973 and 1982 (Levi 1987). Fraud represented 22.1 percent of all cases filed in U.S. District (Federal) Courts in 1983. This is compared to 9.8 percent for larceny and theft, 6.4 percent for homicide, robbery, assault, and burglary combined for the same year (Levi 1987). The Uniform Crime Reports show a steady increase in reported fraud from 1964 to the present (Shover forthcoming).

The financial cost of personal fraud can be very high. A 1979 government study showed that on average individual motorists were overcharged $150.00 each year for repairs (Coleman 1994). Another study reported by Coleman (1994) concluded that overall consumers waste an estimated $20 billion each year on automobile repairs. Telemarketing fraud costs consumers an estimated $10 to $40 billion annually (Chaplan 1993). These costs vastly exceed the costs of common crimes. During the early 1970s the U.S. congress estimated the annual cost of all common crime to the American public at a comparatively low $4 billion (Coleman 1985; Tomlin 1982).

The social costs of consumer fraud are just as devastating as financial costs to society. Common crimes disproportionately victimize the poor, but white-collar crime, such as fraud is not limited to any class or marginal category of society (Moore and Mills 1990). Virtually everyone is a potential victim of personal fraud. It is estimated, for example, that 10 Americans are victimized by telemarketing fraud every minute (Chaplan 1993). It has been theorized that widespread victimization breeds a generic distrust of private and public institutions (Moore and Mills 1990; Elderhertz 1980; Sutherland 1949). Distrust diminishes faith in free economy and in business leaders, jeopardizes confidence in political institutions, processes, and leaders and erodes public morality (Moore and Mills 1990). Faith in free enterprise is based on an ethic of responsibility and "a concern for others and for the common good" (Moore and Mills 1990, p. 414). Support for American institutions such as the government is fostered by the same trust, all of which is threatened by personal fraud and other forms of white-collar crime.

Traditionally, personal fraud has not received the same attention as most types of common crime. Considering its prevalence and impact on society, this is unfortunate. Virtually everyone is a potential victim of personal fraud, but not everyone is victimized. What makes some people more vulnerable to fraud victimization than others is a question that merits attention for both practical and theoretical reasons.

CHAPTER II

THEORETICAL ORIENTATION

VICTIMOLOGY

One of the most important questions victimology addresses is, what distinguishes victims of crime from non-victims? In its strictest sense, victim means "a living creature killed and offered as a sacrifice to some deity or supernatural power" (Oxford English Dictionary, as quoted in Drapkin and Viano 1984, p. 1). Its most widely used interpretation is "one who suffers some injury, hardship, or loss, (and) is badly treated or taken advantage of" (Oxford English Dictionary, as quoted in Drapkin and Viano 1984, p. 1). What separates the non-victim from the victim is the absence or presence of these experiences. Victimologists ask, what is the difference between the victim and non-victim?

One of the first systematic studies of victims was conducted by Benjamin Mendelsohn in 1937 (Nagel 1974). Mendelsohn, a lawyer, distributed questionnaires to 300 of his clients. His purpose for conducting the survey was to better understand the dynamics of criminal offenses (Mendelsohn 1974). He concluded that the "criminogenic complex" is the totality of crime factors which includes one set of factors concerning the criminal and the other the victim (Schafer 1968, p. 41). Mendelsohn found that "a parallelity appears between the biopsychosocial personality of the offender and that of the victim" (Schafer 1968, p. 41). Nevertheless, Mendelsohn saw victimization and criminality as two distinctly separate but related experiences. He sought to separate victimology and criminology as two distinct disciplines.

The work of Hans von Hentig drew closer parallels between criminals and their victims. He wrote, "It would not be correct nor complete to speak of a carnivorous animal, its habits and characteristics, without looking at the prey on which it lives" (von Hentig 1947, p. 385). He further states that "we can frequently observe a real mutuality in the connexion of perpetrator and victim, killer and killed, duper and dupe" (von Hentig 1974, p. 385). Indeed "in a sense, the victim shapes and molds the criminal and his crime" (von Hentig 1947, p. 385).

VICTIM TYPOLOGIES AND TERMINOLOGY

Victimologists have created many typologies based on the degree of guilt victims share with their offenders. Although each theorist has chosen different terms to describe victim behavior, all victim typologies refer to the victim's degree of quilt. Degrees of guilt range from completely innocent to imaginary. Mendelsohn was the first to group victims by degree of guilt. His typology includes the 'completely innocent victim', the 'victim with minor guilt', the 'victim as guilty as the offender', the 'victim more guilty than the offender', the 'most guilty victim' and the 'simulating victim' (Schafer 1974, p. 19). Terms used by other theorists include "nonparticipating", "latent", "provocative" (Fattah 1992), "cooperative", "apathetic", "submitting", "contributory" and "instigative" victims (von Hentig 1947).

Completely innocent victims are defined as crime-conscious people who try not to be victimized. They do what they can, within reason, to avoid trouble (Karmen 1984). This category includes those who take measures to curtail the possibility of burglary such as locking their doors. In crimes of violence, completely innocent victims are those who do nothing to attract assailants and resist criminal advances (Karmen 1984).

At the other end of the spectrum is the fully responsible victim. "Logically, a victim can be entirely guilty only when there is no offender at all" (Karmen 1984, p. 83). Fully responsible victims of property crimes include persons who seek reimbursement from private insurance policies or government aid for imaginary losses (Karmen 1984). Most victims fall someplace in between completely innocent and fully responsible. They represent victims who share responsibility for victimization with offenders.

The realm of shared responsibility is extremely broad. Terms that refer to the degree of shared responsibility include victim facilitation, precipitation and provocation. Facilitation refers to "those situations in which victims unknowingly, carelessly, negligently, foolishly, and unwillingly make it easier for the criminal to commit and consummate the crime" (Karmen 1984, p. 77). Facilitating victims "inadvertently assist the offender and therefore share a minor amount of blame" (Karmen 1984, p. 77). Thus, victims of auto theft and burglary may facilitate their victimization by leaving the keys in their cars or the doors and windows of their homes unlocked.

Crimes of violence have been the major focus of victim provocation and precipitation research (Blum 1972; Levi 1987; Miers 1989). Precipitating victims are victims of homicide in which the one who is killed is the first one to use force, either by using a weapon or hitting the offender (see Wolfgang 1957; 1982). Rape is another crime where provocation and carelessness have been used to explain victimization (see Amir 1971; Schwartz and Pitts 1995).

RISK-TAKING BEHAVIOR

Risk-taking behavior is behavior which places an individual in a position where financial security, or physical, mental or legal safety is jeopardized. Risk-taking behavior places the individual at a greater physical, mental, legal or financial risk than would "normally" be encountered by a reasonable person. Thus, voluntary behavior that is out of the ordinary in the degree to which it exposes the individual is risk-taking behavior. Common forms of risk-taking behavior include high speed driving, sky-diving, high-stakes gambling, and crime. The central features of risk-taking is the "spontaneous, anarchic, impulsive character of the experience" (Lyng 1990, p. 864). "Some people place a higher value on the experience of risk taking than they do on achieving the final ends of the risky undertaking" (Lyng 1990, p. 852).

Risk-taking behavior generates physiological and psychological rewards that are independent of the extrinsic rewards gained by individual acts (Grasmick & Bursik 1990). Extrinsic rewards may include gained status, property or money. The intrinsic rewards of risk-taking behavior are thrill, adventure and excitement.

Risk-taking behavior has long been thought to contribute to criminal motivation for common crime and delinquency. For instance, common criminals are disproportionately young, and younger persons are thought to exhibit a greater amount of thrill and adventure seeking behavior than older persons (Baldwin 1985). Other studies suggest that the thrill of risk may be so strong as to detract from the effect of legal sanctions on behavior (Grasmick and Bursik 1990).

Gottfredson and Hirschi's (1990) general theory of crime specifically links risk-taking behavior to common crime and other forms of illicit behavior. The basic tenant of this theory is that all criminals, regardless of the types of crimes they commit, share a lack of self-control. This is exhibited through avoidance of simple tasks, impulsivity and risk-taking behavior (Gottfredson and Hirschi 1990). Persons who possess these three characteristics and have access to criminal opportunity turn to crime as an outlet.

Two studies have measured the individual effects of selected indicators of self-control including risky behavior on imprudent behavior (Arneklev et al. 1993; Wood et al. 1993). In these studies, risk-taking was found to be the most significant indicator of imprudent behavior, even stronger than Gottfredson and Hirschi's (1990) original composite low self-control (Arneklev et al. 1993; Wood et al. 1993). Risky behavior is highly correlated with illicit behavior (Arneklev et al. 1993).

Criminals and victims often share personality traits. Thus, it is quite likely that common criminals and victims may be similar in their preference for risk-taking behavior. As Fattah (1993, p. 232) argues, "To look upon victims and offenders as two distinct or mutually exclusive populations that have nothing in common is in direct contradiction to the available empirical evidence." For common crimes, this means that risk-taking preferences may be one of the factors that draws victims and offenders together. The same may be true of fraud victims.

RISK-TAKING BEHAVIOR AND FRAUD VICTIMIZATION

Financial risk-taking differs from other forms of risky behavior only in its potential extrinsic rewards. Extrinsic rewards include the potential to make money, save money or gain property at a bargain. Personal fraud victimization usually involves monetary transactions. Therefore, in this study, risk-taking behavior is restricted to financial decision-making.

Research suggests that victim-prone personalities may be manifested in "more subtle and pervasive ways than the highly visible acts of consent and provocation" (Miers 1974, p. 87). Nonetheless, internal factors such as personality have been given limited attention in victimization studies. Interviews with con men suggest that personalities of fraud victims may affect the likelihood of victimization. In one offender's words,

> an honest person will not allow himself to be a party to any scheme in order to gain sudden riches. A man must have larceny in his mind to become a perfect victim (MacDonald 1939).

The idea that criminals and victims of personal fraud both contribute to offenses has been noted before. For example, one researcher states;

> During this kind of bargaining the victims are active, their participation in the dishonest business being manifest. The victim's desire to gain a high profit easily, even at the cost of using dishonest means, allows us to consider them potential swindlers. The swindler and his victim constitute a couple of accomplices; they are both engaged in the same fraudulent business, they are bound together by a common interest, and they are animated by the same desire to subscribe to a good bargain (Delord-Raynal 1982).

Although the idea that victims of personal fraud possess certain personality characteristics that increase their likelihood of victimization is often discussed, it has not been tested empirically. Studies not intended to test this effect specifically, nonetheless inadvertently present further evidence of victim prone personalities.

One study assessing the affect of victim responsibility on reporting behavior compared persons who report their victimizations to the authorities to persons who do not on the level of victim involvement in the crimes (Blum 1972). In this study, "victim involvement" is defined as the victim's level of risky behavior. The study found that in the group of reporting victims "most did not budget expenditures", and "six out of ten men admitted to daydreaming about the lucky day when they would come into a lot of money" (Blum 1972, p. 65). Of the 15 respondents who did not report their victimizations, three had gambled within the last month, "about half reported they had swung deals whereby they had gotten something for nothing", and "eight said they were willing to take risks in a new business" (Blum 1972, p. 76). It is clear that most of the victims in this study exhibit signs of risky behavior.

Another study was prompted by prosecution of a fraudulent appliance repair man, and was intended to gather descriptive details concerning the victim-offender relationship (Vaughan and Carlo 1975). The researchers hoped to discover differences in anomia and self perception between those who reported victimization and those who did not. Although analysis showed no significant differences, the investigators concluded;

> Clearly, the efforts of the appliance repairman to deceive his victims were matched at times by some degree of self-deception, carelessness, and desire for gain on the part of the victims themselves. Nearly two thirds of those interviewed admitted there were steps they could have taken to prevent the fraud (Vaughan and Carlo 1975, p. 158).

These studies suggest that the victim's risky behavior may contribute to the likelihood of fraud victimization.

PRIOR RESEARCH ON FRAUD VICTIMS

Victims of white-collar crimes have been largely ignored by victimologists (Levi 1992; Moore and Mills 1990; Tomlin 1982; Walsh and Schram 1980). Few attempts have been made to apply general victimology theory or its concepts to white-collar victims. The application of concepts such as victim responsibility, precipitation, provocation, facilitation and participation to white-collar crime victims has not been examined. The few victim studies of white-collar crime that do exist examine sentencing and corporate crimes (see Walsh and Schram 1980; Levi 1992). Limited attention has also been given to studies of personal fraud victimization most of which examine reporting behavior.

Two recent national fraud victimization studies have greatly improved general knowledge of the characteristics of fraud victims. The first study was the National Fraud Victimization Pilot Study (NFV), a telephone survey of 400 randomly selected respondents (Boyle 1992). Questions were asked regarding fraud victimization, reporting behavior, and personal and demographic characteristics of both victims and non-victims. Analysis reveals that the elderly are not more inclined to be victimized of fraud than younger persons as is widely believed. Younger persons are more likely than older persons to be victimized by personal fraud. Neither gender or income affect the likelihood of fraud victimization.

The second study is a survey of 1,246 respondents which attempted to replicate and extend the NFV pilot study (Titus, Heinzelmann and Boyle, 1995). This study confirms results from the NFV study regarding the effect of demographic variables on the likelihood of fraud victimization. Persons between the ages of 25 and 34 are most likely to be victimized by fraud. The likelihood of victimization decreases for older persons for both victimization attempts and completed victimizations whereby the victim experiences a loss. There is not a significant difference in age between persons approached and those experiencing a loss of property or money, although older persons in the study were less likely to experience monetary losses than younger persons. Education significantly affects overall fraud victimization, but there is no significant difference in education between attempted and completed victimizations. Other demographic variables included in the study that have no effect on fraud victimization include sex, household size, region of the United States, household income, urban or rural location, race and Hispanic origin.

These studies raise questions regarding "why certain persons are more likely to be selected as targets of fraud", and "why some persons are more effective in resisting attempts to defraud them" (Titus et al. 1995, p. 67).

These new studies represent advances over previous work, but they focus on demographic characteristics and are mainly descriptive.

HYPOTHESIS

Based on the foregoing theoretical and empirical considerations, I hypothesize: persons who are high risk-takers are more likely to be victims of personal fraud than persons who are low risk-takers, or more prudent in their behavior. This relationship is expected to exist independent of other possible factors contributing to personal fraud victimization. Other factors may include age, sex, marital status, educational attainment, income and race.

CHAPTER III

METHODS

SAMPLE AND DATA

The data for this study were collected in a telephone survey of households in a medium sized southeastern city in the United States. The sample was drawn using random digit dialing, and the survey was administered using a Computer Assisted Telephone Interviewing program. The final sample size included 400 respondents, age 18 or over. Of the 835 persons contacted, 400 agreed to be interviewed for a 48% overall response rate. The questionnaire was based on the instruments used in the 1991 National Fraud Victimization Pilot Study (Boyle 1992).

DEPENDENT VARIABLES

The dependent variable is fraud victimization. This was operationalized by asking respondents whether anyone had attempted to victimize them of specific consumer fraud abuses in the past five years. The five year reference period was chosen to permit comparison of the results with the national pilot study. Because of the small sample size, a reference period less than five years may not have generated enough victims for analysis.

I included in this study offenses that ranked highest in frequency in the NFV pilot study. The offenses were also selected in response to interviews with local police and consumer advocate groups. The offenses primarily represented victimization by means of false or misleading statements, abuses of trust, and failure to deliver products or services as promised (See appendix A for a full description of the offenses). Up to two instances of fraud victimization were tallied for each respondent.

Two measures of victimization were constructed from these questions. "Overall" victimization refers to any fraud attempt, whether completed or not (0 = no attempt, 1 = attempt). This measure, which groups together both completed and attempted victimization, is the traditional measure of victimization. However, since our theoretical interest also includes the relationship between risk and completed victimization, we also constructed a measure for "Completed victims" which refers to those who reported at least one attempted fraud victimization (0 = incomplete attempt, 1 = completed attempt).

INDEPENDENT VARIABLES

Seven questions were asked to measure each respondent's level of risk-taking behavior. These measures were concentrated on financial decision-making since most fraud involves monetary transactions as extrinsic rewards. Three items were worded such that positive responses indicated financially risky behavior.

1. I enjoy making risky financial investments now and then.
2. In regards to saving my money, I live for today, and don't worry too much about the future.
3. I don't mind taking chances with my money, as long as I think there's a chance it might pay off.

Four items were worded such that a positive response indicated prudent behavior.

1. I only spend money I think I can afford to spend.
2. I have found that the best way to get what you want is to save your money carefully.
3. I try to arrange my finances so that I always have a little extra set aside to handle emergencies.
4. Having a little money in the bank is more important to me than having lots of new things.

A factor analysis of the seven items located two factors using varimax orthogonal rotation (table 1). The four prudence measures had the strongest loadings of the first factor, ranging from .58 to .69. The three risk factors had factor loadings below .55 on the first factor. Only two variables loaded strongly on the second factor. The two variables were risk measures and had loadings of .70 and .71. The results of the factor analysis suggest that the risk and prudence items tap different dimensions of people's taste for risk. Hence, it would be inappropriate to combine the seven items into a single index.

Reliability analysis of the seven measures give further evidence that all seven items do not covary well. Chronback's alpha for the seven measures is .2126.

However, when the four prudence measures are analyzed

TABLE 1: Rotated Factor Score Coefficient Matrix

	FACTOR 1	FACTOR 2
P1	.58843	.06342
P2	.58173	.06620
P3	.60282	.57057
P4	.69129	.35580
R1	-.35835	.69529
R2	-.53194	.16204
R3	-.38163	.70776

separately, the alpha is .60. Accordingly, for the analysis presented below, these items were combined by assigning ordinal ranks to the item responses (strongly agree, agree somewhat, disagree somewhat, strongly disagree) and summing them to form a "prudence" index. The remaining three risk items have a Chronback's alpha of .47. However, when the second item (I live for today...) is not included the alpha rises to .53. Because the second item reduces reliability, only the first and third risk items were used to form a "risk" index.

Control variables included the respondents' age, income, education level, race, marital status and sex (see Appendix B for a complete list of variable categories). Age, income and education level were operationalized as numerical variables. For the purpose of this study, race is a dichotomous variable, white and non-white. Marital status was dichotomized as married or single.

CHAPTER IV

RESULTS

SAMPLE CHARACTERISTICS

Characteristics of sample respondents are shown in table 2. As it shows, they are 89% white, 11% non-white, 40% male and 61% female, 44% married and 55% unmarried. The average age is around 45. The modal category for annual income is between 15 and 24 thousand. Compared to the NFV study and the Titus et al. (1995) study, this sample has a higher percentage of persons who have had some college. This is not surprising perhaps since a large university is located in the area. The sample compares favorably with 1990 national census data reported for the same area. Most of the control variables were within a few percentage points of the estimates reported by the 1990 census except for sex.

Females are over represented in the sample. This is most likely a result of telephone surveying. Experience shows that in telephone surveying females will answer the telephone more often than males. Compensating for this effect would have been more time consuming and costly than funding for this project would allow. Nonetheless, the over representation of females in this sample is of little significance because as will be presented, neither of the

TABLE 2: Percentages of Sample Characteristics

	SAMPLE	U.S. CENSUS
RACE		
white	89	90
non-white	11	10
GENDER		
male	40	47
female	61	53
AGE		
18-24	10	16
25-34	19	22
35-44	20	20
45-54	18	14
55-64	13	11
65-75	14	10
75 & over	8	7
INCOME		
<7,500	9	**
7,500-14,000	12	**
15,000-24,000	19	18
25,000-34,000	13	16
35,000-49,000	14	16
50,000-74,000	12	13
>75,000	8	7
EDUCATION		
not a high school graduate	13	25
high school graduate	22	27
some collage	24	18
business/associate/trade degree	11	5
bachelor's degree	16	15
graduate/professional school	12	8
MARITAL STATUS		
not married	44	47
married	55	53

*Percentages may not equal 100% due to rounding.
**This information is not available.

dependent variables are related to sex.

EXTENT OF VICTIMIZATION

A total of 227 respondents reported at least one attempted fraud in the five years prior to the interview. This yields an overall victimization rate of 57% (see table 3). Of those who were approached, 104 said the attempt was completed and they lost property and/or money. In other words, of the sample members, 26% reported being successfully victimized by fraudsters in the past five years.

The total victimization rate of 57% is higher than that reported in both the NFV and the Titus study. Some differences between these studies can be expected. The city survey was restricted to one area of the U.S. while the other surveys were national studies. Additionally, the Titus et al. (1995) study asked respondents to recall fraud victimizations over the past 12 months while the other two studies asked for recollections over the past 5 years.

PREDICTING VICTIMIZATION

Bivariate correlations between the independent and

TABLE 3: Victimization Rates for Three Victimization Surveys

	PERCENT
OVERALL VICTIMIZATION	
CITY	56.8
NATIONAL	34.5
TITUS et al.*	31.0
COMPLETED VICTIMIZATION	
CITY	26.0
NATIONAL	13.0
TITUS et al.	15.0

*In the Titus et al. (1995) study, fraud victimization questions were based on recollection of the past 12 months, whereas both the city and national studies' questions were based on recollection of the past 5 years.

dependent variables show that risk, prudence and age are significantly related to overall victimization (Table 4). However, neither prudence or risk is related to completed victimization. Contrary to expectations, only income is significantly related to "completed victims".

Because the dependent variables are dichotomous, logistic regression was used to analyze the effects of the independent and control variables on the two measures of victimization . The first model tested included risk and prudence and all of the control variables on each dependent variable (Table 5). For overall victimization, prudence and age are significant. For completed victims nothing is significant, but risk and age are closest to a level of significance.

Since many of the variables in the overall models are not significantly related to either victimization variable, two reduced logistic regression models were tested (Table 6). Criteria for inclusion in the models included variables of theoretical interest and/or significance at the .05 level. One model tested the effects of the independent variables prudence and age on overall victimization. These variables were significantly related to each other in the overall logistic regression model. The other reduced model tested the effects of the independent variables risk and age on completed victims only.

The first model (prudence, age and overall

TABLE 4: Bivariate Correlation Coefficients Between Independent and Dependent Variables

	OVERALL VICTIMS	COMPLETED VICTIMS
RISK	.1123*	.1011
PRUDENCE	-.1706**	-.0350
AGE	-.2648**	.0218
SEX	.0275	-.0623
RACE	-.0754	.0860
EDUC	.0920	.0838
MAR	.0432	.1293
INC	.0374	.1513*

*significant at p<.05
**significant at p<.01

TABLE 5: Logistic Regression of Overall Models for Both Dependent Variables

	OVERALL VICTIMS		COMPLETED VICTIMS	
	b	prob.	b	prob.
RISK	.11	.4061	.25	.1676
PRUDENCE	-.37	.0098	.03	.8654
AGE	-.24	.0010	-.13	.2072
SEX	.24	.3326	.23	.4644
RACE	-.49	.2605	-.25	.6050
EDUC	.14	.1280	-.06	.5904
MAR	.39	.1403	-.34	.3192
INC	-.06	.4914	-.06	.5743

OVERALL VICTIMS			
Constant	2.1058		
Chi-Square	34.674	Prob.	.0000
COMPLETED VICTIMS			
Constant	.2791		
Chi-Square	9.114	Prob.	.3328

TABLE 6: Logistic Regression for Reduced Models

	b	probability
I. OVERALL VICTIMS		
PRUDENCE	-.27	.0371
AGE	-.31	.0000
II. COMPLETED VICTIMS		
RISK	.23	.1531
AGE	-.04	.6367

I. OVERALL VICTIMS

Constant	2.3440		
Chi-Square	36.418	Prob.	.0000

II. COMPLETED VICTIMS

Constant	-.5380		
Chi-Square	2.475	Prob.	.2901

victimization) produced significant wald statistics for both the affects of age (-.31) and prudence (-.21) on overall victimization. The more prudent persons are, the less likely it is that they will be approached for victimization by personal fraud. The second model, risk, age and completed victims produced no significant relationships.

Interpretation of the logit estimate is more difficult than the least squares estimates of an ordinary least squares regression model. Logit estimates represent the change in the log of the odds associated with a unit change in the independent variable, in this case, risky or prudent behavior. The odds of an event occurring are defined as the ratio of the probability that it will occur to the probability that it will not. Further illustration of the effects of risk-taking and prudent behavior on fraud victimization requires calculating probability estimates.[1]

First, an estimate of the changes in the probability of prudence associated with overall victimization is calculated when age is held at its mean. The highest and lowest categories of prudence are analyzed. Second, probability estimates are calculated for three age categories holding prudence at its mean for overall victimization (table 7).

With age at its mean, the predicted victimization rates

---

[1] To estimate the probability of a given event occurring the formula used is $P(Y=1) = e^z / 1+e^z$. In the formula , P is the probability of occurrence, e is the base of the natural logarithms, and z is $B_0 + B_1 x_1 + B_2 \ldots$

TABLE 7: Probability Estimates for Overall Victimization.

	OVERALL VICTIMIZATION
PRUDENCE	
LOW	71%
HIGH	52%
AGE	
18-24	76%
35-44	63%
65-74	40%

for those with low prudence is 71%, and 52% for those with high prudence. With prudence at its mean, the predicted victimization rates for persons 18-24 years old is 76%. For persons 35-44 the predicted victimization rate is 63% and 40% for persons 65-74.

Analysis of the reduced logistic regression model for overall victimization and the probability estimates illustrate that prudent behavior affects the likelihood of fraud victimization in the predicted direction; the less prudent persons are, the more likely they will be approached for personal fraud victimization. The risk variable is not significantly related to either victimization variable. There is no significant difference between attempted and completed victimizations for the effects of risk-taking or prudent behavior.

CHAPTER V

CONCLUSIONS AND SUGGESTIONS

CONCLUSIONS

This thesis was a study of risk-taking behavior and personal fraud victimization. It is one of few studies to extend victimology theory to personal fraud victimization. Findings show that prudent persons are less likely to be approached for victimization regardless of age, sex, marital status, education level, income, and race. The results suggest that more prudent persons may not be as accessible to offenders as less prudent persons. They also suggest that fraudsters may target certain types of individuals.

This study is important because it draws the attention of victimologists to the study of white-collar crime. This field has traditionally been ignored by victimologists. The findings contradict traditional beliefs regarding the association between personal fraud victimization and age. Like common crime victims, most personal fraud victims are young.

The results of this study can be employed to inform the public of the type of behavior that contributes to victimization. It illustrates that personal modification of behavior may curtail the crime of personal fraud. The idea that modification of behavior effects the likelihood of victimization is not an original idea. Routine activity and lifestyle theories have long addressed this possibility.

Routine activity and lifestyle theories have been developed to explain differential victimization of property crime, homicide and rape. Routine activity theory informs that the convergence in time and space of motivated offenders, suitable targets and the absence of capable guardians against a violation will result in crime (Cohen and Felson 1979). Routine activity theory was initially developed to describe the criminogenic factors involved in property crime, and has been tested at both micro- and macro-social levels. Its focus is on the impact household activity has on crime (Miethe and Meier 1994). For instance, Cohen and Felson (1979) discussed the impact women returning to work had on criminal opportunity for property crime. Homes were left vacant for predictable periods of time giving criminals greater opportunity to burgle.

Lifestyle theorists argue that differences in the likelihood of victimization can be attributed to differential exposure to dangerous places, times and situations (Hindelang, Gottfredson and Garofalo 1978). Lifestyle and routine activity theories drew attention to victim responsibility in property crimes and also have been applied to violent crimes (See Cohen, Kluegel and Land 1981; Lynch 1987; Messner and Blau 1987; Messner and

Tardiff 1985; Miethe, Stafford and Douglas 1990; Miethe, Stafford and Long 1987; Roncek 1981; Sherman, Patrick and Buerger 1989).

The general logic of these theories is that certain places can be avoided all together or at specific times so as to avoid victimization. Victim behavior contributes to the likelihood of victimization. The more "risks" people take, the higher is the likelihood of victimization. This may be true for victims of all types of offenses including personal fraud. The contribution of victim behavior must be recognized in the explanation of victimization.

VICTIMIZATION AND AGE

Previous research shows that younger persons are more likely than older persons to be victimized by common crimes. The present research shows that younger persons also are more likely to be victimized by personal fraud. These findings are consistent with prior research on personal fraud victimization.

The mass media portrays older persons' as more vulnerable to fraud victimization, and in the early 1980s, much attention focused on fraud victimization of the elderly (McGhee 1983; McGuire and Edelhertz 1980). Characteristics and lifestyles of elderly victims were assessed in areas such as social isolation and education. The studies assumed that older Americans are victimized by fraud at a higher rate than younger persons. This conclusion is invalid because age was never presented as a variable in any of these studies, but as a constant. Younger persons were not included in these studies. The illusion that older persons are victimized at a higher rate than younger persons was produced by a great body of research that excluded the general population and focused only on elderly persons.

Obviously, more research should focus on the age/victimization relationship in the examination of personal fraud victimization. It may be that the two national studies and this study were not representative of the older population. Many older residents live in convalescent homes where they are excluded from telephone surveys. Those persons may make up the majority of fraud victims. Currently, however, virtually no research compares victimization rates for persons residing in convalescent homes to the general population, nor does any research include both populations.

PROBLEMS: MEASURING RISK-TAKING

In this research, prudence and risk were treated as a continuum with risk on one end and prudence on the other. This assumption should have produced similar results for the prudence and risk variables except for the direction of the relationships. This did not happen. The risk and prudence variables effect victimization differently, but not dichotomously. The relationship between prudence and overall victimization is significant, while risk is not significantly related to either victimization variables.

Survey error may contribute to the differences between the effects of risk and prudence on victimization. To a greater extent though, this is the result of social desirability. Survey respondents may have been apprehensive about answering these questions honestly. It is likely that those persons who reported higher levels of risk in the survey are persons who top the scale of risky behavior and are not ashamed to admit it. Persons whose level of risky-behavior was less extreme would have reported their behavior as prudent. This would lower the predictive ability of the risk variable in the analysis. Risk would consist of persons who are very risky, while prudence would consist of persons who are prudent and persons who are slightly risky. Frequency distributions show that the risk variable is less complete than prudence. Cases are more widely distributed within the prudence variable than within the risk variable.

The risk variable is troublesome for another reason as well. This index only consists of two indicators, while the prudence index was constructed from four. The likelihood that only two indicators reveal an accurate measurement of risk-taking behavior is questionable.

In the analysis, neither prudence nor risk are related to a difference between completed and attempted victimizations. This dependent variable, "completed victims" is problematic because of a limited number of cases. Only 120 respondents reported attempted victimization and 104 persons reported successful victimization for a total n for this variable of 224. Age was not even significantly related to this variable either in this study or the two national studies reported earlier. Considering the two national studies reported even lower victimization rates than found in this study, small sample size could have contributed to their results as well.

SUGGESTIONS FOR FUTURE RESEARCH

Future research regarding the effects of risk-taking behavior on personal fraud victimization should include more encompassing measures of risk. Due to limits on time and funding, risk measures in this study were confined to financial decision-making.

Risk-taking behavior is a personality trait expressed in all facets of life. As discussed earlier, thrill and adventure are intrinsic effects of risk-taking. Some rewards of risk-taking behavior are extrinsic such as monetary gain. Some previous research assumes that the intrinsic rewards of risk-taking are the same under all conditions of extrinsic gain. Therefore, a more encompassing array of risk-taking questions, those not only related to finances, but also other aspects of life may reveal a more accurate description of behavioral characteristics.

More encompassing measures of risk-taking behavior may also deter a social desirability effect resulting from surveying. Social condemnation may restrict admission of risky behavior involving finances. This study was a personal fraud victimization study, therefore respondents may have been alerted to a possible link between risk-taking behavior and victimization. People who did not feel responsible, or who felt resentful for their victimization, may not have been completely honest when reporting their behavior regarding finances.

REFERENCES

REFERENCES

Amir, Menachem. 1971. *Patterns in Forcible Rape*. Chicago, Illinois: University of Chicago Press.

Arneklev, Bruce, Harald Grasmick, Charles Tittle and Robert Bursik. 1993. "Low Self-Control and Imprudent Behavior." *Journal of Quantitative Criminology*. 9(3):225-247.

Baldwin, J. D. 1985. "Thrill and Adventure Seeking and the Age Distribution of Crime: Comment on Hirschi and Gottfredson." *American Journal of Sociology*. 90:1326-1330.

Bequai, August. 1978. *White-Collar Crime: A 20th Century Crisis*. Lexington, Massachusetts: DC Heath.

Blum, Richard H. 1972. *Deceivers and Deceived*. Springfield, Illinois: Charles C. Thomas.

Boyle, John M. 1992. *Fraud Victimization Survey, 1990*. An Arbor, Michigan: Inter-University Consortium for Political and Social Research.

Chaplan, Michael. 1993. "Telemarketing Fraud: A Network of Lies." *Consumer Research Magazine*. 76:10-14.

Cohen, Lawrence E., K. Kluegel and K. Land. 1981. "Social Inequality and Predatory Victimization: An Exposition and Test of a Formal Theory." *American Sociological Review*. 46:505-524.

Cohen, Lawrence E. and Marcus Felson. 1979. "Social Change and Crime Rate Trends: A Routine Activity Approach." *American Sociological Review*. 44(4):588-608.

Coleman, James William. 1985. *The Criminal Elite: The Sociology of White Collar Crime*. New York, New York: St. Martin's Press.

-------. 1994. *The Criminal Elite: The Sociology of White Collar Crime*. Third edition. New York, New York: St. Martin's Press.

Delord-Raynal, Yvette. 1982. "Victims of White-Collar Crimes." Pp. 257-273 in *The Victim in International Perspective*, edited by H. J. Schneider. Berlin: Walter de Gruyter.

DeVellis, Robert F. 1991. *Scale Development: Theory and Applications*. Applied Social Research Methods Series, Vol. 26. Nebury Park, California: Sage Publications.

Drapkin, Isreal and Emilio Viano. 1974. *Victimology*. Lexington, Massachusetts: DC Heath.

Edelhertz, Herbert and Charles Rogovin. 1980. *A National Strategy for Containing White-Collar Crime*. Lexington, Massachusetts: DC Heath.

Ennis, P. H. 1967. *Criminal Victimization in the United States: A Report of a National Survey*. Washington, DC: U.S. Government Printing Office.

Fattah, Ezzat, A. ed. 1992. *Towards a Critical Victimology*. New York, New York: St. Martin's Press.

-------. 1993. "The Rational Choice/Opportunity Perspectives as a Vehicle for Integrating Criminological and Victimological Theories." Pp. 225-258 in *Routine Activity and Rational Choice: Advances in Criminological Theory*, volume 5, edited by Ronald V. Clarke and Marcus Felson. New Brunswick, New Jersey: Transaction Publishers.

Geis, Gilbert. 1975. "Victimization Patterns in White-Collar Crime." Pp. 89-105 in *Victimology: A New Focus*, edited by Isreal Drapkin and Emilio Viano. Lexington Massachusetts: Lexington Books.

Gottfredson, Michael R. and Travis Hirschi. 1990. *A General Theory of Crime*. Stanford, California: Stanford University Press.

Grasmick, Harold and Robert J. Bursik. 1990. "Conscience, Significant Others and Rational Choice: Extending the Deterrence Model." *Law and Society Review*. 24(3):837-861.

Hindelang, Michael J., Michael Gottfredson and J. Garofalo. 1978. *Victims of Personal Crime: An Empirical Foundation for a Theory of Personal Victimization*. Cambridge, Massachusetts: Ballinger.

Karmen, Andrew. 1984. "The Victim's Role in Crime." Pp. 72-93 in *Crime Victims: An Introduction to Victimology*. Monterey, California: Brooks/Cole.

Levi, Michael. 1987. *Regulating Fraud: White Collar Crime and the Criminal Process*. London: Tavistock Publications.

-------. 1992. "White Collar Victimization." Pp. 169-192 in *White Collar Crime Reconsidered,* edited by Kip Schlegel and David Weisburd. Boston, Massachusetts: Northeastern University Press.

Lynch, James P. 1987. "Routine Activity and Victimization at Work." *Journal of Quantitative Criminology.* 3(4):283-300.

Lyng, Stephen. 1990. "Edgework: A Social Psychological Analysis of Voluntary Risk Taking." *American Journal of Sociology.* 95(4):851-886.

MacDonald, J.C.R. 1939. *Crime in Business.* Stanford: Stanford University Press.

McGhee, Jerrie L. 1983. "The Vulnerability of Elderly Consumers." *International Journal of Aging and Human Development.* 17(3):223-246.

McGuire, Mary, and Herbert Edelhertz. 1980. "Consumer Abuse of Older Americans: Victimization and Remedial Action in Two Metropolitan Areas." Pp. 266-290 in *White Collar Crime: Theory and Research,* edited by Gilbert Geis and Ezra Stotland. Beverly Hills, California: Sage.

Mendelsohn, Benjamin. 1974. "The Origin of the Doctrine of Victimology." Pp. 3-11 in *Victimology,* edited by Isreal Drapkin and Emilio Viano. Lexington, Massachusetts: Lexington Books.

Messner, Steven F., and Judith R. Blau. 1987. "Routine Leisure Activities and Rates of Crime: A Macro-Level Analysis." *Social Forces.* 65:1035-1051.

Messner, Steven F., and Kenneth Tardiff. 1985. "The Social Ecology of Urban Homicide: An Application of the Routine Activities Approach." *Criminology.* 23:241-267.

Miers, David. 1974. "Victim Participation in Criminal Behavior." *Anglo-American Law Review.* 3:86.

-------. 1989. "Positivist Victimology: A Critique." *International Review of Victimology.* 1(1):3-22.

Meithe, Terance D. and David Miers. 1994. *Crime and its Social Context: Toward an Integrated Theory of Offenders, Victims and Situations.* Albany, New York: State University of New York Press.

Meithe, Terance D., Mark C. Stafford and Scott J. Long. 1987. "Social Differentiation in Criminal Victimization: A Test of Routine Activities/Lifestyle Theories." *American Sociological Review.* 52(2):184-194.

Miethe, Terance D., Mark C. Stafford and Douglas Sloane. 1990. "Lifestyle Changes and Risks of Criminal Victimization." *Journal of Quantitative Criminology.* 6(4):357-376.

Moore, Elizabeth. 1990. "The Neglected Victims and Unexamined Costs of White-Collar Crime." *Crime and Delinquency.* 36:408-418.

Nagel, William H. 1974. "The Notion of Victimology in Criminology." Pp. 13-16 in *Victimology,* edited by Isreal Drapkin and Emilio Viano. Lexington, Massachusetts: Lexington Books.

Roncek, D.; 1981. "Dangerous Places: Crime and Residential Environment." *Social Forces.* 60:74-96.

Schafer, Stephen. 1968. *The Victim and His Criminal: A Study in Functional Responsibility.* New York, New York: Random House.

Schwartz, Martin D. and Victoria L. Pitts. 1995. "Explaining A Feminist Routine Activities Approach to Explaining Sexual Assault." *Justice Quarterly.* 12(1):9-32.

Sherman, Lawrence W., Patrick R. Gartin and Michael E. Buerger. 1989. "Hot Spots of Predatory Crime: Routine Activities and the Criminology of Place." *Criminology.* 27(1):27-55.

Shover, Neal. Forthcoming. *Great Pretenders: Pursuits and Careers of Persistent Thieves.* Boulder, Colorado: Westview Press.

Simon, David R. and D. Stanley Eitzen. 1990. *Elite Deviance.* Third Edition. Boston, Massachusetts: Allyn and Bacon.

Sutherland, Edwin. 1949. *White Collar Crime.* New York, New York: Dryden Press.

Titus, Richard M., Fred Heinzelman and John M. Boyle. 1995. "Victimization of Persons by Fraud." *Crime and Delinquency.* 41(1)54-72.

Tomlin, John W.. 1982. "Victims of White Collar Crimes." Pp. 274-278 in *The Victim in International Perspective*, edited by Hans J. Schneider. New York, New York: Walter de Gruyter.

Vaughan, Diane and Giovanna Carlo. 1975. "The Appliance Repairman: A Study of Victim-Responsiveness and Fraud." *Journal of Research in Crime and Delinquency.* 12:153-161.

-------. 1976. "Victims of Fraud: Victim Responsiveness, Incidence, and Reporting." Pp. 403-412 in *Victims and Society*, edited by Emilio Viano. Washington, DC: Visage Press.

Von Hentig, Hans. 1947. *Crime: Causes and Conditions.* New York, New York: McGraw-Hill.

-------. 1974. *The Criminal and His Victim.* New York, New York: Schoken Books.

Walklate, Sandra. 1989. *Victimology: The Victim and the Criminal Justice Process.* Boston, Massachusetts: Unwin Hyman.

Walsh, Marilyn E. and Donna D. Schram. 1980. "The Victim of White Collar Crime: Accuser or Accused?" Pp 32-51 in *White Collar Crime: Theory and Research*, edited by Gilbert Geis and Ezra Stotland. Beverly Hills, California: Sage.

Wolfgang, Marvin E. [1957]. 1974. "Victim-Precipitated Homicide." Pp. 79-92 in *Victimology*, edited by Isreal Drapkin and Emilio Viano. Toronto: Lexington Books.

-------. 1982. "Basic Concepts in Victimological Theory: Individualization of the Victim." Pp. 47-58 in *The Victim in International Perspective*, edited by Hans Joachim Schneider. New York, New York: Walter de Gruyter.

Wood, Peter B., Betty Pfefferbaum and Bruce J. Arneklev. 1993. "Risk-Taking and Self-Control: Social Psychological Correlates of Delinquency." *Journal of Crime and Justice.* 16(1):111-130.

Ziegenhagen, Eduard A. 1977. *Victims, Crime, and Social Control.* New York, New York: Praeger.

APPENDICES

APPENDIX A

FRAUD VICTIMIZATION QUESTIONS

APPENDIX A

FRAUD VICTIMIZATION QUESTIONS

Since there are a lot of ways a person may be defrauded I am going to read to you a list of possible frauds. The first three statements focus on any payment for repairs or services to your home, car, or appliances. Please tell me if you were a victim of any of these, or if someone tried to do any of these things to you IN THE PAST FIVE YEARS...

1. Did you ever make payments for repairs or services on your home, car, or appliances and later find that you had been lied to and that the work was not necessary?

2. Did you ever make payments for repairs or services on your home, car, or appliances and then the work was not done, or not done as promised?

3. In the past five years, were you ever given an estimate for repairs or services on your home, car, or appliances and later found that you were charged much more than that?

4. Have you purchased or been offered a guarantee or warranty which you later found out did not cover the things it said it would?

5. Has anyone agreed to sell you a product or service for a certain price, but later charged you a lot more than they agreed?

6. In the past five years, has anyone told you that you would get a prize, free vacation, or a free sample which later turned out not to be free or ended up costing more than it was worth?

7. Has anyone tricked you into giving them your credit card number or telephone card number so that they could make charges without your knowledge or permission?

8. Has anyone tried to get a donation from you claiming to be from a religious organization, some type of charity, or other type of organization that you later found out did not go to that charity?

9. In the past five years, have you given someone money for advance fees or a lifetime membership in a health club, dance studio, or another organization, which went out of business and did not refund your money or never existed?

10. Has anyone sold or tried to sell you life insurance or medical insurance that was worthless or didn't cover what they said it would cover?

11. Have you gotten involved in an investment deal that turned out to be phony or a scam?

12. In the past five years, has anyone promised to help you improve your credit or finances, convert the equity of your home, or prepare you financially for retirement but actually cheated, or tried to cheat you out of your money or property?

13. Has anyone sold or tried to sell you a health, beauty care, or weight-loss product that did not work as claimed?

APPENDIX B

CONTROL VARIABLES

APPENDIX B

CONTROL VARIABLES

AGE

1	18-24
2	25-34
3	35-44
4	45-54
5	55-64
6	65-74
7	75 or older

INCOME

1	<7,500
2	7,500-14,000
3	15,000-24,000
4	25,000-34,000
5	35,000-49,000
6	50,000-74,000
7	<75,000

MARITAL STATUS

0	not married
1	married

SEX

0	male
1	female

EDUCATION

1	not a high school graduate
2	high school graduate
3	some college or business school
4	business degree
5	bachelor degree
6	graduate school

RACE

0	non white
1	white

VITA

Judy Van Wyk was born in Glendale California on April 8, 1962. She attended schools in the public systems of Los Angeles county and San Bernardino county. Judy dropped out of high school in 1978, her Junior year. After the birth of her daughter Allyson Marie Van Wyk in 1988, she returned to school and received her General Education Degree (GED) on December 7, 1988. She entered Connors State College during July of 1989 where in May, 1991 she received the Associate of Science degree with honors. She entered The University of Oklahoma during August of 1991 where in May, 1993 she received the Bachelor of Arts degree with a concentration in Criminology. She graduated Summa Cum Laude. She entered the Master of Arts program in the Department of Sociology at The University of Tennessee in August, 1993 where her concentration remains in criminology.

She is presently working as a research assistant and attending courses in pursuit of a Doctorate in Sociology.