

“The Higher You Fly, the Further you Fall”, White Collar Criminals, “Special Sensitivity” and the Impact of Conviction in the United Kingdom

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Accepted for Journal “Victims and Offenders”

Abstract

The resilience of some high profile white collar criminals in the media gaze after prison may lead some to conclude, particularly as some research also supports this notion, that this group of offenders generally manage well after conviction. Research in this area is, however, small and largely American. This paper seeks to add to this small body of research by offering findings on the impact of conviction on 17 UK convicted white collar criminals after completion of their sentence. It provides a unique insight into the consequences of conviction, showing that although there were some offenders who did experience limited impact and coped well, there were also a significant group who suffered a decline in status, financial losses, negative media coverage, relationship and mental health problems to name some. The paper argues more research is needed on this group and their needs as they are often neglected by the criminal justice system.

Introduction

The publicity surrounding some high profile white collar criminals, which focuses on their fall from grace and subsequent return to prominent roles might lead some to conclude that the impact of conviction is less significant for white collar criminals. For example, following his conviction for fraud in the USA, Frank Abagnale became a high profile security consultant, author and the subject of the film *Catch Me If You Can*. Jeffrey Archer and Jonathan Aitken are former British politicians who were convicted of perjury in separate libel cases and carved out subsequent careers as prominent authors. Denis MacShane is also a former British politician who was convicted of fraud and became an author and media commentator. Some research supports this perception (Waldfogel, 1994; and Kerley and Copes, 2004). However, as Weisburd, Wheeler, Waring and Bode (1991) noted, most white collar criminals convicted of fraud related offences are fairly ordinary people and the popular image of the successful, high profile white collar criminal is far from being a true representation. In comparison to other offender types, there has been only a small amount of research into the consequences of conviction for white collar offenders. As Hunter (2009, p147) notes, 'The re-settlement of white collar offenders has been largely unconsidered by the criminological literature.' Those studies that have explored the impact have been largely American and where interviews have taken place they have been conducted while the offender is still in prison (see Table 3 later in this paper). Common themes are the impact on status and feelings of stigma where there have been both negative, neutral and positive impacts (Hunter, 2009; Benson 1984); negative audience reaction from the judiciary, media, friends and family, the impact on self-worth, rationalisations and the loss of social status (Benson, 1990; Dhimi, 2007; Goldstraw-White, 2012; Klenowski, 2012; Klenowski, Copes and Mullins, 2011); obstacles to fruitful employment are observed

(Hunter, 2009), while others note better prospects (Kerley and Copes, 2004); and impacts on relationships with family and friends (Breed, 1979 and Goldstraw-White, 2012).

This paper seeks to add to the small, and largely American literature that explores the impact of conviction on white collar criminals. It is a unique study because it is based upon interviews in the field with 17 convicted offenders *after* completing their sentence. Furthermore, as it is based in the UK, it expands the body of literature beyond the cultural and jurisdictional context of the dominant American research. This paper will focus upon the impacts on offenders after conviction and imprisonment (where that occurred), such as the impact upon status, employment, finances and relationships. A separate paper will explore the participants' experience of imprisonment. The paper uses the term 'white collar criminals' in the way it has evolved beyond Sutherland's original concept to become the elastic 'lingua franca' term for those convicted of crimes of deception such as fraud and bribery irrespective of their status or occupation (Aubert, 1977; Edelhertz, 1970; Quinney, 1977; Ruggiero, 1996; Shapiro, 1990; Tappan, 1947; Weisburd, Wheeler, Waring and Bode, 1991). All the participants were convicted of occupational corruption offences, that is, acts which involved the essence of white collar criminality in the course of their employment, the 'abuse of entrusted power for private gain' (Shapiro, 1990; Sutherland, 1945; Transparency International, n.d.; Weisburd, Wheeler, Waring and Bode, 1991).

Methods

Enquiries into white collar criminals using interview methods have been relatively rare and pose significant access challenges to the researcher. The majority of studies accessed participants in prisons or under the auspices of probation services (Benson, 1990; Benson

and Cullen, 1988; Cressey, 1953; Goldstraw-White, 2012). Whilst these approaches are valuable, they are subject to the potential influence of a form of on-stage effect (Kalof, Dan and Dietz, 2008, p159) whereby the offender is motivated to 'impress prison officials' and will 'obscure the truth of their crimes in order to gain favours (Copes and Hochstetler, 2010, p52). Similarly Schinkel (2014, p584) noted in her study of long term prisoners '... the fact that they were interviewed in criminal justice premises, is likely to have put pressure on the interviewees to distance themselves from their past behaviour'. The Schuchter and Levi (2015) study is rare, it involved interviewing 13 released 'upperworld' offenders convicted of a mix of occupational and corporate corruption offences. The present research addressed these concerns by interviewing the offenders a reasonable period after their release from the supervision of the criminal justice system. This approach has two important advantages. Firstly, it gathers the participants' more considered reflections on their experience after conviction and completion of sentence. Second it provides insights from the participants free from the influence of the criminal justice system.

The target population for the study encompassed any persons convicted for offences which could be considered as 'occupational corruption'. This is where a person has used an occupational position and abused it for gain. As Transparency International (n.d.) define corruption as, 'the abuse of entrusted power for private gain', it encompasses more than the traditional conception of it as bribery to also include persons abusing their occupational power to defraud their organisation or clients. In this study the largest group of interviewees were convicted of fraud related offences, but it also included some convicted for bribery related offences and public officials convicted for misconduct in a public office. There was, however, no readily available list of such offenders. The first task of the research was to create a database of offenders sanctioned for occupational corruption crimes using three secondary data sources. These sources identify the offenders and their offences:

- Law Pages (<http://www.thelawpages.com/>) is an open database which receives voluntary contributions from legal professionals providing details of cases. It includes general fraud, corruption and misconduct in a public office offences. The researchers estimate this covers about 10 percent of all the cases in this area.
- Law enforcement and regulatory websites which detail successful cases, for example the Serious Fraud Office, Financial Services Authority, Solicitors Disciplinary Tribunal, British Horse Racing Authority, World Snooker, Football Association.
- General media searches for cases on local, specialist and national news sites.

The search period explored was between 2004 and 2013. Each person identified was added to the database. Subsequent searches were undertaken to populate the database with additional information relating to each case. The completed database included 465 offenders, the majority of which had received a criminal conviction; 376 of these also gained media exposure. In many of these cases additional information provided clues to the offender's location or address. For example, media reports often summarise cases in the form: 'Fred Bloggs of X road, Tunbridge Wells was convicted of...'. Some regulatory judgments, such as those published by the FSA, provide the complete address.

Commercially available people tracing tools were then used to complete 165 offenders' addresses. This narrowed target group comprised people who had been sanctioned for a relevant white collar crime and had been exposed in online media. Letters were sent to all 165 offenders inviting them to participate in the interview research and they were offered a small gift token as an incentive to participate. Some wrote back to say they had no wish to take part as it brought back painful memories, some did not respond and some were returned as no longer at the address. The method, however, did secure 13 positive responses for interviews which subsequently led to a further 4 interviewees. Some

participants had built up their own networks and were keen to introduce other members. This approach is clearly a time consuming method with a high attrition rate. However, it yielded 17 white collar offenders without accessing the criminal justice system. All interviews took place in a neutral location or at the interviewees' homes using a semi-structured interview schedule, were recorded, transcribed and analysed drawing out a variety of themes which have been developed in in this and other papers.

It is important to address how well the sample frame represents the white collar offender population. The sample sizes in interview based studies of white collar offenders have ranged from as few as one (Gray, 2011), to 133 (Cressey, 1953). Guest, Bunce and Johnson (2006) found 12 interviews were sufficient to identify 97% of thematic codes, while Bertaux (1981) argued that fifteen is the smallest acceptable sample size in qualitative inquiry. Hence a sample size of 17, though small, is adequate for identifying relevant themes. The demographic profile of the participants, as set out in Table 1, is very similar to two significant studies which found that white collar offenders are predominantly middle aged males (Bussmann and Werle, 2006; KPMG, 2011). Reflecting a professional, white collar status, 88% of the interviewees were employed in the top 3 occupational groups of the Standard Occupational Classification (SOC) hierarchy encompassing managers, professions and associate professionals, 29% in the top two groups and 53% were managers in Group 1. The SOC framework is described in more detail later in the paper. Personality is also an important consideration (Benson, 1990), however it is not known how closely the participants' personality traits correlate with the target population. Indeed their willingness to reveal their stories may be a reflection of unrepresentative psychological traits and normative values.

Table 1 About Here

Table 2 sets out the participants' data using pseudonyms and non-specific descriptions in order to protect their identities. The table is organised into three broad groups based on wealth status: privileged, high income and low income. The sentence data is limited for anonymity purposes and only distinguishes between those who were imprisoned and those who received non-custodial sentences. The employment status is based on the Standard Occupational Classification (SOC) codes and indicates the change in status after conviction. Three forms of impact are set out. 'Direct financial impact' lists the types of costs directly attributable to contact with the justice system: loss of criminal proceeds, legal defence, compensation payment, fine and the loss of employment income whilst incarcerated. 'Indirect financial impact' covers the consequences to wealth and income. 'Other impacts' include repercussions relating to health, family and access to services.

Table 2 about here

Life before and after: the shattering of status

Status is a complex subjective social construct that varies between countries, cultures and communities (Ganzeboom, De Graaf and Treiman, 1992; Haug, 1977). Salient factors depend on the cultural context and normative values which can adjust over time (Adams and Weakliem, 2011). Cultural attributes of status featured prominently in Weber's (1948, p180-195) examination of social stratification in relation to class, caste and ethnicity. Status is also a feature of social identity (Turner, 2013) and hierarchy within groups (de Waal-Andrews, Gregg and Lammers, 2015). August Hollingshead developed a method for hierarchical social classification which culminated in his Four Factor Index of Social Status, a framework which included the four dimensions of occupation, education, sex and marital status (Hollingshead, 2011). The method endures in various forms as a very popular

research tool (Adams and Weakliem, 2011). The present analysis of the impact of conviction on status excludes education and sex because they are invariant and marital status is considered separately. The analysis uses the Office for National Statistics version of the SOC system (ONS, n.d.): it traces its lineage directly to Hollingshead and most closely represents cultural perceptions of occupational status in the UK. The system has a hierarchy of nine groups ranging from managers, directors and senior officials in group 1 at the top to 'elementary' occupations such as unqualified farm workers and cleaners in group 9 at the bottom. Whilst occupational status provides a reasonably objective measure of status, the analysis further draws out a deeper understanding by examining changes in their financial status and how society treats them in terms of the provision of mundane services.

Employment status

The research results support the assertions of Kerley and Copes (2004) and Waldfogel (1994) that the stigmatising effect of conviction damages the employment prospects of white collar offenders. Some of the participants struggled to secure any employment or even voluntary positions. Table 2 sets out the change in occupational status for the interviewees. Of the 13 pre-retirement participants, two (15%) managed to increase their employment status after release, three (23%) remained the same and eight (62%) suffered reductions ranging from -1 to -9. The calculated average reduction in employment status is -2.9. The two participants who experienced the greatest loss in status, Paul and Simon, had been directors of medium sized companies (group 1) prior to conviction and experienced the hardest fall to unemployment (group 10).

Paul, a former Finance Director, struggled to find work using his education, skills and experience because his profession is governed by a regulator, an issue also noted by Benson

(1984). He was obliged to include a covering letter explaining his conviction in the job application process:

Certainly getting employment is a problem, because I am obliged to give a declaration that I have served a prison sentence for fraud... I have yet to get to an interview. [Paul]

Graham, a former police officer in an elite squad, experienced a significant reduction in his employment status (3 to 9). He was obviously barred from the police service, but his record also blocked him from positions which utilised his skills. He had to take self-employed driving and chauffeur jobs where and when he could:

I can only really do a self-employed job because most employers ask for a CRB check. It's very difficult. Especially with my job of what I used to be and then going to prison for ## years. ## years is a lump. All right, it was ## years, but the ## year sentence in itself is a lump, and to any potential employers for a # million pound fraud, if they got ten CVs, even though my CV, my career credentials are good, I ain't got a chance. [Graham]

Although occupational status is not relevant for retirees, some experience difficulties in applying for socially productive voluntary roles. Brian complained that it wasn't prison which destroyed his life, it was the criminal record:

The criminal record destroys your life. Why don't they look at people and say are they likely to offend again? Can we lift this burden we put on them and let them contribute to the economy, but I can't get a job. I applied for a voluntary job to teach old people how to use computers for a charity...Help the Aged I think it was. I got refused... Criminal Record? Sorry. It's a brand you take with

you and its indiscriminate... they don't care who you are, or whether you are likely to offend again. [Brian]

Phil had experienced a similar problem. He had a pension and property portfolio to cover his financial needs, but wanted to undertake voluntary work to keep himself occupied and struggled to secure a role:

So, I've applied to The Sisters of Mercy, to drive for a stroke club, two years ago, no problem. Care in #####, no problem... I get a phone call yesterday, oh Mr ###, it's very difficult, we know we've accepted you as a driver, but our management have reviewed your D and B, disclosure and barring thing, and because of the...I said, look don't beat about the bush love, I said if you're worried about the conviction just say so. So she said, well we are, and we'd like to think you could apply in three years' time. I said, for what? What's the difference between now and three years' time? I said, I think the whole thing is a complete joke. [Phil]

Of the three participants who maintained their status, two (Fred and Walter) returned to their business activities. The third, Chris, had developed highly special, sought-after technical expertise in an unregulated sector and a strong professional network, a combination of circumstances which enabled him to quickly secure a position with a new employer. The route back into work for Fred and Walter was easier than it otherwise might have been as they only received community sentences. Walter did, however, lose his part-time political position as a result of his conviction, including associated benefits and prestige in the community. Walter's bribery offence related to his role as a local councillor.

The ability to access strong social and professional networks is an important advantage. Three participants, including Chris, used their networks to improve their occupational

status after their release from prison. Carl secured a position with a family member. Jayne had a senior administrative role in a bank prior to her conviction and used her networks and experience of the criminal justice system to carve out a new career at director level in the charity sector, though at a lower salary. The network advantage is severely restricted for those who developed their careers under the auspices of a regulated profession. Three of the participants were barred from returning to their occupations and failed to find opportunities commensurate with their capabilities: Paul was unemployed, Carole had a commission only role and Graham struggled to maintain a stable income as a self-employed driver. The banishment of a fourth participant, Morris, had negligible impact as he chose to retire.

Financial impact

Several of the studies on white collar criminals have noted the financial impact of conviction (Jesilow, Pontell and Geis, 1993; Waldfogel, 1994; Goldstraw-White, 2012). The financial status of the participants prior to conviction in this study ranged from those of modest means to millionaires enjoying privileged lifestyles. All the participants experienced at least one of the following direct financial impacts as a result of their contact with the justice system: the loss of the income from the criminal activity, legal defence cost, compensation payment, fine and the loss of employment income whilst in prison. Indirect, consequential losses varied significantly and their impact depended on the participants' asset wealth and life circumstances. Notably, the least affected were the four retirees who had accumulated capital assets and pension funds, continued to enjoy their anticipated level of pension income and had no need or intention of seeking paid employment.

Phil's conviction, for which he was fined and faced major legal costs, came in retirement. However, such was his wealth and earnings in the previous years, the hundred thousand pound cost he faced had a relatively minor impact:

So, it came at a time in my life where, quite frankly, it was an irritant. I'd had an exceptionally good year, financially, I was retired, I got support from the family and I decided this was not going to impact on my lifestyle at all, apart from the fact that it threatened to carry a prison sentence, I was pretty sure from talking to other people, not my barrister, that this was going to be a suspended sentence, because there was no money. [Phil]

Phil had even planned for the worst should the trial have resulted in imprisonment:

But, I made plans accordingly, and transferred things so that my wife could continue, we moved here, we'd traded down, sold the house to my daughter, did all the right things in case you're going to go away for 12 or 18 months, to soften the blow, but in the event it had no impact on me whatsoever.

He did note, however that had it happened in his forties:

...bringing up a family, with a PAYE job, I'd have been devastated, it would have completely flattened me. The impact then would have been all consuming. As it was, I was a Bentley driving retiree, didn't give a shit. I found the whole thing farcical. [Phil]

Not all the participants were as contemptuous or bitter as Phil. With the support of his family, Frank was able to view his privileged life prior to conviction as abnormal with almost surreal qualities. He felt the experience had made him and his family members more grounded, better people:

So when we were pulled up and when I went to prison I was absolutely skint and the house went about two months after. And we were all stripped down to basics. We all had a look inside, as a family, as a group, the kids suddenly realised that it wasn't normal to go to school in a Bentley. It wasn't normal to go to a school that charges £15,000, £20,000 a year to go there. It wasn't normal that daddy flies helicopters into the back garden and whisks them off to wherever. This isn't a normal life. So we all had a little rehab moment and we all looked inside ourselves and I think all of us, four of us are far better people as a result. And that became a bit of a bond. [Frank]

The most affected group were the mid-career participants with family responsibilities and financial commitments. Eight (62%) of the thirteen mid-career participants had to sell their homes. Nine (69%) experienced a reduction in income: two (15%) could not find work and seven (54%) obtained employment at lower salaries. Two (15%), Chris and Fred, remained at approximately the same income level. Chris had the advantage of specialist skills and Fred returned to his business. Two (15%) participants, Carl and Tony, increased their incomes. Carl was employed by a family member after his release from prison and Tony obtained a low status position but at a higher wage.

Graham was one of the high-life participants who experienced one of the largest overall losses. After his release, Graham fell from crime-funded riches to impecuniosity, living in rented accommodation with few luxuries and working self-employed as a low paid driver. Prior to his conviction he could shop at will for luxury goods on the back of his crimes:

I bought so many cars. In one year I had about six different cars, all brand new. They knew me at the showroom at #####. I knew the manager. In fact, he only had his car two days, company car, and I said, I like that, can I buy that? I bought

his car off him, the Mercedes that he had, for my wife. It had just come out, it was the latest E class Mercedes. I had all TV screens fitted in. This was back when it was all new. TV screens fitted in it. The Mercedes I bought, it was a CLK320, I said to the bloke, I like it but I want the AMG kit on it, so that cost me five grand to have that done on it. The car was 47k. That was another 5,000 to have the kit done on it. [Graham]

Nigel's circumstances fell from a multi-million pound property portfolio to virtually nothing:

No, just sold through...the banks just repossessed them and sold at auction or otherwise. All I had left was some premium bonds and a few shares. And that's all I've got. I had a pension, but I can't get it until I'm 55. [Nigel]

Jim also faced financial ruin as a result of the conviction, which led to bankruptcy and divorce.

Well, what happened, I was made bankrupt, and although my wife and myself are separated I still owned half the house, so luckily enough her mother bought my half off the administrator basically, which that's caused a lot of tension. My wife said to me, I couldn't care less about the business but you risked the family house, and that is the one thing I am ashamed about. [Jim]

Some of the interviewees had to resort to welfare benefits for the first time in their lives and struggled to negotiate the bureaucracies:

And then because the Jobcentre, they messed up my claim, it was about three months before I got anything and I had to involve my local MP, because I just wasn't getting... Luckily I'd had a bit of savings that I could live off at the time. [Carole]

For Paul the greatest financial impact was endured by his wife while he was in prison:

It's the family that suffer. The pension credit benefit was cut dramatically, two people can live on it, one can't, because the other bills are much the same, so some weeks she was down to £10, if that, for food. [Paul]

The minor things in life

In addition to employment and financial impacts, status degradation for some of the interviewees was also reflected in more mundane activities, which are nevertheless essential aspects of modern life, such as obtaining credit, bank accounts and insurance.

Harvey, Brian and Fred experienced the closure of their bank accounts.

The stigma is, you know, when you've been in jail, no bank wants to know you. They've killed you off for good. You go to tax [insure sic] the car, it costs you twice as much. [Harvey]

Ok that [prison] was bad enough. The penalty was not being able to get any insurance for anything...having my bank accounts closed, my wife's bank accounts closed...er not being able to get a credit card, you know? ...But erm house insurance. I've got house insurance but instead of paying three hundred and something, I'm paying nearly two thousand pounds! [Brian]

...on the business side with RBS. I got a letter from them one day, we don't want your account no more. [Fred]

Phil and Fred both experienced problems securing mortgages.

They turned me down because of this. And there was no way...we got...we went to Lloyds and everywhere, and we got right to...oh, there's no problem, sign here. When it got to the nitty-gritty, sorry, we can't... [Fred]

Anyway, it came to filling the forms in, do you have a criminal record? Yes. So the guy rang me up, he said, #####, what's all this? I said, oh it's only conspiracy. He said, no good. What are you talking about? Can't get a mortgage with a criminal record. I said, oh right. I said, well is that with these people? He said, no, it's across the board. Once you put that down, he said, you're cooked. So I thought, well that's another thing people aren't aware of. [Phil]

Morris, Paul and Harvey experienced difficulties and greater cost securing motor insurance.

Oh yeah, I have difficulty getting insurance and that, 'cause you committed fraud...Car insurance, there is a premium 'cause you committed fraud. [Morris]

As I found out, it's not just the job, the word fraud has major implications. First of all, I came out of prison, rang the car insurance company, sorry we can't insure you as a driver now. [Paul]

Harvey and Graham were blocked from travelling to America, something Hunter (2009) also noted from his assessment of autobiographies. It prevented Graham from taking a job as a chauffeur, alternating between the UK and Los Angeles. Brian felt the travel restrictions as the most symbolic aspect of his decline in status:

I mean I can't travel to America ever again; I can't get a visa. I can't get a visa for Australia. I can't get...that's the penalty. That's the real penalty. The imposition on...the curtailment of your life. That's what the penalty is. [Brian]

Media impact

Prior to their convictions, all the interviewees were low profile, apparently model citizens, although some had higher profiles in their professional networks and local communities. They were all suddenly thrown into the glare of negative media coverage recording their 'fall from grace'. The extent of exposure ranged from a small article in a local newspaper to extensive coverage across local and national media. The degradation of status is thus amplified beyond the immediate neighbourhood and professional networks. Garfinkel (1956) described how the press portrays offenders in black-and-white terms as caricatures of evil. In her examination of regulatory sanctions, van Erp (2013) observed the impact on small financial firms through superficial reports in local press outlets. Benson (1990) and others have found that news reports magnify white collar crimes and selectively focus on the offender's criminal identity: facts are misconstrued and interpreted to an extent that shocks and degrades the white collar offender (Dhami 2007; Levi, 2006; Goldstraw-White, 2012). Participants in the present study experienced similar degrading portrayals, but with the added knowledge that the stories were broadcast to the whole world via the internet leaving a permanent, searchable imprint and a lasting stigma.

For instance, media reports falsely suggested that Paul had perpetrated his crimes to fund an expensive hobby. Morris experienced only minor coverage with short articles in the local press, but felt the publisher had deliberately selected the most demonising:

Photograph on the front of the [local newspaper], it was taken when I was Chairman of the #####, and opening something for them. So it was totally out of context, 'cause it gives one laughing, as if you're putting two fingers up. And

that's what everybody said. But the [local newspaper] down here, is looked upon as a rag. [Morris]

Consequences of the media coverage included 'trolling' on the internet, hate mail and even confrontations from random members of the public. Walter experienced both hate mail and trolling:

When I was first arrested and it hit the press, I had hate mail coming through at home. One of the pieces of hate mail had said, you're going to get your comeuppance, you're going to go to [local prison], you're going to lose absolutely everything, you'll be locked up with a big black man and you'll be fucked repeatedly by him. Right. I got moved into this cell, and I'm ... suddenly put in with is a big black gentleman. [Walter]

Simon was confronted in public places by random members of the public:

I come out [of the local shop] and this guy just started on me. I hadn't got a clue who he was, people like you shouldn't be in this country, he started...

A couple of weeks later I'm in Tesco in [town] and somebody else starts, in the car park again, and I'm there going this is getting out of hand, you know. And I had probably four or five times it happened. And I said to #####, I said, I can't take this. [Simon]

The significance of the internet's perpetual digital imprint is not lost on the offenders. Anyone can search for stories about them which may contain truths, half-truths or complete falsehoods. The most significant consequences for offenders are blocked opportunities for resettling into productive, socially normative lives through work and, as Walter explained, by forming meaningful relationships:

I mean, and with my personal life now, trying to find someone to go out with, I'll introduce myself, first of all, I'll let them get to know me a little bit first. Occasionally, I will tell them before they've really got to know me. But it's like last week, I was speaking to a ##### woman up in #####, told her all about the case, told her if she wants to Google me, Google it, have a look. Everyone can Google. And the next thing, I get a text message - this is the consequences of it - where are we [pause]. That's what she text me. 'Sorry, #####, but you're not for me. I don't want to go into my reasons but I wish you luck in your search'. [Walter]

Family relationships

Prisoners' families and children can experience profound social, psychological and economic losses (Murray, 2013). White collar offenders and their families are not immune and often experience significant strains in their relationships both during after imprisonment/conviction (Breed, 1979; Jesilow et al, 1993; Dhimi, 2007; Hunter, 2009; and Goldstraw-White, 2012; Payne, 2016). Eight (47%) of the participants' experienced divorce or a breakdown in long term relationships as a result of their convictions. It ended Walter's engagement:

It cost me my relationship. My fiancée came up and saw me a couple of times up at #### but it put a strain on the relationship there. She wasn't happy that it could be possible that her neighbours could find out that I've been in prison. My daughter has never actually been told that I was in prison. When I would phone up to speak to her, when I was inside, I told her I was in #####. She then complained, why didn't I fly back. [Walter]

Some family members suffered abuse as a consequence of the crime. Simon's daughter experienced abuse on social media and his son suffered bullying at school:

My daughter had the worst through social media,...She had a few making sarcastic and rude comments and she answered them all, she didn't shy away from it – she answered every single one and she sorted it. And then my son started to have a bit of trouble in school, as you can imagine, and I think he put it to bed in a couple of days. [Simon]

The deceit and breach of trust inherent in the offenders' criminality emerges in the conscience of loved ones as a profound breach of trust in their relationships. Only strong relationships survive the trauma. We saw earlier how Frank felt his family had become closer and better people. Tony and his wife also survived the hurt:

As soon as I was sent down she started crying which made me feel awful. I don't like to see her upset at all, we are probably like one person if you know what I mean, because we've been together that long and anything that upsets her upsets me and vice versa. [Tony]

Morris admitted to his [*close relation*] what he had done and her reaction was to support him by paying back the money he had stolen:

So I admitted I'd done it, she said fine, okay. Her words were, I'll sort it all out, you're family, we don't want it to go any further, I'll be putting the money in, and then I'll sort out with you how we get this put right. [Morris]

Impact on health

Payne (2016) has noted the negative health effects on white collar criminals and for this study the whole experience of conviction and punishment for some of the interviewees

took a significant toll on their health. Seven (41%) suffered mental health problems requiring treatment. Three (18%), Morris, Frank and Simon, were hospitalised. Morris attempted suicide such was his shame and guilt:

Yes, I did. I realised the repercussions had I got caught. And ... I committed suicide, or I attempted suicide...I attempted suicide. And I was in ##### Hospital for something like two months... [Morris]

Paul experienced depression:

Ultimately, I was diagnosed with depression, I'd probably been suffering with depression for a lot longer than before it was diagnosed, but my wife pushed me into going to see the doctor. It didn't stop me doing it though, I was given pills but it didn't stop me doing it. [Paul]

Carole, a former nurse, wanted to be sectioned in a psychiatric unit:

I got very depressed. Drank too much...I didn't want the pain anymore. But then that wasn't doing me any good, it was making me worse.... And nothing happened. Two women came out one day and because it was very early on, I was really, really low and obviously I said I was drinking, tried to get my nutted off [*very drunk*]. They wanted to call out the crisis mental health team. [Carole]

Simon also began drinking excessively and was eventually referred to hospital:

Yeah. I was in the psych unit in #####, I was on antidepressants, I've been on other tablets, sleeping tablets, because at one point I didn't sleep for 48 hours. I was wide awake. And drinking, I'd finish a bottle without evening thinking about it – no problem whatsoever. [Simon]

Discussion

The principal issue this paper highlights follows Braithwaite (1989), Benson (1990), Weisburd, Waring and Chayet (2001) and others: the strain between righteous criminal labelling on the one hand and the attendant debilitation of stigma on the other.

Observations from two of the participants summarise the challenges:

I changed overnight from, shall we say, respected to non-respected. [Jim]

The punishment is not the prison sentence, whilst it is bad it's what it does to your life after. The restrictions on your life afterwards. And is that fair? [Brian]

One could argue that the impact on the lives of the offenders is an inevitable and deserving consequence of their wrong choices. However that is an intellectually fragile position which fails to acknowledge that the criminal justice system executes its purpose, judging guilt and imposing proportionate sentences, with limited cognisance of the indirect consequences to the guilty, their families and society. It avoids society's demand for constructive rehabilitation to prevent reoffending: Benson (1990) suggested that frustrated offenders, angry at a society that stigmatises them, have less respect for the law. It ignores society's insistence that ex-offenders are not an economic burden and preferably fully contribute using their capabilities.

Although the average employment status of the group fell after conviction, the findings clearly illustrate that the consequences are not uniform: the status of 8 participants (62%) fell, 3 (23%) remained the same and 2 (15%) improved. The data suggests that the penal structure favours the elderly who have secure pension arrangements. Although the study did not encompass those at an early career stage, one can speculate that this group have

time to rebuild their careers, retraining if necessary. Thus the group the system appeared to disfavour the most was the mid-career offender, the typical demographic of the white collar offender (Ragatz and Fremouw, 2010).

Although outcomes were highly variable, the most damaging economic consequence for this group was the blocked pathway to employment at previous status levels or any work at all. Professional banishment and spoilt CVs were obviously very unhelpful, but the criminal record certificate proved to be a trigger to repetitive, humiliating rituals which concluded with the slamming of doors. The problem was compounded by the loss of money and property assets which were mainly used to pay lawyers and cover unemployment. These resources were then unavailable for supporting their families and 'buying time' whilst they rebuilt their lives and optimised their employment prospects. A lesser monetary problem, but one that had a profound impact, was the difficulties in accessing financial products that rely on credit ratings. These products are essential aspects of modern life. For most adults in the UK, bank accounts, mobile phone accounts and modest loans are ordinary, mundane services that simply require a form to be completed. Convicted offenders can find that access to these products is blocked or prices are increased to reflect their risk profile. Each rejection and each vastly increased price quotation became frustrating, degrading events that reinforced their social stigma and undermined their self-esteem.

The participants' endeavours to reconstruct their lives was further hampered by the appearance of degrading portrayals of their misdeeds on internet news sites. The articles led to hate mail, abuse and threatening confrontations for some. Although these events were deeply troublesome for the individuals, the impact of the articles on employment prospects was more profound. The internet's permanent digital imprint means that these press articles continue to be subject to public scrutiny, including by employers, the so-called "Google

effect” (Stacey, 2015). The Rehabilitation of Offenders Act 1974 (ROA) is designed to assist the resettlement of offenders by limiting the time that offenders are obliged to disclose their offences when asked to by an employer. However Google is steadily becoming the default criminal record database: it has the potential to make the ROA and the carefully guarded official criminal database redundant. The recent ‘right to be forgotten’ decision in *Google Spain* at the European Court (European Commission, n.d.) is a progressive step in protecting the interests of ex-offenders, but it remains to be seen whether it is practical and adequately enforceable.

Not all the mid-career participants struggled to find work. Those with businesses to return to prospered, as did those with the advantage of strong social and professional networks. The disgraced regulated professionals were at a particular disadvantage, unable to leverage professional networks, their experience or their skills.

Professional regulators, such as those supervising lawyers and accountants, seek to protect the public from dishonest professionals as well as the reputation of their professions. Thus it is understandably anathema for professional regulators to accommodate those convicted of crimes involving dishonesty and breaches of trust. Nevertheless, conducting robust risk assessments to allow offenders that pass the assessments to practice under limited, supervised conditions would support effective reintegration. The government could exercise a more active role in supporting such a regulatory policy. Although the result may be a coincidence, it is notable that none of the participants obtained employment in the public sector after conviction. This observation calls for further investigation. The state benefits by ensuring offenders contribute as fully as possible to society, including paying taxes. The state should therefore ensure it recruits at least its equitable share of offenders, including the

professionally disgraced offenders. It should not leave the bulk of the burden to the private sector.

Particularly disquieting aspects of the research are the levels of mental health problems and family break-ups. The cold facts are that 7 (41%) of the sample suffered from mental health problems, mainly due to the strains and anxieties during protracted criminal investigations; 3 (18%) were hospitalised and 1 (6%) attempted suicide. Eight (47%) participants divorced or ended long term relationships. Again these results may be biased, however if further research demonstrated similar levels of psychological strains and social fractures amongst proven white collar offenders, it would indicate serious failings in the judicial and rehabilitation structures. Whilst the offenders may elicit little sympathy, innocent families, children and the wider civil society should not have to absorb and suffer the excessive burdens of those failings.

The courts do have strategies for limiting harmful outcomes whilst testing the offender's capacity to reform. For example, they hand down non-custodial sentences in the first place for less serious offences and resort to imprisonment following reoffending. However the MoJ (2016) reoffending data illustrates that the courts do not have the capabilities to reliably predict these outcomes. The prison and probation services do have the competencies to understand the life circumstances of offenders and their families and the potential impact of secondary stigma penalties. They could, for example, oversee more flexible rules regarding official rehabilitation periods under the ROA in order to maximise employment opportunities.

One participant, Brian, asked, "Why don't they look at people and say are they likely to offend again?" It is a good question. Brian used a cattle metaphor to describe the criminal record certificate as an indiscriminate brand. At present the rehabilitation periods are a

significant portion of the typical white collar offender's remaining years before infirmity takes hold. Offences attracting just fines are spent after 12 months; custodial sentences of less than 6 months are spent after 2 years following completion of the sentence; sentences up to 30 months are spent after 4 years. A flexible system would involve the types of activity familiar to the prison and probation services, the assessment of offender risk and appropriate supervision. Further research is required to determine whether this or other ideas would be practical and effective, whether the universal branding policy could be replaced by a more progressive structure which acknowledges remorse and reform, reduces the burden on society and tackles recidivism.

Comparison to other studies

Insert Table 3 about here

Table 3 places the findings of this study into the context of the most significant prior studies that have explored the impact of conviction on white collar offenders. Clearly it remains a small body of work compared to similar research on street offenders, so the comparison is subject to caveats given the different countries involved, the small sample sizes in some cases and that the work spans nearly four decades. Nevertheless, the analysis sets out the wide range of impacts observed by previous researchers. This paper adds to this list. It shows evidence of the resourceful white collar criminal who is hardly affected by the experience, with no change in status, small financial impacts, with no relationship or health problems. However, it also sets out substantial evidence that a significant number of offenders experience:

- Stigma and loss in status;
- A decline in employment status;

- Significant financial losses;
- Problems with more mundane but essential aspects of modern life, such as access to financial services and the ability to travel abroad;
- Negative media coverage of their cases;
- Relationship problems; and
- Mental health problems.

More research clearly needs to be undertaken on fraud and corruption offenders, but clearly many of them experience destructive problems which may require specialist support. Unfortunately, the evidence suggests that this group of offenders are often neglected by the criminal justice system support infra-structure (Benson, 1985).

Conclusion

This paper has explored the experiences of a sample of white collar offenders following their contact with the criminal justice system in the UK. Reflecting the findings of previous American research, the paper has identified a number of significant negative consequences that stigmatise individuals, damage employment prospects and finances, restrict access to ordinary services and fracture important relationships. The accumulation and interaction of these outcomes can cause frustrations, undermine self-perception and give rise to severe mental health problems. Other than imprisonment itself, those closest to the offenders, their family members, can also suffer the same range of consequences. The principal route for at least ameliorating the impact on offenders and those around them is economic. The main debilitating consequences impeding productive resettlement in the research sample were the blocked pathways to suitable employment or any work at all. The participants who best coped with resettlement were the retirees with secure

pension funds, those with businesses to return to and those with strong social and professional networks. The group that faced the most intractable obstacles were the banished professionals. The paper suggests adjustments to rehabilitation policies that could improve resettlement outcomes.

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Table I: Comparing the profile of interviewees to other studies

	Offender demographic profile	
	Study offender profile	Bussman and Werle (2006); KPMG (2011)
Gender	88% - male 12% - female	87% - male (B & W and KPMG) 13% - female (B & W and KPMG)
Age	18% - age 18-40 53% - age 41-60 29% - age over 60	71% - age 31-50 (B & W) 76% - age 36-55 (KPMG)
Occupational status	59% (SOC group 1 and 2) 29% (SOC group 3 and 4) 12% (SOC group 7)	55% - management (B & W) 82% - management (KPMG)

Table 2: The participants and their significant impacts

Participant	Justice outcome		Employment type		Employment status		Impacts			Type of Media Interest
	Conviction	Sentence	Prior	Post	Prior	Post	Direct Financial	Indirect Financial	Other Impacts	
<i>Privileged lifestyle group</i>										
Frank	Fraud	Prison - open	Private sector, own business	Private sector, own business	1	2 (-1)	Defence costs, crime income, salary imprisoned	Loss of home, assets and privileged lifestyle; much lower income	Mental health - hospitalised	Local
Graham	Fraud	Prison - high secure	Public sector, employee	Private sector, own business (self-empl'd)	3	9 (-6)	Defence costs, crime income, salary imprisoned	Loss of home, assets, privileged lifestyle; much lower income	Banned from profession; unable to travel to USA	Local, national and tabloid
Jayne	Fraud	Prison - open	Private sector, employee	Charity sector, employee	4	2 (+2)	Defence costs, crime income, salary imprisoned	Loss of home and privileged lifestyle; lower income	Divorce; away from children; media infamy	Local, national and tabloid
Nigel	Fraud	Prison - open	Private sector, own business	Private sector, employed	3	9 (-6)	Defence costs, crime income, salary imprisoned	Loss of home and other assets; much lower income	Divorce, loss of friends; mental health - fragile confidence	Radio, TV and local tabloid
Phil	Bribery	Suspended prison + community service	Retired (private sector, employee)	Retired	1 (R)	R (-)	Defence costs, crime income, fine	Loss of a property asset; income unaffected (pension)	Access and costs of financial products	Trade press
<i>Higher income group</i>										
Brian	Bribery	Prison - open	Private sector, employee	Retired	1	R (-)	Defence costs, crime income, salary imprisoned	Income unaffected (pension)	Access and costs of financial products; unable to travel to USA	Trade press and national
Chris	Fraud	Community service	Public sector, employee	Private sector, employee	1	1 (-)	Loss of property for compensation payment	Income unaffected	Mental health - stress	Local
Fred	Fraud	Community service	Private sector, own business	Private sector, own business	1	1 (-)	Defence costs, crime income, compensation payment	Loss of home; income unaffected	Divorce; mental health - stress	Local

Harvey	Bribery	Prison - open	Private sector, employee	Retired	1	R (-)	Defence costs, crime income	Income unaffected (pension)	Access and costs of financial products; unable to travel to USA	Local and national
Jim	Fraud	Prison - open	Private sector, own business	Private sector, own business (self-empl'd)	1	4 (-3)	Defence costs, crime income, salary imprisoned	Loss of home, bankruptcy; lower income	Divorce	Local and national
Morris	Fraud	Prison - open	Private sector, employee	Retired	2	R (-)	Defence costs, crime income, compensation payment, salary imprisoned	Income unaffected (pension)	Mental health – hospitalised, suicide attempt; banned from profession; access to and cost of financial products	Local
Paul	Fraud	Prison - open	Private sector, employed	Unemployed	1	10 (-9)	Defence costs, crime income, salary imprisoned	Loss of home and pension funds; much lower income	Mental health – depression; banned from profession	Local
Simon	Fraud	Suspended prison	Private sector, employee	Unemployed	1	10 (-9)	Defence costs, crime income, salary imprisoned	Loss of home; much lower income	Divorce; mental health - hospitalised	Local, national and tabloid
<i>Lower income group</i>										
Carl	Misconduct in Public Office	Prison - open	Public sector, employee	Private sector, employee in family business	3	2 (+1)	Defence costs, crime income, salary imprisoned	Higher income	Ended long term relationship	Local and national
Carole	Misconduct in Public Office	Prison - open	Public sector, employee	Private sector, employee	3	7 (-4)	Defence costs, crime income, salary imprisoned	Loss of husbands pension owing to divorce, lower income (current role is commission only)	Divorce; mental health – depression and alcohol problems; banned from profession	Local, national and tabloid
Tony	Fraud	Prison - open	Private sector, employee	Private sector, employee	7	9 (-2)	Defence costs, crime income, salary imprisoned	Higher income	Disappointed parents	Local
Walter	Bribery	Prison - open	Private sector, own business (self-empl'd)	Private sector, own business (self-empl'd)	3	3 (-)	Defence costs, crime income, salary imprisoned	Reduction in incapacity benefits, loss of councillor income and lost business contracts	Ended engagement; political career ended; relationship difficulties	Local and national

Table 3: Previous studies of white collar offenders which have explored the impact of conviction and sentence compared to this study

Study	Type	Gender & loc'n	Method	Status	Employment	Finance	Media	Family / Relationships	Health	Other
This study	Occupational corruption	Male and female UK	17 interviews in the field.	Of the 13 pre-retirement participants, two (15%) increased their employment status after release, three (23%) remained the same and eight (62%) suffered reductions ranging from -1 to -9. The average reduction in employment status is -2.9.	4 retired and some of these experienced problems securing voluntary work. 5 maintained or improved employment status, 6 were in reduced status employment and two were unemployed.	Most affected were mid-career offenders. 8 had to sell homes, 9 experienced reduced income. 2 increased income.	All experienced media coverage and most considered it distorted and negative.	8 experienced divorce or breakdown of long-term relationships.	7 suffered mental health problems and three were hospitalised.	
Breed (1979)	General WCC	Male UK	100 prison interviews.		Worries over future employment once released.			Worries over wife and fear as well as actual break ups. Challenges relating to children: often not told meaning, unable to visit.	Evidence of some offenders' wives suffering depression.	

Study	Type	Gender & loc'n	Method	Status	Employment	Finance	Media	Family / Relationships	Health	Other
Benson and Cullen, (1988) Benson (1984 and 1990)	General WCC	Male USA	30 interviews in the field under the auspices of probation and parole office. Analysis of 70 case files.	Average drop in socio-economic scale of 17 points from 68 to 51 on conviction, but then rising by 11 by review stage.	Loss of occupational status, but greater impact on those in 'licensed' roles.		Biased reporting of cases by the media for some.			Offenders experience shame, rage and anger.
Waldfoegel (1994)	Fraudsters	Male USA	Analysis of 1,336 probation case files and pre-sentence reports.		Reduction in probability of employment of 6-10%, compared to 15-30% for young offenders.	Fraudsters who commit breach of trust experience 12.8% reduction in income and, if imprisoned, it rises to 28.4%.				
Jesilow et al (1993)	Healthcare fraudsters	USA	42 interviews in the field (including telephone).			¾ suffered financially as a result of sanction.		Small number suffered marital problems and children experienced difficulties.		Some had to relocate.
Kerley and Copes (2004)	General WCC	Male USA	Assessment of 2,662 pre-sentence reports.		WCC offenders better able to secure employment than 'street level' criminals.					
Dhami (2007)	General WCC	Male UK	14 prison interviews.				9 of 11 aware of media coverage and experienced what they perceived to be 'fictional' media coverage	All but one experienced positive support from 'significant others'.		

Study	Type	Gender & loc'n	Method	Status	Employment	Finance	Media	Family / Relationships	Health	Other
Hunter (2009)	General WCC	Male global	Assessment of 9 autobiographies.		Loss of working opportunities expected on release.			Loss of existing social networks.		Feelings of stigma. Inability to travel to USA.
Goldstraw-White (2011)	General WCC	Male and Female UK	41 prison interviews.	Some experienced perceived loss in status.	All bar one had lost their original job before conviction.	Some experienced significant financial losses, but not all. Some bankrupted and banned as directors.	Most experienced media coverage and some commented on biased coverage and negative impacts.	Some experienced marital / relationship problems.		
Stadler et al (2013)	General WCC	Male USA	Multiple data from 366 inmates in prison, 78 WCC.							WCC do not suffer from emotional distress, harm or distress any more than ordinary criminals.