Crime And The Effects It Has On Business Development

Alexis Pimental
University of New Hampshire, Durham

Follow this and additional works at: https://scholars.unh.edu/honors

Part of the Business and Corporate Communications Commons, Finance and Financial Management Commons, and the Other Business Commons

Recommended Citation
https://scholars.unh.edu/honors/675

This Senior Honors Thesis is brought to you for free and open access by the Student Scholarship at University of New Hampshire Scholars' Repository. It has been accepted for inclusion in Honors Theses and Capstones by an authorized administrator of University of New Hampshire Scholars' Repository. For more information, please contact Scholarly.Communication@unh.edu.
CRIME AND THE EFFECTS IT HAS ON BUSINESS DEVELOPMENT
Table of Contents:

Page 2: Abstract
Page 3: Introduction
Page 5: Literature Review/Research Questions
Page 18: Conclusion
Page 20: Methodology
Page 22: Appendix
Page 27: Work Cited
Abstract:

This reading highlights the topic of crime through exploring what crime is as well as the different types of crimes in our everyday lives. Specifically, this research paper wants to highlight the crimes that may affect businesses, as well as the relationships between crime and business development. By using facts and statistics, we will dive into the relationship between the two and see why certain businesses may find success while other businesses struggle. We will also be looking at different pieces of literature, reviewing them, and drawing conclusions from the literature being discussed. The literature review as well as assessments of qualitative and quantitative data collected will be the premise of this thesis. Highlighting the effects of crime on all aspects of business may help the backbone of our society understand how to best protect themselves from any sort of crime ever happening. Where are these crimes happening? What businesses are most susceptible to crime? Is there anything businesses can do to be on the lookout? These questions are imperative for businesses to answer and have figured out to be successful.
Introduction:

Historical data has supported the fact that during the hardest economic times, criminal activity rises. It is an interesting correlation to say the least and something worth talking about before it becomes a bigger problem than it already is. One thing that one can count on is change, for better or for worse, and there has been a lot of drastic changes since the turn of the new decade. Since the start of 2020 we have had the worst economic downturn since the great depression, the spread of COVID-19, war in Eastern Europe, the highest inflation we have seen in almost 50 years, the highest average gas/oil prices this country has ever seen, and so much more. This is reported by multiple sources including USA Today (Mendoza 2022). It even surpasses that of 2008 at the peak of the financial crisis which made the housing market spiral out of control. As all these changes happened, crime has soared through the roof and data can prove this as it will be seen throughout the thesis. All these sudden changes have an enormous impact on how our economy behaves as it is a product of its environment. For many people, it is concerning to hear about these changes and how they can impact today’s economy for decades to come. People fear the possible outcomes that can arise from the changes and how they will play out in shaping our economy. Crimes such as shoplifting, fraud, and embezzlement are becoming serious issues for businesses and if business owners cannot understand the dangers of these crimes, one can suffer as a result. We explain the differences in this crime compared to youth crime due to recessions/economic struggles and how this may affect business development.

For us to best understand the relationship between crime and business, we must first understand what crime consists of in business. Crime in business can be reduced into three distinct categories, each with its own sub-category that follows. These three categories are street crime, corporate crime, and white-collar crime. All these categories also have sub-categories;
felonies, misdemeanors, felony-misdemeanors, and infractions. A lot of these crimes can be in more than one of these categories. Corporate crime and white-collar crime can sometimes be associated together even though they have distinct differences. When the average person thinks of crime, they usually are referring to street crime. This crime consists of everything from homicide and rape to arson and assault, but not entirely subject solely to these things. Although street crime may not necessarily be at the top of businesses radars, it does lead to a small percentage of crime that affects businesses. The crime that affects businesses often is corporate crime and white-collar crime which will be the center of focus for most of this paper.
So, what are the different types of crimes? As previously mentioned, there are three categories crime is divided into. The first one that will be discussed is corporate crime. In criminology, corporate crime is defined as crimes committed either by a corporation or by individuals acting on behalf of a corporation/other business entity. Usually, these individuals pursue illegal activities for the sake of the company making money, while others use it for personal gain. The goal of any business is to be profitable and to make all its representatives as much money as possible along the way. Most businesses and corporations share these common goals, but the difference is the way they achieve said goals. Many companies and individuals in those companies will do whatever they have to maximize on profit margins including engaging in illegal activities. One of the biggest illegal activities businesses and corporations get away with is environmental crime (BJS 2021). This includes the pollution of the environment through various ways, but most commonly by not abiding by the simple laws implemented to help protect the environment. A lot of companies will purposefully do this to expand profit margins as much as possible. The most concerning crimes companies and corporations commit are those of purposeful pollution (BJS 2021). There are many laws that these companies and corporations must abide by to protect the environment as much as possible. Simple laws that force companies not to pollute and to dispose of their waste in ethical ways. Many companies and corporations do not do their due diligence when it comes to polluting our earth. They often get away with these sorts of crimes because they go unpunished and at worst get a fine, which most who are doing heavy pollution can pay off and get away with by buying expensive lawyers. There are some good companies such as ECS Consulting Services which is an environmental and safety consulting company that does good work. “ECS has an excellent track record in federal court.
From October 1, 1998, through June 30, 2021, ECS concluded criminal cases against more than 1,787 individuals and 552 corporate defendants, leading to 1,117 years of incarceration and $4.24 billion in criminal fines and restitution (BJS 2021). Corporate crime also includes falsifying information on financial statements, manipulating the stock market, bribery of public officials, embezzlement, as well as other crimes (Flynn 2022).

White-collar crime is defined as a non-violent crime committed by an individual and is synonymous with a wide range of frauds. These scams can ruin an entire business and cost investors billions. Corporate and white-collar crime can go hand in hand although are not always together. Some examples of these crimes are bribery, tax evasion, insider trading, counterfeiting, money laundering, embezzlement as well as multiple different frauds including bankruptcy fraud, insurance fraud, credit card fraud, government fraud, healthcare fraud and many more. As mentioned previously, these crimes are carried out through deceit or a violation of trust and are not dependent on the act of violence. It is usually carried out by business and government professionals for personal financial gain. White-collar crime is especially something to note because the FBI reports that it costs the United States nearly 500 billion dollars to 1.7 trillion dollars in 2021 (Flynn 2022). So many of these cases go unprosecuted which is the reason for the wide range of dollars.
Fraud alone accounted for 63.33% of white-collar crime and over 300 billion dollars in 2021-2022. The graph above indicates the distribution of white-collar crime through a pie chart by taking the top white-collar crimes and dividing it into percentages. Something to note about these crimes is that it can be carried out by a group of people or just one individual and occurs in 35% of US businesses. 90% of white-collar crime goes unreported and unpunished which makes it especially dangerous for all businesses. “There are roughly 5,000 white-collar crime...
related arrests for every 100,000 people in the U.S. Despite this number, less and less of those arrested are being prosecuted. For example, in 2001, there were 9,507 white-collar crime prosecutions, and in 2011 there were 10,162. Yet, even though the number of crimes committed hasn’t decreased, the number of prosecutions in 2021 (as of December) has only been 4,727 (Flynn 2022). As of 2011, white-collar crime prosecutions are down 53.5% which does not necessarily mean white-collar crime is down as a whole. In fact, the money the U.S. loses has only gotten higher in recent years and continues to do so.

Both corporate crime and white-collar crime have more of a negative effect on society than street crime. Street crime often impacts individuals rather than society. Unlike white-collar crime that can take down a whole business and its investors, street crime often only affects a small group of individuals who tend to be small business owners and workers. Street crime is a loose term for any crime committed in a public place and sometimes private place. These crimes can range from anything such as petty theft to other more serious offenses like murder. These crimes often do not tend to do too much harm to businesses at least on a larger scale. Businesses in harsher neighborhoods may have a bigger problem with these street crimes than larger businesses and corporations may have. Crimes in these neighborhoods may sometimes go unreported for fear that they may scare away customers from doing business with them, more detail on that later in the paper.
Crimes People Frequently Worry About

<table>
<thead>
<tr>
<th>Crime</th>
<th>% Frequently or occasionally worry</th>
</tr>
</thead>
<tbody>
<tr>
<td>Having the credit card information you have used at stores stolen by computer hackers</td>
<td>69</td>
</tr>
<tr>
<td>Having your computer or smartphone hacked and the information stolen by unauthorized persons</td>
<td>62</td>
</tr>
<tr>
<td>Your home being burglarized when you are not there</td>
<td>45</td>
</tr>
<tr>
<td>Having your car stolen or broken into</td>
<td>42</td>
</tr>
<tr>
<td>Having a school-aged child physically harmed attending school</td>
<td>31</td>
</tr>
<tr>
<td>Getting mugged</td>
<td>31</td>
</tr>
<tr>
<td>Your home being burglarized when you are there</td>
<td>30</td>
</tr>
<tr>
<td>Being the victim of terrorism</td>
<td>28</td>
</tr>
<tr>
<td>Being attacked while driving your car</td>
<td>20</td>
</tr>
<tr>
<td>Being a victim of a hate crime</td>
<td>18</td>
</tr>
<tr>
<td>Being sexually assaulted</td>
<td>18</td>
</tr>
<tr>
<td>Getting murdered</td>
<td>18</td>
</tr>
<tr>
<td>Being assaulted/killed by a coworker/employee where you work</td>
<td>7</td>
</tr>
</tbody>
</table>


GALLUP

These small businesses are often the target for robberies and assaults that may go on in and around their area of business. Street crime can just as easily affect businesses in more ways than just robberies. Assaults, murders, and investigations of these sorts are all reasons customers may have for not doing business in certain areas. Customers can be concerned and even afraid of bringing their business to neighborhoods that have this type of aura attached to it, no matter how good the business is. Small businesses and big businesses alike have a bad history of succeeding in crime infested areas. Anyone who had a choice between starting a business in a crime infested area or a well-off area would obviously choose the well-off area, no doubt about it. No matter how successful the business is or has been, businesses in crime infested areas tend to not do as good as businesses in more well-off areas. Besides the obvious factors, there is a lack of trust that customers have when they see businesses in a crime infested area. This puts small businesses and even some big businesses at risk. This massive disadvantage can only hurt businesses and the relationships they have with their customers.

Sociologists have studied the possibility of a relationship between the economic business cycles and increases in crime. It is important for businesses to know about this because it can cause a lot of people to lose their businesses, big or small. The recession of an economy also creates an increase in criminal activity. “Economic cycles indicate that during more difficult economic times, criminal activity increases (especially fraud). (Bressler 2).” In this paper titled The Impact of Crime on Business by Martin S. Bressler, the author talks about crimes like shoplifting, fraud, and embezzlement playing a huge role in the economic downturn of recent decades. As the paper goes on, I will explain the differences in this crime compared to youth crime due to recessions, economic hard times, etc. Although there are tons of variables to make a definitive connection, there is more of a relationship between crime and the economy than most
people realize. Businesses must be cautious of crime in and around their company as they are already susceptible to criminal activity. Not being aware of crime is a negligent way of running your business and having the “it could never happen to me” outlook never helps. This could have devastating effects on a company, especially ones in development trying to get a start. These companies in development can suffer the most because it can rob them of all their money, they used to start the business in the first place. Businesses that get put in these terrible situations can fail before they even get the chance to get started. Public companies may have the most to lose when crime rises as this could cause widespread panic amongst investors and shareholders.

Humans are very emotional beings and when in a situation, such as the 2008 Financial Crisis (house market crash), can act very emotionally causing them to take their money out of the company for lack of trust.

Some data suggests that when crime escalates in a city or state, the economy in that city or state suffers. Small businesses are the biggest targets of these crimes as it is a major factor in over 30% of small business failures (U.S. Chamber of Commerce). This is a huge uptick in percentage since the start of internet crime in the late 90s. “As early as 1996, (prior to Internet crime) a survey of 400 firms conducted by the U.S. Small Business Administration found nearly 13% of surveyed businesses became crime victims. Further, less than half (48%) employed any security measures and many incidents, especially employee thefts, went unreported (Small Business Research Summary, 1997). (Bressler 2)”. When looking at the stats, it is insane to see how many small businesses get affected by crime. Over 1/10 businesses have crimes committed against them, yet less than half of these businesses take any precaution into putting some type of security (Flynn 2022). Any type of security helps whether it is cameras or actual security personnel, small businesses need to take the preemptive measures to best protect your business.
It is always safer to air on the side of caution and expect the worst. There are a variety of reasons why small businesses may not report crime. Some businesses may settle outside of court while others are simply willing to forgive and forget. The harsher truth for some businesses is that they cannot afford to have a bad reputation surrounding their name. If word got around that anyone in their business was embezzling money or jeopardizing the company by committing these types of crimes, customers may refrain from doing business with them. This again goes back to the idea that people do not trust a company if their business is in or around crime. The fact of the matter is that most of these crimes go unprosecuted which mean the people that commit these crimes get away with it. This in turn leads them to commit more of these crimes because if they do not get caught, they can continue doing it. This puts a huge strain on small businesses and can often put them in a bad financial place.

Crime is often committed in high populated cities and states, not generally in the countryside of any states. States like Washington D.C., Nevada, and Louisiana top the list for some of the most crime infested states in the country (Statistica Research Department, 2021). In almost all these states, the most crime occurs in urban areas and sometimes in suburban areas. Wherever there are more people, there is bound to be more of everything including crime. Cities have many potential victims and stores/homes to steal from. Most crime occurs in public places and cities give a great opportunity for these criminals to commit these crimes. Major cities and surrounding cities/towns get the most traction for crime simply for the fact that the city attracts large amounts of people which can be a hotbed for criminals. Large amounts of people in an area make it easy for businesses to set up their workplace. Cities also tend to attract people who are economically well off. All of these are collective reasons for crime running rampant in cities for the most part.
Although urban and suburban areas attract economically well-off people, they are not necessarily all inhabited by these types of people. Some of the people grow up in developmental projects their whole lives seeing wealth surround them with little ways to obtain it. Crime is mostly committed by people who have had troubled backgrounds. A lot of times they grow up poor in terrible cities with no way out of their economic situation. Children whose parents come from the lowest income quintile are seven times more likely to be convicted of violent crimes than their counterparts in the highest quintile (Larsson 2014). This begs the question, are there any correlations between children raised in low-income housing and crime? Although there are no clear concise associations between childhood family income and future crime, there is enough evidence to suggest that it could play a role in a child's life in one way or another. This is found through the study of forensic child psychology. Forensic child psychology includes the application of clinical psychology to children who are culprits or victims of crime (Journal of Psychological Abnormalities 2022). This allows psychologists to study the way adolescent behavior may vary in these tough and troubling environments. Criminal psychologists believe that parental relationships and the influence it has on children affects the child’s behavior and the way they function. This includes everything from the way the parents’ relationship is, to adult guidance in adolescence. Money may not be able to bring direct happiness, but it can help you in certain aspects of life. Having money may allow the parents to be freer, which in turn allows them more time to parent and instill core values into them. It may also give them certain pleasures and memories of life that children can look back on and say they had a good childhood. Almost all child criminal psychologists agree that having parental guidance is better than not having it. It shows that parents being in the kid’s life is the most important thing for a child. One of the worst things a child can have happen to them in their childhood is not being raised by their
parents. Behavioral genetic investigations have concluded that family environmental factors, along with genetics, have more of an influence than childhood family income (Larsson 2014). There are plenty of cases where a child grows up in a family with low income but is instilled in him/her characteristics of a strong and hardworking individual who will never commit a crime. Other cases where a child grows up with all the money in the world, but still see the need to commit crimes for whatever reason they may have. Children are affected by the environment around them and are very impressionable. They mimic their surroundings at a very young age and really look up to their authority figures in their lives (D’Onofrio 2014). This is how criminal profilers make profiles of unknown subjects or unsub. Their childhood can uncover a lot of questions of why the unsub may have committed these specific crimes. Some children are brought up in a life of crime and it is all they know. If the family business is crime and you grew up surrounded by it (Houssa 2016). Again, there is no clear association between crime and low-income families, but it is clear there is a vicious cycle that creates an environment that is virtually impossible for any child to come out successful. Low-income families are generally in crime infested areas and if all you know is poverty and violence, then that is all you will get out of life. A child who grows up in a poor and crime infested area to only be a product of his surroundings. All that child has ever known was poverty and violence, so he stays in the same place forever, financially, physically, mentally, etc. He then goes on to have kids who grow up in this same environment who have no better chance than their parents did (Houssa 2016). The environment you grow up in has everything to do with how you end up. Animals and humans alike are a product of their environment. Whenever you see an individual and how they act, you will also see the environment they grew up in or surround themselves in.
Studies show that in the past 20 years, criminal activity amongst young men has increased while wages have decreased (National Bureau of Economic Research). This is very important to note as it is becoming a very big problem in our struggling communities, especially the black and Hispanic communities. When kids grow up in these poor communities having nothing and seeing their parents work 3 jobs just to barely cover for food, their house, etc. it is hard to see the light at the end of the tunnel. For many of these kids there is no way out besides school or sports and if they are good at neither, often they will turn to the streets to make money. It is easy to get caught up in the fast life and make your money via illegal activities. Why work 60–80 hour weeks to maybe make $500-$800 when one can rob somebody or a business for the same amount of money if not more, right? Burglaries cost businesses an average of $1,989.00 (Flynn 2022) so if one can do that once or twice a week, in theory one could make more money than previously theorized. This is the thought process of so many young men who must provide for their family sooner than the average person would. Often, these young men see no other way than to resort to robbing and stealing to make their money because they were never put in a position to succeed in life. People are a product of their environment and so by nature if their environment cannot sustain them, i.e., they live in an impoverished community surrounded by violence, one cannot expect anything more from them. When they turn to their community to find jobs and see the low wages that would never be enough to sustain their family, they turn to crime (National Gang Center and The Interrupters Documentary). Therefore, it is so imperative that we build our communities up starting from the educational system all the way to jobs/wages. There are so many reasons why wages have decreased in the last 2 decades, but one big reason to keep in mind is that businesses do not want to be in communities where there is a lot of crime and violence (Fe 2016). People do not want to bring their businesses into crime infested areas not
only for the sake of the business, but the customers as well. No one wants to put their business in an area where there is a lot of crime because they do not trust that the area is safe. Customers also trust businesses in more well-off areas compared to businesses in crime infested areas purely based on the image. Customers want to trust that the business being conducted is safe and if one cannot provide that safety, they will gladly search and find it elsewhere (Sipes 2022). Therefore, crime can be one of the leading causes of failure in businesses.

When it comes to committing crime, it can be anyone in or around the business. Most people think that crimes are committed by individuals who are outside of the business which is not always the case. Fraud makes up just over 63%, which accounted for over $500 million of white-collar crime (Flynn 2022). What types of people are even committing these crimes? Most corporate and white-collar crimes are committed by those inside the business. In fact, statistics show 75% of all employees steal from their employers at least once and at least half of them steal regularly. On top of that, more than 50% of embezzlers are managers (Flynn 2022). This is an astounding number when looking at the statistics. Businesses do not consider the possibility that their own employees could be the ones committing the crimes against them. The average company loses at least $9 each day per employee to white-collar crime which amounts to 6% of the company’s total annual revenue. White-collar crime is increasing every year even though prosecutions are decreasing. More and more individuals every year are getting away with these crimes at an alarming rate. An estimated 24% of American households are impacted by white-collar crime, never mind corporate crime. 88% of those victims never file a complaint as more and more people are getting away with it (Flynn and Sipes 2022). Businesses should always be on the lookout for employees and always take the necessary precautions to best protect their business. Tools such as background checks should be utilized by all businesses to get a sense of
who they are hiring. It is important for owners to know what is always going on in and around their business. Anyone can steal from a business, whether it be someone in or outside the business. Anyone can be a culprit especially those within the business itself.
Conclusion:

Crime has a huge effect on business and how it develops over time. Corporate and white-collar crime cost U.S. businesses $500 million to $2 trillion annually as of 2020 (Flynn 2022). It has only gotten worse accounting for more money every year. The fact of the matter is, there are so many reasons a business may fail or be successful. Crime is one of those factors that may affect the way business’s function. Businesses must be aware of the effects of crime and what they can do about it. Statistics show that businesses do very little if anything at all to stop crime in and around their business. As mentioned previously, 88% of these crimes are unreported and therefore go unprosecuted (Flynn and Sipes 2022). The sheer volume of people who get away with these types of crimes is astronomical and the more people who get away with it will only make things worse. Is there really a relationship between crime and business development and what is it? There is a clear relationship shared between crime and business development. Crime can heavily influence where certain individuals bring their business, thus it is important for businesses to understand the effect crime has on their development. in these areas. This gives these areas less opportunities to have quality jobs, and this can really hurt an area or community. This is a critical issue that is harder to address than most people think, but a critical issue nonetheless to be resolved to start building businesses in these areas. In these areas that have no commerce, there are also higher unemployment rates because there is a lack of business opportunities for those around (BLS 2021). This may cause an increase in crime and be a disincentive for business development adding more fuel to the fire. This comes back full circle because where there is crime, there is little business development. Without business development there will be no hope for people to get jobs, so crime rates in turn are higher. This circular relation is also something to note because without change, this will continue, and it will never get
better until action is taken. Businesses do not have a reason to invest money in an area where crime rates are high, and it is financially irresponsible for a business to open in a dangerous area. The fact of the matter is that people do not want to jeopardize their business by putting it in a crime infested area. It is just bad for business and can be difficult to deal with. If there are no incentives for businesses to open in these areas, they won’t. These areas will continue to be loaded with crime and potentially even get worse unless something is done to fix this problem.

Business development can bring up lots of opportunities for people to get jobs and make honest money. The idea is that the more opportunities people must make money, the less crime there will be in areas with high crime rates. This circular relation is one of the biggest reasons why crime proceeds in these areas. Without any way to break the cycle, it will continue, and these areas will get worse, while the areas where there is business development will get better and better. There are many other factors besides crime that affect business development, but crime is one of the biggest things individuals must be on the lookout for when conducting business. This includes everything from basic robbery to fraud. People entrust in businesses to deliver safety, whatever the business may be. Therefore crime in relation to business development is so important when looking to open or even conduct business in any sense of the matter.
Methodology:

It was hard to find the appropriate articles needed to make this research paper. It was especially hard to find statistics on youth crime as that information is not as readily available as overall crime. It was imperative that I found methods I could use that would be able to give me as much information to answer all the questions I had easily. I used a couple of different research methods to get the best information possible to make this research paper as clear and concise as possible. I used quantitative data research for one of my methods, as I needed statistical analysis to make certain relationships between crime and business development. I also used data analysis/connection to get a large portion of my data to illustrate some important facts. The first thing I did to collect data was come up with a series of questions I wanted answered. This would be the best way to organize all the information I wanted displayed in the paper. These consisted of simple questions such as “What are the different types of crimes?”, to more difficult questions like “Are there any correlations between children raised in low-income housing and crime?”. I then tried to find data from reliable sources like research from Massachusetts Institute of Technology, the Federal Bureau of Investigation (FBI) and the Bureau of Justice (BJS). It is imperative to use reliable sources that provide you with objective data on the subject at hand. Confiding in reliable sources and specifically collecting data regarding my research questions is the way I got the best data to support my thesis. The reason I chose to use these research methods
was because I wanted to get the necessary data to tie crime and business development together. The quantitative data research I got was all from reliable sources, the biggest of which were the FBI and BJS as previously mentioned. It was important for me to go straight to the source when getting data needed for the thesis. Anyone that did not get their data straight from these big sources would have to be questioned. I made sure I took the time to check out all of the readers and where they were pulling their research from to make sure they were coming from reliable sources. The only thing after that was really screening the data and using the information I needed and leaving the rest out. Facts that related to my research questions were the basis of how I screened through facts. If it did not relate to my research questions or the topic I wanted to discuss in the thesis, I would not use those statistics. I would also look for quantitative data to put in my thesis to complement the data analysis. These research methods gave me the best information I could use to write this paper. Out of all the research methods, these few key methods helped me out the most with analyzing the research questions and answering them fully.
Appendix:

1. What are the different types of crimes?
2. What crimes affect businesses the most?
3. What areas are more susceptible to crimes? (Rural, suburban, etc.)
4. What states, cities, and towns are more susceptible to crimes?
5. What type of people commit these types of crimes?
6. What relationships, if any, do these people have to these companies affected by crime?
7. What relationships are there between crime and business development?
8. What areas are more susceptible to crimes? (Rural, suburban, etc.)
9. Does youth crime have much of an effect, if any at all, on business development?
10. What are the statistics on white-collar crime, corporate crime, and street crime?
11. What are businesses, individuals, and the government doing to prevent crime in businesses?
12. Why are certain crimes more dangerous for business?
- As of 2021, annual losses from white-collar crimes are anywhere from $426 billion to $1.7 trillion. The wide range here is due to the lack of prosecutions (Flynn 2022).

- It’s estimated that up to 90% of white-collar crimes go unreported (Flynn 2022).

- Fraud makes up 63% of white-collar crimes, making it the most common (Flynn 2022).

- White-collar crime prosecutions are down 53.5% compared to 2011 (Flynn 2022).

- White-collar crime affects over 35% of U.S. businesses (Flynn 2022).
Crimes People Frequently Worry About

<table>
<thead>
<tr>
<th>Crime</th>
<th>% Frequently or occasionally worry</th>
</tr>
</thead>
<tbody>
<tr>
<td>Having the credit card information you have used at stores stolen by computer hackers</td>
<td>69</td>
</tr>
<tr>
<td>Having your computer or smartphone hacked and the information stolen by unauthorized persons</td>
<td>62</td>
</tr>
<tr>
<td>Your home being burglarized when you are not there</td>
<td>45</td>
</tr>
<tr>
<td>Having your car stolen or broken into</td>
<td>42</td>
</tr>
<tr>
<td>Having a school-aged child physically harmed attending school</td>
<td>31</td>
</tr>
<tr>
<td>Getting mugged</td>
<td>31</td>
</tr>
<tr>
<td>Your home being burglarized when you are there</td>
<td>30</td>
</tr>
<tr>
<td>Being the victim of terrorism</td>
<td>28</td>
</tr>
<tr>
<td>Being attacked while driving your car</td>
<td>20</td>
</tr>
<tr>
<td>Being a victim of a hate crime</td>
<td>18</td>
</tr>
<tr>
<td>Being sexually assaulted</td>
<td>18</td>
</tr>
<tr>
<td>Getting murdered</td>
<td>18</td>
</tr>
<tr>
<td>Being assaulted/killed by a coworker/employee where you work</td>
<td>7</td>
</tr>
</tbody>
</table>


GALLUP

- 75.2% of those who commit property crimes, embezzlement, counterfeiting, bribery, or fraud are White (Flynn 2022).

- Identity theft is the fastest-growing white-collar crime, impacting over 10 million American people in 2020 alone (Flynn 2022).

- The Financial Services industry has the most white-collar crimes, with 17% of embezzlement cases occurring in this industry (Flynn 2022).

- The Financial Services industry has the most white-collar crimes, with 17% of embezzlement cases occurring in this industry (Flynn 2022).

- Non-profits suffer at least 1/6th of all major embezzlement (Flynn 2022).

- Companies with less than 500 employees represent 69% of federal white-collar cases (Flynn 2022).

- As of 2021, annual losses from white-collar crimes are anywhere from $426 billion to $1.7 trillion (Flynn 2022).

- The average company loses at least $9 each day per employee to white-collar crime (Flynn 2022).

- The crime rate in the U.S. is about 47.70 per 100,000 people (WorldPop 2022).

- The average crime rate in America during the year 2016 for Burglary was 468.9 cases per 100,000 people (Worldpop 2022)

- For 2019, the region with the lowest violent crime rate was the Northeast, with a rate of 292.4 per 100,000 residents, while the region with the highest violent crime rate was the West, with a rate of 413.5 per 100,000. For 2019, the region with the lowest property crime rate was the Northeast, with a rate of 1,350.4 per 100,000 residents, while the
region with the highest property crime rate was the West, with a rate of 2,411.7 per 100,000 (FBI Uniform Crime Reporting Program).

- For 2011, the metropolitan statistical area with the highest violent crime rate was the Memphis metropolitan area, with a rate of 980.4 per 100,000 residents and is now 2351.99 per 100,000 (FBI Uniform Crime Reporting Program).

- Within metropolitan statistical areas, both violent and property crime rates are higher than the national average; in cities located outside metropolitan areas, violent crime was lower than the national average, while property crime was higher. For rural areas, both property and violent crime rates were lower than the national average (FBI Uniform Crime Reporting Program).

Crime statistics publications strongly caution against comparing rankings of cities, counties, metropolitan statistical areas, and other reporting units without thinking about factors other than population. There are a variety of reasons such as population, opportunity, number of businesses, etc. to take into account. When looking at statistical data, it is important to distinguish the data you need versus the data you do not need. Cities tend to, but not always, have more crime than rural areas do. A lot of businesses deal with crimes and some may not even realize it. It was interesting to find all these statistics about crime and how it relates to business.
Work Cited:


Mendoza, Jordan. “Gas Prices Are the Most Expensive in US History, Breaking Record from 2008.” *USA Today*, Gannett Satellite Information Network, 9 Mar. 2022,
“Environmental Crimes Section.” *The United States Department of Justice*, 2 July 2021,


“Uniform Crime Reporting (UCR) Program.” *FBI*, FBI, 10 Sept. 2018,

https://www.fbi.gov/services/cjis/ucr.


https://www.huduser.gov/portal/periodicals/em/summer16/highlight2.html#:~:text=Variations%20in%20levels%20of%20violent,the%20characteristics%20of%20nearby%20neighborhoods.